



THE FLOWER BULB
C O M P A N Y

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April 29, 2019

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

Re: Merger between BB&T and SunTrust

To Whom It May Concern,

My name is Anthony Cutrino and I am the President of Garden State Bulb Co., LLC. We are a family owned business located in Vineland, NJ. We employ over 70 full-time employees and more than 120 seasonal employees. Our annual payroll is almost \$5 million.

We have been in business since 1998 and specialize in the importation, distribution and marketing of packaged flower bulbs, bare root perennials, bare root fruit plants, vegetables and related gift kits. Our customer base consists of the large mass merchant retailers in the United States such as Lowes, Home Depot, Sam's Club, Costco, Kroger, Meijer etc.

I am writing to you in support of the proposed merger between BB&T and SunTrust. We have been a customer of BB&T (previously Susquehanna Bank and before that Minotola Bank) since the inception of our company in 1998. During the more than 20 year relationship our company has benefited from an increasing range of products and services as the bank has grown.

The portfolio of services that we currently use are vast including mortgages, checking and money market accounts, credit card processing services, credit line facilities, international and domestic online wire capabilities, remote check deposit, insurance services, investment services and 401K plan coordination.

I believe that the merger of these two banks will provide even more benefits to our company. We are looking forward to additional community support and involvement, banking technology advancement, expanded product offerings, low cost banking fees and an experienced local relationship management team supported by a strong regional and national organization.

It is important to our Company as a middle market organization to have access to world-class banking products and services allowing us to compete and grow in our marketplace.

Sincerely,


Anthony Cutrino
President
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