



May 20, 2019

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

RE: BB&T and Sun Trust Merger

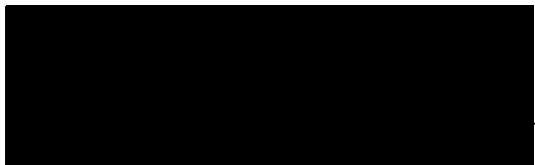
Dear Sir/Madame,

Whibco Inc. was a customer of Susquehanna Bank and remained with BB&T after Susquehanna was acquired by BB&T in 2015. We have enjoyed a favorable working relationship with BB&T facilitated by Chuck Wanamaker our relationship manager.

As a producer of Industrial Sand and other products we have relied on financing from BB&T to enable us to expand our operations. As a small business we have used BB&T for most of our banking needs. We intend to continue this working relationship after the merger.

Whibco Inc. supports the merger between BB&T and Sun Trust and believes the combined entity will be good for the community and associates.

Sincerely,



Wade Sjogren,
President Whibco Inc.

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