



Pilsen HQ
2124 W. 21st Place
Chicago, IL 60608
773.890.7676

Brighton Park
4700 S. California Ave.
Chicago, IL 60632
773.890.8620

North Riverside
7222 W. Cermak Road. 509
North Riverside, IL 60546
708.442.1299

February 16, 2021

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

Dear Ms. Johnson:

On behalf of the Board and Staff of Mujeres Latinas en Acción (Mujeres), I would like to express our support for the merger of The Huntington National Bank with TCF Bank.

The Huntington National Bank has been a wonderful partner to Mujeres since 2017 by supporting our entrepreneurship educational program and sponsoring our largest annual fundraiser. Huntington employees have also volunteered their time and support to our governing Board of Directors.

Our exchanges with the The Huntington National Bank have been overwhelmingly positive and we welcome the expansion of their presence in the Chicagoland area. We believe that the Bank will grow as community partners and expand their investments in the future.

Should you have any questions, please do not hesitate to contact me at 773-890-7667 or ltortolero@mujereslat.org.

Sincerely,

Linda X Tortolero
President and CEO



(The Church will not fail for God's Example)

Rev. Ira J. Acree, Senior Pastor
1256 North Waller, Chicago, IL 60651
773-378-3300
www.gsjbchurch.org

February 15, 2021

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

Dear Officers of the Federal Reserve Bank of Cleveland:

I am Rev. Ira J. Acree, the pastor of Greater St John Bible Church in Chicago, IL. I am writing this letter to offer my support for Huntington's purchase of TCF Bank. Our church has enjoyed a very amicable relationship with Huntington for many years. Through our affiliation with this institution, I have witnessed firsthand that they have been true to their commitment of doing the right thing for customers, colleagues, shareholders and communities. We greatly appreciated their 2020 grant that helped us provide food and PPE within the Austin community here in Chicago.

After such a grueling year like 2020, which included a ravaging Covid-19 pandemic, an economic collapse, political polarization and extreme civil unrest, Huntington's efforts of contributing to the economic strength of underserved communities by investing in business growth has been a breath of fresh air. We desperately need meaningful and significant alliances with banks like Huntington who seriously partner and volunteer to make a difference in our communities.

I look forward to the culmination of this transaction, as I am optimistic that together we can collaborate to combat many of the racial inequities that currently exist in this industry and co-labor to bring dreams and visions of substantive economic development into fruition. As a minister and civil rights leader in the city of Chicago, I also offer my wisdom and influence to help with this endeavor in any way that I can.

Sincerely,

Rev. Ira J. Acree, Senior Pastor
Greater St. John Bible Church



February 16, 2021

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

(SENT VIA EMAIL)

**RE: The acquisition of TCF Financial Corporation, parent company of TCF National Bank, by
Huntington Bancshares Incorporated, parent company of The Huntington National Bank**

Dear Ms. Johnson:

I am writing to express my strong support for Huntington National Bank's acquisition of TCF National Bank. Huntington has been a critical supporter of CHN Housing Partners as we work to help low to moderate income individuals and families in Cleveland, Ohio achieve housing stability.

CHN Housing Partners (CHN) is a 501(c)(3) nonprofit organization based in Cleveland, Ohio. Founded in 1981 by six Cleveland CDCs, CHN focuses on the power of a permanent address, working to secure and maintain housing stability and homeownership opportunities for the families we serve. Annually, CHN serves approximately 40,000 individuals and families. CHN has developed 6,500 homes, owns or manages 2,200 units and has helped 2,700 families become homeowners. Also, in 2019, CHN established a lending affiliate, CHN Housing Capital, in response to the deficit of traditional home financing available to LMI families, homebuyers of color and homebuyers with imperfect credit in Cuyahoga County.

The best way to illustrate the vital support Huntington National Bank provides is to highlight their support:

1. Huntington National Bank has been a significant partner with CHN in our efforts to build and preserve affordable housing for over 20 years. The bank regularly provides construction and permanent debt for our LIHTC projects and is an active investor who has worked closely with us and their syndicator partners to provide tax credit equity at competitive pricing and flexible terms.
2. Huntington has taken a lead role in the capitalization of CHN Housing Capital, CHN's non-profit alternative mortgage lending affiliate. CHN Housing Capital focus on providing homeownership opportunities for those who cannot access traditional financing, especially LMI families, homebuyers of color and homebuyers with imperfect credit. CHN Housing Capital provides down payment assistance, home repair loans and small dollar mortgage lending. We anticipate that our partnership will result in approximately \$12,000,000 of additional mortgage lending totaling loans to 170 households who otherwise would not have been able to attain traditional mortgage financing.

