

From: Maureen Austin

Sent: Friday, January 29, 2021 3:38 PM

To: CLEV Comments Applications <comments.applications@clev.frb.org>

Subject: [External] Community Partnership w/Huntington National Bank

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Dear Madam or Sir:

I am pleased to share with you that Huntington National Bank has been a valuable and contributing member of our community for many years. We consider Huntington National Bank to be one of our valued partners in our neighborhood revitalization efforts.

We/Community Building Partnership of Stark County, Inc. ("CBP") are a nonprofit organization focused on neighborhood revitalization in Stark County, Ohio. Our 2-program format consists of a 'healthy neighborhoods' element, which incentivizes and supports existing homeowner involvement and investment in revitalizing their neighborhood; and a 'housing counseling' element that assists those on the pathway of becoming homeowners by providing budget/credit counseling, pre-purchase homebuyer education, and financial literacy education.

Huntington National Bank has been a valued partner over the years in our work and the work of other organizations in our community. They walk the talk, they listen to the community and respond to needs, and they make contributions - all kinds of contributions; not only financial, but their employees donate their time, they share resources and offer information, and the bank consistently strives to offer products and services that seek to close the financial equity gap that exists in many communities. Huntington National Bank is truly committed to our community and to working collaboratively to help improve the lives of our community residents.

Thank you,

-Maureen Austin

--

Maureen E. Austin, Ph.D., AICP

Executive Director, Community Building Partnership of Stark County, Inc.

400 Market Ave. N., Suite 100, Canton, OH 44702

(330) 458-0962

maustin@communitybuildingpartnership.org

www.communitybuildingpartnership.org

From: John Elliott

Sent: Friday, January 29, 2021 12:59 PM

To: CLEV Comments Applications <comments.applications@clev.frb.org>

Cc: Joseph Slater; Tiffany Stead

Subject: [External] Community Organization Support for Huntington Bank - TCF Consolidation

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John Elliott
President & CEO
Gleaners Food Bank of Indiana
3737 Waldemere Avenue
Indianapolis, IN 46241

January 29, 2021

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

Mary,

On behalf of the employees and food insecure clients served by Gleaners Food Bank of Indiana, I am pleased to offer my unreserved support of the consolidation of Huntington Bank with TCF.

Our multi-faceted relationship is with Huntington. As one of the largest charities in Indiana, Gleaners serves five roles: regional food bank serving 21 Indiana counties representing one-third of Indiana's population and the metro Indianapolis region; contract reclamation center for The Kroger Co. stores in Indiana, Illinois and part of Missouri; natural disaster response leader for our Feeding America national network; operator of Fresh Connect Central, a regional perishable food co-operative supporting Feeding America food banks across nine Midwest states (including other Huntington and TCF markets); and operator of a wholesale purchasing and distribution service that supports a range of charities across Indiana and beyond. If all five operations are considered, Gleaners is impacting more than 10 million food insecure neighbors amidst an historic pandemic.

Huntington supports Gleaners in all five operational aspects. They hold our primary checking account, provide all our corporate credit cards and have established a line of credit in support of critical capital projects for our facility, fleet and equipment to keep pace with rapid transformational change. We are a complex organization coping with the most disrupted food supply chain since WW II, a loss of 40 percent of our workforce and a need to distribute more than 200 percent of the previous year's meal count to our neighbors. In the midst of that, Huntington staff approached us and pledged that we would be their first approved PPP loan - and we were. They took on all the work they could and we had one more reason to be extremely satisfied banking customers.

Huntington has a strong, positive and well-deserved reputation as a generous and engaged corporate citizen. Gleaners and families struggling with hunger and other inter-connected challenges of poverty, employment, education and transportation benefit from Huntington's generosity. For Gleaners specifically, that has meant years of generous financial support, significant staff volunteer hours and more recently, John Corbin's joining me in recording a television appeal for donations that Huntington then paid to air on local television during the last six weeks of the calendar year - when we must collect one-third of annual donations in order to survive as a non-profit.

