

April 23, 2019

Dear Federal Reserve Representative,

Walton Communities has been a proud partner of SunTrust Bank for the last 15 years. SunTrust Bank has provided financing for both our affordable and market rate developments. The team at SunTrust has been outstanding to work with and has operated with the utmost professionalism and has provided a high level of service and support.

At Walton Communities we strive to go beyond building places where people live by creating neighborhoods where people thrive. We have seen a similar approach from SunTrust Bank and we admire the strong record of community involvement and desire to positively impact others exemplified by the organization. Our team members loved the Momentum on Up program and the value that the program brought to their individual financial planning and wellness.

Without the support of valued partners like SunTrust Bank we would not be able to serve our residents and team members as effectively as we do. The life changing programs and services that we offer are made possible in part due to this relationship. We value and appreciate the true relationship that has emerged as a result of our business interactions.

We are in full support of the proposed SunTrust/BB&T merger. We look forward to a continued relationship in which we are even more well equipped to continue serving the community and positively impacting lives.

Regards,

Keith/Davidson Principal - CFO

Walton Communities