

**From:** [Barbara Beck](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Diaz, Magnolia](#); [Roxanne Young](#)  
**Subject:** [External] LETTER OF SUPPORT FOR PNC BANK  
**Date:** Thursday, February 04, 2021 11:57:24 AM  
**Attachments:** [PNC Fed support letter.pdf](#)

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Thank you for this opportunity to provide the attached letter of support for PNC Bank.

*Barbara Beck*

Barbara Beck, President/CEO  
Habitat for Humanity of Florida  
1150 Cleveland Street #301  
Clearwater, FL 33755  
[ceo@habitatflorida.org](mailto:ceo@habitatflorida.org)  
727.475.1363 office  
727.742.9616 mobile



February 3<sup>rd</sup>, 2021

Ann E. Misback  
Secretary of the Board  
20th Street and Constitution Avenue NW  
Washington, DC 20551-0001  
And  
Federal Reserve Bank of Cleveland  
(Mary S. Johnson, Vice President)  
1455 East Sixth Street, Cleveland, Ohio 44101-2566  
Emailed to: [Comments.applications@clev.frb.org](mailto:Comments.applications@clev.frb.org)

Re: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Federal Reserve Bank,

On behalf of Habitat for Humanity of Florida, it is my honor to provide a letter of support for PNC's acquisition of BBVA Bank. PNC's outstanding commitment to community service is commendable and highly valued within our community.

Habitat for Humanity of Florida, a 501(c)3 corporation, is the Support Office for 53 Affiliates located throughout the State of Florida and has a longstanding partnership with PNC whose grants have benefited our mission on a local and statewide level.

PNC's support helps us continue in the mission to create housing opportunities in the state of Florida for those who could not otherwise afford a home. This year, approximately 630 families will purchase homes with an affordable mortgage, built by the 53 affiliates in the state of Florida. This is more Habitat homes than any other state in the US. This is only possible through strategic community partnerships such as the one we have with PNC.

Sincerely,

A handwritten signature in blue ink that reads "Barbara Beck".

Barbara Beck  
President/CEO

**< Separator >**

**From:** [Emily E. Gorman](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Matthew V. Constantine](#); [Carr, Lucy A](#)  
**Subject:** [External] Letter of Support of PNC's acquisition of BBVA - (PNC Financial Services Group, Inc., Pittsburgh, PA, and PNC Bancorp, Inc., Wilmington, DE; to acquire BBVA USA Bancshares, Inc., Houston, TX, and thereby indirectly acquire BBVA USA, Birmingham...  
**Date:** Thursday, February 04, 2021 12:53:40 PM  
**Attachments:** [PNC Bank Letter of Support to Ms. Mary S. Johnson, Federal Reserve Cleveland.pdf](#)  
[PNC Bank Letter of Support to Ms. Ann E. Misback, Federal Reserve 2021.02.04.pdf](#)

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

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Good afternoon,

Please see the attached letters of support regarding PNC's acquisition of BBVA (PNC Financial Services Group, Inc., Pittsburgh, PA, and PNC Bancorp, Inc., Wilmington, DE; to acquire BBVA USA Bancshares, Inc., Houston, TX, and thereby indirectly acquire BBVA USA, Birmingham, AL). Adopt-A-Family of the Palm Beaches, Inc. has maintained a wonderful partnership with PNC Bank over the years, and we are happy to offer our support.

Please feel free to contact me or Adopt-A-Family CEO Matt Constantine at 561-253-1361 if you would like any additional information.

Thank you.

Emily

*Emily Gorman*

Director of Administration

Adopt-A-Family of the Palm Beaches, Inc.  
1712 Second Avenue North  
Lake Worth, FL 33460  
Main - 561-253-1361, ext. 1250  
Direct – 561-253-1364  
Fax – 561-253-1370

Email – [egorman@aafpbc.org](mailto:egorman@aafpbc.org)  
[www.adoptafamilypbc.org](http://www.adoptafamilypbc.org)



# ADOPT-A-FAMILY

*of the Palm Beaches, Inc.*

February 3, 2021

Ms. Mary S. Johnson  
Vice President  
Federal Reserve Bank of Cleveland  
1455 East Sixth Street  
Cleveland, OH 44101-2566  
[Comments.applications@clev.frb.org](mailto:Comments.applications@clev.frb.org)

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Baneshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ms. Johnson:

On behalf of Adopt-A-Family of the Palm Beaches, Inc., please accept this letter of support regarding PNC's acquisition of BBVA. As a nonprofit organization whose mission is devoted to helping families achieve stability and self-sufficiency, Adopt-A-Family has a rich, long-term relationship with PNC Bank.

PNC has been a pillar in our local community and the local nonprofit community for many years. PNC has provided free financial literacy education to Adopt-A-Family's at-risk clients. As a philanthropically generous and community invested bank, PNC has given much needed funding to nonprofits, including Adopt-A-Family, to enhance educational opportunities and promote economic development and well-being. Thanks to PNC, many of our clients are now able to budget, set financial goals, understand their credit, and some have attained the ultimate goal of homeownership.

Adopt-A-Family offers its support of PNC's acquisition of BBVA and looks forward to our continued partnership. Please contact me if you would like any additional information.

Sincerely,

Matt Constantine, LCSW  
Chief Executive Officer

*Leaders in helping families help themselves.*

1712 Second Avenue North, Lake Worth, FL 33460-3210  
Phone: (561) 253-1361 Fax: (561) 253-1370  
[www.adoptafamilypbc.org](http://www.adoptafamilypbc.org)





# ADOPT-A-FAMILY

*of the Palm Beaches, Inc.*

February 3, 2021

Ms. Ann E. Misback  
Secretary of the Board  
Federal Reserve Bank  
20<sup>th</sup> Street and Constitution Avenue NW  
Washington, DC 20551-0001  
[Comments.applications@clev.frb.org](mailto:Comments.applications@clev.frb.org)

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ms. Misback:

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Adopt-A-Family offers its support of PNC's acquisition of BBVA and looks forward to our continued partnership. Please contact me if you would like any additional information.

