Jeffrey E. Allen P.A. Certified Public Accountants

3718 N. Roosevelt Blvd. Key West, Florida 33040 Office 305-296-6591 Fax 305-296-6598

April 26, 2019

Re: BB&T and SunTrust Merger

As a CPA and small business owner, BB&T has become a valued partner in meeting my firm's objectives as well as those of my clients. The level of service and personal relationship developed over the years far exceeds those by other local financial institutions. I support the proposed merger between BB&T and SunTrust and believe the combined entity will have an even greater beneficial impact on our local community.

We look forward to a continued relationship with BB&T and welcome the additional resources SunTrust would provide.

Sincerely:

Jeffrey E. Allen, CPA