

NEIGHBORHOOD HOUSING SERVICES OF CHICAGO, INC.

Rebuilding Chicago's Neighborhoods

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Mary S. Johnson, Vice President
Federal Reserve Bank of Cleveland
1455 East Sixth Street
Cleveland, OH 44101-2566
comments.applications@clev.frb.org

February 11, 2021

Dear Ms. Johnson:

As President of Neighborhood Housing Services of Chicago (NHS), I am writing on behalf of the organization to express our support for Huntington Bank's merger with TCF Bank. NHS has partnered with Huntington Bank for well over a decade. Through that partnership, NHS has furthered its work to improve community wellbeing. We greatly value the bank's continued commitment to NHS and to making a critical and positive impact in the communities we serve.

NHS is recognized as a national leader in affordable homeownership and neighborhood revitalization. Established in 1975, the agency provides practical resources to working families and works to create thriving communities in underserved Chicago neighborhoods. NHS provides services to thousands of families across the Chicago metropolitan area and Cook County.

NHS works closely with Huntington Bank in myriad ways. Through our partnership, we provide lending via our CDFI, Neighborhood Lending Services, and also benefit from Huntington Bank employee volunteers serving in a hands-on capacity in our neighborhood programs and workshops. Huntington is also as members of our Trustee committee. Examples of the bank's commitment include participation in neighborhood trolley tours (pre-Covid), virtual workshop presentations during the pandemic, investment in our shared-risk lending pool (PSSA) to provide mortgage loans to low-moderate income home buyers, and providing grants to NHS which support our operations and outreach in the service of disinvested neighborhoods.

NHS looks forward to a continued partnership with Huntington Bank. We believe its growth and expansion in our target neighborhoods through merger with TCF Bank will strengthen our relationship and further our partnered work in making a positive impact for Chicago area communities of color. Should you require further information about our support of Huntington Bank or details of our partnership with them, please don't hesitate to reach out. I may be reached at: asimpkins@nhschicago.org

Best regards,

Anthony Simpkins
President & CEO





February 15, 2021

To Whom it May Concern,

I am pleased to provide a letter of support for Huntington Bank's merger with TCF Bank. Huntington Bank has been an amazing supporter of our work and one of our most valued partners. Having them as part of our team has brought immense value to our organization and those we serve.

I am the Executive Director of 100K Ideas, a nonprofit located in Flint, MI. 100K Ideas is designed to help innovators take their ideas to market through customized research and next step services. Our mission is simple, to relieve the innovator of the entrepreneurial burden. We understand there is talent throughout our community, but not everyone has equal access to pursuing entrepreneurship. With the support of organizations like Huntington Bank, we are able to help our clients move their ideas forward.

Since we opened in November 2017, Huntington Bank has been an amazing collaborator. They have supported scholarships for our clients, supported our community events, and acted as judges for our Pitch for \$K – Idea Pitch Competition. They are always willing to provide support for clients looking to formalize their operations and their small business support initiatives are the perfect fit for the population we serve.

We are incredibly thankful for Huntington Bank's support over the last few years and are looking forward to continuing our partnership in the years to come. If you have any questions or concerns regarding this letter of support, please do not hesitate to reach out.

Sincerely,

A handwritten signature in black ink that reads "Brandee Cooke-Brown". The signature is fluid and cursive.

Brandee Cooke-Brown

Executive Director

100K Ideas

810-213-4720

brandee@100kideas.org



5233 W. Diversey Ave. Chicago, IL 60639
p: 773-283-3888 | f: 773-283-8821
northwestsidecdc.org

2/14/21

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

Dear Ms. Johnson,

It is my pleasure to write a letter of support for Huntington Bank and their TCF Bank merger. Huntington Bank has long been a supporter of our organization and the Latinx community that we serve in Belmont Cragin and the Northwest Side of Chicago.

The Huntington Bank team here understands that for all communities to thrive, more must be done to make access to capital equitable, affordable, and obtainable. That's why they have supported our programming not only financially, but they have committed their team to speak at training events, they maintain regular communication to gauge our evolving needs, and regularly communicate any updates to us. We are impressed with their forward thinking approach to community banking and genuine desire for moving all communities forward.

