

# PARKS & PEOPLE FOUNDATION

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Dr. Franklin Lance

April 25, 2019

Federal Reserve Bank of Richmond  
Federal Deposit Insurance Corp  
701 E Byrd St  
Richmond, VA 23219

Re: BB&T – SunTrust Bank Merger

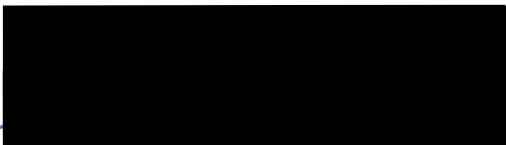
Dear Merger Review Staff:

I write this correspondence in support of the proposed merger of BB&T and SunTrust banks. As a Baltimore based nonprofit CEO, I often find it necessary to have banking options and products that meet the unique needs of my nonprofit. Unfortunately, there are few banks that do meet my needs and those banks are very authoritative and dictatorial in their willingness to work with us. Given this, I assert the addition of the BB&T-SunTrust merger brings much needed competition into this field and competition from two banks known for their understanding of and support of the community.

I believe a merger of these two historically community committed institutions is well needed and far overdue. It is my hope that by these two institutions becoming one, nonprofits like mine and communities like those in and around the Baltimore metropolitan area will realize true community reinvestments that spur growth and strengthen the holistic financial position of the area at large. With the support of this new financial entity, the Parks & People Foundation (PPF) can continue to serve thousands of kids annually and work to ensure all Baltimoreans are no more than a 10 minute walk to quality green space and a better life.

In closing, it is with this belief and trust in mind that I wholeheartedly endorse the proposed BB&T-SunTrust merger, as I believe Baltimore will be better because of it. If you have any questions for me, please feel free to call me at 410 448-5663 or email me at [frank.lance@parksandpeople.org](mailto:frank.lance@parksandpeople.org).

Sincerely,



Dr. Frank Lance  
President & CEO