2999 Payne Avenue, Suite 134
Cleveland, Ohio 44114
P: 216-574-7100
www.chnhousingpartners.org



3. Huntington is an investor in our Lead Safe Home Fund, providing \$2,000,000 of flexible capital to the effort. The purpose of the Lead Safe Home Fund is to prevent lead poisoning in Cleveland by requiring all rental units to achieve a Lead Safe certification now required by the City of Cleveland. The Lead Safe Home Fund is the lending arm of the Lead Safe Cleveland Coalition, and provides grants and loans for homeowners to use for interim control work, making their properties lead safe. The small dollar lending products that we have created through this effort are not offered at scale in the market and Huntington's investment is a critical piece to making that lending a reality.
4. Since 2000, Huntington has been a regular philanthropic supporter of CHN's operations. In particular, their partnership and generous support of our flagship Lease Purchase Program helps us provide critical affordable housing and homeownership opportunities to low-income and minority families in Cleveland and Cuyahoga County. Since 2016, Huntington has provided \$95,000 to support this program, which has, since its inception, helped 1,326 families achieve homeownership.
5. Lastly, CHN has been privileged to have wonderful Board members from Huntington serve on our Board of Directors as well as our CHN Housing Capital Advisory Board. In November, CHN Housing Capital began hosting a CRA Lender's Roundtable to increase the amount of home purchase and repair lending available to LMI people and communities and to communities of color through collaboration, coordination and information sharing by bank and non-bank mortgage lenders in our community. Huntington leaders have been our sponsors and biggest supporters in this effort.

Without generous and committed support from partners like Huntington National Bank, our work simply would not be possible. CHN Housing Partners has been working in Cleveland for nearly 40 years. We measure our success by the impact we have on people's lives. Thanks to partners like Huntington, we are able to not only help families survive, but also to help them thrive.

We are incredibly proud to partner with Huntington National Bank and fully support their efforts.

Please reach out to me if you would like to discuss this further. I would be happy to share more about our work with Huntington National Bank and their dedication to and positive impact on our community.

Sincerely,



Kevin J. Nowak
Executive Director

Wolfe, Tani M

From: Tammy Butler Robinson
Sent: Tuesday, February 16, 2021 11:11 PM
To: CLEV Comments Applications
Cc: ManagingPrincipals
Subject: [External] Engaging Solutions Letter of Support for Huntington Bank

Importance: High

PLEASE NOTE: This email is not from a Federal Reserve address.

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

February 16, 2021

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

Dear Ms. Johnson:

Engaging Solutions (ES) is pleased to offer this letter of support for Huntington Bank. Huntington is **Community Centric** and **Client Centric**.

ES has enjoyed our longstanding relationship with Huntington Bank. Huntington is instrumental in our corporate success and remains focused on our strategic business needs.

It is not often the President of your bank visits your office/ZOOM, almost quarterly, to share updates and understand your needs. Additionally, John Corbin has provided networking opportunities to the partners of the firm by extending tickets to premier events, assisting us in securing seats on boards and offering referrals. He also designated Huntington leadership to serve our needs.

Carol Merchiers, who previously served as our business banker, went above and beyond the call of duty to partner with us on the PPP application and forgiveness documentation, bank reconciliations and offer products to strengthen our financial position personally and professionally. Carol never hesitated to take our calls on a Saturday.

Huntington leadership listened and acted upon our advice to continue its commitment to small business. Engaging Solutions in partnership with Huntington Bank, conducted a workshop highlighting how small business owners can leverage complex, fast-changing, and unprecedented times to build resilience and make impactful business decisions. Leading experts shared key financial, legal and capital recovery tools for the new normal. The workshop was moderated by Managing Principals of Engaging Solutions. The workshop was held on Facebook Live with more than 100 small businesses in attendance.

We are very grateful to have Huntington Bank as our business partner.

Sincerely,
Tammy Butler Robinson
Venita J. Moore
Charles Johnson
Debra Simmons Wilson



February 17, 2021

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

Dear Ms. Johnson:

I hope all is well. I'm writing in regards to the merger between Huntington Bank and TCF Bank on behalf of the Ohio CDC Association (OCDCA) which is a statewide membership organization that fosters vibrant neighborhoods and improves the quality of life in all communities through advocacy and capacity building of our member agencies. Our 275 member organizations work in concert with banking partners to revitalize and stabilize their respective communities through tactics such as affordable housing and economic development.

During my time working in community development in Cleveland and Columbus I've had the opportunity to work closely with Huntington. The bank and their representatives have been consistently involved with OCDCA and in supporting community development organizations across Ohio. Their engagement and support has ranged from advocacy for the Ohio Housing Trust Fund, volunteerism such as Board of Trustees representation, support of our functions including our annual conference, and most recently standing up our new innovation called the Peer-to-Peer (P2P) Technical Assistance (TA) Program that coordinates strategic pairings of OCDCA members to bolster statewide community development capacity.

