From: Kenny L. Smith

To: comments.applications@rich.frb.org; BankMergerApplication Cc: Markus Schwab, CPA/CITP/CGMA; Drew Whalen/COG Subject: [EXTERNAL MESSAGE]BB&T / SunTrust merger

Date: Thursday, April 25, 2019 8:59:45 AM

**Attachments:** image001.png

The City outgrew its banking relationship with smaller, local banks years ago and had to shift its business to Suntrust to gain the services it needed, yet has missed the "local" relationship of being able to bank in the community. The merger will allow that relationship to be reestablished.

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