

From: Dan Flowers <dflowers@acrfb.org>

Sent: Monday, February 01, 2021 6:05 PM

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

Subject: [External] Support for Huntington Bank

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Hello Friends,

I am writing to offer a few words on the behalf of Huntington Bank pertaining to their tremendous community involvement in support of low income resident of northeast Ohio.

My involvement with Huntington Bank began many years ago when I attended a symposium they organized about capacity building and leadership development in the non-profit sector at the Akron Urban League. Not long after, I had the opportunity to give William Shivers, Huntington's regional president, a tour of our Foodbank. His enthusiasm for our work was immediate and evident, and many years of deep partnership and generous support of our work began.

I could write volumes about the ways I have observed Huntington Bank's philanthropy manifest at our Foodbank and in the regional community. Board service, countless grants totaling millions of dollars to local charities, top notch banking services, Huntington staff volunteerism in our warehouse, fundraising support, event sponsorships, strategic advice, and so many other activities, all aimed at benefiting low income residents and the charities that serve them.

As a convener of meaningful conversations, I have witnessed Huntington bringing groups together to foster collaboration and drive collective impact. As a large employer in our community, I have witnessed Huntington's commitment to integrating philanthropy into their staff culture. As a leader in conversations about diversity, equity, and inclusion, I have seen Huntington's objective steps to create a diverse staff while making strategic philanthropic and financing investments in traditionally underserved and underrepresented communities. They walk the talk.

I have personally met with Steve Steinour on several occasions and measured his thoughtfulness and commitments against his action. He has shown himself to be of great insight, deep integrity and human concern. He is accessible, responsive, and an authentically good man.

Without hesitation, I can attest to the commitment Huntington Bank brings to benefitting low income people and I am certain that the former commitments of a merged entity will be advanced, not reduced or impaired, by strategic alliances with Huntington Bank. Without reservation, I support the TCF Financial merger into Huntington Bank and hope you will too.

Please let me know if you have any questions or would like to discuss my experiences with Huntington Bank and its leaders.

Sincerely,

Daniel R. Flowers
President and CEO
Akron-Canton Regional Foodbank

DANIEL R. FLOWERS // President & CEO

AKRON-CANTON REGIONAL FOODBANK

main 330.535.6900

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Christian Help

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February 1, 2021

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

Dear Ms. Johnson,

This correspondence is provided as a letter of advocacy for your consideration following discussion with Chad Prather, President, West Virginia, Huntington operations about their pending merger application. Christian Help is a community supportive and supported organization founded in 1975 on the premise of helping individuals in need, whatever that may be. It's a system of neighbors helping neighbors – be they volunteers wanting to be involved and to connect with others; clients requiring support and direct aid; or donors wanting to give back by sharing their items and treasure. We operate five programs daily: Emergency Financial Assistance - direct, as well as information and referral services (e.g., utility, rent, Rx, ID attainment); a Food Pantry; Free Store & Special Needs (i.e. clothing, linens, housewares, maternity/child packets); Career Closets & Employment Support Services (i.e. work-specific attire, footwear, accessories & equipment; vocational planning, resume review, interview skill development, application assistance); and, Life Skill Courses (i.e. Jobs for Life; Financial Sustainability; Nutrition Education). Christian Help also sponsors three annual countywide special events: Back to School clothing & supplies; Holiday Toy Give Away; and Prom Chic. Eighty-three percent of our clients work, but 96% of the households earn less than \$25,000/year. All programs and events are provided free of charge. Christian Help reflects the best of community generosity, ownership, and interconnectedness as it adjusts to community needs. Christian Help serves and provides opportunities for improved outcomes. All are welcomed and encouraged here.

Huntington team members have productively participated with Christian Help in many ways in recent years. Chad Prather, President, West Virginia, has been a present partner and advocate for Christian Help throughout the past three years. His original contact was to engage Christian Help in the Huntington Hometown Heroes program, championing our career support services. Since then, he has supported our operations as a Community Revitalization Act (CRA) and annual fundraiser sponsor. Chad is also a trustee for The George D. Hott Memorial and John Matthew Gay Brown Family Foundations, decade-long benefactors of our emergency financial assistance (EFA) program serving WV's Monongalia and Preston counties. Zach Sensabaugh, Assistant Vice President, Business Banking, from the Morgantown High Street Office serves as a business relations and referral source for partners to our Jobs for Life program. His knowledge of the local business

