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Subject: [EXTERNAL MESSAGE]Letter of Support - BB&T and SunTrust Merger
Date: Monday, April 29, 2019 8:23:20 AM

4/29/2019

Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, Virginia 23261

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

Dear Ladies and Gentlemen of the Federal Reserve Bank of Richmond and the FDIC, Atlanta Regional Office,

I am Robert J. Sweeney, Jr., the President of RJS Properties, Inc., a real estate investment company based in Charlotte, North Carolina.

For more than twenty years BB&T has been our company's primary bank. As a result of BB&T's active and thoughtful lending, our company has grown from one property to currently owning and operating more than one hundred and fifty properties throughout the southeast. BB&T's dedicated service to our company has resulted in the acquisition, development and renovation of office, retail, restaurant and warehouse properties throughout the southeast including many underserved areas that other Lenders would avoid.

During those years I also attended the BB&T Leadership Institute which provided leadership guidance, enabling us to grow in character, purpose and thoughtfulness.

BB&T provided our company the capital, direction and opportunity to achieve our goals and at the same time were effective community stewards.

Please know that I support the proposed merger of BB&T and SunTrust and know that the merger will strengthen our company and give all current and future customers the same opportunity that I was given while simultaneously addressing the needs of our community and preserving the credibility of the banking system.

Yours truly,

Robert J. Sweeney, Jr.
President
RJS Properties, Inc.