

From: [FCC Trust](#)
To: [CLEV Comments Applications](#)
Subject: [External] Letter of Support
Date: Friday, February 05, 2021 8:22:21 AM
Attachments: [Federal Reserve LOS.pdf](#)

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Please find attached our letter of support regarding PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama.

Regards,

Michael Edwards
President
Fayette County Cultural Trust
139 West Crawford Avenue
Connellsville, PA 15425
fcctrust@zoominternet.net
www.fayettetrust.org

Fayette County Cultural Trust

Preserving the Past, Enhancing the Present, Enriching the Future

www.fayettetrust.org

724-320-6392

February 5, 2021

Ann E. Misback
Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ms. Misback,

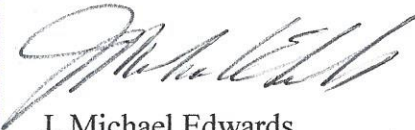
On behalf of the Fayette County Cultural Trust, I am writing to support PNC's acquisition of BBVA.

Over the past ten years, I have worked with PNC Bank as the Fayette County Cultural Trust has lead the revitalization efforts in the greater Connellsville area. PNC has assisted with funding many of these efforts including: the initial beautification initiative to install benches and planters in the downtown; a series of entrepreneurship classes in partnership with Seton Hill University's Business School and most recently in 2020 a six year commitment to the Neighborhood Partnership Program which will help with a first time home buyer's program, an aging in place repairs program as well as support ongoing economic development plans.

PNC has also been an anchor business in our Connellsville community. They have expanded and remodeled their one location and have also taken a vacant, blighted lot and transformed it into a drive up ATM, enhancing the area with landscaping in an area that is close to our bike trail which welcomes visitors from around the world. Both of these locations are in the lowest income census tract of the city and offer services that are vital to the wellbeing of our citizens.

Please feel free to reach out to me if you have any questions.

Sincerely,



J. Michael Edwards
President

Connellsville Canteen
www.connellsvillecanteen.org

Downtown Connellsville
www.downtownconnellsville.org

139 West Crawford Avenue Connellsville, Pennsylvania 15425

< Separator >

From: [Mellone Long](#)
To: [CLEV Comments Applications](#)
Cc: [Prasanthi Persad](#); [Williams, Deborah B](#); simon.sotelo@pnc.com
Subject: [External] PNC Acquisition
Date: Friday, February 05, 2021 8:46:31 AM

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RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

To Whom it May Concern:

It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above referenced acquisition. Center for Neighborhoods has had working relationships with both PNC entities since for many years. The relationships, business activities, and transactions of our organization with PNC have given me insight into their business model and how they live out their pledge to serving the community daily.

Organizations are composed of people and people together make and build organizations. Both bring character, values, and commitments to the other. PNC is a highly-regarded community partner for banking relationships, community reinvestment activities, affordable housing tax credit projects, employee community service initiatives, and philanthropy that benefit our community in significant and targeted ways.

Center for Neighborhoods is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC in our own.

Please let me know if I can assist with any additional information.

Sincerely,

--

Mellone F. Long, Ph.D., AICP

Executive Director

[Center for Neighborhoods](#)

"Engaging Neighbors to Build Great Neighborhoods"

| 1126 Berry Blvd. Ste 300 | Louisville, KY 40215

(o) 502.589.0343 | (c) 502.830.6714

See our new map of the month: <https://arcg.is/0uK4iu>

< Separator >

From: [Dr. Howard B. Slaughter, Jr.](#)
To: [CLEV Comments Applications](#)
Cc: [Serafini, David](#)
Subject: [External]
Date: Friday, February 05, 2021 8:55:18 AM
Attachments: [Habitat Pittsburgh - PNC Letter of Support - Federal Reserve \(2\).pdf](#)

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To Ms. Ann Misback and Ms. Mary Johnson:

Regards,

Dr. Howard B. Slaughter, Jr.

President & Chief Executive Officer

Habitat for Humanity of Greater Pittsburgh

hslaughter@pittsburghhabitat.org

Office: 412.450.8520 x 12 Fax 412.450.8143

www.pittsburghhabitat.org



[The Scott Brothers: Why we love Habitat for Humanity](#)
[Who does it take to build a Habitat house?](#)

everyone
deserves a decent
place to call home



6435 Frankstown Ave. Ste. 100
Pittsburgh, PA 15206

412-450-8520
pittsburghhabitat.org

February 5, 2021

Ann E. Misback
Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-001

Federal Reserve Bank of Cleveland
Mary S. Johnson, Vice President
1455 East Sixth Street
Cleveland, OH 44101-2566

Re: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc, Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc, Houston Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Ann & Mary:

Habitat for Humanity of Greater Pittsburgh (Habitat Pittsburgh) provides affordable homeownership for limited income families by building homes and financing their sale with affordable 30 year 0% fixed rate mortgages. We also teach program participants the benefits of budgeting and offer financial literacy education classes as part of the participants' homeownership process.

PNC Financial Services Group (PNC) has supported Habitat Pittsburgh's mission of affordable homeownership in various ways, such as our ability to leverage mortgage assets with PNC for initial capitalization of our Fund for Humanity, which finances the acquisition and construction of new homes for our Homeownership program. These funds allow Habitat Pittsburgh to greatly increase our housing and loan production, which gives us the capacity to serve more families, as well as, providing needed operational support. Habitat Pittsburgh also utilizes PNC's retail services for its multiple checking, money market, and credit card accounts; which supports our operations.

Habitat Pittsburgh's Deputy Executive Director serves on PNC's Pittsburgh, Erie, Central PA and Morgantown's Community Development Advisory Council and is able to provide input to the bank's staff on PNC's Community Development and Affordable Housing initiatives, which is an open and honest discussion of community needs and services. PNC Financial Services Group is a valuable partner of Habitat Pittsburgh, as we continue our mission of providing affordable homeownership to Veterans and limited income families throughout the Greater Pittsburgh region.

Sincerely,

Dr. Howard B. Slaughter, Jr.

President & CEO, Habitat for Humanity of Greater Pittsburgh

< Separator >

From: [Amanda Storey](#)
To: [CLEV Comments Applications](#)
Subject: [External] Re: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama
Date: Friday, February 05, 2021 9:08:00 AM
Attachments: [PNC Letter of Support Fed ReserveBankofCleveland.pdf](#)

PLEASE NOTE: This email is not from a Federal Reserve address.

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Dear Ann Misback,

Please find a letter of support for our banking and community partner, PNC Bank, attached to this email. Should you have any questions or need additional feedback, please let me know.

In partnership,
Amanda Storey

--

Amanda Storey
(she, her)
Executive Director
Jones Valley Teaching Farm
www.jvtf.org



February 5, 2021

Ann E. Misback
Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

Re: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ann Misback,

As Executive Director of Jones Valley Teaching Farm, I enthusiastically offer this letter of support for our banking and community partner, PNC.

PNC has provided support in a variety of ways over the last seven years. They have been a phenomenal banking partner and have always provided a level of support, guidance, and assistance that our small non-profit needed as we began to expand and grow our mission, vision, and overall reach.

In addition to their professional services, they have also provided support and a belief in our mission as an organization. I often point to our relationship with PNC as an example of how community partnerships can shift community change in such powerful ways. Here are just a few ways PNC has done this for Jones Valley Teaching Farm:

- Provided organizational support as we expanded our hands-on food-based educational model called Good School Food so that we could reach as many students in our Birmingham City Schools system as possible.
- Provided financial support for our key annual fundraising events (Twilight Supper and Twilight Supper Series), which leveraged an additional \$300,000 from other donors and individuals in our community to support our Good School Food programming in Birmingham City Schools.

