

April 23, 2019

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

Leadership of FDIC Atlanta Regional Office 10 10th Street, NW, Suite 800 Atlanta, Ga. 30309-3849

In support of the Merger between BB&T Bank and Sun Trust Bank

Ladies and Gentlemen:

We are writing today in support of our bank's BB&T merger with SunTrust Bank. We have been a client of BB&T bank since we started our business in 2002. BB&T has served us very well, as they were the only bank that took a chance on us to open a Line of Credit for our new company, Willis Mechanical. Since then, they have nurtured and supported our company, helping us grow from a start-up to who we are now: a 17-year-old company with an excellent reputation, excellent credit, and a loyal employee following. Some of our employees have been here for 13 years or more.

We could not have succeeded without the support of BB&T. BB&T provides us with many services including checking, Line of Credit, 401K, auto loans, Money Market Funds, Financial Planning, Safety Deposit Box, in fact, any and all banking needs are fulfilled by BB&T in a prompt and efficient manner. They are always there for us. We believe this merger will enhance BB&T's capabilities to serve our community even better. I would be happy to answer any questions you may have.

Thank you

Leticia Maspons Willis President

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