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VAMAC

The Family Advantage

FDIC Atlanta Regional Office

10 10th Street, NW

Suite 800

Atlanta, GA 30309 -3849

RE: Proposed Merger of BB&T Bank and SunTrust Bank

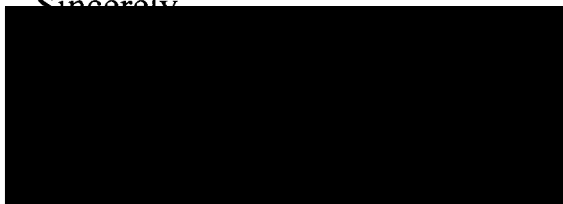
To Whom It May Concern:

On behalf of VAMAC, INC., I write this letter in support of the merger of BB&T and SunTrust Banks. My company, my family, and I personally have had long-standing banking relationships with each bank. I believe the strengths of each institution will benefit all clients involved.

Virginia will also benefit by being served by a bank of significant size and quality value. This will allow those businesses and individuals located in Richmond, Virginia and other localities to have a bank with full financial services offered.

I am available to provide additional information and answer further questions you may have in support of the proposed merger. My cell number is 804-301-0670 and email address is cperry@vamac.com.

Sincerely,



Christopher M. Perry

Chris Perry, President & CEO VAMAC, INC.,
4201 Jacque Street, P.O. Box 11225, Richmond, VA. 23230; 804-353-7996
www.vamac.com

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