P.O. BOX 831, LAWRENCEVILLE, GA 30046 PHONE (770) 963-6017 / FAX (770) 962-8510 / <u>WWW.WAKENDALL.COM</u>

April 25, 2019

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

Dear Sir,

W. A. Kendall and Company, LLC would like to register our support for the merger of BB&T Bank and Sun Trust Bank.

BB&T has supported our third generation company's growth from two states to now working with 1,000 employees in eight Southern states. BB&T has provided financial stability, advise and helped us transition into an automatic payroll system and payroll card.

The business services, financial wealth management services and business succession plans have been invaluable.

I have also dealt with Sun Trust for personal and business accounts successfully.

I feel the merging of the two would be so solid and provide customers with a much wider range of services.

Thank you very much for your consideration of our recommendation.

Sincerely,

Rebecca S. Kendall Executive Partner