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To whom it may concern:

April 29, 2019

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I am extremely supportive of the potential merger of SunTrust and BB&T. Not only will it expand upon the full-service capabilities of both institutions but would also provide the opportunity to make an even greater impact in communities around the Mid-South area.

As Chair of the Plough Foundation in Memphis, Tennessee, I am well aware of the impact SunTrust has had on our community, not only by providing grants to a multitude of agencies and deserving non-profits, but also in providing the leadership of a large number of committed volunteers and experts from senior management representing every Division of the Bank.

SunTrust has been a leader advancing financial literacy throughout our community by investing multi millions of dollars in innovative programs at diverse venues across their footprint, including colleges and universities, community centers, and community development councils. In addition, Johnny Moore, the President and CEO of SunTrust in Memphis has constantly amazed me because of his involvement in a substantial number of organizations who depend on him for his advice and guidance in their evolving organizations. His personal involvement has led to a very substantial effort in creating some of the most successful public/private partnerships in this City and surrounding Counties.

I can't imagine this community without SunTrust and its senior leadership and can only expect the merger of these two effective organizations to ensure an even greater participation in the financial well-being of this City, especially as it relates to the most deserving and needy citizens who comprise a large percentage of our population.

Sincerely yours,

Diane Rudner Chairman, Plough Foundation 62 North Main Street-Suite 201 Memphis, TN 38103