

April 22, 2019

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

RE: Merger between BB&T and SunTrust

To Whom It May Concern:

Please allow me to introduce myself. My name is Donna Byrd and I have been a small business owner in North Carolina for several years. I own Interim Healthcare franchises in Eastern North Carolina, the Raleigh/Durham area, and Asheville. We provide home healthcare services to our clients in those areas as well as many jobs in those same communities. I feel we provide a necessary and critical service to all residents including those in many rural and under-served areas. My goal is to support and enrich North Carolina counties with our services and continue to grow my business in these areas as well as new territories.

BB&T has been my bank of choice for many years. I have turned to BB&T many times for longterm loans as well as short-term cash flow loans. It has always been a pleasure to deal with BB&T as they have partnered with me to grow my business, which allows me to better serve our communities. The relationship that I have with BB&T is critical in my long-term growth goals.

I feel the merger between BB&T and SunTrust would only help solidify my future business financial plans. I support the merger and believe the combined entity will be good for the community and associates.



Donna Byrd President Interim Healthcare of the Eastern Carolinas, Inc. Interim Healthcare of the Triangle, LLC The Byrd Healthcare Group of NC, LLC