Sincerely,

Matt Constantine, LCSW  
Chief Executive Officer



*Leaders in helping families help themselves.*

1712 Second Avenue North, Lake Worth, FL 33460-3210  
Phone: (561) 253-1361 Fax: (561) 253-1370  
[www.adoptafamilypbc.org](http://www.adoptafamilypbc.org)



**< Separator >**

**From:** [Andrea Custis](#)  
**To:** [CLEV Comments Applications](#)  
**Subject:** [External] Letter of Support for PNC/BBVA Acquisition  
**Date:** Thursday, February 04, 2021 1:01:49 PM  
**Attachments:** [MJohnson PNC Support Letter.pdf](#)  
[AMisback PNC Support Letter.pdf](#)

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Dear Ms. Johnson and Ms. Misback,

Reference: Transaction – PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Please find the attached letter of support from the Urban League of Philadelphia for the proposed acquisition of BBVA by PNC Bank.

Do not hesitate to reach out to me with any questions.

Regards,  
Andrea

Andrea Custis  
President/CEO

***Andrea Custis***

**President/CEO**

**The Urban League of Philadelphia**

121 S. Broad Street, 6th Floor

Philadelphia, PA 19107

267-534-4444 (Direct Line)

215-985-3220 ext. 206 (General)

215-545-2631 (Fax)

[acustis@urbanleaguephila.org](mailto:acustis@urbanleaguephila.org)

[www.urbanleaguephila.org](http://www.urbanleaguephila.org)



Urban League of  
Philadelphia

*Empowering Communities.  
Changing Lives.*

February 3, 2021

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

Reference: Transaction - PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Sent via email to: [Comments.applications@clev.frb.org](mailto:Comments.applications@clev.frb.org)

Dear Ms. Johnson,

I am writing in support of PNC Bank's proposed acquisition of BBVA.

I am the President and CEO of the Urban League of Philadelphia, a nonprofit civil rights organization operating in Philadelphia for more than 103 years serving the underserved communities. We have collaborated with PNC Bank for many years to provide much needed support for families and youth in Philadelphia.

The Urban League of Philadelphia and PNC Bank work together with youth in some of the poorest schools in the city of Philadelphia to increase their preparedness for post-secondary education. Students attend in-classroom and off-site workshops in which they interact with manager from area corporations discussing topics such as financial literacy, politics, social media branding, fitness, nutrition, and diversity/multiculturalism. PNC also supports our work with our Housing clients providing counseling services in budgeting, financial literacy/education, credit, banking practices and 1<sup>st</sup>-time homebuyer education.

We have collaborated with PNC Bank to offer the PNC Homebuyer Club, which provides instruction to first-time homebuyers. The PNC Homebuyer Club is an intensive 10-session program covering topics from "To Rent or To Own" to "Go Through Settlement". The Homebuyer Club has been a major focus on building wealth and improving the communities we serve.

This merger will strengthen our partnership by allowing us to continue this work together to make a positive impact on the community. I fully support this acquisition.

Sincerely,

Andrea L. Custis  
President & CEO



Urban League of  
Philadelphia

*Empowering Communities.  
Changing Lives.*

February 3, 2021

Ann E. Misback  
Secretary of the Board  
Cleveland Federal Reserve Bank  
20th Street and Constitution Avenue NW  
Washington, DC 20554-001

Reference: Transaction - PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Sent via email to: [Comments.applications@clev.frb.org](mailto:Comments.applications@clev.frb.org)

Dear Ms. Misback,

I am writing in support of PNC Bank's proposed acquisition of BBVA.

I am the President and CEO of the Urban League of Philadelphia, a nonprofit civil rights organization operating in Philadelphia for more than 103 years serving the underserved communities. We have collaborated with PNC Bank for many years to provide much needed support for families and youth in Philadelphia.

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We have collaborated with PNC Bank to offer the PNC Homebuyer Club, which provides instruction to first-time homebuyers. The PNC Homebuyer Club is an intensive 10-session program covering topics from "To Rent or To Own" to "Go Through Settlement". The Homebuyer Club has been a major focus on building wealth and improving the communities we serve.

This merger will strengthen our partnership by allowing us to continue this work together to make a positive impact on the community. I fully support this acquisition.

Sincerely,

Andrea L. Custis  
President & CEO

**< Separator >**

**From:** [Marquita Robertson](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Reed, Tameka A](#)  
**Subject:** [External] PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc. Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama  
**Date:** Thursday, February 04, 2021 1:02:23 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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February 4, 2021

??

Mary Johnson

Federal Reserve Bank of Cleveland

1455 East Sixth Street

Cleveland, Ohio 44101-2566

??

Re: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc. Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

??

Dear Ms. Johnson,

??

On behalf of our Board of Directors and staff, please accept our sincere gratitude for PNC???'s support of The Collaborative over the years. We are always excited to collaborate with PNC and are grateful for their continued commitment to our mission.

??

It has been brought to our attention that PNC has submitted a merger application to acquire BBVA. We are confident this proposed acquisition will strengthen PNC???'s position and support in North Carolina. The Collaborative would like to express its full support for the proposed merger between PNC and BBVA.

??

The Collaborative is focused on closing the wealth gap in North Carolina through our statewide coalition, asset building programs, advocacy and small business development. We are a statewide, grant funded nonprofit and PNC has supported us through project partnership, technical support, and board service since 2013.

??

Most notably, PNC has funded our multigenerational financial capability program Learn to Earn. Learn to Earn is an incentivized savings program for youth and parents, hosted at an inner-city church. Both youth and parents attend hands-on personal finance workshops that cover topics ranging from understanding credit, to paying for college, and the value of banking. Youth receive money for attending and are encouraged to open a bank account to save money throughout the duration of the program. At the end of the program, their savings is matched. Through PNC???'s

generous support we have been able to offer this program annually since 2013.