As an advocacy organization engaged in community benefits agreements, we certainly understand the importance that as these financial institutions grow that they make greater strategic positive impacts for low-to-moderate income communities. I have great confidence that Huntington will meet this challenge as they take on TCF. This has been demonstrated over the last several years from the acquisition of First Merit Bank based in Akron. As community conversations surrounding the merger continue with senior Huntington leadership including their CEO Steve Steinour, I see the same level of authenticity, commitment, and follow-through exhibited during the previous acquisition.

Thank you for listening to our support of the Huntington and TCF merger. If you have any questions, please do not hesitate to contact me at ncoffman@ohiocdc.org or (614) 461-6392 ex. 207.

Sincerely,

Nate Coffman
Executive Director



February 5, 2021

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

Via email: comments.applications@clev.frb.org

Dear Ms. Johnson:

I am writing to give our support to the Huntington Bank- TCF merger.

Huntington Bank is a great partner to our efforts at the Stark Economic Development Board. They assist us in our community helping attract and expand businesses in Stark County. There has not been a time they have not assisted us even if it did not result in a loan or customer for them.

The Huntington team not only helps us with our business efforts but all facets of making Stark County a better place. Bill Shivers the Huntington President for our region serves on our executive board. Bill serves us and others with heart and passion.

He has been the champion for our new Akron Canton Foodbank. Bill has been a great leader with the arts, United Way and our Chamber to name a few. His care for helping people in poverty, especially those that are hungry, is endless.

The great thing about Huntington and Bill's efforts in our community is that his passion filters down throughout the organization. They are especially focused on inclusion and our minority business and entrepreneurship efforts in Stark County.

Expanding Huntington's footprint may be good for their business but I feel it is also great for any community where they do business.

I am happy to endorse this merger based on the great work Huntington does in the communities they touch.

Sincerely,
Ray Hexamer

A handwritten signature in black ink that reads "Ray Hexamer". The signature is fluid and cursive, with the first name "Ray" being particularly prominent.

Ray Hexamer
CEO & President
Stark Economic Development Board, Inc.



Corporate Office
408 Ninth St. SW
Canton, OH 44707
P: 330-454-9461
F: 330-454-9465
Toll Free: 1-800-942-3577

MARY S. JOHNSON
VICE PRESIDENT
FEDERAL RESERVE BANK OF CLEVELAND
1455 EAST SIXTH STREET
CLEVELAND OHIO 44101-2566

February 16, 2021

Dear Ms. Johnson,

Huntington has been a pillar of our community for many years. And Goodwill Industries of Greater Stark County and East Central Ohio and the individuals we serve have been blessed by the continued support Huntington has provided.

Since 2018, Huntington has been a key funder of pre-employment programs provided to individuals in the Stark County community. Their financial support has provided vocational evaluation services, career exploration opportunities, work adjustment training, situational assessment, digital skills training, IT certification, youth transition services and comprehensive case management employment programming. This support has touched the lives of more than 5,440 individuals.

Huntington's support has stretched well beyond financial gifts, though. Representatives from Huntington have been an integral part of curriculum for our Comprehensive Case Management Employment Program (CCMEP) classes. These classes provide wraparound social services and support to individuals who need job skills training. Huntington staff have worked in the classroom with these participants and taught valuable financial literacy skills. Their guidance and leadership have benefitted hundreds of our clients and has blazed the path for other community organizations to engage with Goodwill and individuals in this way.

Huntington demonstrates their commitment to our community through these extraordinary volunteer efforts, generous financial support and participation in community events. The care and kindness they have demonstrated to our staff and to our clients shows the true spirit of this company and the individuals employed by it.

Warmest Regards,

A handwritten signature in black ink that reads "Anne Richards".

Anne Richards
President and Chief Executive Office

Goodwill proudly serves a 10 county territory. To find a location near you, please visit our website.

