

FIBER DYNAMICS INC.

Engineered Nonwovens

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REC'D - DRA/JOP
Atlanta Regional Office

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

To whom it may concern,

I am writing as a client of BB&T. I have, personally, enjoyed a thirty (30) plus year relationship with the bank.


Fiber Dynamics, Inc. (FDI) is a manufacturer of nonwoven fabrics for various industrial uses including disinfectant wipes, automotive, and filtration. Our company has partnered with BB&T for several years with both a borrowing and depository relationship. We have had the great pleasure to work with our relationship manager, Leah Penry Price, Sr. VP and Market President. While working together we have been enabled to grow our business significantly (22% increase last year).

We have financed the construction of additional production equipment which has resulted in an increase in the number of persons we employ from fifty (50) to eighty (80) with another fifteen (15) to eighteen (18) to be added when our new production line is complete. Leah and her team have been with us every step of the way.

The willingness of the BB&T team to take the time to understand our business and our objectives and provide the short-term capital required for our growth shows their commitment to not only their client (FDI) but, also, to their community as jobs are created.

I am very proud to be a partner of BB&T and to wholeheartedly endorse the proposed "merger of equals" with Sun Trust. It is my belief this merger will benefit our business, our community, and our citizens.

Sincerely,


James A. Heery
President

cc: Leah P. Price