This is not only a Chicago experience, I recently moved back to Chicago about a year ago from Cleveland, OH and the team there is equally as impressive which leads me to believe that the company as a whole is invested in doing the right thing.

A stronger Huntington Bank means a stronger community of business owners and residents and this is exciting for us all.

Best Regards, 

A handwritten signature in black ink, appearing to read "Jason Estremera".

Jason Estremera
Executive Director
Northwest Side CDC
P: 773-724-0570
E: JEstremera@Northwestsidecdc.org

Wolfe, Tani M

From: Tanya Hahn
Sent: Friday, February 12, 2021 1:05 PM
To: CLEV Comments Applications
Subject: [External] Huntington Bank and TCF Merger - Comments On Community Support
Attachments: Huntington Charitable Information from National Church Residences Feb 2021.pdf

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Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Ms. Mary Johnson,

I am the CFO at National Church Residents headquartered in Columbus, Ohio. As a national nonprofit organization focused on owning and developing housing for seniors of all income levels (more than 360 properties) in our home state of Ohio and 24 other states (including a large presence in Michigan) around the country as well as housing for formerly homeless individuals in Ohio, Huntington Bank has been a partner of ours for more than 2 decades. In addition to providing loans and tax exempt bonds for our affordable and market rate projects and partnering with us on low income housing tax credit projects, Huntington has been a strong community supporter of our organization for many years as noted in the attached document.

In addition, TCF Bank, through their equipment finance team, has supplied us with van/bus loans for our senior transportation services located in the eastern part of Ohio in the counties of Belmont and Washington. This transportation service is offered to all seniors in those counties who may need transportation to medical appointments within their counties but also to appointments in cities such as Columbus and/or Cleveland for higher acuity cases. Hence allowing the lower income senior who does not have reliable transportation to still meet their medical needs.

I would be glad to address any questions you might have on the attached and we look forward to remaining strong partners with Huntington and TCF in the future.

Tanya Hahn

Tanya K. Hahn, CPA, MBA
Senior Vice President/CFO
National Church Residences
2245 North Bank Drive
Columbus, OH 43220
Phone: 614-273-3640
Cell: XXX-XXX-XXXX

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Volunteerism

Huntington Bank is not only a business partner but has been a volunteer partner with National Church Residences, providing a Veterans Day meal to the residents of our permanent supportive housing communities. In the past 9 years, Commons at Grant, Buckingham, Third and Livingston have enjoyed a hot meal and fellowship with Huntington employees on the Sunday prior to Veterans Day. About 40 Huntington employees participate in serving the meal, playing games and visiting with the residents. These communities house approximately 400 formerly homeless individuals, 120 of which are veterans. In addition to the Veterans' Day meal, Huntington has recently invited National Church Residences and its veteran residents to participate in the Columbus Veterans' Day Parade. Following the parade, veterans have been included in a luncheon hosted by Huntington's Military Business Group.

Of course, 2020 was a difficult year in which to volunteer but Huntington continued to provide a meal to our veterans at Commons at Livingston which is an all veteran's community. In addition, employees and their families provided cards, letters and pictures for each veteran thanking them for their service.



Giving History

Huntington Bank has been a consistent supporter of National Church Residences. They have been supporting our organization for the past 18 years providing over \$919,000 in charitable and in-kind gifts.

Significant Contributions and Support

Golf Classic - Huntington Bank was one of the first sponsors of this, our largest annual fundraising event, and has continued their participation for 10 consecutive years (the lifetime of this event).

SeniorSelect Center – Huntington Bank recently made a two-year, \$100,000 commitment to the new SeniorSelect Center, a state-of-the-art senior health care Center attached to the current National Church Residences Center for Senior Health adult day center in the Northland corridor area of Columbus, Ohio.

The Huntington Digital Inclusion Fund - The Ohio Capital Impact Corporation partnered with Huntington Bank in the Digital Inclusion Fund and selected Hopeton Terrace to receive a grant to cover the hardware and installation costs for high speed wireless internet for the resident units and common area.

COVID-19 Support – Huntington Bank approved a \$30,000 grant to support our COVID Relief efforts. This was used to provide basic needs (food, paper supplies, activities, etc.) for our residents and staff in Ohio and Michigan. (Funds came from both the Ohio and Michigan markets of Huntington)

Champion of One - National Church Residences was selected as the first recipient/pilot organization of Huntington's new community engagement initiative, Champion of One.

