
From: Gina Ginn <GGinn@columbusearlylearning.org>
Sent: Tuesday, February 02, 2021 4:37 PM
To: CLEV Comments Applications <comments.applications@clev.frb.org>
Subject: [External] Huntington's Community Impact

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Dear Ms. Johnson,
Good afternoon. I hope that this email finds you well and your Monday is off to a good start.

My name is Dr. Gina Ginn and I am the Chief Executive Officer for Columbus Early Learning Centers (CELC) in Columbus, Ohio. CELC was founded in 1887 to support the needs of working mothers in the Central Ohio community and that mission still stands today. CELC serves over 300 children each year in our center based programs and an additional 1100 children in families in our wrap around and community based services. To be successful with implementing our mission in the community each year, we rely heavily on our corporate and community partners. And there are few like Huntington Bank that step up to ensure that we have the men and women power needed to make so many of our endeavors successful each and every time. From providing associates to serve on our Board of Directors and Capital Campaign committee to volunteers that have helped build playgrounds, bookshelves, gardening benches and the assembly of hundreds of food assistance bags for our families, there is never a project that they say no to.

In fact, since the on-set of the Pandemic there has been a significant increase in the need for food supports for the children and families we serve as well as our staff and their families. With that, CELC stepped up and in partnership with the Broad Street Food Pantry, we have been purchasing and assembling 2 food bags per month for each family we serve at each of our centers and with our home based programs. In total these bags impact over 527 people every other week and Huntington has been by our side to make this happen. Associates show up every other week at 7:00 a.m. and help us to stuff all of the food and items that go into each bag. They then help to organization the group to load cars and deliver all of the bags to each of the centers so that family can pick them up that evening. Without their support we would not be able to make this benefit available to our families. We are so indebted to them for the men and women power they provide to make the bags come to life for distribution to all of our families.

We also have so much trust in their commitment to the community that CELC has banked with Huntington as well for many, many years. Over 70 years from the electronic records, but most think it is a lot longer than that!! Their commitment to the community and wanting to support each of us in a way that helps us to prosper is what I believe makes them such a good partner for any project that they may take on. I whole-heartedly believe that they will continue to represent the values of the merger partner they are working with and those partners should rest assure that by adopting the Huntington name, they are adopting not just a transaction but a true partner that is committed to all of the communities that they are a part of.

We appreciate your consideration of Huntington and their application for merger with the bank that they are working with.

We are happy to provide any additional feedback or testimony for you in regards to Huntington's impact on CELC and the Central Ohio community.

Have a wonderful week.

Thank you,
Gina

Gina M. Ginn, PhD.
Chief Executive Officer
Columbus Early Learning Centers
Phone: 614.253.5525
Email: gginn@columbusearlylearning.org



From: Cheryl Schuch <cheryl@familypromisegr.org>
Sent: Tuesday, February 02, 2021 5:57 PM
To: CLEV Comments Applications <comments.applications@clev.frb.org>
Subject: [External] Huntington Bank Merger with TCF Bank

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To Whom It May Concern,

Family Promise of Grand Rapids is honored to give feedback regarding the merger of Huntington Bank and TCF Bank. For decades, Huntington Bank has been a leader in our community. The impact that they've had, and continue to have, is significant as their team works continuously to transform communities.

They approach community partnerships with a humble and collaborative attitude, focusing on our most vulnerable and disenfranchised community members. We were excited to hear about the merger in that it would create a larger team for boots on the ground work, expand the Huntington impact area, and allow Huntington Bank to increase their investment in our community. These investments lead to greater community impact and sustained change.

In closing, Huntington Bank is a huge asset to this community and their investment in a wide array of sectors has helped develop the local market. We believe this merger would only serve to benefit our community and the new communities they would engage as a result of the merger.

