April 17, 2019

FDIC Atlanta Regional Office 10 10th St., NW, Suite 800 Atlanta, GA 30309-3849

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

To Whom It May Concern,

As a HomeFree-USA Center for Financial Advancement™ Historically Black College and University partner from Fisk University and a proud CFA Scholar, it is my pleasure to support the merger of SunTrust and BB&T. SunTrust has supported nonprofit organizations and minority communities while being actively committed to the growth of homebuyers and homeowners across America.

I hereby support the merger between both institutions and wish them nothing but success and continued growth.

Regards, Zachary Wemyss CFA Scholar