



CAPE FEAR CONSTRUCTION CO., Inc.

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April 29, 2019

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

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

Re: BB&T and Suntrust Merger

To Whom It May Concern:

There have been some articles in the news lately reporting that clients have concerns about the merger of BB&T and Suntrust.

My name is Doug Mills and I am the President and Co-owner of Cape Fear Construction Co., Inc. in Lumberton, North Carolina. I have been a client of BB&T since their merger with Southern National Bank in 1995 and previous to that for many years with Southern National Bank. In October of 1986 I joined the local Board of Southern National Bank in Lumberton and was on the Board when the merger occurred with BB&T in 1995. At the time, I was very concerned about this merger causing the loss of our "local bank". In a relatively short period of time, I realized that the merger was good for both Southern National Bank, BB&T, and the community.

I continue to serve on the local Board with BB&T and have worked closely with their City Executives and Southeast Regional Vice-Presidents. These relationships have been excellent and I value each and every one of them. BB&T has served all our banking needs in a very pleasing and professional manner.

So we are again looking at another merger. I am sure there are bank clients that have some of the same concerns I had twenty-four years ago. During this time, the banking industry has changed requiring more technology. Most people want to do their banking by mobile app or online. This requires a huge investment in computer systems capable of providing these services. BB&T has been making huge strides in this area but this merger will make it a reality. Bottom line, I support the merger and believe the combined entity will be good for the community and the associates.

Very truly yours,

CAPE FEAR CONSTRUCTION CO., INC.


Douglas B. Mills, President
DBM/dpn