



April 23, 2019

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

FDIC Representatives:

On behalf of Health For All, I am writing in support of the merger between BB&T and Suntrust. I believe the combined entity will be good for the communities they serve.

Health For All is a volunteer-based, community-supported primary health care clinic and pharmacy that was founded in 1987. We provide free medical, pharmaceutical and counseling services to low-income adults who do not have health insurance or qualify for government programs. Our clinic treats more than 1,500 patients with more than 5,000 visits per year – all utilizing a team of volunteer medical professionals—thereby truly serving as a final safety-net for very poor and uninsured patients to access medical care.

Health For All has been a client of BB&T since September 17, 1997. For more than 20 years, BB&T has been a reliable and trusted partner for our organization. They have assisted with providing the necessary financing for projects that have resulted in an expansion of our services as well as an overall economic lift for our community.

The local Market President and members of his team have served on our board of directors and has supported our work both personally and professionally. Because of BB&T's support and generosity hundreds of small businesses and nonprofit organizations can provide services that are vital to our population.

I would strongly encourage you to consider this merger as a benefit to all the clients served by these entities. In my perspective, combining their resources will allow the BB&T and Suntrust teams to leverage their combined capacity and experience to deliver superior customer service, competence, reliability, responsiveness, resilience, accountability, openness, respect, honesty and shared purpose.

Regards,



Elizabeth N. Dickey  
Executive Director