



SHANK'S
EXTRACTS
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April 29, 2109

Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261
Sent Via email: comments.applications@rich.frb.org

FDIC Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849
Sent Via email: BankMergerApplication@fdic.gov

To Whom It May Concern:

I am writing in support of the BB&T – Sun Trust Bank merger.

I am the owner of a middle market manufacturer of flavoring extracts, located in Lancaster, PA. We are a family business founded in 1899 and owned by our family for 52 years. We employ 196 people to produce our products, which we ship nationwide.

BB&T has been our bank for four years since their purchase of Susquehanna Bank in 2015. We were a customer of Susquehanna Bank and its predecessor for seven years before their sale to BB&T. (I served on the Board of Directors of Susquehanna Bank and was involved in the decision to sell Susquehanna Bank to BB&T.) We have a Line of Credit, Equipment Loans, Building loans, and checking accounts at BB&T to support our ongoing operation.

J. Michael Troutman is our current account manager and our main contact to the BB&T organization. Mr. Troutman is a professional, experienced banker who understands the products BB&T has to offer, communicates effectively with our team, and is always available to help. We have an excellent working relationship with our bank largely due to the efforts of Mr. Troutman's experience and positive working attitude.



We are a growing business that requires outside funding to achieve that growth. As a private company, we very much prefer to finance our growth - on the strength of our assets and profits - with a local bank vs. the public market, or outside investors.

It is imperative that our bank grows along with us to be able to meet our financial needs. It is imperative that our bank changes with the market, adapts to new technologies, and continues to provide new and improved products to us. We need a strong bank partner.

I believe the proposed merger will enable BB&T to remain a financially strong, viable bank which will enable it to meet our needs, now and in the coming years, will continue to provide excellent banking services to our company, and our employees, and will add to the over stability and growth of Lancaster County and beyond.

I fully support the merger of BB&T and Sun Trust.

Sincerely,



Jeffrey F. Lehman
President
Shanks Extracts, Inc.

