



May 24, 2019

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

To whom it may concern:

On behalf of the NC Chamber, I am pleased to write today to support of the important work SunTrust is doing in our state's communities. Focused on "Lighting the Way to Financial Well-Being", they are a purpose-driven company helping North Carolinians achieve financial confidence.

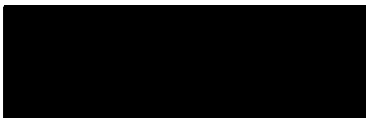
Giving time to programs and services that benefit the communities they serve is deeply instilled in the SunTrust culture. From 2016 to 2018, their team members racked up more than 45,900 volunteer hours serving our state's communities. It is clear giving back is something in which employees throughout the organization take tremendous pride.

As North Carolina experiences dramatic population growth, we are home to a thriving economy with many North Carolinians electing to start their own business. Access to capital is a key driver of entrepreneurship and innovation. For a business to thrive and create jobs, it requires resources. From 2016 to 2018, SunTrust Bank's small business lending has been a driver in helping sustain economic growth in the market. During that time, they accumulated 11,266 loan transactions for \$384.8 million, ranking as the 12th -largest SBA lender in our state. The bank's small business loan volume has met or exceeded the CRA performance benchmarks and SunTrust has been strategic in the successful deployment of credit card campaigns targeting small business clients.

Thriving businesses are an integral part of thriving communities. From 2016 to 2018, SunTrust extended 106 loans totaling \$987 million in community development loans in North Carolina. SunTrust Bank is a leader in providing community development services that benefit LMI residents and small businesses in our state. This performance is considered excellent given SunTrust Bank's size and presence in North Carolina.

Based on our longstanding relationships with both SunTrust and BB&T, we are confident that this deep commitment to and investment in our state will continue as they come together to become an even more active community partner.

Sincerely,



Gary Salamido
Chief Operating Officer and Acting President

Received
2019 JUN -4 AM 11: 10

701 Corporate Center Drive, Suite, 400
Raleigh, NC 27607

919-836-1400

FDIC - BANK/DCP
ATLANTA REGIONAL OFFICE