



ALLEGHENY COUNTY MEDICAL SOCIETY FOUNDATION
850 RIDGE AVENUE • PITTSBURGH, PA 15212-6098
P: 412-321-5030 • f: 412-321-5323 • www.acms.org

February 12, 2021

Ms. Loretta J. Mester
President and Chief Executive Officer
Federal Reserve Bank of Cleveland
P.O. Box 6387
Cleveland, Ohio 44101-1387

Dear Ms. Mester:

It gives me great pleasure to correspond with you regarding Huntington Bancshares Incorporated. We are delighted that Huntington is planning to expand its operations to serve even more communities across the United States. Huntington's contributions to the region of Western Pennsylvania are truly distinguished and I am delighted to share them with you.

You will be pleased to know that Huntington's re-investment in the community is very much aligned to support the Federal Reserve Bank's Program on Economic Inclusion. As the leading SBA lender in our region, Huntington provides outstanding service to new and existing healthcare small businesses. These are the very same small businesses that employ healthcare workers trained by area community colleges and supported by the ACMS Foundation's scholarship program.

During the COVID-19 Crisis, Huntington was the first organization to issue very generous grants to equip frontline workers in both small businesses and charitable organizations with personal protective equipment. Huntington's generosity also enabled the ACMS Foundation to protect election workers so that the people of our region could exercise the right to vote.

These are just a few examples of Huntington's many good acts in our region. It is my sincere hope that Huntington has the opportunity to expand its deep commitment to development and economic empowerment to more communities!

Many thanks,

Jeremy Bonfini
Chief Executive Officer
Allegheny County Medical Society Foundation

February 16, 2021

6701 Carnegie Avenue, Suite 100
Cleveland, Ohio 44103



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

Ms. Johnson,

JumpStart, Inc. supports the proposed merger of Huntington Bancshares and TCF Financial. Further, we can attest to the commitment Huntington has demonstrated to strengthening the Black and Latinx small business community in the greater Toledo market.

JumpStart is a venture development organization whose mission is to unlock the full potential of entrepreneurship to transform entire communities. To do so, JumpStart combines the principles of venture capital and economic development to help entrepreneurs start and grow companies — from early-stage startups to traditional small businesses. JumpStart has been operating from its headquarters in Cleveland since 2004 and launched an office in downtown Toledo in February 2019.

A consortium of public, corporate, and foundation sources as well as all the major banks, including Huntington, contributed resources allowing JumpStart to open the downtown Toledo office. This collaborative initiative has committed over four years to serve 300 traditional small businesses, primarily led by female, Black and Latinx entrepreneurs. These businesses are projected to create 500 jobs which will largely be filled by female, Black and Latinx members of the community.

In the words of local Huntington Bank President Sharon Speyer, Huntington intentionally set aside its competition with the other local banks for deposits and loans to come together for the greater good of the community. Continuing in this spirit of collaboration, JumpStart's engagement in Toledo extends beyond our services to local businesses and includes financial support for The Business Growth Collaborative (BGC) – a collaboration of ten small business support organizations. The BGC meets monthly to share clients among organizations so the entrepreneur can be best served, regardless of their point of entry into the ecosystem. This collaborative effort will extend the impact beyond small businesses by also strengthening the small business support ecosystem.

JumpStart is proud of our relationship with Huntington in serving the Toledo minority small business community and is available to answer any questions. I can be reached at 216.363.3406.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Leach".

Ray Leach
Chief Executive Officer



February 16, 2021

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

RE: Huntington Bank merger TCF Bank

Dear Ms. Johnson,

The Economic Awareness Council (EAC) has been providing financial capability programming for youth and families in the greater Chicago area for over 15 years. The EAC's mission is to prepare students and families for the economic and financial decisions they will make both today and tomorrow and the organization works primarily with low to moderate income families. In this capacity, the EAC has worked closely with Huntington Bank.

The EAC has also been a partner of the Federal Reserve Bank of Chicago for over 15 years and works closely with multiple departments at the Federal Reserve. The EAC is also a close partner with the city of Chicago serving the over 30,000 youth in One Summer Chicago with financial capability programming and assistance with access to financial services. The EAC also works closely with the Illinois Department of Children & Family Services to serve all youth in care transitioning to independence at age 21 each year. The EAC had program attendance of over 25,000 individuals in 2019 including many Chicago Public School students.

