

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

To Whom It May Concern,

We have had the privilege of working with BB&T Bank for 15+ years. They have been a viable business partner and have become like family.

BB&T, through their support of Hebron, has impacted us directly, the Dacula area proper, and our local community. They attend community and school events and are quick to support local activities to not only be part of the community but doing so with the goal of making our community better!

We are excited about the merger of BB&T and SunTrust Bank. We look forward to an even stronger impact on our local businesses and community as both organizations partner together and become one. We also anticipate that the merger of BB&T with SunTrust Bank will allow a wider range of services, while still maintaining the excellent customer services that we have come to know and appreciate as BB&T clients.

Undoubtedly, there is going to be a different approach to doing business when two financial institutions become one. BB&T and their local Hamilton Mill/Dacula team provide outstanding customer support and superior personal attention to all its customers. We are hopeful the newly formed organization will continue to embody the outstanding service we continue to receive as BB&T clients.

Sincerely,

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