PRISM MARITIME
Focusing expertise and experience into a single point of service.

Jason Couse
Prism Maritime, LLC
1416 Kelland Dr. Suite B
Chesapeake, VA 23320

May 1, 2019

Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

To whom it may concern:

I am writing today to express my support of the proposed merger between BB&T and SunTrust bank. BB&T has been a huge part of my company's success over the past 11 years.

I am the CFO and one of the founding partners or Prism Maritime LLC. We provide technical and engineering services to the United States Navy, primarily in the ship modernization field. In short, we install systems both on ship and shore base that give our Navy increased capabilities to perform its vital mission.

Prism started in 2007 and started to grow immediately. Of course, the first obstacle we faced was finding the working capital, as a small business, to support and maintain that growth. Being a small new business most of the banks we approached ignored us or presented such restrictive terms that it made no business sense to continue the relationship. We were forced to factor our invoices to maintain the cash flow necessary to stay in business.

In 2008 we were introduced to BB&T. They were the first bank to listen to our story and truly understand our business model and offer real relief. They provided us with a financing package that far exceeded anything that we had been presented with before. This gave us the necessary backing to continue our growth. During our relationship, BB&T has been a productive partner with Prism Maritime during good and bad turns in our business. There were several times, when Prism experienced cash flow issues that BB&T expeditiously found new solutions and opportunities for us to keep the business moving forward.

From the beginning of our relationship with BB&T, Prism Maritime is proud to have grown from 30 employees to 300 employees and from an annual revenue of 4.5 million dollars a year to an estimated revenue of over 65 million dollars a year. I believe the proposed merger will allow them to continue their history of community improvement.

Sincerely,
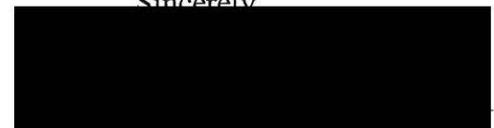
Jason Couse
CFO
Prism Maritime