

April 24, 2019

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

RE: SunTrust/BB&T Merger Application

To Whom It May Concern,

On behalf of CHI Memorial Health System, I would like to express our gratitude to SunTrust for their support to our organization through the years. SunTrust has supported many of our key clinical service lines including cancer, cardiac and primary care. SunTrust's contributions of funds, personal support from their leaders, such as Jim Vaughn, and their associate volunteers are making a difference in the lives of many residents in our region especially the underserved. In return, we are pleased to extend our support for the proposed merger between SunTrust and BB&T Banks.

CHI Memorial is a not-for-profit, faith-based healthcare organization dedicated to the healing ministry of the Church. Founded by the Sisters of Charity of Nazareth and strengthened as part of Catholic Health Initiatives, it offers a continuum of care including preventative, primary and acute hospital care, as well as cancer and cardiac care, orthopedic and rehabilitation services. CHI Memorial is a regional referral center of choice with 4,400 associates and more than 600 affiliated physicians providing health care throughout Southeast Tennessee, North Georgia and Northwest Alabama.

We look forward to continuing our relationship with the newly merged organization of SunTrust and BB&T. Their success of this new organization will ensure continued growth and prosperity for our community.

Sincerely,



Janelle Reilly Chief Executive Officer CHI Memorial Health System

cc: Jim Pesnell Jim Vaughn