??

PNC???'s community development officer also serves on our Board and is one of our strongest volunteers. One of PNC???'s greatest strengths in North Carolina is its commitment to our communities as expressed through nonprofit support and service, and access to capital for small businesses.

??

As a strong fellow financial capability advocate, we are confident in PNC???'s plans to merge. This acquisition will enhance and create additional opportunities and support for North Carolina communities in the form of nonprofit support and small business access to capital.

??

The Collaborative strongly supports PNC???'s acquisition of BBVA.

??



Sincerely,

??

??

Marquita Robertson  
Executive Director

??



??

**< Separator >**

**From:** [Cathe Dykstra](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Deborah Benberry Williams](#)  
**Subject:** [External] RE: PNC Acquisition of BBVA USA  
**Date:** Thursday, February 04, 2021 1:57:15 PM

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RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

To Whom it May Concern:

It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above referenced acquisition. I have known and had working relationships with both PNC entities since 2008. The relationships, business activities, and transactions of our organization with PNC have given me insight into their business model and how they live out their pledge to serving the community on a daily basis.

Organizations are composed of people and people together make and build organizations. Both bring character, values, and commitments to the other. PNC is a highly-regarded community partner for banking relationships, community reinvestment activities, affordable housing tax credit projects, employee community service initiatives, and philanthropy that benefit our community in significant and targeted ways.

Family Scholar House is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC in our own.

Please let me know if I can assist with any additional information.

Sincerely,

Cathe Dykstra

**Chief Possibility Officer  
President & CEO  
Family Scholar House**

**Direct: 502.813.3088  
Mobile: 502.905.8048  
403 Reg Smith Circle, Louisville, KY 40208**

[www.LouieConnect.com](http://www.LouieConnect.com)

See The LouieConnect Video at:

<https://youtu.be/1iCEzfW6Qnl>

**< Separator >**

**From:** [PAUL McEVILY](#)  
**To:** [CLEV Comments Applications](#)  
**Subject:** [External] Letter of Support -- PNC Bank  
**Date:** Thursday, February 04, 2021 3:46:09 PM  
**Attachments:** [PNC Letter of Support Cleveland FED 2.4.2021.pdf](#)

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Please see attached letter re: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama.

**Paul L. McEvily**

**Executive Director  
Interfaith Neighbors, Inc.**

**Phone: 732.775.0525, x207**

**Email: [paulm@interfaithneighbors.org](mailto:paulm@interfaithneighbors.org)**

**810 Fourth Avenue  
Asbury Park, NJ 07712**

**[www.interfaithneighbors.org](http://www.interfaithneighbors.org)**





## Interfaith Neighbors

Neighbors Helping Neighbors

### Board of Trustees

Rabbi Sally Priesand,  
*President*

Vincent Petruzzello,  
*Vice President*

Paul L. McEvily,  
*Executive Director*

Joseph J. Marmora,  
*Exec. Director Emeritus/  
Treasurer*

Walter "Chip" Craig, Esq.,  
*Assoc. Exec. Director/  
Secretary*

Mary Ann Christopher  
Kathleen Ellis

Robert E. Hogan

Edward D. Johnson

Gwendolyn O. Love

Carol Ann McLaughlin

Pam Saunders

### Advisory Board

Don Brockel

Dennis Donato

John Heavey

Tom Kononowitz

John Marmora

Lynn F. Miller

Sandy Mullaney

Carlo Sestito

James Vaccaro

February 4, 2021

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

**Re: Letter of Support -- PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama**

Dear Ms. Johnson:

I am pleased to provide this **Letter of Support** for PNC Bank and the array of services and programs that they provide to the communities that lie within their geographic footprint.

Interfaith Neighbors, Inc. is a community-based not-for-profit organization dedicated to assisting the less fortunate among us meet life's necessities while seeking to improve the quality of life for individuals and families and the communities in which they live.

We have maintained a beneficial banking relationship with the Community Banking Division of PNC Bank for more than 20 years. They have been steadfast in their support of our agency and the residents of the LMI communities that we serve, providing everything from credit facilities for our organization's operating expenses to attractive mortgage products for our low-to-moderate income, first time homebuyers.

In addition, PNC Bank and its Foundation have been generous financial supporters of our Business Development Center ("BDC") and Workforce Development Programs. A PNC Bank representative has served as a member of the BDC's Advisory Board since its inception.

The expansion of PNC's geographic footprint can only benefit organizations like ours that operate within those new communities.

Sincerely,

Paul L. McEvily  
Executive Director

**< Separator >**

**From:** [H.A. Musser](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [simon.sotelo@pnc.com](mailto:simon.sotelo@pnc.com)  
**Subject:** [External] RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama  
**Date:** Thursday, February 04, 2021 4:18:37 PM  
**Attachments:** [image003.png](#)

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To Whom It May Concern:

It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above referenced acquisition. I have known and had working relationships with both PNC entities since 2008. The relationships, business activities, and transactions of our organization with PNC have given me insight into their business model and how they live out their pledge of serving the community on a daily basis.

Organizations are composed of people, and people together make and build organizations. Each brings character, values, and commitments to the other. PNC is a highly-regarded community partner for banking relationships, community reinvestment activities, affordable housing tax credit projects, employee community service initiatives, and philanthropy that benefit our community in significant and targeted ways.

Santa Maria Community Services is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC in our own.

Please let me know if I can assist with any additional information.

Sincerely,

H.A. Musser, Jr., MA, MSW  
President and CEO



617 Steiner Avenue  
Cincinnati, OH 45204-1327  
513-587-6957

To support Santa Maria today, please visit [www.santamaria-cincy.org](http://www.santamaria-cincy.org)

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**< Separator >**

**From:** [Jessica Stanfield](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Diaz, Magnolia](#)  
**Subject:** [External] Letter of Support  
**Date:** Thursday, February 04, 2021 4:26:03 PM  
**Attachments:** [GALF Letter-Federal Bank Reserve.pdf](#)

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Dear Ms. Misback and Ms. Johnson -

Attached please find a letter of support for PNC Bank and the incredible impact they have on our organization and our community.