- Believed enough in Jones Valley Teaching Farm to seed funding for our high school apprenticeship program at Jones Valley Teaching Farm resulting in one of our most powerful and successful programs. Six years later and this program has employed and positively impacted 30+ youth while also provided our organization with a new and inspiring pathway for leadership within our organization for youth. In fact, today 25% of our full-time staff are graduates of this program.
- PNC's leadership team has provided personal and professional time with the young people we work with by getting to know them on a personal level and providing financial literacy resources for personal budgeting. They have also provided an open door for me and offered guidance and support along my journey.
- Nick Willis, Regional President and Jones Valley Teaching Farm Board Member, offered his time, guidance, and belief in our future as Co-Chair of our Ready to Grow Capital Campaign in 2019-2020 (Jones Valley Teaching Farm's first-ever capital campaign). Our campaign raised over \$6.1 million dollars in less than 10 months under Nick's leadership and PNC's gift was one of the first investments that set the tone and inspired other corporations to give so generously to fund a Center for Food Education on our downtown farm.

There are so many other ways that PNC has helped Jones Valley Teaching Farm grow our mission to positively impact young people in Birmingham and because of their investments and belief, we are now in a position where we can reach even more youth – locally, regionally, and nationally.

We believe in the power of food and how it can impact our community in powerful ways. We also believe in the power of community and PNC's long-term investment in our work showed us that by working together, we can do so much. I often point to our relationship with PNC as a catalyst for all that we have achieved. They first believed in our Good School Food program and their support helped us expand to six total schools in our community. They first believed in our high school apprenticeship dream and we are celebrating six incredible years of organizational and life-changing success. Their belief in our future with their investment in our Center for Food Education now sets us on a path for local, regional, and national success.

With great pride, thoughtfulness, thankfulness, and belief in PNC, I enthusiastically offer this letter of support. Now it is my turn to return the support they have so willingly given us as we anticipate a bright and exciting future for PNC. Should you have any questions, you can reach out to me directly via my cell at 205-249-3823 or amanda@jvtf.org.

In partnership,



Amanda Storey
Executive Director

< Separator >

From: [Jonathan Welty](#)
To: [CLEV Comments Applications](#)
Cc: [Glover, Matthew](#)
Subject: [External] Letter of support for PNC Financial Services Group & PNC Bancorp, Inc acquisition of BBVA USA Bancshares
Date: Friday, February 05, 2021 9:18:34 AM
Attachments: [OCFC Support Letter - FRB.pdf](#)

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To Whom it May Concern:

It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the acquisition of BBVA USA Bancshares.

Please let me know if I can assist with any additional information.

Best Regards,
Jon Welty

Jonathan Welty
President - Ohio Capital Finance Corporation
88 East Broad Street, Suite 1800
Columbus, Ohio 43215
Direct Dial - 614-591-9356
Office - 614-224-8446
Fax - 614-224-8452
www.OCCH.org



OHIO CAPITAL FINANCE CORPORATION
88 East Broad Street, Suite 1800
Columbus, Ohio 43215
614.224.8446 (p) 614.224.8452 (f)

February 4, 2021

Delivery Via Email: Comments.applications@clev.frb.org

Ann E. Misback
Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

To Whom it May Concern:

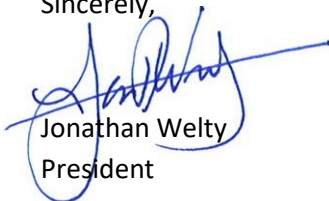
It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above referenced acquisition. I have known and had working relationships with both PNC entities since 2008. The relationships, business activities, and transactions of our organization with PNC have given me insight into their business model and how they live out their pledge to serving the community on a daily basis.

Organizations are composed of people and people together make and build organizations. Both bring character, values, and commitments to the other. PNC is a highly-regarded community partner for banking relationships, community reinvestment activities, support of CDFI's and affordable housing that benefits our service area in significant and targeted ways.

Ohio Capital Finance Corporation is pleased to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC.

Please let me know if I can assist with any additional information.

Sincerely,



Jonathan Welty
President

< Separator >

From: [Gregory Chandler](#)
To: [CLEV Comments Applications](#)
Subject: [External] Support Letter for PNC
Date: Friday, February 05, 2021 9:55:32 AM
Attachments: [PNC Support Letter 2.docx](#)

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Please see attachment. Thank you

Blessings,
Pastor Chandler

Pastor Gregory Chandler, Sr.
Founder, President and CEO
Whole Again
9180 Cincinnati Columbus Road (**Shipping**)
West Chester Township, Ohio 45069

P.O. Box 128816 (**Mailing**)
Norwood, Ohio 45212

Office: 513-847-6038 or 513-847-6048
Fax: 513-847-6025
Mobile: 513-543-0642
www.whole-again.org





Whole Again

“Feeding at-risk children and enriching their lives”

Gregory Chandler, Sr.
Senior Pastor
World Outreach Christian Church
Founder & President, CEO

To: Comments.applications@clev.frb.org

Thomas P. Doyle
Attorney at Law
Doyle and Hassman
Board Chairman

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Steve A. Long
Founder
Long Memories, LLC
Board Secretary/Treasurer

To Whom It May Concern:

Chandra D. Yungbluth
YES-Yungbluth Engagement
Solutions, Owner/Consultant
Board Member

It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above referenced acquisition. I have known and had working relationships with both PNC entities since 2008. The relationships, business activities, and transactions of our organization with PNC have given me insight into their business model and how they live out their pledge to serving the community on a daily basis. They are an incredible group of banking professionals who take the time to get to know you and show genuine interest in the health of your organization.

Kendra S. Scott
Software Engineer
Wright Patterson—Air Force Base
Board Member

Organizations are composed of people and people together make and build organizations. Both bring character, values, and commitments to the other. PNC is a highly-regarded community partner for banking relationships, community reinvestment activities, affordable housing tax credit projects, employee community service initiatives, and philanthropy that benefit our community in significant and targeted ways.

Jim Vickers
President
Business Technical Services
Board Member

Whole Again International is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC on our own.

Laura Mitchell
Superintendent
Cincinnati Public Schools
Advisory Board

Please let me know if I can assist with any additional information.

Tara A. McCoy
Advisory Board

Sincerely,

E. Marie Jefferson
Compliance Support Specialist
US Bank
Advisory Board

Gregory Chandler

Pastor Gregory Chandler
Founder, President and CEO

Erwin Goedicke
Senior Pastor
North Church
Advisory Board

Diane Chandler
Director of Food and Nutrition

< Separator >

From: [Terry W. Spicer, Epiphany Public Relations](#)
To: [CLEV Comments Applications](#)
Cc: [twspicer](#); [Terry Spicer \(The SISI\)](#)
Subject: [External] URGENT: PNC Financial Services Group, Inc.
Date: Friday, February 05, 2021 10:13:06 AM
Attachments: [Federal Reserve Bank of Cleveland PNC Letter 020521.pdf](#)
Importance: High

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Good day. Please find a letter on behalf of my charity, The SISI for PNC Bank. This is in reference to:

PNC Financial Services Group, Inc., Pittsburg, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware, to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama. Will you please acknowledge receipt as this is due today. Thank you!

