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STEPHEN R. HENNESSY

April 23, 2019

Mr. Mike Dean FDIC Atlanta Regional Office 10 10<sup>th</sup> Street NE Suite 800 Atlanta, GA 30309-3849

## Re: SunTrust Bank & BB&T Merger

Dear Mike:

I am writing today to express my support for the merger between SunTrust and BB&T. Our company's history with SunTrust dates back 30 years when we chose Trust Company to finance our first Lexus Dealership. Hennessy was chosen as one of the original 121 Dealers when Toyota introduced the Lexus Brand in the United States in 1989. From 1964 when our Company was founded to 1989 our sole banking relationship was with Frist Atlanta Bank that today is part of Wells Fargo Bank.

The relationship that our company developed with Trust Company became so strong that within five years of our first endeavor with Trust Company we transferred 100% of our Banking Relationship to them. Over the last 30 years they have enabled our company to become one of the largest privately held Retail Automotive Groups in the State of Georgia and one of the top 100 Automotive Retailers in the United States.

Going back over the last 10 years I have had the pleasure of developing deep personal friendships with the last three Presidents of the BB&T of Georgia. I am proud to call each of them close personal friends. I made it clear to each of them if SunTrust were ever to be taken over by a large New York Bank that BB&T would be my first call.

I believe the combination of these two premier Financial Institutions will create a powerful economic force for good for the entire Southeast and the entire Eastern Seaboard portions of the United States. Mike, I urge you to vigorously support the combination of these two outstanding financial institutions.

Sincerely,

Stephen R. Hennessy

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