

From: Brandon Dennison <bdennison@coalfield-development.org>
Sent: Thursday, February 04, 2021 5:06 PM
To: CLEV Comments Applications <comments.applications@clev.frb.org>
Subject: [External] Supporting Huntington Bank's merger with TCF

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Hello,

My name is Brandon Dennison and I am CEO of a non-profit 501(c)3 organization based in southern West Virginia. I write in support of Huntington Bank's merger with TCF. More generally, I write to share what a great partner Huntington Bank has been in partnering with us to alleviate poverty and advance equity in the coalfields of southern West Virginia. Our region faces some of the steepest inequities in the country. Despite this, Chad Prather and his team at Huntington Bank have gone above and beyond to find solutions and to achieve community and economic development goals. Through both lending and grant making, Huntington Bank has empowered us to create affordable housing for low-income tenants, promote job training for unemployed workers, and launch community renewal projects. We are grateful for Huntington Bank's support and eager to continue our partnership.

Thank you,

brandon

Brandon Dennison, CEO

bdennison@coalfield-development.org

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February 4, 2021

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

Happy New Year and best wishes for a continued successful year.

I am Kenneth E Harris, Managing Director of The Harris Financial Group, Ltd in Pontiac, Michigan and CEO of We Pop The Corn, LLC dba The Detroit Popcorn Company in Redford, Michigan.

It is not often when asked to proffer an endorsement or statement of support that one with heartfelt enthusiasm comes forth and allows the "Ornate Gourd" to overflow with true and factual experienced comments. However this is not the case. This Letter is to offer my jubilant support of the merger of TCF Bank and The Huntington Bank. As a Minority Entrepreneur of more than 25 years, I am pleased to share, that I would not be where I am today were it not for the support of David Provost of TCF Bank and the diligent steadfast trust and shared vision of Eric Dietz of Huntington Bank and my Heaven Sent Banking Angel Ms. Sandy Pierce. These two Banks are my foundation of success and without them, I would not be. Saying such, the merger of the two only sets the stage for community growth, corporate alliance, and for the African and Hispanic American Business Community a veer of hope and prosperity.

With Huntington Bank being noted as the national leader in lending with the Small Business Administration, this merger advances the opportunity for aspiring entrepreneurs and small businesses as myself to have confidence in seeking a banking relationship that will support their strategic business planning and growth. Huntington Bank is without question that Bank.

In closing, life deals us many different challenges and you interpret what is going on around you based on your assessment of what is within you. The presence of the talents and commitment to our community by both TCF and Huntington now becoming one will just be an insurance policy of a better future both hermeneutically and economically.

Appreciative Regards

A handwritten signature in blue ink that reads 'Kenneth E. Harris'.

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From: Hal Keller <HKeller@OCCH.org>

Sent: Thursday, February 04, 2021 8:14 AM

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

Subject: [External] Huntington-TCF Merger: Huntington Partnerships in Affordable Housing

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To: Mary S. Johnson

Vice President

Federal Reserve Bank of Cleveland

From: Hal Keller

President Emeritus

Ohio Capital Corporation for Housing

Hello. I have served as President of Ohio Capital Corporation for Housing for 26 years and recently retired. Ohio Capital Corporation for Housing (OCCH) is an independent, non-profit corporation created in 1989. OCCH has raised over \$5 billion in corporate equity for LIHTC projects involving

more than 840 transactions and 50,000 units of affordable housing in Ohio, Kentucky, Indiana, Pennsylvania, West Virginia, and Tennessee. OCCH has an affiliated property management and supportive services organization, Community Properties of Ohio Management Services, a lending subsidiary, Ohio Capital Finance Corporation--a certified Community Development Finance Institution (CDFI) and a member of the Federal Home Loan Bank of Cincinnati-- and a philanthropic affiliate, Ohio Capital Impact Corporation. OCCH is an endorsed business partner of the Ohio Bankers League and the Kentucky Bankers Association. www.occh.org

Huntington has been an investor with us dating back 30 years. The already good relationship, however, went to a new level with the arrival of its new CEO Steve Steinour around the time of the financial crisis. At that time, the investment market for Low Income Housing Tax Credits (LIHTC) was collapsing as banks, Fannie Mae and Freddie Mac, the primary LIHTC investors cut their level of investment. For Fannie and Freddie, they exited the market totally only coming back in the last three years.

As a result, affordable housing deals were paused and financial gaps created by reduced investor contributions. Huntington was keenly aware of the situation and wanted to help. After significant due diligence on OCCH, Huntington made a \$200 M commitment to OCCH that got stalled project under construction. That \$200 M was for three years but when we committed the dollars in two, Huntington responded with another like size commitment to us and our affordable housing developments. A third was announced last year bringing the total to around \$600 M in the last decade.

But that is not all. We offer our investors an "Impact" option in which, at their choice, they can pay a 1% more for their investment, take a slightly reduced return and we use the 1% for philanthropic purposes benefiting our residents. This is administered by our philanthropic affiliate OCIC. Huntington chose this option (several other investors have not) so we established a Huntington Impact donor advised fund that has assisted residents with summer camp scholarships, exercise equipment for seniors and stocked food pantries for projects serving the formerly homeless. About two years ago Huntington challenged us to be more creative and impactful so we created the Huntington Digital Inclusion Fund that has and continues to channel several million dollars to affordable housing residents for computers, broadband access and computer literacy training.