Should you have any questions, please do not hesitate to contact me.

All my best,  
Jess

***Thank you for your commitment to the children we serve!***

***Jessica Stanfield***

**Executive Director  
Guardian ad Litem Foundation - 20th Judicial Circuit  
1700 Monroe Street - Suite 600  
Fort Myers, FL 33901**

**Office - (239) 533-1435  
Cell - (518) 598-2471  
[voicesforkids.org](http://voicesforkids.org)**



February 4, 2021

Federal Bank Reserve  
Ann E. Misback  
Secretary of the Board  
20th Street and Constitution Avenue NW  
Washington, DC 20551-0001

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

Dear Ms. Misback and Ms. Johnson-

My name is Jessica Stanfield and I am the Executive Director of the Guardian ad Litem Foundation - 20th Judicial Circuit, Inc. serving Southwest Florida. The mission of our organization is to provide a voice and normalcy to abused, neglected and abandoned foster children as they navigate the dependency court system.

When a child is pulled from their home their lives are turned upside down as they face a new foster home, attorneys, case workers, and countless other changes, with in some cases, the only constant being the child's Guardian ad Litem Volunteer Advocate. These Volunteer Child Advocates are trained and court-certified to represent children who have been removed from their homes and are under the jurisdiction of the state. The child's advocate serves as the eyes, ears and voice on behalf of the child in courts, school, the child welfare system, their temporary living situation, and in the community.

In many cases, a child will need a bed, emergency clothing, etc. which is where we step in. Our Children's Needs Program provides items and experiences that the children need as identified by their Guardian ad Litem Child Advocate for stabilization and normalcy during their time in the system. These requests are fulfilled entirely through grant dollars, individual donations, and the generous support of corporate sponsors like PNC Bank.

PNC Bank has been an incredible partner to us, providing essential funding to help us meet our organizational mission. They truly embody a steadfast commitment to the children we serve, working alongside of us with their support to protect the most vulnerable in our communities.



1700 Monroe Street, Suite 600 | Fort Myers, FL 33901 | (239) 533-1435 | [VoicesForKids.org](http://VoicesForKids.org)



Our organization was no stranger to the impacts of the COVID-19 pandemic. PNC Bank stepped up while other funders had to cut their support, to ensure that we remained afloat and could continue to provide services to those in our community needing them the most. Throughout the pandemic, we have maintained our tradition of not denying a request that meets our program guidelines and am so thankful to PNC Bank for helping us to achieve this.

I'm confident that with PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquisition of BBVA USA Bancshares, Inc., Houston, Texas (thereby indirectly acquiring BBVA USA, Birmingham, Alabama) they could continue to make great impact in our community and beyond. We look forward to continuing our partnership to help make the world a better place for so many children.

Should you have any questions, I can be reached at [jstanfield@galfoundation20.org](mailto:jstanfield@galfoundation20.org) or via my personal cell phone at (518) 598-2471.

All my best,

Jessica Stanfield  
Executive Director  
Guardian ad Litem Foundation – 20th Judicial Circuit, Inc.



1700 Monroe Street, Suite 600 | Fort Myers, FL 33901 | (239) 533-1435 | [VoicesForKids.org](http://VoicesForKids.org)

**< Separator >**

**From:** [Sharon Goodson](#)  
**To:** [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)  
**Cc:** [CLEV Comments Applications; Lori Jones Gibbs \(lori.jonesgibbs@pnc.com\)](#)  
**Subject:** [External] Reference: 2020-LB-Combination-31899  
**Date:** Thursday, February 04, 2021 4:38:35 PM  
**Attachments:** [PNC Bank Letter of Support 2-4-21.pdf](#)

---

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Dear Sir/Madame,

Attached please find reference: 2020-LB-Combination-31899.

Sincere Regards,

Sharon C. Goodson, Executive Director  
North Carolina Community Action Association



4428 Louisburg Road  
Suite 101  
Raleigh, NC 27616

Phone: 919.790.5757  
Fax: 919.790.5767

[www.nccaa.net](http://www.nccaa.net)

February 4, 2021

Mr. David Reilly  
Director of Large Bank Licensing  
Comptroller of the Currency  
400 7<sup>th</sup> St., SW  
Mail Stop 10E-2  
Washington, DC 20219-0001

Dear Mr. Reilly,

As the Executive Director of the North Carolina Community Action Association, I am writing on behalf of PCN Bank in support of its positive partnership with our organization.

NCCAA is a statewide nonprofit member organization providing North Carolina's community action agencies with the resources to help improve living conditions and deliver opportunities to the state's most vulnerable families. PNC Bank has served as our trusted financial institution since 2014. During this time, we have forged a dynamic public/private partnership which has served to significantly increase our efforts to help eliminate economic disparities in communities across our state.

PNC Bank's support has enabled our agency to provide additional resources in advance of our statewide work. Specific examples of past sponsorships in support of NCCAA include:

- **NCCAA Annual Training Conferences** - designed to build the capacity of community action agency staff, boards and volunteers
- **National Reentry Wee** - a nationally recognized awareness initiative that highlights the success of citizens returning to local communities from incarceration
- Support of numerous N.C. community action agencies through donations from its signature **Grow Up Great** reading program
- Financial support of N.C. community action agencies' workforce development initiatives to benefit the vulnerable populations served by these organizations
- Lori Jones Gibbs, Senior Vice President, Community Development Banking—The Carolinas, has provided invaluable dialogue and information to help advance our statewide work
- As conference and meeting keynote speakers, PNC leadership has routinely advocated on behalf of NCCAA
- PNC has been a community connector, advocating and networking on our behalf, which lead to new partnerships and opportunities for our organization
- The **PNC Foundation** awarded a \$250,000 grant to NCCAA in leverage of a \$20 million investment by Duke Energy to weatherize the homes of low-income North Carolinians