Terry W. Spicer, CEO

Epiphany Public Relations

Office: (919) 803-6070

"We See Your Vision. We Lift Your Voice!"

www.epiphanyprnc.com



THE sisters inspiring sisters INC.
Transportation Assistance Across the Colors of Cancer
WWW.THESISI.ORG

BOARD OF DIRECTORS

Terry W. Spicer
Founder & Executive Director

Stacey L. Spicer, Sr.
Co-Founder

February 5, 2021

Ann E. Misback
Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

RE: PNC Financial Services Group, Inc., Pittsburg, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware, to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Headquarters Mailing Address

4801 Glenwood Avenue
Suite 200
Raleigh, North Carolina 27612
Phone: (919) 801-4842
Cell: (919) 830-9049
Email: tws Spicer@thesisi.org

I am Terry W. Spicer, Executive Director of The Sisters Inspiring Sisters Incorporated and we have been affiliated with PNC for eight years now. My charity, also called The SISI is a 501c3 that provides transportation assistance to cancer patients. In our eight year, we have helped over 1300 in all 100 counties of North Carolina and sixteen states nationally.

The second platform is The SISI Small PEARLS Apprentice Program, a leadership development initiative for girls ages 7 through college. PNC has been a big proponent of the great work that we are doing to service the needs of girls including those in economically challenged environments. Our Program has been made better because of the input and leadership of executives that have gifted their expertise, compassion and guidance to strengthening our curriculum, direction and enhancement to the lives of our amazing girls. From the first meeting, they have provided financial literacy and education to educate and empower our girls forward with incredible knowledge and enriched thought processes. Their information empowered the adults as well. PNC has been a supporter of this Program also that has allowed us to provide financial assistance and provide activities that enrich their lives exponentially forward.

The SISI considers PNC a trusted community partner and we value the relationship that has grown over the years. It's wonderful to have a vision and lift it to life and it's highly rewarding for supporters like PNC to embrace the work and support it, continuously and impactfully. PNC has been with us from inception, and I can't express my tremendous appreciation enough. I support all of the efforts of PNC. They take community support to the highest levels of support and impact and other institutions should follow their lead. Please let me know if I can provide any other information. I can be reached at 919-830-9049. Thank you.
Best.

Terry W. Spicer, Founder & Executive Director

cc: PNC Financial Services Group

< Separator >

From: [Wilson Lester](#)
To: [CLEV Comments Applications](#)
Cc: [Morris, Amber, Comm Dev](#)
Subject: [External] Ref: PNC Acquisition of BBVA
Date: Friday, February 05, 2021 10:16:52 AM
Attachments: [image001.png](#)
[FRB Cleveland Letter Re PNC BBVA Acquisition.pdf](#)
[FRB Cleveland Letter Re PNC BBVA Acquisition 2.pdf](#)

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Good morning –

Please see the attached document and review.

Kindly,

Wilson Lester

Wilson Lester
Executive Director
PH: (336) 256-9350
EM: wilson@piedmontbusinesscapital.org



Main Office:
1451 S. Elm-Eugene Street, Suite 2121
Greensboro, NC 27406

Piedmont Business Capital is certified [Community Development Financial Institution](#) and certified [Community Development Entity](#) as designated by the [Department of Treasury](#).

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February 5, 2021

Ann E. Misback
Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

Dear Ms. Misback,

Reference: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Since 2011, Piedmont Business Capital has been organized as a CDFI. We began with only a few assets and support from the Department of Treasury and a local community foundation. In those early years we banked with RBC then acquired by PNC. Our experience as a customer was only enhanced during the transition and as we would soon learn our new banking institution cared about our ideals as a community-based lender.

Lock step PNC has been with our organization as we reached new thresholds to better serve the community. As our CDFI has grown PNC has not only been a primary service provider to our institution but a capital partner in our technical assistance reach in North Carolina. Our work together has enhanced financial literacy in some of the hardest to reach black and brown communities in rural North Carolina (Alamance County).

In acquisition of BBVA, I can say with confidence our firm will benefit. Our team at PNC is the example of stewardship and doing right with what you have. Their steps are measured and rest on integrity and equity with every advance. Thank you for this opportunity to share my thoughts and should you have any further questions, please contact me directly at (336) 256-9358 or wilson@piedmontbusinesscapital.org.

Kindest Regards,

Wilson Lester
Executive Director



February 5, 2021

Federal Reserve Bank of Cleveland
(Mary S. Johnson, Vice President)
1455 East Sixth Street
Cleveland, OH 44101-2566

Dear Ms. Mary S. Johnson,

Reference: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Since 2011, Piedmont Business Capital has been organized as a CDFI. We began with only a few assets and support from the Department of Treasury and a local community foundation. In those early years we banked with RBC then acquired by PNC. Our experience as a customer was only enhanced during the transition and as we would soon learn our new banking institution cared about our ideals as a community-based lender.

Lock step PNC has been with our organization as we reached new thresholds to better serve the community. As our CDFI has grown PNC has not only been a primary service provider to our institution but a capital partner in our technical assistance reach in North Carolina. Our work together has enhanced financial literacy in some of the hardest to reach black and brown communities in rural North Carolina (Alamance County).

In acquisition of BBVA, I can say with confidence our firm will benefit. Our team at PNC is the example of stewardship and doing right with what you have. Their steps are measured and rest on integrity and equity with every advance. Thank you for this opportunity to share my thoughts and should you have any further questions, please contact me directly at (336) 256-9358 or wilson@piedmontbusinesscapital.org.

Kindest Regards,

Wilson Lester
Executive Director

< Separator >

From: nvaillancourt@stmaryshousing.org
To: [CLEV Comments Applications](#)
Cc: [Rockey, Christopher R](#); dnicholson@stmaryshousing.org
Subject: [External] PNC acquisition of BBVA USA Bancshares Inc
Date: Friday, February 05, 2021 10:19:38 AM
Attachments: [Federal Reserve Bank.docx](#)

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Good morning Mrs. Johnson,

The Housing Authority of St. Mary's County would like to provide a support letter on behalf of PNC with regards to the acquisition of BBVA USA Bancshares Inc. Please find the attached support letter, if you have any questions please do not hesitate to contact me. Have a great weekend!

V/R

Natasha Vaillancourt

Administrative Coordinator

21155 Lexwood Drive, Suite C

Lexington Park, MD 20653

PH: 301.866.6590

FX: 301.737.7929

EM: nvaillancourt@stmaryshousing.org



Housing Authority Of St. Mary's County, Maryland

21155 LEXWOOD DRIVE, SUITE C LEXINGTON PARK, MARYLAND 20653

301-866-6590 Fax 301-737-7929 MD Relay Svc. 711 or 1-800-552-7724

February 5, 2021 (EMAIL ONLY Comments.applications@clev.frb.org)

Mary S. Johnson
Vice President
Federal Reserve Bank of Cleveland
1455 East Sixth Street
Cleveland, Ohio 44101-2566

Re: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc.,
Wilmington, Delaware (PNC); to acquire BBVA USA Bancshares, Inc., Houston, Texas, and
thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Mrs. Johnson,

Respectfully, this letter provides an overview of the Housing Authority of St. Mary's County, Maryland's (HASMC) two decades partnership with PNC. HASMC does have other banking partners; however, it is PNC which is HASMC's principal financial institution.

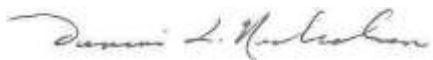
As you are aware "Relationship Banking" is a strategy used by banks to strengthen customer loyalty and provide a single point of service for a range of different products and services. PNC's approach, from HASMC's perspective, provides community focus to insure they know their community, work with a range of community stakeholders and provide solutions to local needs. Such solutions range from below market financing, preserving affordable rental housing, to ensuring banking services in low-income neighborhoods and the donation of a local branch - planned to become an important behavioral health services hub in the St. Mary's County.