Sincerely,



Cheryl Schuch

Cheryl Schuch

CEO

516 Cherry St SE | Grand Rapids, MI 49503
Office: [616-475-5220](tel:616-475-5220) | Direct line: [616-608-8901](tel:616-608-8901)

familypromisegr.org

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Ending Homelessness...One Family at a Time

From: Steven Heacock <srheacock@gmail.com>
Sent: Wednesday, February 03, 2021 4:49 PM
To: CLEV Comments Applications <comments.applications@clev.frb.org>
Subject: [External] Huntington/TCF proposed merger

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To whom it may concern,
I am active in the Grand Rapids, Michigan community and writing to comment on the proposed merger of Huntington and TCF.
Under the leadership of John Irwin, Huntington has been a notable and positive community partner within both private and public sectors. Through loan programs for small businesses attempting to survive the pandemic, financial literacy classes in school, and many other programs Huntington has demonstrated its commitment to making our community a better one. John's personal commitment and leadership is also significant, most notable to me was his service to the Grand Rapids Chamber of Commerce, Grand Rapids Symphony, and St. Cecilia Music Center.
After reading about the merger, I am convinced that the merger will strengthen, rather than lessen, the bank's service in the community. While West Michigan will encompass a smaller part of the combined organization's footprint, the bank's increased size and strength should allow them to be an even better community partner. Their commitment to the communities they serve seems genuine. So long as the organization hires good people and continues to encourage their people to engage in the community, the merger should be positive.

Respectfully yours,
Steve Heacock
President and CEO
Grand Rapids Whitewater



Richard Ryan Schilling
Banking Supervisor – Applications and Enforcement
Federal Reserve Bank of Cleveland
150 East Fourth Street
Cincinnati, Ohio 45202

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

February 2, 2021

Dear Mr. Schilling and Ms. Johnson,

I am writing to offer comments in support of the notice to the Federal Reserve Bank in Cleveland from Huntington Bancshares Incorporated in Columbus Ohio to acquire TCF Financial Corporation.

Dwelling Place of Grand Rapids Nonprofit Housing Corporation (Dwelling Place) was founded more than 40 years ago as a community development corporation to create, own and manage quality affordable housing in West Michigan. Today Dwelling Place owns and manages more than 1,400 units of affordable rental housing in four Michigan counties including Kent, Ottawa, Oceana and Muskegon. We also offer a wide array of support services and community building & engagement activities for our residents and the neighborhoods where they live. Our capacity to develop affordable housing and to engage in broader community development programs is directly affected by the policies and programs of area financial institutions like Huntington Bank.

We are pleased to offer our support on behalf of Huntington's proposed acquisition, based on our experience in working with the bank over the course of many years at Dwelling Place.

In the past 10 years, for example, Huntington has invested millions of dollars in several large Dwelling Place LIHTC projects including Reflections, a 60-unit senior housing community in a predominantly African American neighborhood in Grand Rapids and more recently in Avenida Brillante and Suroeste Brillante Apartments, two 24 unit projects in a predominantly Latinx neighborhood in Grand Rapids. The latter two projects are part of a larger neighborhood initiative called Plaza Roosevelt that involves Grand Rapids Public Schools, Mercy Health, Habitat for Humanity, the Roosevelt Park Neighborhood Association, Grandville Arts and Humanities and the Hispanic Center of West Michigan. All of the Huntington LIHTC investments in these projects were private placements. Major investments, such as these, in low income neighborhoods have increased opportunity to access affordable housing while at the same time, improving the potential for other neighborhood revitalization and economic development.

Dwelling Place has also utilized Huntington Bank's construction lending programs in multiple housing projects in the past 5 years. We have also partnered with the Bank in at least one successful AHP grant application through the FHLB of Cincinnati.

During this past year, we have developed a new line of business for affordable homeownership with the formation of a Community Land Trust (CLT). The CLT model for homeownership is an exciting and innovative approach to addressing the growing affordable housing crisis and it holds much promise in addressing growing racial disparities in home ownership. We are excited to report that we will soon close



Equal Housing Opportunity
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on our first CLT mortgage with Huntington Bank as they have decided to ramp up CLT mortgage lending in the state of Michigan. Because there are just a few other banks in the state presently interested in this type of mortgage lending, we feel fortunate to join with Huntington Bank in this new partnership and for us, what is a new line of business.

