

003641



ROBERT F. MILLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF THE COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

January 4, 1999

Nicholas J. Cook
SunTrust Banks, Inc.
25 Park Place
Atlanta, GA 30303

400002808874--4

Dear Mr. Cook:

Re: "Gadsden County State Bank",
Chattahoochee, Florida

We are enclosing for your files the cancelled Certificate of Authority to Transact a General Banking Business. The Certificate has been cancelled pursuant to the above-referenced bank merged with and into SunTrust Bank, Tallahassee, National Association, Tallahassee, Florida, effective October 1, 1998.

I have enclosed a Certificate of Surrender of State Charter which should be completed and filed with the Department of State.

We trust you will feel free to call on this office if we can be of any further service to you.

Sincerely,

KATHY RYAN

Kathy E. Ryan
Administrative Assistant
Division of Banking
101 E. Gaines Street
The Fletcher Bldg., Sixth Floor
Tallahassee, FL 32399-0350
(850) 410-9111

This bank merged
into SunTrust Bank,
Tallahassee, NA -
eff 10/1/98 - No
Cert. of Surrender
was received.

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Enclosures

cc: Federal Deposit Insurance Corporation, Atlanta, GA
Federal Reserve Bank of Atlanta, Atlanta, GA
Bureau of Financial Institutions - District I
Bureau of Corporations - Secretary of State

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3/16/99