Christian Help Board of Directors

Amy Wieloh-Darmelio, President | Julia Ramburg, Vice President | Chelsea Betts, Treasurer
Natalie Sal, Secretary | Robyn Addie | Nada Kisner | Kirk Haas | Monica Haddad | Andy Nowak
Dorothy Pesyna | Richard Robison, Finance Admin. | Trevor Swan | Colleen Lankford, Executive Director



Mary S. Johnson
February 1, 2021
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community provides a dimension and depth to our contacts we don't otherwise possess internally. He and Chelsea Betts, Marketing Specialist, West Virginia, have volunteered in our building, organizing product and supplies on the fourth floor. A year ago, Chelsea accepted a Board of Directors position with Christian Help. She took an active interest in our annual fundraiser, and this year serves as our Treasurer. In this capacity, Chelsea is key personnel on our Fundraising Committee and has solicited the support of Jason May, local Huntington Business Client Manager, as our Development Officer. This is a new position to Christian Help, but an ongoing objective. Jason's primary focus is creation of a comprehensive approach to increase charity giving opportunities and solicitation to enhance organizational sustainability. Devan Purdue, also employed at the Huntington Bank Morgantown High Street branch, has previously engaged with Christian Help during community outreach events. Her assistance in promotion of the activities and participants is greatly appreciated.

Other individual and group service projects, such as construction, painting, inventory coordination, outreach and administrative support are service options considered by other Huntington colleagues. Huntington colleagues are welcomed participants in the Christian Help life skill development courses. Programs of particular interest include the Jobs for Life classes and Personal Finance seminars. These programs provide opportunity to assist low-to-moderate income individuals with job readiness skills, budgeting, credit-management, debt-reduction, savings, and investments.

Such support through a single area employer is not accidental. Christian Help has strong relationships with many area businesses, civic and faith organizations. Huntington team members set an example in community partnership. We appreciate their support locally and believe this culture would benefit all chosen partnerships.

Thank you for your time and consideration. Please feel free to contact me if you have any questions regarding this correspondence.

All the best,



Colleen M. Lankford
Executive Director

From: Beth Gifford <bgifford@columbusworks.org>

Sent: Monday, February 01, 2021 3:57 PM

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

Subject: [External] Letter of Support re The Huntington National Bank

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To: Ms. Mary Johnson
Vice President
Federal Reserve Bank of Cleveland

Ms. Johnson,

It is my pleasure to submit this Letter of Support on behalf of The Huntington National Bank. Huntington has been a great friend to us, since our founding in 2016. Columbus Works is a non-profit organization whose mission is poverty elimination through workforce training, job placement services, coaching for job retention, and 5 to 7 years of wrap around services. From the beginning Huntington came alongside us with their treasure of talent, providing Money & Budgeting training modules in our classrooms, 25 times each year. And it was not that they sent a random interested colleague, Rather, a leader in the Huntington organization came into our classroom and engaged our Members on a regular basis for several years. This provided our learners an opportunity to learn not only from an expert in personal finance, but to engage one-on-one with a successful business person in an authentic way; as a true role model. This Huntington colleague has been instrumental in ensuring that Huntington is also an Employer Partner. In fact just today Huntington hired a Columbus Works Member at a pay rate that immediately alleviates poverty for this family.

Additionally, Huntington has provided us with branding assistance, media spots that raised awareness in community, and furniture. Furniture may seem unimportant to a casual observer. But, as we grew and needed additional space with which to work one-on-one with our Members, we did not have furniture. Huntington provided an atmosphere that sends our Members, our neighbors ensnared in generational poverty, with a professional environment that sends the message that "You are important!"

Huntington continues to support us in terms of funding, 100% of which is applied to direct client services. This support of time, talent, and treasure allows us to provide poverty eliminating services to 250-300 individuals each year. In 2020, 78% of Columbus Works Members had retained employment for 1 year and more with the same employer. The average merit increase among Columbus Works Members, in 2020, was 10% while the national average is 4%. And, 32% of Columbus Works Members' income increased to over 250% of the Federal Poverty Level in 2020, resulting in coming off Medicaid, food stamps, and reduced housing subsidies. Studies show that children perform in school when at least one adult in the household is working on a regular basis. So, as we track Columbus Works Members demonstrating economic mobility, we are confident that this has a generational impact. And we do this all the better as a result of the care and partnership of The Huntington National Bank.

