



HIGH PERFORMANCE LAW™

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April 24, 2019

VIA EMAIL: comments.applications@rich.frb.org
BankMergerApplication@fdic.gov

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

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

Re: Branch Banking and Trust Company

Dear Sir or Madam:

I am writing in praise of Branch Banking and Trust Company (“BB&T”) and in support its pending merger with SunTrust Bank. BB&T has been a true partner with my law firm and myself and through BB&T’s support has enabled my law firm to expand from a single office location in Fayetteville to 12 offices throughout North Carolina and South Carolina.

A large part of my law firm’s practice has always been matters involving the default servicing industry. We represent banks, lenders, credit unions and were designated counsel for the GSE’s when that program was active. The nature of this practice is such that we are required to advance millions of dollars in advanced costs on behalf of our clients while pursuing judgment or completion of the work. We do not receive reimbursement for six months or longer. BB&T put together an operating loan and line of credit that enabled us to meet our client’s requirements and weather a very brutal period in the default servicing industry. It is no exaggeration when I say that BB&T provided us with the capital support that has allowed my firm to survive and thrive when many of our peers across the country were not able to do so.

My firm now employees more than 270 people including lawyers and staff in our offices across North and South Carolina. Had BB&T not remained our financial partner throughout the years I am quite certain that a great number of our staff would not have a job today with our firm.

It may sound a little “corny” to say this but it is absolutely true that our bankers at BB&T are what we call good down home people. They are skillful, understanding, fair and our friends. BB&T will bring that same culture to the new customers of a merged BB&T and SunTrust Bank. That will be good for the community where the merged banks offices are located and for the customers.

The lawyers and staff at our law firm in all of our offices actively support many civic, charitable and community projects and endeavors. Inevitably, the volunteer talent and support, both financially and otherwise, falls to the same people and businesses in our communities. The bankers and staff at BB&T can always be found among those who contribute their time and energy to these endeavors. Likewise, BB&T is never slow to write a check to support these

same organizations and projects. BB&T is an important and dependable member of our communities.

I wholeheartedly endorse and support the merger of BB&T and SunTrust Bank and hope that you will favorably consider their application for merger.

Very truly yours,



H. Terry Hutchens
Attorney at Law