---

A Member of the Community Action Partnership

Officers | Dr. Landon Mason, Sr., President | Patsy P. Davis, First Vice-President | **Tina Ray**, Second Vice-President  
Natasha Elliott, Treasurer | Ericka Whitaker, Secretary | E. Marie Watson, SEACAA Representative  
Bryan Duncan, SEACAA Representative | Patricia Beier, Eastern Chair | Ruby Bryant, Central Chair  
Fred Bazemore, Western Chair | Darren Waugh, Far West Chair | Nick Wharton, COED Chair  
Sharon C. Goodson, Executive Director

- PNC leveraged funds provide homeownership financial literacy and beautification. This support allowed us to beautify approximately 50 homes
- PNC led efforts to secure the PNC Arena for our inaugural – **The Big Pop Up** distribution event on January 26, 2021 – which provided food, household supplies, personal protection equipment, baby supplies and much more to 1,000 families impacted by COVID-19.

NCCAA is extremely grateful for the opportunities to collaborate with PNC Bank. Through its support, the bank has visibly demonstrated a commitment to helping reduce poverty in North Carolina.

Sincerely,

A handwritten signature in black ink, appearing to read "Sharon C. Goodson". The signature is fluid and cursive, written in a professional style.

Sharon C. Goodson  
Executive Director

cc: Lori Jones Gibbs

**< Separator >**

**From:** [Pam Ruff](#)  
**To:** [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)  
**Cc:** [CLEV Comments Applications; "Rockey, Christopher R"](#)  
**Subject:** [External] 2020-LB-Combination-31899  
**Date:** Thursday, February 04, 2021 4:48:53 PM

---

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

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I am writing to address: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

PNC Bank has been a good partner with The MEDA Foundation, Inc. and community partner for rural Maryland. For 5 years PNC has partnered to create and deliver the Rural Economic Development Session to rural regions in Maryland. The sessions have brought together business and government leaders in twelve rural communities in Maryland to share challenges and best practices for job creation within those regions.

Through the generous funding PNC provided, business and government leaders in twelve rural counties in Maryland attended programming focused on the vital tools that assist with their revitalization efforts. structured specifically for rural communities. With an emphasis on identifying real estate redevelopment and reuse opportunities, finding adequate funding to support business, building partnerships among public and private sectors, and understanding how regional cooperation impacts the future, the Rural Economic Development Sessions brought vital information to these communities.

The Rural Economic Development Sessions has seen great success with regard to attendance, bringing together communities that are located a great distance apart from one another. The sessions have opened the door to idea sharing, learning opportunities, and relationship building. We thank PNC for their kindness in ensuring these programs continue each year.

Sincerely  
Pam

Pamela Ruff  
Executive Director  
MEDA  
(O) 410-347-1246

**< Separator >**

**From:** [Regina Lawrence](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Kathryn R. Clay](#); [Copeland, Terri](#); [Curtis, William E.](#); [George Reed](#); [Madgie Mcrae](#)  
**Subject:** [External] STOP Inc. Letter of Support for PNC Bank: BBVA USA\_FRB Cleveland  
**Date:** Thursday, February 04, 2021 4:57:55 PM  
**Attachments:** [STOP Inc. PNC Letter of Support BBVA USA FRB of Cleveland.pdf](#)

---

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Dear Ms. Johnson,

I hope that this communication finds you both healthy and safe! It is with great pleasure that I submit to you the attached Letter of Support on behalf of PNC Bank. Since I have experienced computer issues recently, I would really appreciate you acknowledging receipt of this email. If you need to communicate with me further, please do not hesitate contacting me.

With Best Regards,

*Regina P. Lawrence*  
**President and CEO**



AIRPORT EXECUTIVE CENTER  
5700 Thurston Avenue, Suite 101, Virginia Beach, VA 23455  
main: 757.858.1360 | direct: 757.228.7569 | cell: 757.478.5414  
web: [www.stopinc.org](http://www.stopinc.org)

*Creating Opportunities... One Life at a Time... One Family at a Time... One Community at a Time.*

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February 4, 2021

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

Airport Executive Center  
5700 Thurston Avenue, Suite 101  
Virginia Beach, VA 23455  
(757) 858-1360  
www.stopinc.org

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Regina P. Lawrence

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**Reference Transaction: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama**

Dear Ms. Johnson:

On behalf of the STOP Inc. Board and Staff, I am honored to prepare this Letter of Support for PNC Bank and the exceptional individuals whom they employ!

We will be forever grateful and will remain humbled by the day **Terri Copeland, PNC Senior Vice President/East Territory Executive** and **Kathryn Clay, PNC Vice President/Community Consultant, Community Development Banking** walked into our offices, nine years ago and asked, "what does STOP do? We were told that we should talk with you." After spending approximately two plus hours listening to the Board Chairman, at that time, and I explain, what we do, how we do it and our results, **Terri and Kathryn looked at each other and as though they had rehearsed, in unison, they graciously asked, "what can we do to help you?"** Our lives have never been the same and the lives of our clients have been consistently enriched by PNC's support of STOP Inc. in what we do, how we do it and our results!

William Curtis, current STOP Inc. Board Chairman states, "it has been a great pleasure to work with PNC Bank over the course of my 5-year tenure as Chairman. PNC Bank has been and remains one of STOP's most loyal and the most generous supporter of our efforts to enrich the lives of our clients in the six cities and two counties served by STOP." Although the newest bank in our local market, PNC Bank has provided the greatest financial support to STOP in service to the community.

Since 2012, PNC Bank has invested financial resources into STOP Inc.; in turn, we have leveraged that financial support with other funds for the provision of collective impact targeted towards the low and moderate income, unemployed and under-employed, youth, elderly, disabled, Veteran and homeless populations residing in the 4,000 plus square miles served by STOP. As an example, PNC Bank is responsive to the needs of our shared communities with support of relevant projects that fund the greater community. In an early response to the COVID-19 pandemic, PNC Bank funded the STOP Inc. COVID-19 Expansion of Health Care Workforce Program.