The PNC relationship method arranges its scale, banking system platforms and technologies for the needs of local communities – an essential level of banking resource for a small county. This flexibility and understanding of local needs allow PNC to provide diversity, inclusion and focus on the demographic of Americans earning below 50% of the area household median income. To this, HASMC supports PNC's acquisition of BBVA USA Bancshares Inc.

Should you wish to discuss this or other banking topics feel free to reach me at dnicholson@stmaryshousing.org or 301, 866-6590 ext.1434.



Sincerely,



Dennis L. Nicholson
Executive Director

DLN/nv

cc: Christopher R. Rockey, PNC Community Development Banking
cc: HASMC Commissioners



< Separator >

From: [Jennifer Goold](#)
To: [CLEV Comments Applications](#)
Cc: [Rockey, Christopher R](#)
Subject: [External] Letter of Community Support for PNC Bank
Date: Friday, February 05, 2021 10:28:52 AM
Attachments: [NDC PNC LOS BBVA.pdf](#)

PLEASE NOTE: This email is not from a Federal Reserve address.

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Please find a letter of community support from the Neighborhood Design Center for PNC Bank. We appreciate your consideration.

Jennifer

Jennifer Goold

Executive Director

Direct: 410-736-9643

www.ndc-md.org

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February 3, 2021

Ann E. Misback
Secretary of the Board
20th Street and Constitution
Washington, DC 20551-0001

RE: 2020-LB-Combination-31899

Dear Secretary Misback:

I offer this letter as community support for PNC Bank in its proposed acquisition of the BBVA USA franchise. I represent The Neighborhood Design Center in Baltimore, Maryland. NDC is recognized as a 501 C 3 under the Internal Revenue Code. **NDC partners with community leaders to envision better parks, public spaces, streetscapes and more. NDC is a pioneer in community design, working directly with residents to realize big dreams and redirect resources to the most underserved areas. NDC serves Baltimore and The Washington DC Metro Region.** PNC Bank has provided valuable support to our through financial support, pro bono counsel through its senior leadership, and direct service and support to neighborhoods in Baltimore and throughout the Washington Metro Region. PNC Bank has a network of professionals that have a sincere investment in the community and works diligently to ensure that the community offers the best results for the residents that live there. It is with my strongest endorsement that I endorse PNC Bank for the services it provides and Goodwill it has built in Baltimore, Maryland and beyond.

Respectfully,

Jennifer Goold
Executive Director
Neighborhood Design Center



< Separator >

From: [Michal Marcus](#)
To: [CLEV Comments Applications](#)
Cc: [Roberson, Daniel](#); [Michael J. Taylor](#)
Subject: [External] PNC - Letter of Support
Date: Friday, February 05, 2021 10:42:59 AM
Attachments: [HFLA Letter of support for PNC.pdf](#)

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To the attention of Ann E. Misback,

Please see attached letter.

Sincerely,

Michal Marcus

Michal Marcus

Executive Director

HFLA of Northeast Ohio

michal@interestfree.org

Tel: 216-378-9042, Fax: 216-378-9007

Preferred Pronouns: She/Her

Donate: <https://interestfree.org/portfolio/donate/>

Website: www.interestfree.org

Facebook: <https://www.facebook.com/HFLACLEV/>

Twitter: <https://twitter.com/HFLAofNEO>

Lending interest free to those in need.





February 5, 2021

Federal Reserve Bank of Cleveland
Comments.applications@clev.frb.org

To Whom it May Concern:

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above referenced acquisition. I have known and had working relationships with both PNC entities since 2013. The relationships, business activities, and transactions of our organization with PNC have given me insight into their business model and how they live out their pledge to serving the community on a daily basis.

Organizations are composed of people and people together make and build organizations. Both bring character, values, and commitments to the other. PNC is a highly-regarded community partner for banking relationships, community reinvestment activities, affordable housing tax credit projects, employee community service initiatives, and philanthropy that benefit our community in significant and targeted ways.

HFLA of Northeast Ohio is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC in our own community.

Please let me know if I can assist with any additional information.

Sincerely,

A handwritten signature in blue ink, appearing to read "JM", is positioned above the printed name of the sender.

Michal Marcus
Executive Director

23300 Chagrin Blvd. Suite 204, Beachwood, OH 44122
michal@interestfree.org
<https://interestfree.org/>

< Separator >

From: [Jesse Ergott](#)
To: [CLEV Comments Applications](#)
Subject: [External] Support for PNC Bank acquisition of BBVA USA Bancshares, Inc.
Date: Friday, February 05, 2021 10:50:34 AM
Attachments: [image002.png](#)
Importance: High

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ATTN: Mary S. Johnson

Dear Ms. Johnson:

As a longstanding community partner of PNC Bank based in Scranton, Pennsylvania, I am writing in support of PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc. (PNC Bank), Wilmington, Delaware's acquisition of BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama. At NeighborWorks Northeastern Pennsylvania (NWNPA), our mission is to revitalize neighborhoods and increase the financial stability of families and individuals through services that create and preserve responsible homeownership and affordable housing. We are considered an industry leader due to our dedication to collaboration, creativity, integrity, and resident-driven approach to our work. Ultimately, we have a vision for vibrant neighborhoods in which families utilize responsible homeownership to build wealth and as a vehicle for active engagement in their communities.

For much of our organization's 40-year history, PNC Bank has been a strategic partner and key investor in critical housing and community development activities throughout our northeastern Pennsylvania service area. Our experience with PNC Bank has been both positive and fruitful; although they are one of the largest financial institutions that we work with, they still have a "community bank" mindset in their local engagement and support of local activities. When any critical challenges or needs arise in our community, we can always expect PNC Bank to be at the table to help provide a solution. I am confident that PNC Bank will bring this approach to the new communities that find themselves in the bank's expanded footprint as a result of this acquisition.

I appreciate the opportunity to lend our support for PNC Bank's acquisition of BBVA USA Bancshares, Inc. and, writing from experience, believe it will provide a significant benefit to the clients and communities that are affected by this transaction.

Sincerely,



Jesse J. Ergott
President & CEO

NeighborWorks® Northeastern Pennsylvania

815 Smith Street | Scranton PA 18504

(570) 558-2490

www.nwnepa.org



< Separator >

From: [Kenneth Ward](#)
To: LargeBanks@occ.treas.gov; [CLEV Comments Applications](#)
Cc: [Kathryn R](#); [Copeland, Terri](#)
Subject: [External] Support Letter for PNC
Date: Friday, February 05, 2021 10:55:55 AM
Attachments: [cb_pnc support.pdf](#)

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Please see attached and confirm receipt.

Best Regards,

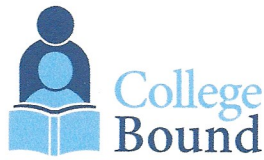
--

[SUPPORT OUR WORK](#)

Kenneth A. Ward
Executive Director
(202) 842-0858



***PROUD Alumnus of
The University of North Carolina at Chapel Hill***



To Whom It May Concern,

It is an honor and with ease that I pen a letter on behalf of PNC. College Bound, Inc., a Washington, D.C. based, 501 (c)(3) non-profit organization, offers public and public charter school students in grades 8-12 academic enrichment and resources to prepare for and succeed in college. Founded in 1991, the organization offers tutoring, mentoring, ACT/SAT preparation, and academic and career guidance free-of-charge to assist students in the District of Columbia metropolitan area in meeting their post-secondary educational goals. Our mission is to prepare public and public charter school students in the metropolitan D.C. area to enter college, earn a degree, and achieve their personal and professional goals. Our vision is to make college a reality by adequately preparing students to matriculate and graduate from college, allowing them to positively contribute to our society.