Permanent Supportive Housing – Huntington has been a long-time supporter of the employment and engagement programming at our permanent supportive housing communities in Central Ohio (financially and through volunteerism).

February 10, 2021

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

LIVE UNITED



United Way of Monongalia
and Preston Counties

Dear Ms. Johnson:

On behalf of the United Way of Monongalia and Preston Counties, I am pleased to provide this letter of support for Huntington National Bank (HNB). HNB has been an invaluable partner to the United Way of Monongalia and Preston Counties for over 40 years.

Not only has HNB been a great community partner, it has actively engaged its employees in the work of the United Way of Monongalia and Preston Counties. Their employees are active on our Board of Directors, our working committees, and have provided many hours of direct volunteer service during our annual Day of Caring. Employees have provided insight regarding good financial management strategies and helped us engage younger donors and volunteers through our Emerging Leaders Program.

At the beginning of the pandemic, HNB assisted us with our outreach to meet the needs of those who found themselves food insecure due to job loss. HNB was also eager to help any local non-profit organization who might need assistance with navigating the process to secure a PPP loan. These efforts were critical during a time of enormous uncertainty. We can't thank them enough.

Our engagement continues to be nothing but positive! The United Way of Monongalia and Preston Counties has maintained this relationship for so many years because we know we can count on HNB to be there when needed and that they understand their corporate social responsibility. There are other banks we can work with, but we choose to work with HNB.

If you have any questions regarding this letter, please do not hesitate to contact me at [REDACTED] or brandi@unitedwaympc.org.

Sincerely,



Brandi L. Helms, MSW, MPA
Chief Executive Officer



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

February 13, 2021

Ms Johnson:

I am writing in support of Huntington Banks merger with TCF Bank. Huntington Bank is one of the Women's Business Development Centers', WBDC, most trusted and valued financial institution partners. We have enjoyed an excellent relationship, which has grown during the past 5 years. Huntington Bank is invested in the Greater Chicago small business community, its' business service organizations, and the entire small business ecosystem.

WBDC is a thirty-four-year-old 501(c)(3) non-profit multi-resource business growth center. Our mission is to support and accelerate business development and growth, targeting women and serving other diverse entrepreneurs, in order to strengthen their participation in, and impact on, the economy.

WBDC is headquartered in Chicago, with offices in Aurora, Richton Park, and the Little Village neighborhood in Illinois. We also serve a nine-state Midwest region as a third-party certifier of Women Business Enterprises (WBE) as part of the Women's Business Enterprise National Council. Our major markets, with offices and staff, are in Chicago, Milwaukee, Twin Cities, Kansas City, and St. Louis.

WBDC programs and services are customized to align with the business stage of the business owner. Offerings are community-based and culturally aware and include one-on-one strategic business/financial advising, technical assistance, capacity building to scale businesses to compete in the marketplace; direct lending and debt/equity placement; business development services for veterans and child care business owners, corporate and public sector procurement opportunities; technical assistance for companies seeking to engage in international trade; and advocacy for parity in the marketplace for all.

The Huntington team has partnered with the WBDC team to deliver business and financial training to diverse small business owners in low-to-moderate income communities throughout Greater Chicago. Huntington bankers have served as subject matter experts and thought leaders for the financial modules contained in each of the WBDC's eleven cohort curriculum. Additionally, due to the generosity of Huntington Bank the WBDC was able to increase our Access to Capital staff to assist diverse small businesses survive and recover from the devastation caused by COVID-19 and the civil unrest.

Our organization looks forward to further enhancing our relationship with Huntington Bank as they expand their footprint further in Wisconsin and also into Minnesota in which the WBDC also has offices

and staff.

Sincerely,
Georgia

Georgia K. Marsh
Chief Development Officer
Women's Business Development Center
8 S Michigan Avenue,400,
Chicago, Il, 60603
gmarsh@wbdc.org



February 16, 2020

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

Dear Ms. Johnson,

On behalf of United Way of Greater Toledo, thank you for the opportunity to write about the longstanding relationship we have enjoyed locally with Huntington. Our mission shares a similar vision with the Huntington Community Plan, keeping us aligned in conversation and an appreciation for serving our neighbors.