**STOP Inc. 2015, 2016, 2017, 2018 and 2019 Annual Stakeholder Luncheons and 2020 Virtual IMPACT Awards Proudly Sponsored by PNC Bank ®**

*STOP Inc. is a designated Community Action Agency in Eastern Virginia, serving low and moderate income citizens residing in the Cities of Chesapeake, Franklin, Norfolk, Portsmouth, Suffolk, Virginia Beach and the Counties of Accomack, Isle of Wight, Northampton and Southampton.*



Kathryn Clay and the PNC Team continue to invest time, energy and unwavering support to the STOP Board and Staff offering a more global, business perspective to what we do on a daily basis. PNC Bank has been instrumental in challenging the local business communities to meet its support of STOP and has therefore taken the lead in increasing the Agency's discretionary funding.

Dr. George Reed, STOP Inc. Board Chairman Emeritus states, "the working relationship with PNC Bank is simply outstanding! Kathryn Clay, STOP's PNC Representative always provides professional guidance in support of STOP fundraising activities to raise discretionary funds which is the life blood of any non-profit organization."

Anyone working with and/or supported by PNC Bank and caring Bank representatives like **Terri** and **Kathryn** should be as grateful as we are to collaborate with such a dynamic banking institution that truly cares about "supporting transformational opportunities for people" in need of a hand up, not a handout!

If I may be of any further assistance, please feel free to contact me via email at: [Lawrence@stopinc.org](mailto:Lawrence@stopinc.org).

Respectfully submitted,

A handwritten signature in blue ink that reads "Regina P. Lawrence". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Regina P. Lawrence  
President and CEO

CC: Terri Copeland  
Kathryn Clay  
William Curtis  
Dr. George Reed

**< Separator >**

**From:** [Joe Huber](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Simon Sotelo](#)  
**Subject:** [External] PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama  
**Date:** Thursday, February 04, 2021 5:54:38 PM  
**Attachments:** [image001.png](#)

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To Whom It May Concern:

It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the proposed acquisition. I have known and had working relationships with both PNC entities since 2006. The relationships, business activities, and transactions of our organization with PNC have given me insight into their business model and how they live out their pledge to serving the community on a daily basis.

Organizations are composed of people and people together make and build organizations. Both bring character, values, and commitments to the other. PNC is a highly-regarded community partner for banking relationships, community reinvestment activities, affordable housing tax credit projects, employee community service initiatives, and philanthropy that benefit our community in significant and targeted ways.

The Cincinnati Development Fund is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC in our own.

Please let me know if I can assist with any additional information.

Sincerely,

***Joe Huber***  
***Chief Operating Officer/Chief Lending Officer***

***513-977-7283***



**< Separator >**

**From:** [Jim Wehner](#)  
**To:** [CLEV Comments Applications](#)  
**Subject:** [External] Support of PNC Bank  
**Date:** Thursday, February 04, 2021 6:00:04 PM  
**Attachments:** [Letter of Support for PNC2.docx.pdf](#)

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Please see the attached letter related to the following transaction:

PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama.

Jim Wehner



Jim Wehner  
President  
(D) 404.819.7539 (O) 404.627.4304  
1297 McDonough Blvd SE  
Atlanta, GA 30315  
[fcsministries.org](http://fcsministries.org)



February 4, 2021

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Ann E. Misback  
Secretary of the Board  
20th Street and Constitution Avenue NW  
Washington, DC 20551-0001

Dear Ms. Misback,

The team at FCS|Focused Community Strategies was excited to hear about this opportunity for PNC to grow its network through the acquisition of BBVA USA. PNC bank has been a strong partner to FCS and our neighborhood development work for years.

PNC has assisted FCS at the program, organizational and leadership levels.

- They have supported FCS programs assisting families with food security and housing. Because of this partnership literally dozens of families have secure, viable housing and hundreds of families experience stronger food security every day.
- PNC has provided banking opportunities to FCS in order to strengthen our organization and internal systems.
- PNC has provided board level assistance to strengthen our board and leadership.

PNC is focused on making us stronger in our community development work. The ability of PNC to extend this type of support and vision to other organizations like FCS is a great opportunity for the communities that will be served by this acquisition.

Sincerely,



Jim Wehner  
President  
FCS|Focused Community Strategies

**< Separator >**

**From:** [Joe Bowling](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [patricia.gamble-moore](#)  
**Subject:** [External] PNC Financial Services Group - BBVA  
**Date:** Thursday, February 04, 2021 6:00:28 PM

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In reference to: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

To Whom It May Concern:

My organization, Englewood Community Development Corporation (ECDC), is a community based organization in Indianapolis, IN. For more than 20 years, ECDC has had an extensive banking relationship with PNC (and National City Bank prior to the switch to PNC). Over the years, PNC has been a key partner to us on more than a dozen impactful and community serving projects that have extended opportunity to predominately low-income community residents. This has included our first loan as an organization to make first time homeownership achievable for just a handful of residents to our latest project, the \$20+ million redevelopment of a historic industrial campus as a new center for two community-based schools serving 1,000 children.

In both of these projects, and so many in between, we've come to trust the staff at PNC to help us think through, problem solve and then tackle together some of our community's biggest challenges. While we very much appreciate the myriad of services, tools and products PNC continues to develop as a larger bank, we also know by first name many of the folks at our local branch and those who work directly with us on community and economic development matters. Please add our support as they seek new opportunities.