As the Executive Director of College Bound, I bring to bear over 20 years of experience in education. I have seen first-hand the challenges that local public school students face and the opportunities that arise when organizations partner to address the systemic issues that can often derail even the best student. Having partnered with PNC since 2017, I have witnessed firsthand their willingness to leverage their skill, expertise, and assets.

When you look at the data in Washington, DC, students in Wards 7 and 8 score lower and are at the lower end of all polls. Mentoring works and our 100% high school graduation rate and 100% college acceptance rate are proof. Having PNC as a partner has allowed us to serve more students, but especially these students that need it most. PNC has provided space weekly to accommodate our students and mentors as we provide free college preparatory services. Financial literacy is often overlooked in the communities that we serve and PNC has filled this void by

providing these services for our students. Additionally, PNC has supported College Bound financially and this has a major impact on a small local nonprofit. To further highlight their commitment to the community, PNC employees have served as mentors in our program and even on our Board of Directors. College Bound has truly benefitted from their support and look forward to a continued mutually beneficial relationship.

At our End of the Year Celebration (graduation and scholarship program) in 2019, PNC was awarded the Hall of Fame Award. This honor is bestowed upon organizations or individuals that have supported our work unequivocally. Previous awardees include Deloitte, Black Entertainment Television, DC Department of Parks & Recreation, Alpha Kappa Alpha Sorority, and the National Institutes of Health. I welcome any opportunity to further discuss our relationship with PNC. Feel free to reach me via email (kenneth@collegebound.org) or directly at 202-297-6134.

My best,



Kenneth Ward

Executive Director

4 FEBRUARY 2021

< Separator >

From: [Danise Jones-Dorsey](#)
To: [CLEV Comments Applications](#)
Cc: christopher.rockey@pnc.com
Subject: [External] Letter of support for PNC Bank
Date: Friday, February 05, 2021 10:57:37 AM
Attachments: [SHARE Letter of support for PNC.docx](#)

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God Friday Morning to who it may concern:

It is my pleasure to file this letter of support for PNC Bank on behalf of the community base organization SHARE Baltimore Inc. Sincerely DAJD

**SHARE Baltimore Inc.....a NETWORK Community Land Trusts (CLT)
Charm City, Harbor West Collaborative,
NEHI (North East Housing Initiative) Remington, SBCLT (South
Baltimore Community Land Trust)**

February 5, 2021

Ann E. Misback
Secretary of the Board
20th Street and Constitution
Washington, DC 20551-0001
RE: 2020-LB-Combination-31899

Dear Secretary Misback:

I offer this letter as community support for PNC Bank in its proposed acquisition of the BBVA USA franchise. I represent SHARE Baltimore Inc. in Baltimore, MD. SHARE is recognized as a 501 C 3 under the Internal Revenue Code. SHARE supports a network of community land trusts providing permanently affordable housing in Baltimore to families 80% Area Medium Income (AMI) and below. PNC Bank has provided many hours of education and training to perspective families who were not ready for a mortgage with guidance on a path forward. ***PNC Bank under the leadership of Christopher Rockey has not only assisted SHARE in its endeavors but has presented, with our organization, to other financial institutions on a community land trust mortgage product.*** PNC Bank has provided invaluable support to our organization's existence by providing financial support, pro bono counsel through its senior leadership, and direct service and support to families navigating the banking process to obtain a mortgage. Christopher Rockey has made several calls on behalf of SHARE to affirm our services and impact. On behalf of SHARE's board we offer ***our strongest endorsement of PNC Bank*** for the services it provides and goodwill it has built in Baltimore, Maryland and beyond.

Respectfully,

Danise Jones-Dorsey

Danise Jones-Dorsey
Board Chair, SHARE Baltimore Inc.

< Separator >

From: [Dr. Onjanette Jackson](#)
To: [CLEV Comments Applications](#)
Subject: [External] Support Letter for PNC
Date: Friday, February 05, 2021 11:19:33 AM
Attachments: [Support Letter for PNC_020521.pdf](#)

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Please accept our letter of support for PNC's acquisition. Thank you.

Dr. Onjanette L. Jackson

Executive Director

Eagle's Nest Leadership Corporation

1129 Pennsylvania Avenue, Erie, PA 16503

(814) 874-3091 | (814) 874-3063 fax

"If you allow others to define you, then they will try to confine you." ~ Author Unknown



EAGLE'S NEST LEADERSHIP CORPORATION

1129 Pennsylvania Avenue, Erie, PA 16503 (814) 874-3091 Fax: (814) 874-3063

www.eaglesnestleadership.org

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Dea Woodward

David Zimmer

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

To Whom It May Concern:

It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above referenced acquisition. I have personally known and had working relationships with PNC since 2008.

Our organization is dedicated to the vision, education, career development, and community civility of at-risk youth. Our partnership with PNC has not only supported our initiatives but also has given us direct insight on their pledge to serving the community on a daily basis. We have witnessed it firsthand.

Organizations are composed of people and people together make and build organizations. Both bring character, values, and commitments to the other. PNC is a highly-regarded community partner for banking relationships, community reinvestment activities, affordable housing tax credit projects, employee community service initiatives, and philanthropy that benefit our community in significant and targeted ways.

The Eagle's Nest Leadership Corporation is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC.

Sincerely,

Dr. Onjanette L. Jackson
Executive Director

< Separator >

From: [Lisa Scales](#)
To: [CLEV Comments Applications](#)
Cc: [Swiss, Laura](#); [Miki Howald](#)
Subject: [External] PNC Financial Services Group, Inc.
Date: Friday, February 05, 2021 11:41:55 AM
Attachments: [Outlook-aax2mts3.png](#)

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RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ann E. Misback:

It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above referenced acquisition.

I have known and have worked with PNC for more than 20 years in my tenure at Greater Pittsburgh Community Food Bank. The relationship, business activities, and transactions of our organization with PNC have given me insight into its business model and how it lives out its pledge to serving the community on a daily basis.

PNC demonstrates its commitment to serving the community not only through its generous philanthropy, but also through board service, employee service projects, tax credit projects and community reinvestment activities. Every year, PNC partners with a local television station to help raise more than half a million dollars to help families in need buy groceries during the holidays. We truly value our partnership with PNC, which supports our mission to feed people in need and mobilize our community to eliminate hunger.

Greater Pittsburgh Community Food Bank is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC.

Please let me know if I can assist with any additional information.

Sincerely,

Lisa A. Scales

Lisa Scales

President & CEO

Greater Pittsburgh Community Food Bank

1 N. Linden Street Duquesne, PA 15110

Main: 412-460-3663 ext. 450 | Mobile: 412-812-0561 | lscales@pittsburghfoodbank.org

Our mission is to feed people in need and mobilize our community to eliminate hunger.



< Separator >

From: [Cathie Mouring](#)
To: [CLEV Comments Applications](#)
Subject: [External] Transaction Reference: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama
Date: Friday, February 05, 2021 11:47:36 AM
Attachments: [GWV PNC Reference Letter.docx](#)

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Dear Ms. Misback:

Please find my reference letter for our valued partner, PNC Bank. I am happy to assist in any way.

