From: Wayne Alter

To: BankMergerApplication

Subject: [EXTERNAL MESSAGE]BB&T Merger

Date: Friday, April 26, 2019 11:34:41 AM

Attachments: <u>image001.png</u>

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

To Whom It May Concern:

I have been a customer of BB&T bank and its predecessor banks for nearly 30 years. I am the majority owner and serve as Chairman of the national security firm, Dynamark Security Centers. In addition, I am a real estate developer in the Western Maryland area.

BB&T has provided us with the necessary financing for projects that have served the housing needs of our community. They have helped to provide an economic lift to the area through the creation of jobs for the construction and management of our residential, multi-family projects. While many banks were hesitant, BB&T saw the need in the community and committed their resources to improve the quality of life in the Hagerstown, MD area. Our projects have been extraordinarily successful for everyone involved.

The BB&T team is very active in our community in a number of ways. They support local charities and encourage their people to serve many important projects and non-profit organizations in the area.

BB&T is a valued partner and we wholeheartedly support the merger. We believe the combined entity will be of great benefit for the good of our community and our businesses.

Respectfully,

Wayne E. Alter, Jr.

Chairman of the Board
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