Beyond these very important investment activities, Huntington Bank has demonstrated its commitment to the community as a partner in many other ways. One example of this is the partnership we have with the bank as one of our commercial tenants. Huntington Bank has leased commercial space from Dwelling Place for one of its bank branches for nearly 20 years. This bank branch, located in another core city neighborhood, has helped to change the character of the Wealthy Heights Business District.

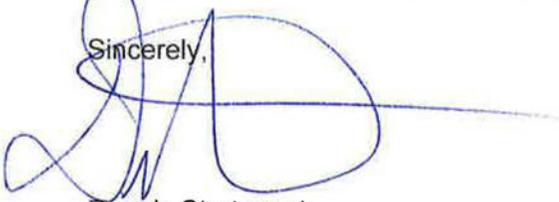
Another example is grants made by Huntington Bank to support housing related initiatives. Dwelling Place and other community development groups have been the recipient of Huntington grants to help defray various social service and community building and engagement programs operated by Dwelling Place in conjunction with our housing programs.

Finally, and just as importantly, Huntington Bank employees have been a tremendous asset and resource as volunteers on our board, on several of our board committees and even as volunteers to help install community gardens in one of our properties.

I have held my position at Dwelling Place for over 32 years and I can say without hesitation that Huntington Bank understands our business and the needs of our customers (residents and neighborhoods). The term "triple bottom line" is often used to describe a business that will consider more than just profit in defining their success. I think that Huntington Bank meets that definition as well as any bank we have ever worked with.

It is a pleasure to offer our support for their application to acquire TCF Financial Corporation. It would be my expectation that this larger footprint will only enhance their capacity to make a difference in the lives of low and moderate income households.

Sincerely,



Dennis Sturtevant
Chief Executive Officer

cc. John Irwin
Renee Williams



February 3, 2021

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

Dear Ms. Johnson,

I am writing to you on behalf of our community partner – The Huntington National Bank here in West Virginia.

Leadership West Virginia (LWV) is an innovative program that grows, engages, and mobilizes leaders to ignite a lifelong passion to move West Virginia forward. Our professional training program is successful because of our valued partners such as the Huntington Bank.

Over the last several years, Huntington Bank has supported our state-wide organization in many ways. The bank has nominated and supported their employees to participate in our yearly professional development program. The bank has been a long-term financial supporter of our program as well. We also have a member of the bank on our board of directors.

As I mentioned earlier in this letter our organization thrives on the partnerships with community and business involvement as we have with the Huntington Bank.

Sincerely,

A handwritten signature in cursive script that reads "Pam Farris".

Pam Farris
Executive Director
Leadership West Virginia



February 1, 2021

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

Dear Vice President Johnson,

On behalf of the Board of Directors of the Mylan Park Foundation, I sincerely appreciate the opportunity to advocate for The Huntington National Bank as a valued community partner and champion of the citizens of North Central West Virginia.

The support provided to Mylan Park by Huntington through financing and corporate philanthropy has directly benefited our community in countless ways. This association has assisted in the Park's growth from a four-ballfield facility in 1999 to a 400-acre full-service sports, recreation, wellness, education and events complex. Mylan Park currently offers 14 different indoor and outdoor facilities comprising of over 60 acres of athletic field space and more than 180,000 sq. ft. of indoor sport, recreation and event venues. Our Foundation is deeply grateful for how this partnership with Huntington has fostered our development and mission to advance the inclusive educational, recreational, social and economic benefits of our citizens and visitors to the Greater Morgantown area.

I welcome you to visit the Mylan Park webpage at <https://mylanpark.org> to fully appreciate the impact of Huntington's support and community partnership. Please feel free to contact me if you have any questions regarding this endorsement.

Respectfully,

A handwritten signature in blue ink that reads "Ron Justice". The signature is fluid and cursive, with the first name "Ron" and last name "Justice" clearly legible.

Ron Justice
President, Mylan Park Foundation



Huntington National Bank Partnership

The financial decisions that young people make today will impact their future. That's why the Boys & Girls Club of Massillon pair youth with supportive Club mentors and volunteers to develop the financial skills that can lead to workplace readiness, lifelong financial stability, and overall success. Huntington Bank has been a successful and vital partner to the Boys & Girls Club of Massillon in various ways throughout the years. Our Board of Directors consist of a few Huntington National Bank employees: John Davide, Roseanna Pizzino, Bobbi Richardson, and Dan Brophy.

