



3300 Cumberland Blvd, Suite 200
Atlanta, GA 30339

770.988.3131
www.holderproperties.com

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

Re: Suntrust Bank and BB&T Merger

Dear Directors,

As a long-term member of the SunTrust Atlanta Advisory Council and client of both SunTrust and BB&T, I'd like to lend my support for the merger of these two excellent institutions. Holder Properties is a forty-year-old national commercial and residential real estate developer. Through our work, we've had substantial banking relationships with both companies over many years. This merger will clearly create a financially stronger, more technologically driven and highly competitive banking institution.

Over the years, I've witnessed the extraordinary steps these banks have taken to improve their work in the communities they serve, create purpose-built cultures internally, and promote financial wellness across their footprints. Additionally, throughout both organizations from the executive suite to the tellers in the branches, they've always treated me and our team with respect, optimism and enthusiasm for helping us as customers.

I strongly believe that SunTrust and BB&T have complimentary skills and similar banking philosophies which will create a very successful institution over the long term. Good luck in your deliberations on this matter. I hope that you'll conclude this merger should be approved.

[Redacted signature block]

[Redacted contact information]

John R. Holder