

April 24, 2019

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

RE: BB&T / SunTrust MOE

To whom it may concern:

I am writing this letter in support of the merger transaction between BB&T and SunTrust.

WithersRavenel has been banking with BB&T for over ten years. I work closely with our relationship manager, David Byerly, to make sure all of our bank and financing needs are met. BB&T has provided convenient financing for our capital expenditures that has allowed for easier acquisition of those fixed assets. In addition, BB&T has provided a line of credit that allowed us the capital to purchase a subsidiary.

WithersRavenel is an engineering, surveying, and consulting firm that has been in business for over 35 years in North Carolina.

Sincerely, WithersRavenel

Ashlie Cade, CPA Controller