I would be pleased to respond to any questions or provide further support of this process. Thank you in advance for your consideration.

Sincerely,

John Elliott
President & CEO

From: Rick Baker

Sent: Friday, January 29, 2021 1:14 PM

To: CLEV Comments Applications <comments.applications@clev.frb.org>

Subject: [External] TCF/Huntington Bank Merger

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

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I am writing to support the merger of TCF and Huntington Banks. Both institutions have a long, rich history of being good corporate citizens in the communities they serve. Both have been intentional about reaching the underserved communities and have partnered with us and/or financially support our work in this area. Their community engagement begins at the highest level of leadership within the communities they serve and permeates throughout the organization. They truly are valuable members of the community and I believe a merger will enhance their ability to impact the community at an even higher level.

Rick Baker

President/CEO

P | [616.771.0322](tel:616.771.0322)

A | 250 Monroe Ave. NW, Suite 150, Grand Rapids, MI 49503

Not yet a Chamber Member? Read about our membership offerings: <https://bit.ly/2T5nF6K>

Click [here](#) to view our Coronavirus Toolkit. Be sure to follow us on **Facebook** for our latest updates!

The Grand Rapids Chamber office will remain closed until further notice, with team members available to connect virtually. Interested in joining us for an upcoming event? Check out www.grandrapids.org to learn more!



**GRAND
RAPIDS
CHAMBER**



Bill Pink, Ph.D.
President

January 29, 2021

To Whom It May Concern:

As president of Grand Rapids Community College, my work often centers around the formation of partnerships and collaborations. This focus is pertinent to our outreach as the community's college, thus, relationships truly matter to me.

I write this correspondence to inform you of the importance of Huntington Bank in our community. The leadership team at Huntington Bank here in West Michigan, led by John Irwin (West Region President) is laser-focused on collaboration and partnership, and this is seen in the great relationship we enjoy with them. Similarly, we have seen this spirit of partnership with TCF Bank as well (led by Krista Flynn, Regional President), so when I was informed of the merger of the two, I became excited and encouraged at the possibilities for our region! Please know that the merger, in my eyes, will provide a heightened level of partnership opportunities for a community that already sees the value, and appreciates the presence, of Huntington Bank in our community.

Thank you so much for your time. If you have any questions please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Bill Pink", is written over a horizontal line.

Bill Pink, Ph.D.
President

GRAND RAPIDS COMMUNITY COLLEGE

143 Bostwick Ave. NE • Grand Rapids, Michigan 49503-3295 • ph: (616) 234-3901 • fax: (616) 234-2262 • grcc.edu

VISION • GRCC provides relevant educational opportunities that are responsive to the needs of the community and inspires students to meet economic, social, and environmental challenges to become active participants in shaping the world of the future.
MISSION • GRCC is an open access college that prepares individuals to attain their goals and contribute to the community.

From: Aradhna Oliphant

Sent: Sunday, January 31, 2021 9:29 PM

To: CLEV Comments Applications <comments.applications@clev.frb.org>

Subject: [External] Huntington Bank in Pittsburgh

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

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Hello:

As the President and CEO of a nonprofit organization in Allegheny County, I wanted to share a few thoughts about our experience with Huntington Bancshares:

1. Huntington has supported our efforts to build community in many transitioning neighborhoods in the Pittsburgh region. They have supported us not only with sponsorship dollars that enable us to deliver on our mission but, importantly, their staff goes the extra step and provides

intellectual support, other collateral and advises the initiatives that our young leaders take on in the neighborhood. The Huntington staff works creatively to make the sponsorship dollars and the work of our young leaders go way beyond “just” the dollars. They even attend committee meetings to respond to the class ideas!