Through this work, the EAC formed a close relationship with its community partner financial institution, Huntington Bank. Huntington Bank has supported the EAC not only through financial donations but also through significant volunteer hours. Huntington representatives have provided excellent financial education offerings including a financial reality fair as a special event for our Chicago Public School partners. Huntington Bank provided 46 volunteers for this event which was a fantastic effort. Additionally, the Huntington Vice President and Community Development Officer Deborah Ross has served on the EAC Board for over 10 years. She is a thoughtful and committed board member that has made a significant impact in growing our organization.

Huntington Bank has committed to continuing to provide increased support to and involvement with community non-profits as they grow as well as to continuing to make consumer friendly products available in the local community throughout the merger with TCF Bank. The EAC is excited about continuing its relationship with Huntington Bank and is supportive of this continued growth for the organization in the merger with TCF Bank.

Thank you for your support and consideration.

Sincerely,

Tracy Frizzell
EAC, Executive Director

Wolfe, Tani M

From: Eric Kearney
Sent: Wednesday, February 17, 2021 3:38 PM
To: CLEV Comments Applications; Johnson, Mary S
Subject: [External] Huntington Bank acquisition of TCF Financial Corp.

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Dear Ms. Johnson,

I write in my capacity as President/CEO of The Greater Cincinnati & Northern Kentucky African American Chamber of Commerce (AACC) in support of and regarding that certain matter of Huntington Bank's acquisition of TCF Financial Corp and TCF National Bank. In this email I will briefly describe my interactions with Huntington Bank.

With the AACC, Huntington Bank is a member. I have heard from AACC members that Huntington Bank is a friendly, considerate, and patient lender to small businesses. They showed a considerable level of leadership during the PPP loan process last summer.

Several years ago, when I was an Ohio State Senate Minority Leader, I interacted with Chairman, President and CEO Steve Steinour and Huntington Bank regarding various pieces of legislation. I found Mr. Steinour and Huntington Bank's government relations personnel to operate in an ethical and transparent manner. Huntington Bank is active in the Cincinnati civic community. For example, I serve on the board of the Convention and Visitors Bureau with Southern Ohio/Northern Kentucky Region President Kevin Jones. Finally, Huntington Bank's board of directors deserves recognition for having a high percentage of women directors.

I have found Huntington Bank to be a strong business and civic partner. For these reasons as well as my personal interactions, I believe Huntington should receive favorable consideration of its acquisition application.

If you have any questions, please do not hesitate to call.

Sincerely,

Eric H. Kearney, Esq.

President & CEO He/Him/His

The Greater Cincinnati & Northern Kentucky

African American Chamber of Commerce

2303 Gilbert Avenue

Cincinnati, OH 45206

Office: 513-751-9900

Cell: 513-560-2785

[Click here to schedule a meeting](#)

We provide over 120 Programs/Events/Workshops a Year for Small Businesses and Entrepreneurs!
The AACC is celebrating its 25th Anniversary!!!



February 17, 2021

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

Dear Ms. Johnson,

I'm writing to provide a letter of support on behalf of Huntington National Bank. For several years, I've had the pleasure of working with Chad Prather, West Virginia Region President. Chad is an outstanding community volunteer and friend to Morgantown and beyond, ultimately enhancing Huntington's reputation in our region.

YCF is a public tax-exempt charity serving five counties in North Central West Virginia. The organization is created by and for the people in our region, managing multi-generational endowments to develop, promote and coordinate charitable giving for the good of the community. The earnings from YCF's assets provide grants and scholarships.

In April 2020, the first Paycheck Protection Program was rolled out as a result of the pandemic. I turned to Chad for advice. At this time, most local banks did not have a process in place to apply for the funds, but Huntington was prepared. Even though YCF did not have an account with Huntington at the time, Chad responded to my concerns and questions when other local banks could not.