Donate. Shop. Change a Life for Good. | www.GoodwillGoodSkills.org



1255 EUCLID AVENUE SUITE 300
CLEVELAND OHIO 44115-1807

Towards Employment

T 216.696.5750 F 216.696.5119
WWW.TOWARDEMPLOYMENT.ORG

BOARD OF DIRECTORS

February 16, 2021

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Kate Terrell

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

Vice President
Brent Carson

Secretary
Doug Benjamin

RE: Huntington Bank acquisition of TCF Bank

Treasurer
Thomas Lang

Dear Ms. Johnson:

John C. Allerding
Thomas Bechtel
Brent Blouch
Joshua Crocker
Marisa Darden
Andrew Hay
Joanne McHugh
Lessie Milton Jones
Brian Kelly
Bola G. Majekodunmi
Mark Mazanec
John Reynolds
Carrie Rosenfelt
Fatimah Satterwhite
Tracey Turnbull
Melanie L. Webber
Stacey Zeleznik

We are writing to share our great appreciation for the role that Huntington Bank has played in our community. Towards Employment is a 45 year old nonprofit human services agency dedicated to helping those with barriers prepare for a job, obtain a job, keep a job and advance in their career. We place between 300-400 low income Greater Clevelanders in above minimum wage jobs, and serve another 1500 people annually at various points along their career pathway.

Towards Employment participants and recent graduates are disproportionately impacted by COVID-19. Huntington has been a critical partner in addressing additional barriers created by the pandemic. An early award in 2020 was to support low income Clevelanders (current Towards Employment participants, graduates and new enrollees) to adapt to the current crisis using digital tools and connections. Huntington funds provided chrome books, Wi-Fi hotspots, internet access, and subsidized data plans for a digital loaning library to help close the digital divide as Towards Employment career coaches explored longer term solutions.

Huntington Bank also supports our work and that of many other community organizations, though pro-bono hours. In our case, Huntington provided support – financial and staffing to conduct 8 virtual reality days for over 110 people, introducing Towards Employment participants to financial decisions through a virtual classroom hands-on experience of monthly budgeting decisions during a game of life simulation. The sessions partnered real-life TE student experience with the FDIC's Money Smart program, teaching financial empowerment through saving, smart spending, and budgeting. Additionally, Huntington has provided a senior leader to serve on our Board of Directors. Huntington Bank is an outstanding corporate citizen of Cleveland, and any city who could benefit from their community investment approach would be stronger for it.

Executive Director
Jill Rizika

Please don't hesitate to contact me with any further questions.

Regards,


Jill Rizika
Executive Director



Ronald McDonald House[®] of Cleveland
10415 Euclid Ave.
Cleveland, OH 44106
216.229.5757

Ronald McDonald House[®] of Akron
141 West State Street
Akron, OH 44302
330.253.5400

February 16, 2021

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

Dear Ms. Johnson,

I understand that Huntington Bank is in the process of purchasing TCF Bank, pending review. I am writing this letter to highlight the tremendous amount of community support that Huntington Bank is currently providing to organizations like Ronald McDonald House Charities of Northeast Ohio (RMHC NEO), and to express my confidence that this level of support will continue to grow after the purchase of TCF Bank.

RMHC NEO enhances the healthcare experience for families and children by providing comfort, care, and supportive services. We serve well over 100,000 individuals each year who are dealing with the stress of an ill, injured, or disabled child. We receive about 8% of our funding through the long-standing support of our local McDonald's owner/operators. The 92% balance of funds comes from the support of our community by caring individuals and generous organizations such as Huntington Bank.

We have banked with Huntington for over 15 years. During that time, Huntington has provided over \$300,000 in financial donations, the donation of countless tickets to local sporting events and performances, and donating much-needed items from our organization's wish list. While it may seem to be a small thing, attending local events is a wonderful way for our families to escape from their normally stressful day and have a little fun. For many, this is the first time they have attended a professional sporting event or performance.

In addition to this financial and in-kind donation support, Huntington provided a loan to expand the Ronald McDonald House in Cleveland that also helped the organization secure \$2.2 million in New Markets Tax Credits (NMTC) funding for our \$10 million expansion and renovation project. We were the first Ronald McDonald House Charities chapter in the country to receive this type of funding. NMTC funding has now become a significant source of expansion funding for many other chapters.

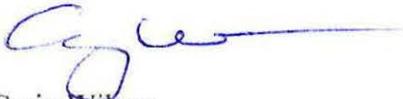
Finally, Huntington has been generous in sharing their talent by encouraging employees to participate on our Board of Directors, Committees, and Young Professionals Group. Huntington Bank has certainly had a positive impact on RMHC NEO!

We are just one of hundreds of organizations currently supported by Huntington Bank in Northeast Ohio, let alone the countless number of other organizations Huntington supports throughout their footprint. The bank continues to be a leader in community support and is an example in how to develop successful corporate/nonprofit partnerships.

We are proud of our partnership with Huntington Bank and are excited to see the growth in Huntington's impact on the community after their purchase of TCF Bank.

If you have any questions, please feel free to call me at 216-299-8300 or email me at cwilson@rmhcneo.org.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Craig Wilson', with a long horizontal flourish extending to the right.

Craig Wilson
Chief Executive Officer