2. Even though Huntington is not our primary bank, when it came time to apply for PPP loan for the organization, it was the staff of Huntington who came to our help and guided us meticulously and patiently through the confusing process. They really believe in serving the clients. Since the approval of the loan their folks have been keeping us informed at every step.
3. I have been so impressed with their service and commitment to community ; my personal accounts are now held at Huntington

Please do not hesitate to contact me with any questions you might have in regards to Huntington’s presence and contributions to the community.

Thank you

Aradhna

Aradhna Malhotra Oliphant

President and CEO

www.lpinc.org; We Open Eyes Minds and Doors

412-392-4517

Now accepting applications for the 2021 cohort of the [Community Leadership Course for Veterans™](#) (for Post - 9/11 Veterans).

Please consider donating at www.lpinc.org to support our scholarship program for stronger and more inclusive regional leadership!

From: Sam Beals <sbeals@samaritas.org>
Sent: Friday, January 29, 2021 10:40 AM
To: CLEV Comments Applications <comments.applications@clev.frb.org>
Subject: [External] FW: Huntington - TCF merger

PLEASE NOTE: This email is not from a Federal Reserve address.
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We are excited about the Huntington – TCF merger for at least three reasons:

- The merger will ensure even more robust support of local and statewide business initiatives.
- The merger of two already healthy cultures is sure to encourage other organizations to learn about and implement strategies to improve the culture changes they are committed to and responsible for.
- The merger will likely result in even more robust support of local and statewide health and human services providers who in turn can address critical community needs in ever increasing proactive and effective ways.

We are confident that the Huntington – TCF merger will have a very positive impact in these and other ways throughout the state.

Sincerely,

Sam Beals

Chief Executive Officer

Samaritas – 87 Years of Impact

2080 Union Ave., SE

Grand Rapids, MI 49507

(616) 204

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**Second Harvest
Food Bank**
of the Mahoning Valley

Serving Columbiana, Mahoning and Trumbull Counties

February 1, 2021

Mary S. Johnson, Vice President
Federal Reserve Bank of Cleveland
comments.applications@clev.frb.org

Dear Ms. Johnson,

Huntington Bank supports the Second Harvest Food Bank of the Mahoning Valley in numerous ways. The Huntington staff has always been very helpful assisting with investment options such as Certificates of Deposit and Checking.

The team consistently reaches out to provide volunteer hours and support where needed to help us fulfill our mission of providing emergency food for those individuals that are struggling.

We have always appreciated the caring attitude of local leadership and support staff over the years.

Please feel free to contact me if you have any questions.

Sincerely,

Michael Iberis
Executive Director
miberis@shfbmv.org
330.507.0980



From: Bob Hannon

Sent: Friday, January 29, 2021 3:07 PM

To: CLEV Comments Applications <comments.applications@clev.frb.org>

Subject: [External] Huntington Bank Partnership

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

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Dear Ms. Johnson,

I am reaching out to you on behalf of Huntington Bank. A longtime United Way slogan is give, advocate and volunteer, we hope that a company or employee can do at least one of those three. Huntington Bank does all three for our United Way.

Huntington Bank from a corporate perspective invests in our work, providing corporate support for our afterschool and wrap around programs for children that face the greatest challenges in our community. Huntington is the \$50,000 annual title sponsor of what we call Adopt a School at McGuffey Elementary School in Youngstown. McGuffey students face many challenges, this financial support allows us to provide academic help, enrichment activities, field trips, and food. We have around 60 children grades K-4 take part of afterschool, this would not be possible without Huntington's financial commitment.

Huntington employees volunteer for United Way; one of our most successful partnerships was a Huntington Bank Reality Day at McGuffey Elementary, which was a financial education piece, teaching students the value of money management. Huntington is also the sponsor of our Annual

Day of Caring, where more than 1,000 volunteers do work in the community, Huntington brings a large team of volunteers. The 2020 Day of Caring was cancelled because of Covid, but in 2019 more than 25 volunteers installed smoke detectors as part of our citywide clean-up. This month their employees volunteered for our monthly food delivery program, including bank president Bill Shivers. It is not often that a major bank president takes part in this type of event on a Saturday morning. Bill rolls up his sleeves and gets work done.