Sincerely,

Cathie Mouring

CEO

GraceWay Village, Inc.

www.gracewayvillage.net

772.529.7860

From: [Cathie Mouring](#)
To: [CLEV Comments Applications](#)
Subject: [External] Transaction Reference: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama
Date: Friday, February 05, 2021 11:56:10 AM
Attachments: [GWV PNC Bank Reference Johnson.docx](#)

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Dear Ms. Johnson:

Please find my reference letter regarding PNC Bank. We consider it a great privilege to have them as partners for the work we do within our community in need.

Sincerely,

Cathie Mouring

CEO

GraceWay Village

772.529.7860

www.gracewayvillage.net



The vision for GraceWay Village is to ease the lives of families in crisis while building a foundation for a healthy, independent, and sustainable life.

February 5, 2021

Ann E. Misback, Secretary of the Board
Federal Reserve Bank
20th Street and Constitution Avenue NW
Washington, DC 20219-0001

Re: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ms. Misback:

PNC has been a strong supporter of GraceWay Village for a number of years. Sponsoring major fundraising events, as well as COVID assistance to help us provide hot meals for those in need within our community, makes them a highly valued partner in our work.

Their strong desire to make a positive impact within the community they serve is evident through their support as described above. Additionally, their periodic communications to check on the work being done through GraceWay Village, is an encouragement of the sincerity of their care and support. Through this communication, we are moving forward with positive changes that will widen our scope of outreach, as well as opening up additional avenues for our partnership that greatly impacts those in need within our community.

With their continued support, we can continue to meet the needs of many through our hot meals and children's clothing. When our Family Restorative Living Facility for families at risk of homelessness is built, we know that their name will be clearly evident as one entity that has made it possible. We are proud to say that PNC Bank is a valued partner.

Sincerely,

Cathie Mouring
CEO
772.529.7860

1780 Hartman Road
Fort Pierce, Florida 34947
772.925.3074

www.gracewayvillage.net
info@gracewayvillage.com





The vision for GraceWay Village is to ease the lives of families in crisis while building a foundation for a healthy, independent, and sustainable life.

February 5, 2021

Mary S. Johnson, Vice President
Federal Reserve Bank of Cleveland
1455 East Sixth Street
Cleveland, Ohio 44101-2566

Re: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ms. Johnson:

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Sincerely,

Cathie Mouring
CEO
772.529.7860

1780 Hartman Road
Fort Pierce, Florida 34947
772.925.3074

www.gracewayvillage.net
info@gracewayvillage.com



< Separator >

From: [Lynn Brockwell-Carey](#)
To: [CLEV Comments Applications](#)
Subject: [External] Letters of Support - PNC
Date: Friday, February 05, 2021 11:50:20 AM
Attachments: [AnnMisback.PDF](#)
[MaryJohnson.PDF](#)

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Hello,
Please see the attached letters of support, addressed to Ann Misback and Mary Johnson.
Warm regards,
Lynn



Hope inspired. Community driven.

February 5, 2021

Ann E. Misback
Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

Dear Ms. Misback,

Please accept this letter of support for PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama. PNC has been a critical and long-time partner to our non-profit, Brevard Neighborhood Development Coalition (d/b/a Neighbor Up Brevard). Neighbor Up Brevard is a community development corporation serving under-resourced communities in Brevard County Florida. Working in targeted neighborhoods alongside resident leaders, Neighbor Up identifies specific revitalization needs, crafts solutions, and mobilizes resources in the form of partnerships, expertise, and funds.

PNC has been instrumental in the growth of our DOCK program, where 100% of youth served live in low—moderate income households. Thanks in part to the commitment of PNC and others, the DOCK has been providing a safe gathering place where children and teens are gaining the critical skills and knowledge required for a self-sufficient future since 2004. When the DOCK expanded to serve a growing teen population in 2018, PNC was on board with program support. The financial literacy classes led by PNC are popular with all ages! During this COVID pandemic, we have been grateful for PNC's help as we continue to serve the children and their families. In 2009, when we replaced a blighted, crime-ridden block with attractive, affordable apartments, PNC was there to provide match funds toward the construction. The Greater Heights apartments serve 18 seniors and workforce families. Since this project was opened, the Melbourne police report over 95% decrease in calls to the area. PNC has also been supportive of our partnership at the Evans Center – a multiuse economic development project in Palm Bay's Powell Subdivision that serves residents with a fresh food market, Brevard Health Alliance Clinic, health & wellness classes, and youth job training.

To learn more about Neighbor Up and to see the impact that PNC has had on our community, visit www.NeighborUpBrevard.org.

Sincerely,


Lynn Brockwell-Carey
Executive Director

1151 Masterson Street • Melbourne, FL 32935 • 321-253-4214 • www.neighborupbrevard.org



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Hope inspired. Community driven.

February 5, 2021

Mary S. Johnson, Vice President
Federal Reserve Bank of Cleveland
1455 East Sixth Street
Cleveland, Ohio 44101-2566

Dear Ms. Johnson,

Please accept this letter of support for PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama. PNC has been a critical and long-time partner to our non-profit, Brevard Neighborhood Development Coalition (d/b/a Neighbor Up Brevard). Neighbor Up Brevard is a community development corporation serving under-resourced communities in Brevard County Florida. Working in targeted neighborhoods alongside resident leaders, Neighbor Up identifies specific revitalization needs, crafts solutions, and mobilizes resources in the form of partnerships, expertise, and funds.

PNC has been instrumental in the growth of our DOCK program, where 100% of youth served live in low—moderate income households. Thanks in part to the commitment of PNC and others, the DOCK has been providing a safe gathering place where children and teens are gaining the critical skills and knowledge required for a self-sufficient future since 2004. When the DOCK expanded to serve a growing teen population in 2018, PNC was on board with program support. The financial literacy classes led by PNC are popular with all ages! During this COVID pandemic, we have been grateful for PNC's help as we continue to serve the children and their families. In 2009, when we replaced a blighted, crime-ridden block with attractive, affordable apartments, PNC was there to provide match funds toward the construction. The Greater Heights apartments serve 18 seniors and workforce families. Since this project was opened, the Melbourne police report over 95% decrease in calls to the area. PNC has also been supportive of our partnership at the Evans Center – a multiuse economic development project in Palm Bay's Powell Subdivision that serves residents with a fresh food market, Brevard Health Alliance Clinic, health & wellness classes, and youth job training.

To learn more about Neighbor Up and to see the impact that PNC has had on our community, visit www.NeighborUpBrevard.org.

Sincerely,

Lynn Brockwell-Carey
Executive Director

1151 Masterson Street • Melbourne, FL 32935 • 321-253-4214 • www.neighborupbrevard.org



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< Separator >

From: [Kevin Price](#)
To: [CLEV Comments Applications](#)
Cc: [Lori Jones Gibbs](#); [Kaye Gantt](#); [Bethany Chaney](#); [Talitha Batts](#)
Subject: [External] Letter of Support
Date: Friday, February 05, 2021 11:23:38 AM
Attachments: [image001.png](#)
[NIMED FRB Letter of Support_PNC signed 2021.pdf](#)

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Dear Ms. Misback,
Please accept this letter in support of the PNC merger.

Very Best,

Kevin J. Price

President & CEO

114 W. Parrish Street | Durham, NC 27701

(919) 956-2317 | F (919) 688-7668

kprice@TheInstituteNC.org

www.TheInstituteNC.org



February 5, 2021

Ann E. Misback
Secretary of the Board
Federal Reserve Bank of Cleveland
20th Street and Constitution Avenue, NW
Washington, DC 20551-0001

Dear Ms. Misback:

On behalf of the National Institute of Minority Economic Development (NIMED), I am pleased to submit this letter of support for PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware, to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama.

