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HALPERN
ENTERPRISES, INC.

April 29, 2019

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

Received
 2019 MAY -3 AM 10:57
 COMMUNICATIONS SECTION

Re: Proposed SunTrust/BB&T Merger

Dear Sir/Madam:

Halpern Enterprises, Inc. and our related companies own approximately 3.5 million square feet of retail space in 50+ shopping centers located throughout the southeastern United States. For more than 40 years, SunTrust (or its predecessors) was one of our company's primary banks. Over the past decade, SunTrust's real estate lending strategy changed and we no longer fit the profile of their preferred customer (i.e., we didn't borrow enough money).

In recent years we established a mutually-beneficial relationship with BB&T, which has included an operating line of credit, several construction loans, financing for the purchase of State of Georgia tax credits, and maintaining a variety of deposit accounts. While SunTrust has a long and proud history of civic involvement in Atlanta, I am confident that this commitment to our city and region will continue if and when the merger with BB&T is completed.

I serve on the boards of various non-profit organizations in the Atlanta area, and I've been very impressed with (and appreciative of) the commitment and support that BB&T has provided to these causes. They sponsor the annual meeting of the Jewish Federation of Greater Atlanta every year, as well as the primary fundraising event for the Marcus Jewish Community Center. They also provide leadership and lend support to Jewish Family and Career Services, the Ron Clark Academy, and a variety of other charitable and civic entities. While Atlanta is not their company's headquarters, BB&T has become deeply connected to the life of our community and exemplifies how a "good corporate citizen" should act.

In addition to providing generous financial support, BB&T's officers devote a portion of their time to non-profit organizations and activities, including attending charitable fundraising events in person. They also encourage the bank's customers to become involved in projects that help improve the quality of life in Atlanta. I support the proposed merger between BB&T and SunTrust because I believe their combination will create a stronger and more profitable entity – allowing for even greater charitable and civic involvement in our community.

Please feel free to contact me if I can answer questions or provide any additional information in this regard.

Sincerely,



Jack Halpern
Chairman