Through those people listed above, we have had the honor and privilege to meet and establish an ongoing relationship with Mr. William Shivers and Mrs. Sandy Upperman. Mr. Shivers is committed to giving back to those in his, and surrounding communities; and his personal vision and mission aligns with, and is supported by Huntington National Bank. We took the two of them on a tour through our building, and they were extremely open to, and impressed with the diverse programs offered by our Club.

For the past three years, Huntington has recruited a team of their employees to volunteer and invest their time to host a financial education program, here at the Boys & Girls Club of Massillon. The organization of plans is spearheaded by Mrs. Carolyn Lee. The presentation is always informative, realistic, entertaining, and FUN! During the presentation, they describe and touch on almost everything having to do with finances; setting goals, budgeting, banking, saving, loans, credit cards, interest, and investing. Our members take in valuable life lessons and a sense of appreciation upon completion of the program. Many times through the activity, it allows members to put themselves in the shoes of their parents or care takers and realize some of the difficult financial decisions adults have to make on a daily basis.

The impact of the sessions is noticed immediately from teens who complete the program; and the information presented sticks with them! These members show improved financial management skills, including saving money and sticking to a budget. One of our members, who is competing in the Club's Youth of the Year competition, specifically commented on the importance of Huntington Bank's Financial literacy program and how useful it was to him! He stated "Being employed as a Jr. Staff person, and also a member at the Boys & Girls Club, has given me so many opportunities to gain knowledge in the real world. A huge opportunity I had is, we had employees from Huntington Bank come in and take myself, other Jr. Staff, and other members ages 12-15, through a "Game of Life" Simulation. I learned SO MUCH from this. It taught me useful things such as discerning between a need and a want, opening a checking AND savings account, and tips on the type of accounts available to teens my age."

By going through Huntington Bank's financial literacy program, and being able to speak one on one with a financial advisor, one of our other Jr. Staff members, Jackie, was able to come up with a plan to save money for a down payment, and make the purchase of her FIRST, very own car. This was such a valuable program to her. It took a lot of determination, and many sacrifices; but she did it! What an accomplishment; she was so very thankful she didn't have to take public transportation anymore! Obtaining her vehicle was also one less stressor as she headed off to college that fall. What they deliver to our "Kids" completely aligns with lessons we offer through our "Money Matters" program. In addition to volunteer-led financial literacy sessions, young people also practice their financial decision-making skills through digital tools and games. It is the objective of the Boys & Girls Club of Massillon to provide a safe place to learn and grow ongoing relationships with caring, adult professionals, offer life-enhancing

programs, character development experiences, hope, and opportunity. Thanks to Huntington Bank, we continue to achieve our goals.

This past summer, because of the global pandemic, we had to change the way the Huntington Volunteers were able to deliver their program. We went virtual, and met over ZOOM. The volunteers at Huntington are completely amazing!! We collaborated with Mrs. Carolyn Lee, once again, worked out all of the kinks, and my goodness did they deliver! Even though the volunteers were not here in person, our kids were interested, engaged, and willing to learn about the information Huntington was presenting. We continue to look forward to partnering with Huntington National Bank to help us solidify the importance of financial literacy to our members.

The importance of Boys & Girls club leadership cannot be overstated. Across America, more than 74,000 volunteer leaders represent the strength and diversity of local Club boards. They are a reflection of the communities in which they live and work. Their depth of understanding about Clubs is crucial to their power as advocates and to preserving young lives. The board of directors (or, in some organizations, an administrative committee or board of governors or trustees) serves four primary roles. 1. Trusteeship- The board is the active governing body of the Boys & Girls Club. Above all else, it is solely responsible for all Club actions, from protecting the mission to ensuring public accountability. It serves as the public face and persona of the Club. 2: Planning- Working in partnership with the chief professional officer (CPO) as the leadership of the Club, the board must carefully set direction and plan for the future. 3: Policy and Evaluation- The board is responsible for establishing policies that will govern the Club's daily operations and ongoing activities, from programs to human resources. And 4: Resource Development and Oversight- The board must not only exercise fiduciary oversight to protect the Club's resources, it must also assist in raising money for the Club. The Boys & Girls Club of Massillon is especially appreciative of the dedication, care, and impact the Board has on the Club's members.

