

April 23, 2019

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

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

Via email: comments.applications@rich.frb.org and BankMergerApplication@fdic.gov.

Dear Sir or Madam:

I am writing to you in support of the proposed merger of SunTrust and BBT and to share some insights about how SunTrust's operations here in Savannah have supported the work of our Habitat for Humanity affiliate.

Members of the local SunTrust team have served on our affiliate's Board of Directors and have also volunteered on our construction sites. The local Savannah office has been successful in securing funding from the SunTrust Foundation to support our affiliate's homeowner education program and, in particular, our financial literacy efforts. We look forward to the new entity's continued support of community economic development initiatives such as ours.

Please do not hesitate to contact me should you require any additional information.

Yours sincerely,

Harold Tessendorf **Executive Director**