



8220 Second Avenue – Detroit, Michigan 48202 – (313) 871-2087 phone – (313) 871-7745 fax

Rev. Dr. Wendell Anthony,
President
Kamilia K. Landrum,
Executive Director

February 8, 2021

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

Dear Mr. Schilling,

Please receive this letter as a very clear indication of our excitement and enthusiasm for the proposed merger of Huntington Bank and the TCF Financial Corporation. Very often one is challenged when hearing of this type of merger. The question is whether or not it will increase or diminish the opportunities for consumers to benefit from such a financial development? The record of the TCF Financial Corporation is clear in the city of Detroit. TCF continues to be a great partner as it relates to the development of affordable housing and rebuilding communities often overlooked. Their commitment to educational achievement and scholarship for minority students throughout this region is a model for others to emulate. I am heartened by the fact that they are merging with Huntington Bank out of the city of Columbus, Ohio. The Huntington Bank also has a history of rebuilding in local neighborhoods and providing opportunities for the citizens to participate.

The city of Detroit is going through its own renaissance. New businesses are forming throughout our city. Neighborhood development is a major priority. Both TCF and Huntington Bank have made a significant commitment to the development of even more women- and minority-owned businesses throughout this city and region. As head of the Detroit Branch NAACP, the largest unit in the nation, our priorities certainly align with education, economic development, home ownership, and diversity. TCF has sent out a very clarion call for greater diversity in the financial industry. I have seen by example the reaching out into our community to make this a reality. Just last year, TCF along with nine other corporations and business leaders stood strongly to renew and enhance their commitment to end systemic racism and discrimination through programs and investments. They have stood on their word as we were able to join with others to provide 51,000 laptop computers and connection to the Wi-Fi for each K-12 student in the Detroit Public Schools Community District. The implementation of this project was a first in urban communities throughout our nation. I believe the merger with Huntington Bank will bring more jobs, greater opportunities, and an even stronger commitment to this community. It will not only enhance their profit margin, but it will also increase the margin of economic opportunity for all people.

The new TCF headquarters, currently being built in downtown Detroit, provides a clear message as to the viability and strength of their words by their deeds. It is our hope and well wishes that this merger moves forward without any hesitancy or delay. We remain energized by the prospect of enjoying the fruit from this new growth in our city. I look forward to this new partnership of Huntington Bank and TCF Financial Corporation with the people of our community. If I can provide any other comment regarding this merger, please know that I am only too happy to do the same. I may be reached at revwendellanthony@gmail.com or (313) 980-5095.

Yours for Our Community,

A handwritten signature in cursive script that reads "Wendell Anthony".

Rev. Dr. Wendell Anthony

Wolfe, Tani M

From: Amie Grubbs
Sent: Tuesday, February 09, 2021 2:03 PM
To: CLEV Comments Applications
Subject: [External] HNB Partnership Comments

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Mary,

I wanted to share the following thoughts about the United Way of Central Ohio's partnership with The Huntington National Bank. I've been supporting this relationship for almost two years now, and continue to learn and be impressed with members of their team.

The Huntington National Bank and United Way of Central Ohio partnership generates more than \$1.2 million of employee donations annually for the local communities where customers and employees live, work and play. The partnership includes robust leadership engagement in the form of past community campaign chairmanship, Board of Trustee service, corporate investment decisions and local nonprofit community investment process reviews.

Huntington takes pride in its culture that includes a focus on educating its large central Ohio workforce about pressing community issues. This education includes significant volunteerism opportunities and encouragement to participate, as well as a well-developed, year-round information and communication strategy. HNB utilizes traditional channels, such as top-down leadership email communication and on-site cafeteria monitor displays, with newer channels like Yammer to push out overviews of local nonprofits' missions, projects and calls to action.

In addition to Huntington's own thoughtful business decisions around investing with many local nonprofit partners that are building new facilities or expanding, it has emerged as a thoughtful corporate partner to the nonprofit community at large. With intentional leadership around its Foundation goals, Huntington hosts a "Seeds of Growth" nonprofit workshop featuring keynote speakers, panel discussions and stewardship best practices that is a well-attended annual event in central Ohio.

Huntington continues to learn and grow in the space of diversity and inclusion. An example is the company's recent commitment to have employees who serve on boards participate in the Racial Equity Partnership training. This training encourages research, discussion and growth on a range of topics including the history of slavery, systemic racism and implicit bias.

In 2020, the company utilized a digital platform to engage employees in a poverty simulation experience, then held discussions at team meetings of all levels to give employees the space and time to react to the emotional experience of the simulation. In short, nonprofits and the people they serve in the central Ohio community and across the state are more stable and successful thanks to Huntington's investments, employee-based partnerships and continued commitment to allyship.

