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April 30, 2019

Federal Reserve Bank of Richmond  
P.O. Box 27622  
Richmond, VA 23261

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

To whom it may concern:

Catholic Charities of the Archdiocese of Galveston Houston is proud to collaborate with BB&T, and is grateful for the bank's continued commitment to our mission.

It is our understanding that BB&T intends to merge with SunTrust Bank. We are confident this proposed merger will serve to strengthen BB&T's position in our community. Catholic Charities would like to express its support for the proposed merger.

For several years, BB&T has served many of Catholic Charities' refugee and immigrant clients in the Houston area, and partnered with us to provide many youth and adults financial education in order for them to achieve economic self-reliance.

Catholic Charities has worked with people in need and helped them achieve self-sufficiency and live with dignity for more than 75 years. With an established history in working with at-risk individuals, Catholic Charities knows that economic success has many factors and financial literacy is one of the most important. BB&T's leadership and support of these efforts has been generous and important.

BB&T is strongly aligned with our mission and goals and we feel they will bring strong organizational, community and management experience to the new organization. In addition, they are well positioned to continue to contribute to our community and its new market areas through their ability to provide financial education, technical assistance and community investments. Catholic Charities enthusiastically supports BB&T's merger with SunTrust Bank.

Sincerely,



**Brian Gillen**  
Vice President of Development

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