Respectfully submitted,

Beth Gifford
President & CEO
Columbus Works, Inc.
www.columbusworks.org

From: Bruce Luecke <bruce.luecke@homeportohio.org>
Sent: Monday, February 01, 2021 5:09 PM
To: CLEV Comments Applications <comments.applications@clev.frb.org>
Subject: [External] Huntington National Bank Letter of Support

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February 1, 2021

Mary S. Johnson
Vice President
Federal Reserve Bank of Cleveland

Dear Ms. Johnson,

As president and CEO of Homeport, the largest locally focused, non-profit affordable housing developer in Central Ohio, I am pleased to provide a letter in support of Huntington National Bank. Huntington has been a long-time supporter of Homeport and the growth of affordable housing here in Central Ohio.

Below are examples of the dedication to community development that Huntington has contributed to:

- Huntington has been the lender - both construction and permanent- for nine of our thirty affordable housing communities. In numerous cases, Huntington has also been the investor in Low Income Housing Tax Credits for these communities. Additionally, Huntington is the lender on our office building and was Homeport's PPP lender.
- Homeport is a charter member of the Affordable Housing Alliance of Central Ohio (www.ahaco.org). In 2019, Central Ohio financial institutions and corporations, working together with the AHACO members, structured and funded a \$100 million Housing Action Fund to support affordable housing development in Central Ohio. Huntington Bank took the lead in the development of the fund and its CEO, Steve Steinour, was the fund's "champion".
- On an annual basis for well over a dozen years, Huntington has financially supported Homeport's financial education program, specifically its Homebuyer Education programs. Homeport has counselled 300 plus successful homebuyers per year for the last three years with financial support from Huntington and others. Huntington bankers also participate as trainers in these classes. Huntington's Home Town Mortgage, specifically designed for low and moderate income homeownership, was designed based upon feedback from Homeport.
- Homeport has been fortunate to have a Huntington Bank representative on our board for over 12 years. In addition to board participation, Huntington has routinely worked with Homeport, on a volunteer basis, as an advisor on funding and financial issues over the years.
- Lastly, Huntington has provided Homeport with continual unrestricted funding support for our operations through our annual Voice and Vision fundraising event.

As Central Ohio's "hometown bank", Huntington has played a leading role in community development supporting Homeport and other housing and social services organizations. Huntington is a key partner in our mission to "create strong communities by developing quality, affordable homes on a cornerstone of dignity, security and opportunity."

Sincerely,



Bruce Luecke
President & CEO

Bruce Luecke
President & CEO



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United Way
of Greater Stark County

February 2, 2021

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

Dear Ms. Johnson,

I would like to take this opportunity to share the important role Huntington Bank plays in greater Stark County. Under the leadership of William Shivers, the Huntington team works diligently every day to make our community better in many different aspects – from serving their clients to serving our neighbors in need.

Huntington's partnership to United Way of Greater Stark County is critical to the work done every day focused on ending child poverty by ensuring children have a strong start and families achieve financial stability. One way they do this is through their participation in the annual United Way campaign. Huntington is a Top 20 supporter to United Way of Greater Stark County and their partnership provides vital community programming. Huntington provides a generous corporate gift to United Way, but also supports an employee campaign through all their local branches and offices. In addition to financially supporting United Way, Huntington encourages their employees to volunteer and participate hands on in the work. United Way has benefitted from volunteer support on numerous committees including finance, audit and funds distribution. Bill chaired the 2015 United Way annual campaign and served on the Board of Directors and Executive Committee. Bill and his team recognize our community needs are great and they believe everyone has a stake in making greater Stark County a better place to live.

When you volunteer, one day can make a difference. United Way's Annual Day of Caring shows just that. One of the largest single day community service events, hundreds of volunteers are released from their workday to help local non-profits with projects such as painting, reading, landscaping and much more. Since 2012, Huntington has been the presenting sponsor. Bill and his team are active, visible and hands on throughout our community. Their passion inspires other workplaces to get involved.

Many nonprofits call Huntington a friend. We are proud to be one of them.

Very best,

A handwritten signature in black ink, appearing to read "Maria Heege".

Maria Heege,
President & CEO