Have a GREAT Afternoon,

Amie

Amie Grubbs

Senior Corporate Relationship Manager

United Way of Central Ohio

360 S. 3rd Street, Columbus, OH 43215

614.241.3072 (office) 330.573.2922 (cell)

Pronouns: She, Her, Hers

@grubbs_aj

Join us at liveunitedcentralohio.org/responsefund to provide relief and hope to families in central Ohio.



**Akron
Urban League**

*Empowering Communities
Changing Lives*

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President & CEO

February 9, 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 express my opinion and thoughts about Huntington Bank. My organization has conducted business with Huntington Bank for years and their responsiveness to our banking needs has been outstanding. Their approach to customer service is superb and I have always been pleased with how they respond to any issues or questions that are presented to them. They have needed to interact with my finance staff and again, they are very customer driven in how they manage their customer base.

The Regional Akron President, Nicholas Browning is incredibly involved in the community and serves on many boards and committees. He is highly respected and often sought out for advice.

In a prior role as the President of the Boys & Girls Clubs, we also used Huntington as our bank and the experience was the same as mentioned in the above paragraph. Finally, I am a personal customer at Huntington Bank and again, my experiences as a customer overall have been excellent.

Please let me know if you need any additional information. Thank you.

Respectfully,


Teresa R. LeGrair
President & CEO



440 Vernon Odom Blvd.
Akron, OH 44307



Phone: (330) 434-3101
Fax: (330) 434-6062



www.AkronUrbanLeague.org



February 9, 2021

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

To Whom it May Concern:

RE: Huntington Bank merger with TCF

It is my privilege to provide this letter of support for Huntington Bank regarding the above referenced acquisition. I have had a working relationship with Huntington Bank since 2018. HFLA of Northeast Ohio provides interest-free loans to promote the economic self-sufficiency and growth of Northeast Ohioans who are unable to access safe and fair lending resources. We seek to create a more equitable Northeast Ohio where everyone has equal access to capital and all residents can participate in the growth and prosperity of their communities. Huntington Bank's Community Development department has provided financial support to HFLA to accomplish this mission allowing us to help individuals and small businesses with low to moderate income, the majority of which are BIPOC. As one can imagine there is a cost to providing interest-free assistance and the support of Huntington Bank allows us to fulfill our mission. Most recently we were able to refer a woman owned minority business who had two micro-loans with HFLA which had been paid in full to Huntington Bank for their Lift Local Business program and she was able to attain a bank loan, something that would not have been feasible in the past if not for both HFLA's help and Huntington's new program.

HFLA of Northeast Ohio is proud to partner with Huntington and strongly supports its growth to provide additional communities with the benefits and relationships we have with Huntington 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 "JN" with a long horizontal stroke extending to the right.

Michal Marcus
Executive Director

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

From: Charlotte Blackwell

Sent: Wednesday, February 10, 2021 10:52 PM

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

Cc: Michael jackson norma criswell ; paul hester jr ; pastor henry sims ; Cheria-pastor Sims
Daughter Meaux ; Ken Woody ; elder cobb >

Subject: [External] Letter of Protest

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To Whom This May Concern,

On behalf of Happy Homes Community Association, we are writing this letter in opposition of the merger between Huntington and TCF banks. And furthermore, we are requesting that they extend the comment period.

It is our understanding that, as a result of this merger, all of the satellite branches located in the Meijer stores and other branches within the City of Detroit boundaries will be permanently closed. This will in turn lead to job loss and will strip the City of yet more financial institutions; leaving us prey to these predatory lenders. IT STOPS HERE AND IT STOPS NOW!!!!!!! We will not stand to be victimized, oppressed, and marginalized anymore. We speaking our truth and we expect to be heard!!

Yours truly,

Charlotte Blackwell
President/Co-founder
Happy Homes Community Association
Phone: (313) 320-3872

February 9, 2021

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

Dear Ms. Johnson:

For many years, Huntington National Bank and OhioHealth have partnered to improve the lives of Central Ohio residents. Five years ago, with a focus on serving all communities, we deepened our partnership—committing to serve medically underserved residents on Columbus' west side. Using Huntington's initial \$1 million gift, OhioHealth's Wellness on Wheels Primary Care mobile doctor's office provides healthcare three days a week at the Hilltop YMCA on Columbus' west side.

This ongoing partnership has resulted in the following outcomes for Central Ohio residents:

- Access to high quality, trauma-informed, culturally sensitive, and inclusive primary care for more than 560 medically-high-risk patients with over 2,600 office visits completed;
- Chronic disease management services for patients with diabetes or prediabetes, mental health and/or addiction, hypertension, chronic pain, and respiratory disorders;
- Social determinants of health resources for patients and families, including access to health insurance, mental health, food, jobs, and affordable housing;
- Resources for patients in crisis, through relationships with Ohio Department of Job and Family Services, Legal Aid Society of Columbus, YMCA, YWCA, and other homeless and domestic violence shelters; and
- A 50% percent reduction of inappropriate emergency department visits from Wellness on Wheels Primary Care patients, indicating that patients are able to receive treatment from their primary care doctor.