Recently, YCF opened an account with Huntington and is utilizing their payroll services. The process and employees have been helpful. In addition, Huntington is helping YCF with temporary office space as our facility deals with a roof replacement. Doreen Mitchell, Vice President and Real Estate Manager, has worked with YCF to make the cost affordable for our nonprofit during a challenging time.

In addition to supporting YCF, Huntington has made significant financial contributions in West Virginia. Most recently, Huntington donated to both YCF and the United Way's Emergency Funds to support vulnerable community members with food, shelter and safety during the pandemic. Also, in 2020, Huntington made a \$250,000 to the Mylan Park Foundation in support of an indoor community pool in Monongalia County. In December 2018, Huntington contributed \$2 million to West Virginia University to support a startup engine businesses accelerator in West Virginia.

We are thankful to have Huntington National Bank in our community. Each employee I have worked with over the past few years has been professional, charitable and friendly. Please contact me with any questions at (304) 296-3433.

Sincerely,

Patty Showers Ryan
President

Your Community Foundation of North Central West Virginia, Inc.

PO Box 409 | Morgantown, WV | 26507 304.296.3433 info@ycfww.org

YCF's mission is to promote philanthropy and build endowment funds to benefit our community.

Wolfe, Tani M

From: Sandra Pickens
Sent: Wednesday, February 10, 2021 11:16 PM
To: CLEV Comments Applications
Subject: [External] CRA

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I oppose the merger between Huntington Bank and TCF Bank. Please extend the comment period.

Wolfe, Tani M

From: Smith, Michael
Sent: Wednesday, February 17, 2021 7:39 PM
To: CLEV Comments Applications
Cc: Wolkiewicz, Melissa
Subject: [External] Comments on Huntington Bank and TCF Merger

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To Whom It May Concern:

As a longtime client of Huntington Insurance and a potential client of Huntington Bank, I would like to offer some comments in support of the merger between Huntington Bank and TCF.

The reason we have been a client of Huntington for more than 20 years is because of their strong commitment to customer service and support of our organization! From Huntington's executive leadership to its front line team members, our experience in working with them has always been met with commitment and desire to meet the needs of our organization. When working with Huntington we feel like we are working with your own team members as they always have the best interest of your organization at heart.

Additionally, they have supported our organization through philanthropy, EITC and sponsoring and participating in our annual fundraising events; and I know they do the same for many other organizations in the community. They just don't do business in a community, they invest in its wellbeing. Today I attended a "listening session" with dozens of other nonprofit organizations not only to learn more about Huntington's Community Plan to help strengthen local businesses, nonprofits and neighborhoods, but even more importantly, they listened to each and every one of us who choose to speak about our particular needs and/or interest for support. I was very encouraged by what I heard and their intentions. They are the kind of business partner any CEO would want for its organization or business.

These are just some of the reasons why year after year, Huntington has earned our business and continues to be our insurance broker, even in a very competitive market. As we consider a new banking relationship with Huntington Bank, I trust that I will find the same working relationship and partnership on the banking side. Nice, caring people!

Sincerely,

Michael J. Smith
President/CEO

Michael J. Smith, President/CEO

Goodwill of Southwestern Pennsylvania

Robert S. Foltz Building

118 52nd Street, Pittsburgh, PA 15201

Office: 412-632-1902 * **Cell:** 724-350-7914 * **Fax:** 412-632-1996

michael.smith@goodwillswpa.org

<http://www.goodwillswpa.org>

(He, Him, His)



Goodwill is a local nonprofit that provides job training and education services to the community. Learn about our mission at www.goodwillswpa.org

Please help a job seeker today by donating at www.goodwillswpa.org/donate-money

Accommodations: Goodwill of Southwestern Pennsylvania is an Equal Opportunity Employer/Program. Auxiliary aids and services are available upon request to individuals with disabilities. For more information, call 412-632-1809 or email accommodations.request@goodwillswpa.org.

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February 17, 2021

Federal Reserve Bank of Cleveland
1455 East Sixth Street
Cleveland, Ohio 44114

To Whom It May Concern,

I am writing in support of Huntington Bank and its merger with TCF Financial.

Huntington Bank is a trusted and critical financial partner to low-, and moderate-income communities throughout its region, and particularly in Cleveland. Huntington has a reputation of creative and flexible lending for small businesses, a comprehensive focus on community development, and financing for affordable housing.

