



Michael Glick
President's Conference All Star
Agency President
Michael Glick Agency, Inc.
Nationwide Insurance

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Atlanta Regional Office

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

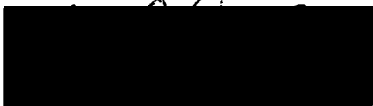
Dear Sirs:

I have had a banking relationship with BB&T for over 10 years. I work with Chris Bryan, the Market President in Burlington, NC. Chris and BB&T have financed my commercial real estate and insurance agency business loans during this time. BB&T has also been my primary bank for our multiple checking accounts.

I opened my first insurance agency in Burlington, NC in 1998. Partnering with BB&T to fund my mergers and acquisitions over the last 10 years has allowed us to grow exponentially. We now have 20 locations throughout NC. With this growth, we have been able to create an economic lift to the community by our investment in our growing team. Our primary insurance carrier is Nationwide Insurance. We are ranked in the Top 5 in the company for premium size out of 2,000 exclusive agents.

I fully support the merger of SunTrust and BB&T and believe the combined company will be good for the community and all the employees of both companies. I also believe the merger will make a fantastic bank (BB&T) even better!

Sincerely,



Michael Glick
President

2326 South Church St.
Suite C
Burlington, NC 27215

Tel 336-229-0229
Cell 336-402-0272
Fax 336-229-0900
glickm@nationwide.com