Notably, all services are provided regardless of ability to pay. Minorities represent more than 50% of all patients served by Wellness on Wheels Primary Care. About 80% percent of patients have Medicaid insurance or are uninsured and reside in low-income neighborhoods.

In 2020, Huntington National Bank committed an additional \$1 million to the project, ensuring that the work continues through 2022. We are proud to continue to partner with Huntington National Bank on this important work, ensuring that all our residents have meaningful access to healthcare.

Sincerely,

Karen Morrison
President, OhioHealth Foundation
Senior Vice President External Affairs, OhioHealth

Wolfe, Tani M

From: Kara D Ross
Sent: Monday, February 08, 2021 3:17 PM
To: CLEV Comments Applications
Subject: [External] Comments on Application of Huntington Bank
Attachments: Support Letter Huntington Bank Feb2021.pdf

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Good afternoon,

I'm reaching out to show support for an application made by Huntington Bank. When viewing the landscape of our service area in eastern Michigan, Huntington is not just a bank, but an active community partner that comes along side collaborations that make a real difference. Huntington Bank moves beyond community investment, to active community involvement. Their transformative work in community development, environmental and social issues, volunteerism and programs for the military with supports for veterans, the partners we have in Huntington Bank as valued members of our community and neighborhoods.

As President and CEO of the Food Bank of Eastern Michigan and a Board Member of Food Bank Council of Michigan, I wanted to share firsthand the incredible work being done by Huntington Bank with food security. Through their giving programs, they have supported multiple pantries, soup kitchens, shelters and more partners that work actively with the food banks in the State of Michigan. Huntington has also worked with our food bank, to help provide funds to open school pantries each year to provide emergency food support right where children learn and go every day. We've also worked with Huntington to provide weekend backpacks of meals for kids in partnership with school districts to provide meals each and every weekend of the school year. Huntington Bank employees are active volunteers and board members in our community and they lead to fill gaps in services by partnering in creative ways.

Huntington Bank actively hosts workshops for neighbors on financial learning and security and for local businesses on market trends and cyber security. As a non-profit, these are valuable resources for our team that would not be otherwise available both for our workforce and for our partner agencies, many of which are staffed by volunteers helping neighbors with emergency food. The support they provide in sponsorship, educational opportunities, business solutions and volunteerism, has benefited hundreds of organizations in our network of emergency food providers in our 22 county service area. From our statewide work, I know this is the case for many other non-profits and organizations we work with. During the pandemic and other emergencies, like a 500-year flood event in Midland, Michigan – Huntington was there and active in community to help neighbors who faced losing their homes and needing help with emergency relief or financial solutions to issues they faced.

In not knowing what further might be of help, I am happy to speak with someone in regards to our work with Huntington if helpful. We are grateful for the work of Huntington Bank in service to our community on so many levels and I'd be pleased to provide additional details, if needed. My direct phone line is below and the address for our Hunger Solution Center is also listed.

Thank you for your time and please continue to take care,

Kara

[Kara-Lyn D. Ross](#)

President and CEO | Food Bank of Eastern Michigan

2300 Lapeer Rd, Flint 48503 / 810.239.4441 main / 810.396.0213 direct



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Kara-Lyn D. Ross
President

Julianne Princinsky
Chairman of the Board

February 5, 2021

To Whom it May Concern,

I'm reaching out to show support for an application made by Huntington Bank. When viewing the landscape of our service area in eastern Michigan, Huntington is not just a bank, but an active community partner that comes along side collaborations that make a real difference. Huntington Bank moves beyond community investment, to active community involvement. Their transformative work in community development, environmental and social issues, volunteerism and programs for the military with supports for veterans, the partners we have in Huntington Bank as valued members of our community and neighborhoods.

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Sincerely,

A handwritten signature in black ink that reads "Kara Ross".

Kara-Lyn D. Ross

President and CEO | Food Bank of Eastern Michigan

Our Mission is to
improve your health
and well-being.

February 1, 2021

To Whom It May Concern,

Please let this email serve as strong recognition that Huntington National Bank is a critical community partner and plays an active role in improving the health and well-being of Ohio, Michigan and Toledo communities. Huntington Bank leadership team is involved and plays an essential role in numerous community initiatives and non-profits that strengthen our community.

Headquartered in Toledo, ProMedica serves communities throughout the country and has more than 56,000 employees in its hospitals, senior care and medical facilities. We are appreciative of Huntington's work in our community and stand as strong partners in a number of critical initiatives to improve community development, workforce, health and well-being and education attainment.

If you have any questions, please reach out at 567-585-7318 or Kate.Sommerfeld@ProMedica.org.

Thank you for your time.

Sincerely,



Kate Sommerfeld
President, Social Determinants of Health
Vice President, Community Relations
ProMedica