Sincerely,

**Joe Bowling**

Executive Director

Englewood Community Development Corporation

317-496-2662

[joe.engagewood@gmail.com](mailto:joe.engagewood@gmail.com)

57 N. Rural Street

Indianapolis, IN 46201



[www.engagewoodcdc.com](http://www.engagewoodcdc.com) [www.eastwashingtonstreet.org](http://www.eastwashingtonstreet.org)

**< Separator >**

**From:** [Kelvin Macklin](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [walter.harrington@pnc.com](mailto:walter.harrington@pnc.com); [Cynthia Battle](#)  
**Subject:** [External] PNC Letter of Support - PNC Financial Services Group, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, INC., Houston Texas andthereby indirectly acquire BBVA USA, Birmingham, Alabama  
**Date:** Thursday, February 04, 2021 6:02:36 PM  
**Attachments:** [PNC Letter of Support Johnson 2021.pdf](#)

---

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Ms. Johnson,

Please see attached, our letter of support for PNC.

Thank you,

Kelvin Macklin  
Chief Executive Officer  
South Eastern North Carolina Community Development Corporation  
PO Box 4717  
Rocky Mount, NC 27803  
Office: 252-450-3528  
Fax: 252-977-2587

**SOUTH EASTERN NORTH CAROLINA COMMUNITY  
DEVELOPMENT CORPORATION**

**P.O. Box 4717  
Rocky Mount, N.C. 27803  
Telephone: (252) 977-3141  
Fax (232) 977-2587**

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Gloria Valentine  
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Nancy Bullard  
Catherine Henderson*

**February 4, 2021**

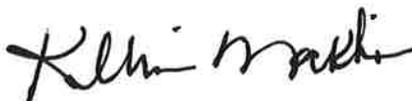
**Mary S. Johnson, Vice President  
Federal Reserve Bank of Cleveland  
1455 East Sixth Street  
Cleveland Ohio 4410-2566**

**Dear Ms. Johnson:**

**Re: PNC Financial Services Group, Inc, Pittsburgh, Pennsylvania, and PNC Bancorp, Inc.,  
Willington Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas and  
thereby indirectly acquire BBVA USA, Birmingham, Alabama**

**It is our pleasure to inform you of how instrumental PNC Community Banking is to South Eastern North Carolina Community Development Corporation as participating as member bank in our FHL Bank (AHP) affordable housing development projects. PNC support and guidance through the process is appreciated very much and we look forward to working with PNC on future projects. If you need to contact me, please call 252-450-3528 (office).**

**Sincerely,**



**Kelvin Macklin  
Chief Executive Officer**

**KM: cab**

**< Separator >**

**From:** [Carrie Kitchen-Santiago](#)  
**To:** [CLEV Comments Applications](#)  
**Subject:** [External] PNC support letter  
**Date:** Thursday, February 04, 2021 6:22:34 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image004.png](#)  
[image005.png](#)  
[image006.png](#)  
[image007.png](#)  
[20210204175712.pdf](#)

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Please see the attached support letter.

Thank you,

Carrie Kitchen-  
Santiago  
Executive Director  
Phone: 856-964-6771



[donate now](#)



**CK**  
Cathedral Kitchen  
1514 Federal Street  
Camden, NJ 08105  
[www.cathedralkitchen.org](http://www.cathedralkitchen.org)



1514 Federal Street • Camden, NJ 08105 • 856-964-6771 • [www.cathedralkitchen.org](http://www.cathedralkitchen.org)

---

February 4, 2021

Ms. Ann E. Misback  
Secretary of the Board  
20th Street and Constitution Avenue NW  
Washington, DC 20551-0001

Reference: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama Sent via email to: [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov)

Sent via email to: [Comments.applications@clev.frb.org](mailto:Comments.applications@clev.frb.org)

Dear Ms. Misback

I am writing in support of PNC Bank's proposed acquisition of BBVA.

I am the Executive Director of a nonprofit organization named Cathedral Kitchen with offices in Camden, NJ. We have partnered with PNC Bank for many years to provide much needed support to the vulnerable communities in PNC's service areas in Camden.

PNC employees have played an active role volunteering at Cathedral Kitchen. For nine transformative years in our history, a local PNC Vice President served on our Board of Directors. She was a tremendous asset to the organization, providing financial and local political counsel as we conducted capital campaigns for construction of our two buildings. Cathedral Kitchen's Board of Directors recently completed a strategic planning process for the organization's next three years. Our PNC Community Specialist was invited to participate on the stakeholder panel and provided valuable insight and feedback which helped to create the plan.

The PNC Foundation has been a generous funder to our organization, contributing to the capital campaigns, and most recently, our Culinary Arts Job Training Program, which provides hard technical skills and soft skills. In addition, PNC representatives volunteer each semester providing financial literacy sessions to our students.

PNC has been our primary bank for many years, always providing the best rates for our mortgage, credit cards and checking account.

As you can see, over the years, PNC Bank has proven to be a valuable and dependable partner to Cathedral Kitchen, always supporting our programs and helping us to offer new and needed services to the low-income residents of Camden. I know that we are not the only organization in our community that enjoys this kind of support from PNC. They truly are a “good corporate citizen” of Camden.

I believe that this merger not only allows us to continue this work together but to expand it, working closely as partners. I fully support this transaction and believe it will have a positive impact on the community.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Carrie Kitchen-Santiago', with a stylized flourish at the end.

Carrie Kitchen-Santiago  
Executive Director

**< Separator >**

**From:** [MerrickBonner](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [michele.jenkins-utomi@pnc.com](mailto:michele.jenkins-utomi@pnc.com)  
**Subject:** [External] Letter in support of PNC  
**Date:** Thursday, February 04, 2021 6:44:24 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image004.png](#)  
[PNC support letter - FRB.pdf](#)

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Hello,

Please see the attached letter in reference to the transaction:

PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Thank you,  
Merrick



## Merrick Bonner

Director of Investor Relations

p: 205.413.4529

e: [mbonner@revbirmingham.org](mailto:mbonner@revbirmingham.org)

[www.revirmingham.org](http://www.revirmingham.org)





P.O. BOX 320673 | BIRMINGHAM, AL 35232-0637  
REVBIRMINGHAM.ORG

BIRMINGHAM

February 4, 2021

Federal Reserve Bank of Cleveland  
Attn: Ann E. Misback, Secretary of the Board  
1455 East Sixth Street  
Cleveland, Ohio 44101-2566

Re: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ms. Misback,

I am pleased to write this letter on behalf of REV Birmingham in support of PNC's acquisition of BBVA. REV Birmingham is a nonprofit organization with a mission to create vibrant commercial districts. Our work involves supporting small businesses and developers, creating experiences to increase vibrancy, and strengthening places. We focus on Birmingham's downtown and historic neighborhood commercial districts, the majority of which fall into the Low to Moderate Income (LMI) category.