Huntington also has a very significant workplace campaign, where many of their employees support our work by giving regularly from their paycheck.

Huntington President Bill Shivers and I talk monthly about community wide issues and how collectively we can work together to solve them, and what other partners need to be part of the solution. We are very proud and honored that Huntington Bank supports our work, believes in our United Way and that they are always there for financial support and with the key volunteers that is needed to make the impact in our community.

Huntington Bank is a community leader and without question a major part of moving the Mahoning Valley forward. If you need additional information or have questions, please feel free to reach out to me directly.

Bob Hannon
President/Chief Professional Officer
United Way of Youngstown and the Mahoning Valley
Phone: 330-746-8494
Cell: 330-720-4285
email: bhannon@ymvunitedway.org



United Way ranks #1 in *Forbes* magazine's list of Top 100 Charities, and *Forbes* selected United Way as a Top-Five "All-Star"



RICHARD (RICK) A. ALVIS
PRESIDENT/CEO

January 30, 2021

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

Dear Ms. Johnson,

It is my pure pleasure to endorse the merger of these two banks. Huntington Bank has been our community partner for many many years. Huntington has been a great partner to many not-for-profits like us in the community. Matter of fact, the Region President of Huntington is the first bank president to ever come to my office and introduce himself, and we have been around for 127 years.

Huntington not only is our valued bank of choice for checking and other accounts, but they helped process our PPP loan this past year and we were able to get 1.5 million dollars for our ministry.

They are also the title sponsor for our annual walk/run - Drumstick Dash. They have been in the role for 15 years, almost since day one for this race. Through the years we have raised millions of dollars in the Indianapolis area to help the homeless and those in need.

In addition to the Drumstick Dash, they have also helped us to get Federal Home Loan grants for projects we have undertaken in the community.

We cherish our relationship with Huntington Bank. After we as an organization had been with Huntington for a couple years, I transferred all my personal banking to Huntington leaving an institution I had been with for a good number of years.

Again, we endorse this merger. They are a great community partner.

Sincerely

Richard (Rick) A. Alvis
President/CEO

January 30, 2021

Mary S. Johnson, Vice President
Federal Reserve Bank of Cleveland
1455 E 6th Street
Cleveland, Ohio 44114

Re: Huntington National Bank and TCF Bank merger

Dear Ms. Johnson,

On behalf of the Youngstown Business Incubator (YBI), please accept this letter as a statement of our support for the proposed merger between Huntington National Bank and TCF Bank. YBI plays a unique role in the economy of northeast Ohio, supporting both technology based startups through the Jumpstart Entrepreneurial Services Program, as well as being part of the Minority Business Development Agency for the state of Ohio. The Minority Business Assistance Center supports minority, veteran and socially and economically disadvantaged businesses.

YBI enjoys a strong relationship with both Huntington National Bank and TCF Bank. Both banks are good corporate citizens with similar values and philosophies, and both provide financial support for our programs. Additionally, Huntington provides volunteer time, and is our principle financial institution for checking, insurance, and lending. YBI is also proud to provide assistance to our clients in making application to TCF's new loan program for Minority and Women Owned Businesses.

The free market creates an economic climate that puts smaller banks at a competitive disadvantage. As a result, Huntington and TCF will both become stronger through the merger and potentially prevent a less friendly takeover from a larger bank that does not share their values.

It is our hope that this merger will allow them to retain the same level of engagement with our organization. In particular, their contribution of Community Reinvestment Act (CRA) dollars to support local minority and other socially and economically disadvantaged business is crucial to our ability to provide services to these vulnerable populations.

Thank you in advance for your consideration of these issues in your decision making process. If I can provide any further assistance, you can contact me at 330-717-2269 or bewing@ybi.org.

Warm regards,



Barbara Ewing