



April 26, 2019

# REV UP LIFE!

YAMAHA SUZUKI Kawasaki POLARIS HONDA

RE: BB&T and Sun Trust Merger

To Whom It May Concern,

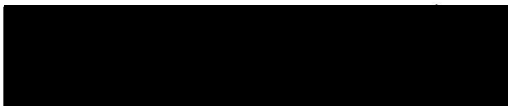
I would like to share a few comments about my experience with BB&T.

My husband and I own and operate a power sports business in Hagerstown, MD. It has been family owned and operated since 1932. We bought the business in 1987 from my husband's grandfather. In those years we have dealt with 4 banks, 2 of them from mergers, with BB&T being the last. Being in a small town and BB&T being a larger back, we weren't sure how the transition would go. We are very happy to say BB&T couldn't do more to take care of our accounts, both personally and professionally. They made sure the transition exceeded our expectations. They honored all the commitments we had, most importantly a line of credit for our inventory. They have continued to work closely with us over the last several years. We feel like we have another partner working for our business.

We have also had the pleasure of getting to know our account managers on a personal level as well, through community involvement. BB&T made sure our community remained a priority after the merger with Susquehanna and I'm sure they will do the same after the merger with Sun Trust.

In closing, we are excited to see all the new opportunities the merger may have for us in our business. We support the merger and believe that it will have positive results for both our business and community.

Thank you,



Robin C Twigg  
Twigg Cycles, Inc.