The Old Brooklyn Community Development Corporation has been committed to serving its neighborhood, a majority low-, and moderate-income community since 1974. We work with a variety of partners to meet our vision and mission; Huntington is one of those partners.

Huntington Bank is a primary referral for small business growth and housing development in in our neighborhood. Beyond the traditional credit and relationship management provided by Huntington professionals, the community development department is a leader in the region. That department is robust, creative, and committed to equity and equitable development. Through the hosting and facilitating of conversations, coordinating assistance for financial applicants through the bank, or providing financial sponsorship, they are trusted and invaluable.

I am pleased to offer my support for Huntington's merger with TCF. With additional resources and scope, Huntington will be able to provide these benefits to more communities who will have the opportunity to thrive. If you have any questions, please do not hesitate to contact me.

Sincerely,

Jeffrey T. Verespej
Executive Director



2/5/2021

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

RE: Huntington Bank

Dear Ms. Johnson,

On behalf of LISC Toledo it is my pleasure to write this letter and share Huntington Bank's partnership with the local office to support place-based investments focused on creating wealth building opportunities for low and moderate income families.

Huntington is an instrumental and valuable member of the communities in which they serve, with a strong commitment to community reinvestment that is demonstrated by numerous outreach efforts. These efforts include financial investments, employee volunteerism, financial and homebuyer education programs, and specialized banking and credit products designed to meet the needs of low- and moderate-income and underserved individuals and neighborhoods.

Local Initiatives Support Corporation (LISC) is dedicated to transforming distressed neighborhoods into healthy communities of choice. LISC works with community-based organizations to create opportunity-to work, do business and raise children. LISC mobilizes corporate, government, and philanthropic support to provide financial and technical resources for community initiatives to leverage resources and maximize opportunity. LISC is a national organization with a community focus.

Huntington has worked closely with the LISC Toledo program and community partners to increase access to financial products and programs in low and moderate income areas, including taking the leadership to explore creating new programs to meet the needs of the community.

LISC Toledo values the working relationship that we have with Huntington and look forward to furthering that relationship to increase investment in low and moderate income neighborhoods and narrowing the racial wealth and health gaps.

Sincerely,

A handwritten signature in blue ink that reads "Kim Cutcher". The signature is written in a cursive, flowing style.

Kim Cutcher, Executive Director
LISC Toledo

Wolfe, Tani M

From: James Milanowski
Sent: Thursday, February 18, 2021 10:08 AM
To: CLEV Comments Applications
Subject: [External] Merger

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We are in support of the merger between Huntington Bank and TCF Bank. We have been long term community partners with Huntington Bank and look forward to the continuation of this partnership.

Jim Milanowski

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363 W. Big Beaver Road • Suite 300 • Troy, Michigan 48084 • Tel. (248) 559-1990 • Fax (248) 559-9117

www.myacc.org

February 9, 2021

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

RECEIVED
SCS CORPORATION
FEB 16 P 2 31
FEDERAL RESERVE BANK
OF CLEVELAND

Dear Mr. Schilling,

On behalf of ACC, the premier nonprofit human service organization serving southeast Michigan, I am pleased to write this letter in support of the proposed merger of Huntington Bank and the TCF Financial Corporation. The merger of these two institutions would only benefit its consumers and the surrounding communities.

Both TCF Financial Corporation and Huntington Bank have showed continued commitment to people and neighborhoods in Metro 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. Huntington Bank also has a history of rebuilding in local neighborhoods and providing opportunities for the citizens to participate.

TCF and Huntington Bank have both made a significant commitment to the development of even more women- and minority-owned businesses throughout this city and region. We 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.

Again, ACC looks forward to this merger moving forward without any hesitancy or delay. We look forward to this new partnership of Huntington Bank and TCF Financial Corporation with the people of our community. Please let me know if you have any questions, by contacting haifaf@myacc.org or calling 248-559-1990

Sincerely,

A blue ink handwritten signature of Haifa Fakhouri, consisting of a large, stylized loop followed by the letters 'H', 'F', and 'M'.

Haifa Fakhouri, PhD
President and CEO

