

HOWARD, STALLINGS, FROM, ATKINS, ANGELL & DAVIS, P.A.

## ATTORNEYS at LAW

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April 25, 2019

Via Electronic Mail

Federal Reserve Bank of Richmond P.O. Box 27622 Richmond, VA 23261 comments.applications@rich.frb.org

FDIC Atlanta Regional Office 10 10th Street, NW, Suite 800 Atlanta, GA 30309-3849 BankMergerApplication@fdic.gov

Re: Comments on pending merger of BB&T and Sun Trust Bank

Gentleman,

I am writing this letter as a local board member, individual and corporate customer of BB&T, and member of the Cary, North Carolina community for over 45 years. Our law firm has offices in Raleigh, New Bern and Morehead City, North Carolina. My comments apply to each of these specific communities as well as all other areas of North Carolina. It is my solid conviction that completion of the pending merger will benefit all of these referenced communities and all of the clients of BB&T, as well as those of Sun Trust Bank. Each bank will save enormous sums in necessary IT costs and other cost savings. The footprints of each of these two banks will fit together in a manner that benefits all concerned. I urge your approval thereof.

Please advise if I can provide any additional information.

Very truly yours,

HOWARD, STALLINGS, FROM, ATKINS, ANGELL & DAVIS, P.A.

E. Cader Howard

E. Cader Howard I. Allan From Joseph H. Stallings Beth F. Atkins James B. Angell B. Joan Davis Kenneth C. Haywood Brian E. Moore Kathleen B. Coyle Everett M. Bolton Brooke L. Dalrymple Nicholas C. Brown Douglas D. Noreen Robert H. Jessup Elizabeth C. Buckley Rebecca Huffman Ugolick

> Of Counsel Edwin P. Friedberg (Deceased 2009)

## **RALEIGH OFFICE**

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> OTHER LOCATIONS New Bern, NC Morehead City, NC