Through Huntington's generous support of United Way of Greater Toledo over the past several decades, not only from a company perspective, but also from their local employees, the support has been strategically invested in our community as we continue to collaborate on creative solutions to face complex challenges in Lucas, Wood and Ottawa Counties. United Way of Greater Toledo connects social service resources to address complex issues surrounding health, education, housing, and financial stability.

Huntington and their employees contributed a lifetime gift of over \$2.5 million, the people with whom we interact have been outstanding. Sharon served as our Campaign Chair in 2010 and currently Ms. Stacey Dunbar serves on our Board of Directors, while we have had additional support from Stan Kolebuck, Shannon Loar, Cari Jennings, Bob Schoonmaker, Emily Kleeberger, and many others.

It is evident in the work they do every day, Huntington's dedication to our neighbors is unwavering. They are certainly a pillar institution in our community, and we are beyond thankful for the partnership and commitment to enabling Toledoans to thrive. They certainly embody the motto, "You'll do better in Toledo."

Sincerely,

Wendy Pestrue, J.D.
President and CEO

UNITED WAY OF GREATER TOLEDO
424 Jackson Street
Toledo, OH 43604

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25411 Tryon Road, Oakwood Village, OH 44146

February 12, 2021

Mary S. Johnson
Vice President
Federal Reserve Bank of Cleveland

Dear Ms. Johnson,

I hope that all is well with you and your colleagues at the Federal Reserve Bank of Cleveland.

This letter is submitted in response to the recent announcement that Huntington Bank is in the process of acquiring TCF Bank, and that public comments are welcomed.

I have enjoyed several positive interactions with Huntington Bank over many years and have been the beneficiary of their excellent banking practices and philanthropic initiatives. To be more specific, I am the co-founder of a 10-year old urban farm in a distressed neighborhood in Cleveland (known as the Rid-All Green Partnership) that is teaching urban dwellers how to grow healthy foods and adopt healthy eating habits. We also use the farm to teach the importance of environmental stewardship and community organizing.

It gives me great pride to report that not only has Huntington Bank served as our bank and provided critical guidance to us over the years, but the bank has also provided philanthropic support, which included both monetary donations and the volunteer time from Huntington associates focused on helping to educate urban residents on financial literacy. I have also personally worked with the President of Huntington Bank (Sean Richardson) over many years on civic and community boards and can say with great confidence that he is a truly compassionate and committed community leader.

All of these points hopefully make the case that Huntington Bank is a responsible corporate citizen that should be afforded any opportunities to expand its business operations through the proposed merger. I believe that it only positions them to do more "good" in our fair city, which is truly a win-win for all of us.

Please feel free to contact me if I can further expand on the content of this letter at (330) 242-1903.

Sincerely,

A handwritten signature in black ink, appearing to read "Randell McShepard".

Randell McShepard
Co-Founder, Rid-All Green Partnership

February 10th, 2021

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

To Whom it may Concern,

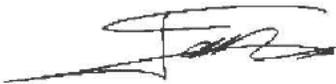
It is with great enthusiasm that I write this letter of support for the announced merger agreement of Huntington Bancshares Incorporated (“Huntington”), the parent company of The Huntington National Bank, and TCF Financial Corporation (“TCF”), the parent company of TCF National Bank.

Huntington has been a strong supporter of the John Chambers College of Business and Economics at West Virginia University. Helping us expand our outreach efforts for the benefit of the community by providing support for our entrepreneurship and economic development programs. First, supporting the WVU LaunchLab, engaging students at West Virginia University with innovation and entrepreneurship competitions, and more recently with the sponsoring of Vantage Ventures. This new endeavor is allowing West Virginia University to support emerging startups from within the institution, from across the state, and also welcomes innovating startups from outside of the borders of West Virginia.

Huntington has always been visible in our community. Always supporting non-profits and other organizations in the region, and being a willing partner with West Virginia University. We have no doubt that their presence will only be expanded after this merger and their commitment to bringing innovative financial solutions to our community, while being an engage partner for economic and business development for the region, will continue.

Please don’t hesitate to contact me if you think we can provide further information on this matter.

