RICHMOND ASSOCIATION FOR BUSINESS ECONOMICS

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| John B. Jung, Jr. | John B. Jung, Jr. is Senior Managing Director and Head of BB&T Capital Markets, a division of BB&T Securities, LLC. Mr. Jung has 35 years of experience in the securities industry, and is responsible for leading BB&T's capital markets businesses, including sales & trading, foreign exchange, origination, tax-exempt finance and mergers & acquisitions. In addition to his securities work Mr. Jung has responsibility for the successful integration of BB&T's Capital Markets business with BB&T's other lines of business, including the Corporate and Community Banks. He is a member of BB&T's Senior Leadership Team and serves on several boards including BB&T Securities LLC., Sterling Capital Management LLC, and the American Securities Association. |
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| Head of Capital Markets | |
| Senior Managing Director | |
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| Tenure: | |
| • 35 Years | |
| • 55 Tears | Former Positions: |
| Education: | Capital Markets Chief Operating Officer |
| • University of Virginia: | |
| Bachelor of Science in Systems Engineering | Head of Fixed-Income Sales and Trading |
| University of Virginia Darden Graduate School of | |
| Business: Masters in Business Administration | |
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About BB&T Capital Markets

BB&T Capital Markets offers a full spectrum of capital and advisory solutions including equity and debt underwriting, merger and acquisition advisory and corporate banking to middle market companies, municipalities and private equity firms nationwide. BB&T Capital Markets is a division of BB&T Securities LLC, a wholly owned, nonbank subsidiary of BB&T Corporation, and member FINRA/SIPC.

About BB&T

BB&T is one of the largest financial services holding companies in the U.S. with \$219.3 billion in assets and market capitalization of \$38.1 billion as of Dec. 31, 2016. Based in Winston-Salem, N.C., the company operates 2,196 financial centers in 15 states and Washington, D.C., and offers a full range of consumer and commercial banking, securities brokerage, asset management, mortgage and insurance products and services. A Fortune 500 company, BB&T is consistently recognized for outstanding client satisfaction by the U.S. Small Business Administration, Greenwich Associates and others. BB&T also has been named one of the World's Strongest Banks by Bloomberg Markets Magazine, one of the top three in the U.S. and in the top 15 globally.