On the lending side Huntington continues to be a leading construction lender in the affordable housing space and a major participant in the FHLB of Cincinnati's Affordable Housing Program. Huntington employees are active board members in every affordable housing group in Columbus.

In summary, while OCCH has financial relationships with all major banks and many community banks in Ohio, Huntington is our most important and engaged investor. And that starts at the top with Steve Steinour, through the Central Ohio President Sue Zazon down to the great Huntington Community Development Corporation front line staff we work with on a daily basis

While others may be submitting comments on these next items let me comment on Huntington's assistance to two nonprofit organizations I have the honor of serving on the boards of.

- Affordable Housing Trust of Columbus and Franklin County: Huntington initiated a \$100 M Housing Action Fund loan pool administered by AHT. Huntington contributed 40% of the total

and aggressively worked with us to market the Housing Action Fund to other corporations.

- YMCA of Central Ohio: Huntington is the lender on a large transaction closed several years ago that financed the construction of new branches. The Y has been severely impacted by the pandemic as we closed branches and furloughed employees. Huntington worked with us on loan terms and found a creative solutions that provided us with some room to operate while still protecting their shareholders' interests. They engaged early and offered technical assistance on financial planning in addition to flexibility on the loan.

I hope this information is useful as you evaluate the Huntington-TCF merger.

As an aside, as a former member of the Board of Directors of the Cleveland Fed, I appreciate the critical role the Fed plays in maintaining stability in banking, capital markets and the economy.

Please do not hesitate to contact me at the above email or by phone at 614-325-3487.

Hal Keller
President Emeritus
Ohio Capital Corporation for Housing

StandWatch.org, Inc
PO Box 1321
Scott Depot, WV 25560
EIN: 47-5061795



February 4, 2021

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

Ms. Johnson,

My name is Zac Northup and I am the Founder and President of a small 501c3 in West Virginia called StandWatch Academy. I am writing to recognize the generous and critical support Huntington Bancshares has provided our organization over the last two years.

First established in 2015, StandWatch Academy teaches disadvantaged high school students in rural areas and small towns throughout West Virginia how to conceptualize and launch real small businesses that lift people and communities out of poverty. We do not do academic competitions with trophies and pretend money. Our students develop strong, vetted business models and then pitch their ideas to actual investors for real money. During the 2019-2020 academic year, 75 students in five different counties across the state participated in the program. Eight pitched to investors from across the country in May 2020. Three were funded and the remaining five were given specific instructions on steps they need to take to receive funding when they graduate high school in 2022.

Huntington Bancshares has been a critical partner to this success. They provided generous donations in 2019 that helped twenty-percent of our students attend the course. After COVID-19 closed schools in May of 2020, our donor base collapsed, and I was left to make some hard decisions. Just when things were looking bleak, at 9:00 PM on a Thursday night, the President of Huntington in West Virginia, Mr. Chad Prather, called and asked if StandWatch Academy could use a Paycheck Protection Program loan. He took the application over the phone and we received funding a couple weeks later. In November of last year, Huntington's foundation provided a \$10,000 grant that is helping us pivot to meet the challenges of educating rural students in the post-COVID world. Finally, just yesterday, we closed on a second round PPP loan from Huntington.

StandWatch Academy would not have survived the COVID disaster without Huntington Bancshares. It's that simple. The priority they place on supporting small, community-focused organizations like mine positively impacts West Virginia's economy and ultimately makes life better for people in rural areas throughout the state. They are literally a financial lifeline for communities that are often overlooked by most financial institutions. I consider them friends and allies in the effort to transform our state's economy in the months and years ahead.

Sincerely,

A handwritten signature in black ink, appearing to read 'Zachary Northup', is written over a light blue background.

Zachary Northup
President & Founder
StandWatch.org

eliminating racism
empowering women

ywca

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February 4, 2021

Mary S. Johnson
Vice President
Federal Reserve Bank of Cleveland
P.O. Box 6387
Cleveland, Ohio 44101-1387

Dear Ms. Johnson,

I am writing to express my sincere appreciation to Huntington Bank for their continued support of YWCA Columbus for more than twenty years. We are pleased to collaborate with the bank on community initiatives and are grateful for their continued support of our mission to eliminate racism, and empower women.

We are supportive of the recently filed merger application with TCF Bank and support the merger. We believe the proposed merger will strengthen the Bank's position to partner in more communities.

For more than twenty five years Huntington has partnered with YWCA Columbus to provide financial literacy classed to homeless families in our family center shelter, supported our special events which provide operating support for our agency, and we have had the benefit of Huntington leaders serving on our board of directors during this time as well. Most recently, we have added a new partnership to increase homeownership among black residents in our community.

Huntington recognizes the barriers to success for those standing in the margins and we look forward to our continued work together.

Sincerely,



Christie Angel