Additionally, and over each of the last three years, Huntington, through the ongoing efforts of our board members from Huntington, and along with William Shivers, Sandy Upperman and Carolyn Lee, have made it their priority to provide funding in the amount of \$15,000.00 to support the efforts of the Boys & Girls Club of Massillon. Huntington has also been a Silver Sponsor for our annual "KIDS" Dinner & Auction for at least a decade.

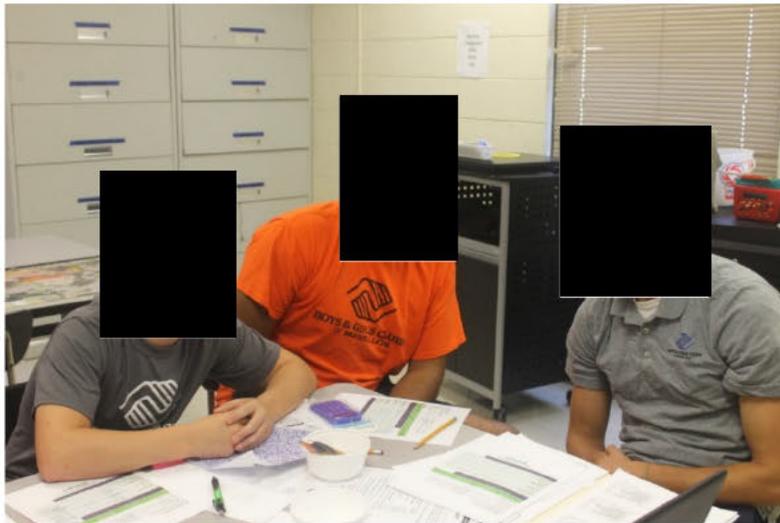
For further information, or if you have questions regarding the ongoing relationship between Huntington National Bank and the Boys & Girls Club of Massillon, please do not hesitate to contact any of the following staff members:

Alex Williamson – Director of Operations awilliamson@massillonkids.org
Andrea Scharver – Program Secretary ascharver@massillonkids.org

Thank you for your interest in one of our most important working relationships with businesses in the Stark County community. With this type of partnership, we will continue to inspire and enable our young people, especially those that need us most, to realize their full potential and productive, caring and responsible citizens.

Sincerely,

Vincent E. Pedro, Executive Director
vpedro@massillonkids.org
330-833-4395
330-327-1320 - cell



Feb. 3, 2021

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

Dear Ms. Johnson,

As president of the Youngstown Warren Regional Chamber Foundation, a 501(c)3 charitable organization that supports the economic development efforts of the 2,400-member Youngstown Warren Regional Chamber, I support the Huntington Bancshares Incorporated acquisition of TCF Financial Corporation.

Huntington has been a reliable corporate citizen in the Mahoning Valley that consists of Trumbull and Mahoning counties in Northeast Ohio. It is well represented on many nonprofit boards, including the Regional Chamber Board of Directors and the Warren Area Chamber of Commerce Economic Development Foundation Board of Directors. Huntington's community leaders provide expert guidance across a multitude of disciplines to assist these nonprofit entities.

Huntington has also been an avid financial supporter of many Mahoning Valley community and economic development endeavors. Those endeavors include economic development services provided by the Regional Chamber and the world renown Youngstown Business Incubator. They include the Youngstown Riverfront Park and Amphitheater, a quality-of-life gem that replaced a brownfield eyesore. They include the Fund for Warren's Future, designed to restore prosperity to one of the hardest-hit city economies.

Please feel free to reach out if you would like me to expand upon Huntington's history of corporate responsibility in the Mahoning Valley.

Sincerely,

A handwritten signature in black ink, reading "Guy Covello", enclosed in a thin black rectangular border.