From: Phil Fischler

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Cc: "Jason.Brewer@BBandT.com"

Subject: [EXTERNAL MESSAGE]

Date: Wednesday, April 24, 2019 11:08:27 AM

As a small business owner, I have been extremely pleased with the professionalism and high-level service that I have received from the BB&T Bank team. They have delivered the systems, infrastructure and credit that have allowed us to grow our operations and expand our client service offerings. I support the merger and look forward to many more years of mutual success as we continue to grow together.

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