For over 20 years, NIMED has enjoyed and valued financial and volunteer support from PNC Bank that includes the following:

- Sponsorship of our Executive Networking Conference, which provides an environment for diverse entrepreneurs and business leaders to cultivate new relationships, strengthening existing relationships, and develop strategic alliances.
- Grant support of \$85,750 since 2016, including support for our Women's Business Center of NC and Women and Girls in Transportation Initiative, both of which reduce gender disparities in employment, income, and wealth-building opportunities.
- Positive and long-standing relationships with PNC staff, including Ms. Lori Jones Gibbs, Senior Vice President, Community Development Banking for the Carolinas, who volunteers her time and expertise as a member of our Board of Directors.

We look forward to a continued and more robust relationship with the newly combined entity. We are especially hopeful that the merger will result in increased opportunities and services for the growing Spanish-speaking population throughout our multi-state footprint. Please do not hesitate to reach out to me at kprice@theinstitutenc.org if you have any questions about NIMED's relationship with PNC Bank.

Sincerely,



Kevin J. Price
President and CEO

#VISIONFORWARD

< Separator >

From: [Joy Bentley Phillips](#)
To: [CLEV Comments Applications](#)
Cc: [Copeland, Terri](#); [Clay, Kathryn R](#); [Leicester Johnson](#)
Subject: [External] Letter of Support: PNC Bank, planned acquisition of BBVA USA Bancshares, Inc.
Date: Friday, February 05, 2021 12:07:31 PM
Attachments: [AoH letter of support for PNC Fed Reserve.pdf](#)

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Federal Reserve Bank of Cleveland
Attn: Mary S. Johnson, Vice President

Secretary of the Board
Attn: Ann E. Misback

Dear Ms. Johnson and Ms. Misback:
Please see the attached letter of support for PNC Bank.
Best,

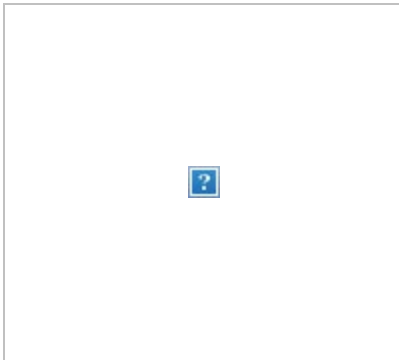
Joy Bentley Phillips

--

Joy Bentley Phillips (*she, her, hers*)
Chief Advancement Officer
Academy of Hope Adult Public Charter School
Excellence in adult education since 1985

202.269.6623 ext. 109 | joy@aohdc.org | www.aohdc.org

Ward 5 Site: 2315 18th Place NE | Washington, DC 20018
Ward 8 Site: 421 Alabama Ave. SE | Washington, DC 20032



[Watch this video](#) to learn more about Academy of Hope Adult PCS.

Support adult learners when you shop on [AmazonSmile](#).

February 5, 2021

Federal Reserve Bank of Cleveland
Attn: Mary S. Johnson, Vice President
1455 East Sixth Street
Cleveland, Ohio 44101-2566

Ann E. Misback
Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

Re: PNC Bank, planned acquisition of BBVA USA Bancshares, Inc.

Dear Ms. Johnson and Ms. Misback:

It is with great pleasure that Academy of Hope Adult Public Charter School (AoH) submits for your consideration the following letter of support on behalf of PNC Financial Services, Inc. and PNC Bancorp, Inc. regarding their planned acquisition of BBVA USA Bancshares, Inc. PNC Bank has been both a community and philanthropic partner that has been pivotal to our organization's success over the last six years.

In 2015, after 30 years of service, Academy of Hope had grown beyond the capacity of our facility. At that time, it became increasingly clear that AoH had to identify a larger, more permanent space. AoH's Facility Search Committee identified a building just over a mile away. With lockers, classrooms, and even a principal's office, the building was a perfect fit for AoH. The only problem: to purchase the building, AoH needed to secure a loan in an extraordinarily small window of time—a task that seemed impossible until PNC Bank stepped in.

Terri Copeland, Senior Vice President of Community Banking at PNC, set her mind to helping AoH complete the deal within the tight timeline and immediately got to work. Through her determination, and the exceptional work of the PNC team, the deal was sealed ahead of our deadline, and AoH was finally the first time proud owner of our own space! Beyond making it possible to purchase the building, the more than \$4.5 million in financing provided by PNC Bank enabled AoH to renovate the building and create a space where adult learners in the District of Columbia could thrive. That year alone, we increased the amount of adult learners served by 30%.

Since the move, the Academy of Hope has been able to better meet the demand for adult education and workforce development in DC by doubling the number of adults we serve. AoH was also able to launch new programs, including three career academies focused on training learners for positions in DC's high demand sectors of Healthcare, IT & Office Administration, & Hospitality. We also still have more room to grow!

In addition to helping us expand our career academies, PNC Bank's significant philanthropic support also helped us achieve Tier 1 status from the DC Public Charter School Board in 2018 and earn accreditation from the prestigious Middle States Association. PNC was also the presenting sponsor for Academy of Hope's 35th Anniversary Celebration which enable AoH to raise critical funds to further expand our workforce programs, enhance our student curriculum and services, and renovate our second campus located across the Anacostia River in DC.

Therefore, it is with gratitude and respect for PNC Bank's commitment to advancing the public good, and for their outstanding service to Academy of Hope and the greater adult education/ workforce development community, that we offer this letter of support.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in cursive script that reads "Leicester Johnson".

Leicester Johnson
Chief Executive Officer
Academy of Hope Adult PCS

< Separator >

From: [Wayne Meyer](#)
To: [CLEV Comments Applications](#)
Cc: [Best, William E](#)
Subject: [External] PNC Financial Services Group, Inc., and PNC Bancorp, Inc., to acquire BBVA USA Bancshares, Inc.,
Date: Friday, February 05, 2021 12:07:58 PM
Attachments: [Reference Letter_PNC Bank FRB Cleveland 2021.02.05.docx](#)

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Dear Ms. Misback and Ms. Johnson,

PNC has been an important partner to NJCC for many years, and with their continued support we have been able to bring about meaningful and systemic change for underserved neighborhoods and communities throughout New Jersey. We are enclosing an overview of our collaboration and experience working with PNC to meet community needs and achieve lasting impact. Feel free to reach out if there is anything further you may need. Thank you.

Kind regards,

Wayne T. Meyer | President
732.640.2061 x308 | wmeyer@njclcf.com

New Jersey Community Capital

108 Church Street, 3rd Floor, New Brunswick, NJ 08901
www.NewJerseyCommunityCapital.org

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February 5, 2021

Ann E. Misback
Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

Mary S. Johnson
Vice President
Federal Reserve Bank of Cleveland
1455 East Sixth Street
Cleveland, Ohio 44101-2566

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ms. Misback and Ms. Johnson:

It is my pleasure to provide you with an overview of the impact of PNC Bank's community development investments in New Jersey Community Capital (NJCC) on New Jersey's neighborhoods. Having been a valued partner of ours since the 1990s, PNC Bank has provided us both with the capital and grant funds we need to help revitalize communities all over New Jersey. In fact, a member of the PNC Bank team has also served on our Credit Committee for the past several years. Without this steadfast support from PNC Bank, many low- and moderate-income (LMI) New Jerseyans would not have been able to find healthy and affordable homes, living wage jobs, early care and educational opportunities, or arts and cultural amenities. PNC Bank continues to enable NJCC to broaden our reach and deepen the impact of our work.