Kind regards,



Javier A. Reyes
Milan Puskar Dean for the John Chambers College
of Business and Economics
and
Vice President for Start-up West Virginia
West Virginia University

OFFICE OF THE DEAN

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Morgantown, WV 26505-6025
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February 15, 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 you in support of Huntington Bank and TCF Financial's pending merger and to describe the enormous impact Huntington Bank has had on our community from the perspective of the Cleveland Foundation. As the world's first community foundation, we have a special relationship with our trustee banks. Huntington Bank has been one of our trustee banks for several decades and has proven to be both a wonderful trustee and a devoted community partner.

The Cleveland Foundation continues to work closely with Huntington Bank on a myriad of community-related initiatives. Throughout the years, we have always found them to be a trusted, reliable ally when it comes to addressing Greater Cleveland's challenges and opportunities. We are connected with many corporations across our region and I have always found Huntington Bank and its team to be in-tune with the needs of our community and willing to work together to improve the lives of our residents and stakeholders.

Two examples of Huntington Bank's strong commitment to the health of our shared footprint include Say Yes to Education (SYTE) and the Greater Cleveland COVID-19 Rapid Response Fund (GCCRRF). SYTE is a 25-year, \$125M initiative to support Cleveland Metropolitan School District students and their families by removing barriers to post-secondary education with a scholarship program for all students. Huntington Bank's commitment enabled the initiative to move forward in its earliest months and highlights its care for Cleveland's families and its long-term vision to enhance our region's talent pipeline. Most recently, Huntington Bank was a lead responsive donor and engaged participant in the Greater Cleveland COVID Rapid Relief Fund – a community fund that was created to address the unique circumstances that surfaced locally due to the global pandemic. Its contribution to this important and urgent effort allowed many nonprofits in our community to be able to continue serving their constituents in the most challenging of times.

I am grateful to Huntington Bank and its leadership for our wonderful history and partnership as we serve the Greater Cleveland community together. I hold its leadership team in the highest esteem for their dedication to community engagement. I believe a merger with TCF Financial will allow Huntington Bank to do even more for the community and that is why our foundation supports it wholeheartedly.

Best regards,

Ronald B. Richard
President and CEO

City of Aurora



Innovation Department | Aurora Financial Empowerment Center
712 S River Street | Aurora, IL 60506
(630) 256-4551 | brodriguezfransen@aurora.il.us | cityofaurorafec.org

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

Dear Ms. Johnson,

On behalf of the Aurora Financial Empowerment Center (FEC), I am pleased to submit our letter of support for Huntington Bank. As one of our major sponsors for the Aurora FEC, Huntington Bank has been a vital source of support in our ongoing efforts to make a meaningful impact on the financial health of our residents, especially those in low- to moderate-income households.

Aurora FEC is the City of Aurora's newest public service, providing free 1-on-1 professional financial coaching to greater Aurora residents. Aurora is leading the way in the State of Illinois, as we are the first city in the state to offer this innovative service. Since we launched in April 2020, we have served 325 clients in helping them access public support services, open safe and affordable bank accounts, establish or improve credit, increase savings, and reduce debt. Collectively, our clients have saved nearly \$76,000 and reduced their debt by more than \$281,000 – incredible outcomes given that we are in the middle of a pandemic.

This kind of meaningful impact was made possible with the financial support of our sponsors such as Huntington Bank. We look forward to deepening our relationship with them, so that Aurora FEC can continue to assist in stabilizing more residents' lives, consequently enhancing the economic development and quality of life in our city.

With gratitude,

Bea C. Rodriguez-Fransen

Bea Rodriguez-Fransen
Program Manager of Innovation
City Manager, Aurora Financial Empowerment Center
City of Aurora



February 12, 2021

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

Ms. Johnson,

My name is Christine Sweeney, and I am the Executive Pastor of the Tabernacle, a church that works diligently to improve the condition of children and families in the Junction neighborhood of Toledo, Ohio. I am taking just a few moments to share with you the impact of Huntington's support of our efforts over the last few years—support that has been consistent and growing as we've grown in our knowledge of the work both of our organizations offer to our community and its members.

