



SHOOK & FLETCHER
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April 25, 2019

To Whom It May Concern,

My name is Randy Long, and I am the Chief Financial Officer at Shook & Fletcher Insulation, an industrial distributor based in Birmingham, Alabama. We also have three other companies: two industrial contractors and one distributor of parts and components. I am responsible for the banking relationships and financing at all four companies. I am writing to express our support for the BB&T and SunTrust merger.

Our companies have banked with BB&T for approximately nine years. BB&T provides us with lines of credit, term loans, payroll cards, credit cards, and bank accounts. We have had two relationship managers during this nine-year period, but we also work closely with the Alabama Regional President and the Market President for Birmingham. BB&T has always been very responsive to our needs and interested in helping us meet our business goals.

I believe the merger will have no negative impact on the level of service and products offered and will likely impact us positively. The Alabama market is very competitive, and this proposed merger will not impact that landscape since SunTrust is not in our market. I fully expect BB&T's responsiveness to continue, even if this merger is allowed to take place. The positive impact will likely come from the technological improvements that the combined entity will invest in if they are permitted to become the 6th largest bank in the country.

Sincerely,



Randy Long
Chief Financial Officer