



TJ Hughes
Head of Speciality Lending
Suntrust now Truist

T.J. currently serves as Head of Speciality Lending at Truist. In this role T.J. oversees the delivery of small business and middle market specialized lending across the Commercial Community and Retail Community Bank platforms, in conjunction with the Corporate & Institutional Group. Specialty lending includes Asset Based Lending, Secured Finance, SBA Lending, Franchise Finance and Program Lending. The advisory based teams of product specialists bring a differentiated approach to clients by delivering specialization through credit product offerings.

T.J. previously held the role of Head of SBA and Program Lending at SunTrust in addition to leading the Emerging Commercial segmentation strategy for the Bank. Throughout his time at SunTrust he held roles with increasing responsibility including Market President for Hampton Roads, Commercial Team Leader for Central & Western Virginia, Commercial Relationship Manager for SWFL and senior Portfolio Manager. In each role, T.J. was focused on delivering or supporting the delivery of the full suite of commercial banking products, industry specialization and capital markets capabilities.

Prior to joining SunTrust, T.J. worked for Fifth Third Bank in relationship management roles covering clients in business banking, middle market and commercial real estate throughout West Florida. T.J. also spent time within the credit risk management organization, leading special assets and portfolio management teams in both commercial real estate and middle market. T.J. began his career in Fifth Third's Cincinnati based Commercial Associate Program, where he performed rotations in CRE, Middle Market, Large Corporate, Business Banking and Treasury & Payments.

In addition to his day-to-day responsibilities, T.J. was Co-Chair and a founding member of the SunTrust Teammate Advisory Council (TAC), a diverse, cross-enterprise advisory team who partners closely with SunTrust's Executive Council and Operating Council to identify, shape and execute upon those initiatives that have the greatest impact on the teammate experience. T.J. also serves as Enterprise Lead for the Generation's Teammate Network as a part of Truist's commitment to diversity and inclusion through its Business Resource Groups.

An active member of his church, Crestwood Presbyterian, T.J. was a past Elder elected to Session, serving as the finance and HR committee chair. In the community T.J. served on the Board of Directors for the United Way of Richmond, has been a key note speaker for the Small Business Development Center and S.C.O.R.E. and volunteers with Junior Achievement, Chesterfield Food Bank, Make-A-Wish, Caritas, and the American Heart Association.

A native of Ohio, T.J. earned his bachelor's degree in business administration from the University of Cincinnati. He enjoys coaching his kids' sports, family travel and elementary school art projects! T.J. is married with four children and currently resides in Charlotte, NC.