Over the last five years, as an organization, we have had the pleasure to do a number of programs with Huntington staff and volunteers. Our first endeavor, Financial Foundations, was a 9-month financial course offered to individuals that desired to increase their financial literacy and to prepare for home ownership. Through those Financial Foundation courses, we were able to position nearly 30-40 members of our community to take financial next steps, from working to establish and to repair their credit, to working with NOHDA and other community organization to secure HUD certification and down payment assistance, to home ownership for several families.

In addition to these courses offered to adults in our community, Huntington also has partnered with us over the last three years to make a difference in lives of the next generation supporting several programs, including, but not limited to, a character development program, Character Matters, at an all-boys academy, a program that rewarded students for excellence in character development and that connected those students with adult and teen mentors that cheered on their good choices, a program that served more than 200 students in the heart of our city.

Additionally, we have been supported in developing leaders among high school students in the area, through programs such as High School Heroes and Learn to Earn, connecting

students to academic support, workforce readiness training and leadership development, with a capstone event last year held at the Camp Miakonda where students were able to utilize problem solving and critical thinking skills in real time in an unfamiliar setting, a phenomenal experience for the 50 high school students who had successfully completed their summer employment opportunities. Even currently, Huntington staff members continue to connect high school students with information about goals, college and career readiness, and with other information that is key to them making more informed decisions about their futures, connecting with more than 40 students weekly virtually.

In short, Huntington continues to partner with us and with other community organizations to support children, adults and families in making choices to change the trajectory of their lives in a positive way, and we are excited to continue to work with them for many years to come.

If you have any questions or would like to talk further about the impact we've been able to create together, please don't hesitate to contact me using the information below.

Sincerely,
Christine Sweeney
Executive Pastor, The Tabernacle
[REDACTED]
419-902-5902

**Education - Health & Well-being - Economic Development - Neighborhood Stabilization
Community & Family Engagement - Leadership & Personal Development**

~ Calvin and Christine Sweeney ~

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Contributions to the Chicago Urban League are deductible for income tax purposes.

An affiliate of the National Urban League

February 12, 2021

(Submitted Electronically)

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

Dear Ms. Johnson:

My name is Margaret Wooten and I currently serve as Vice President, Housing and Financial Empowerment for the Chicago Urban League. I've been a part of the League for over 27 years and have met with many Bankers and Lenders who claim to serve low to moderate income clients in areas of banking and homeownership.

We have partnered with Huntington Bank since its merger from First Midwest in the Chicago area. To that end, let me tell you a little about Huntington and its willingness to serve up tools that AA can and does benefit from. I am particularly moved by one of their products that really address access to homeownership for low to moderate income AA's. That product is called the LMICT (low to moderate income census tract) and the program features all types of special down payment and loan discounts simply for clients moving into a certain area. This offering is crucial to the AA community as many times, we are cost out of desirable neighborhoods because of the high cost of owning property in those designated areas, this program is set up to meet the client where they are, (credit score and debt to income ratios) and opens the opportunity for that customer to purchase. Without this program, in many cases, homeownership would not be possible. I commend Huntington Bank for their resiliency in believing in the AA community and their willingness to provide special signature program to make homeownership possible.

I want to share a little known black history fact with you about a terrible situation that occurred in the African American community and how a film was born out of it, the Shame of Chicago - The Color Tax. Premiering last year at the Federal Reserve Bank of Chicago, The Color Tax tells the story of how a system of predatory home contract sales during the 1950s and 60s plundered enormous sums of wealth from the pockets of black families seeking homeownership. But unlike what happened in other cities, Chicago's families fought back in one of city's most heart-wrenching and perilous campaigns for racial and economic justice. Reverend William Barber, co-director of the National Poor People's Campaign, A National Call for Moral Revival writes, "The Color Tax paints with vivid clarity perhaps America's most striking example of systemic racism."

What a travesty those times were, that's why I am elated to be a part of Huntington Bank's Community where if we feel disparities are starting to pop up, we can always reach out to Huntington as a Community and the problem will be addressed.

With that said, the addition of TCF bank to Huntington's Portfolio, I believe, will strengthen the opportunity for the African American Community to become homeowners as their reach will certainly increase throughout Chicagoland area.

Thank you for your time
Margaret Wooten, Vice President Housing and Financial Empowerment