

From: [Doug Driver](#)
To: comments.applications@rich.frb.org; [BankMergerApplication](#)
Cc: [Ellis, Christopher](#)
Subject: [EXTERNAL MESSAGE]Merger
Date: Thursday, April 25, 2019 4:42:57 PM

To Whom It May Concern,

My name is Douglas Driver and I am the past president and current Chairman of the Board of Directors of Lantz Construction Company, a Virginia corporation. Our company is a 58+ year old commercial general contracting business located in Broadway, Virginia. We employ approximately 165 persons and our annual construction sales range between \$45,000,000 to \$50,000,000. Our company has been a BB&T customer for approximately 20 years. Our relationship with BB&T has been very good during this time. My primary contact is Mr. Chris Ellis, SVP and Market President. For years BB&T has provided solid service and extended to our company a generous line of credit that has enabled us to expand and grow our business. More importantly, the bank has provided our company with significant financing that has enabled our company to transition from a closely held, privately owned family business to an ESOP company (Employee Stock Ownership Plan). I support the merger of BB&T and SunTrust. I believe that these two banking institutions have different, but complementary strengths. BB&T is particularly strong in community markets, especially in our region. It is my impression that SunTrust's strength is in the larger capital markets. It is my belief that the combined entity will be a benefit for our community and local businesses, and I look forward to a successful merger.

Best regards,

Douglas G. Driver

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