

Federal Reserve Bank of Richmond P.O. Box 27622 Richmond, VA 23261

On behalf of Michel Zajur and the entire team of the Virginia Hispanic Chamber of Commerce, we are pleased to offer our support of the proposed SunTrust and BB&T merger. Our organization has enjoyed a fruitful partnership with SunTrust over our years of operation. SunTrust has always been dedicated to bettering the Richmond community, generously contributing to several key programs and causes. The Virginia Hispanic Chamber of Commerce has come to rely on SunTrust as a reliable and positive partner for our many projects.

It is our belief that a merger of SunTrust and BB&T will only expand the philanthropic reach of the organization. They will pool their many resources to make impactful and sustainable contributions throughout the state of Virginia. The Virginia Hispanic Chamber of Commerce looks forward to working with a combined SunTrust and BB&T to continue our goal of expanding business opportunities for the Hispanic community throughout the commonwealth.

We wish both SunTrust and BB&T success in their latest endeavor and look forward to working with the combined organization in the near future.

Sincerely,

Michel Zajur

CEO/President

Virginia Hispanic Chamber of Commerce