

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

Dear FDIC, Atlanta Regional Office;

On behalf of the West Virginia Alliance for Sustainable Families (WVASF), I would like to offer our support of the BB&T - SunTrust Merger. We are proud to collaborate with BB&T and are grateful for the bank's continued support of our mission "to improve economic security for low-to-moderate income families through awareness, advocacy and education".

WVASF understands that SunTrust will soon be acquiring BB&T. We are confident that this merger will serve to strengthen the community, via enhanced outreach to vulnerable West Virginia families. BBT&T has been a valuable partner and supporter of the WVASF as we strive to provide services strategically designed to break the cycle of poverty by providing community members research indicated Financial Education to facilitate long-term behavior changes – that result in stronger communities and a better quality of life.

The support of BB&T over the years has allowed the WVASF to expand our Earned Income Tax Credit outreach efforts to educate 15,777 of the most vulnerable population living within our community about the importance of filing federal income tax returns to take advantage of this valuable credit. By receiving this credit tax filers are able to save, invest, and create a safety net for emergency situations that may arise.

In summary, the WVASF is in full support of the BB&T / SunTrust merger. Please let me know if you have questions I can answer. I appreciate having the opportunity to comment on the intended merger.

Sincerely,

Jennifer Thacker Executive Director