



200 Lincoln West Drive • Mountville • Pennsylvania • 17554
Local: 717-285-8000 • Toll Free: 800-992-0592 • Fax: 717-285-8008

Federal Reserve Bank of Richmond

P.O. Box 27622

Richmond, VA 23261

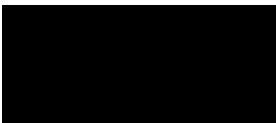
May 2, 2019

RE: BB&T / Suntrust Merger

Dear Sir/Madam:

Our company is a wholesale distributor to retail convenience stores. We have been a commercial banking client of BB&T since 2013. Our relationship manager is Michael Troutman. BB&T provides our company with credit facilities, financing services, and cash management. We feel there would be no impact on our business relationship should such a deal go through and we would support a merger. We think the new bank would be more competitive with larger rivals.

Sincerely,



Barry Margolis

President