As a 501(c)(3) nonprofit and Community Development Financial Institution (CDFI) certified by the U.S. Department of the Treasury's CDFI Fund, NJCC is heavily reliant on its various investors for the necessary capital to enact our mission and vision. By fostering a mutually beneficial relationship with financial institutions, such as PNC Bank, we are able to provide innovative loans and equity to organizations that support housing and sustainable community development ventures. In nearly 34 years of service, NJCC has deployed \$733 million in loans and investments to leverage over \$2 billion and connect over 100,000 people in underserved communities to the capital and resources needed to grow and thrive. Our financing has created or preserved over 10,880 units of affordable housing, 17,400 quality jobs, 27,400 education seats, 7,600 early care slots, and 7.4 million square feet of commercial real estate. NJCC currently has over \$280 million in assets and has over \$750 million in total assets under management.

Our relationship with PNC Bank actually extends back to 1994, thanks to an initial investment by Midatlantic Bank. When PNC Bank acquired Midatlantic, it did not hesitate to honor our investment with Midatlantic. Over the years, PNC Bank has provided us with numerous additional investments. Currently, PNC Bank is one of our major investors, with a total of \$12.3 million in capital for various NJCC initiatives. Over the years, NJCC has renewed roughly the same amount of investment—\$1.3 million—from PNC Bank for our legacy loan fund alone, the Community Loan Fund of New Jersey, resulting in \$12 million of cumulative investment.

PNC Bank also currently supports our other lending entity, Community Lending Partners of New Jersey, through a \$5 million loan.

As the COVID-19 pandemic began to wreak havoc on small businesses, NJCC quickly stood up a small business disaster relief loan fund, the Garden State Relief Fund (GSRF). PNC Bank's investment of \$1 million in September 2020 helped us leverage additional GSRF investments, totaling nearly \$17 million. Through the GSRF, NJCC has provided over \$5.2 million to 113 small businesses, helping them remain open during the on-going public health and economic crisis in order to serve their customers and bolster their local economies.

PNC Bank has also helped us generate transformational neighborhood change as a partner in two (2) New Markets Tax Credit (NMTC) Program transactions. Both of these vital economic development projects benefited different low-income communities in the City of Newark. In 2007, PNC Bank, NJCC and several other investors financed the renovation of a 17-story condominium building into the Newark Campus of the Rutgers Business School. This \$40 million project helped the Rutgers Business School become a fixture in Newark's Downtown, bringing students from all over the country to the City while also providing good-quality jobs to the local community and helping to drive the economy of New Jersey's largest city. PNC Bank also joined NJCC in financing the construction of North Star Academy. NJCC provided a \$6 million NMTC Allocation to turn this parking lot into a K-12 charter school with 1,500 student seats while creating 310 permanent jobs.

As a multifaceted CDFI, NJCC has several lines of business in addition to its lending arm. Our real estate subsidiary, the Community Asset Preservation Corporation (CAPC), works to reignite stalled housing markets in blighted and disinvested communities through the creation of quality, affordable housing. PNC Bank is one of the only investors to provide CAPC (and NJCC) an Equity Equivalent (EQ2) Investment to support the bulk acquisition of vacant and foreclosed properties for rehabilitation as safe, healthy affordable homes. Using this \$5 million EQ2, CAPC has been able to become the largest nonprofit affordable housing developer in the state, acquiring over 200 scattered-site residential housing units last year alone.

CAPC has also become an adept developer of innovative mixed-use properties. In December 2020, PNC Bank and CAPC closed the \$22.4 million Newark Arts Commons project. This is the first transaction nationwide to combine Opportunity Zone, NMTC and Historic Tax Credit financing. Newark Arts Commons turned the abandoned, former St. Michael's Hospital building in the Central Ward of Newark into an arts and cultural incubator for Newark nonprofit and educational institutions as well as long-term affordable program and administrative space for nonprofits and workforce housing. PNC Bank not only provided a \$2 million loan but also a \$10.9 million equity investment from the Bank's Opportunity Zone Fund, while CAPC secured \$2.9 million in Historic Tax Credit equity and a \$2 million NMTC allocation.

In 2014, NJCC created its Community Strategies Team to help communities and municipalities take advantage of the tools New Jersey offers to tackle problem properties, engage residents to revitalize their communities, and help develop and enact neighborhood visions and plans. One tool unique to New Jersey is the Neighborhood Revitalization Tax Credit (NRTC) Program, which provides business entities a 100 percent tax credit for funds provided to nonprofit entities carrying out comprehensive revitalization plans. In Trenton, the Community Strategies Team is working with the East Trenton Collaborative to revive this once thriving business and cultural corridor of the City. Just in the past two years, PNC has provided nearly \$200,000 in support. These dollars enabled homeownership rehabilitations; small home repairs; summer employment for neighborhood teens; community organizing; improvements to and activities at the East Trenton Community Center.

NJCC looks forward to its continued collaboration and partnership with PNC Bank to tackle the many challenges facing New Jersey's underserved communities. NJCC is grateful to have a supporter, like PNC Bank,

willing to help us engineer new, comprehensive, holistic solutions for New Jersey neighborhoods still troubled by the current pandemic and the continued foreclosure and credit crises. NJCC expects PNC Bank and its new Community Benefits Agreement after the merger with BBVA to continue to benefit the entire State of New Jersey. NJCC is confident that together with PNC Bank we can continue to bring about meaningful and systemic change with lasting impact.

It continues to be a pleasure and a privilege to work with the PNC Bank team to serve New Jersey residents in need.

Sincerely,

A handwritten signature in black ink that reads "Wayne T. Meyer". The signature is written in a cursive, flowing style.

Wayne T. Meyer
President

< Separator >

From: [Bebee Lee](#)
To: [CLEV Comments Applications](#)
Cc: [Reed, Tameka A](#); [Sharon Giddes - PNC \(sharon.giddes@pnc.com\)](#)
Subject: [External] Letter of Support PNC Financial Services Group
Date: Friday, February 05, 2021 12:17:09 PM
Attachments: [Letter of Support PNC.Federal Reserve.JAENC.pdf](#)

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Attached is our letter of support on behalf of PNC Financial Services Group, Inc.
Please let me know if you are in need of any additional information.

With kind regards,

Bebee Lee

Bebee Bason Lee | President
Junior Achievement of Eastern NC

4904 Waters Edge Drive, Suite 155 | Raleigh, NC 27606
919 821-2100 (o) | 919 219-6636 (m) | bebee@jaoenc.org

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To: Federal Reserve Bank of Cleveland
 Re: PNC Financial Services Group, Inc, Pittsburgh, Pennsylvania
 PNC Bankcorp, Inc., Wilmington, Delaware
 to acquire BBVA USA Bancshares, Inc., Houston, Texas
 and thereby indirectly acquire BBVA USA, Birmingham, Alabama
 Letter of Support – PNC Financial Services Group
 Date: February 5, 2021

I am writing on behalf of Junior Achievement of Eastern North Carolina in support of PNC Financial Services acquisition of BBVA.

Junior Achievement of Eastern North Carolina has partnered with PNC Financial Services to provide financial literacy, work readiness and entrepreneurial programming for youth (kindergarten through high school) throughout our 18-county region. PNC provides financial support of Junior Achievement programs, thought leadership on our local Board of Directors and PNC associates deliver JA programs to classrooms.

Junior Achievement is honored to count PNC Financial Services among our partners to provide JA programming in eastern NC.

Kind regards,

Bebee Lee
 President