

403 Park Plaza Drive
 P.O. Box 705
 Owensboro, Kentucky 42302
 tel 270.684.0668
 fax 270.684.6402



United Way
 of the Ohio Valley

April 24, 2019

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

Received
 2019 MAY -1 AM 10:57
 FDIC ATLANTA REGIONAL OFFICE

Dear Review Committee,

As President of the United Way of the Ohio Valley and on behalf of the thousands of donors, volunteers and clients in our communities I am happy to add our voices in support of the BB&T and SunTrust merger!

For decades, the United Way has enjoyed a positive, mutually supportive relationship with BB&T, its shareholders, board, staff and customers. BB&T is a progressive leader in all aspects of the United Way work in our various communities. Their engagement not only with corporate and financial support but also with the spirit of volunteerism with us, agencies, and the community in general is a fundamental reason for many of our successes in recent years. Innovation, service and professionalism is woven into the fabric of the business of BB&T and has distinguished it as a leading, positive advocate for the people in our communities.

BB&T is directly involved in the three major emphasis areas of the United Way work; Health, Education and Financial Stability. These areas blend well with the many attributes of the Community Reinvestment Act in the areas of non-profit boards and financial education. SunTrust's history in local community support is well known in the industry, especially in the mid and lower South. Their commitment to community engagement and change is evidenced by the hundreds of people providing thousands of volunteer hours of community and financial support. These are both key elements necessary for the transformational changes needed to improve our communities.

Both BB&T and SunTrust are deeply committed to building and sustaining communities and we believe the steadfast work they continue to do shows a true commitment to improve and grow the communities around them and is among the best investments they can make. When I think about the synergy possible by combining their forces to create the 6th largest bank holding company in the US with over 440 billion in assets, I am excited about the new strength a merger will bring.

In these days of uncertainty, it is refreshing to know there are institutions we can count on to serve, set the stage for fair deals and community progress. I believe the employees of these organizations have what it takes to make such a bank operate and succeed, for the benefit of all.

For these reasons and so many more I ask that you look favorably upon the merger of these banks. As you look back in a few years, I wholeheartedly believe you will be glad you did.

David L. King
 President & CEO