

REEDS[®]

Jewelers

April 29, 2019

FDIC Atlanta Regional Office
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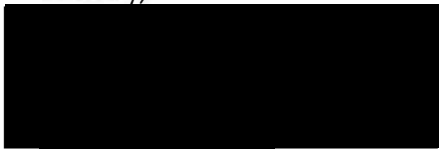
To whom it may concern,

My family operates a chain of 57 Reeds Jewelers' stores in the Southeastern United States, along with 18 Pandora franchise stores. We are an asset-based lender with BB&T. We are currently a family S-corporation but we were publicly traded between 1987 and 2003 when the family tendered the small amount of publicly held shares. We have worked with BB&T for many years. Our account manager, Ben Ivey, grew up with me in high school here in Wilmington, North Carolina. Ben has been with BB&T since graduating from college. I have been with my family's business for the same amount of time.

As BB&T grew, we grew. In fact, we have sent several of our executives to their leadership training facility in Winston Salem. BB&T has provided us long-term capital as we have expanded, and they have been there through our good times and bad times. One of the major things that I like about BB&T is their leadership from the CEO, Kelly King down to the region's President, Phil Marion, to our Account Executive, Ben Ivey. Whenever we need banking needs, I turn to BB&T, as they recently did the mortgage on my new home. They also financed the expansion of our main office. We recently met with them to ask to expand our line of credit as we are doing a small acquisition.

In addition, we also do business with Sun Trust Bank, as they provide us with a purchasing card. I personally know the city executive, Sandy Spiers, and find her to be outstanding, as well. We chose our primary banking relationship with BB&T because of their size, and their ability to grow with us, all the while keeping a personal relationship. With this new merger of equals, I believe their capacity and services will only grow. In full disclosure, I believe in both banks and am a shareholder in both. I fully support the merger, and believe that it will be good for the community of Wilmington, as well as all of North Carolina. No doubt, some bank branches may have to close, but there is certainly duplication in the services provided. Please do not hesitate to contact me if I can provide any additional information.

Sincerely,



Alan M. Zimmer
President & C.E.O

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