PNC has been a strong partner to REV for many years, supporting our work to strengthen small businesses and placemaking efforts that improve LMI communities. In 2014, PNC worked with REV to plan and sponsor The Big Pitch, our first pitch competition for small lifestyle businesses - including retail, restaurants, and service concepts. Over 6 years, The Big Pitch helped launch and grow more than 20 successful small businesses that still operate today, including a popular black-owned hot chicken restaurant, Birmingham's only "cat café", a woman-owned cycling studio, an auto shop, and more. In fact, the vast majority of these businesses are woman and/or minority-owned, and PNC's support helped REV provide capital and technical assistance that minority entrepreneurs report is often difficult to access. PNC not only supported these businesses financially through sponsorship of The Big Pitch, PNC employees also shared their banking expertise with these entrepreneurs as part of the pre-pitch training program.

In addition to The Big Pitch, PNC has supported placemaking projects, including a 2013 program to improve commercial districts in Birmingham neighborhoods and a project started in 2020 to improve outdated landscaping and create a linear park on Birmingham's central downtown thoroughfare. These placemaking projects are designed to directly support business recruitment and job growth while also improving quality of life for residents in surrounding LMI communities. Further, PNC employees have been a valuable part of REV's volunteer leadership, serving on boards and committees for many years. We are grateful for PNC's support with these efforts.

BBVA, which has deep historic roots in Birmingham, has also been a tremendous community partner, offering consistent support of REV's small business technical assistance programming for many years. BBVA employees have supported REV directly through volunteer leadership on our board and in program development and delivery.

Both banks have made a significant impact in Birmingham through their support of REV and other community organizations. We support PNC's acquisition of BBVA, which will bring together two strong partners in the Birmingham community.

Sincerely,

A handwritten signature in black ink that reads "David B. Fleming".

David Fleming  
President and CEO, REV Birmingham

**< Separator >**

**From:** [Cathy Kuhn](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Rosa, Renita](#); [Williams, Deborah B](#)  
**Subject:** [External] Letter of Support  
**Date:** Thursday, February 04, 2021 7:25:15 PM  
**Attachments:** [Letter of Support for PNC2.pdf](#)

---

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Hello,

Please find attached a letter in reference to: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama.

A copy of the body of the letter is also included below. Please let me know if you have any questions or require any additional information.

Many thanks,

Cathy Kuhn

February 2, 2021

Ann E. Misback  
Secretary of the Board  
20th Street and Constitution Avenue NW  
Washington, DC 20551-0001

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ann Misback,

On behalf of the Metropolitan Housing Coalition, I am writing to inform you of PNC's commitment to the health and wellbeing of all citizens in Louisville, KY. The Metropolitan Housing Coalition is a nonprofit organization that strengthens, unites and mobilizes private and public resources to provide fair, accessible and affordable housing for everyone in the Greater Louisville community. PNC is deeply connected to our mission and has displayed an ongoing commitment to safe and affordable housing. For example, PNC has committed to providing leadership to MHC through board leadership, board membership and active participation in agency activities. PNC has also provided significant financial contributions in the form of donations and sponsorships for many years in

support of our mission. MHC is grateful for PNC's leadership and commitment to the health and wellbeing of Louisville's most vulnerable citizens and we are thankful for their partnership.

Thank you for your consideration of this letter and please don't hesitate to contact me should you have any questions or if I can provide any further assistance.

Sincerely,

**Cathy Kuhn**

Cathy Kuhn, PhD

Executive Director

Metropolitan Housing Coalition

[ckuhn@metropolitanhousing.org](mailto:ckuhn@metropolitanhousing.org)

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**Cathy Kuhn, PhD**

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Metropolitan Housing Coalition  
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Fax: (502) 452-6718

February 2, 2021

Ann E. Misback  
Secretary of the Board  
20th Street and Constitution Avenue NW  
Washington, DC 20551-0001

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Dear Ann Misback,

On behalf of the Metropolitan Housing Coalition, I am writing to inform you of PNC's commitment to the health and wellbeing of all citizens in Louisville, KY. The Metropolitan Housing Coalition is a nonprofit organization that strengthens, unites and mobilizes private and public resources to provide fair, accessible and affordable housing for everyone in the Greater Louisville community. PNC is deeply connected to our mission and has displayed an ongoing commitment to safe and affordable housing. For example, PNC has committed to providing leadership to MHC through board leadership, board membership and active participation in agency activities. PNC has also provided significant financial contributions in the form of donations and sponsorships for many years in support of our mission. MHC is grateful for PNC's leadership and commitment to the health and wellbeing of Louisville's most vulnerable citizens and we are thankful for their partnership.

Thank you for your consideration of this letter and please don't hesitate to contact me should you have any questions or if I can provide any further assistance.

Sincerely,

*Cathy Kuhn*

Cathy Kuhn, PhD  
Executive Director  
Metropolitan Housing Coalition  
[ckuhn@metropolitanhousing.org](mailto:ckuhn@metropolitanhousing.org)

**< Separator >**

**From:** [acox\\_stgeorgesky.org](mailto:acox_stgeorgesky.org)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Williams, Deborah B](#)  
**Subject:** [External] RE: PNC Acquisition of BBVA USA  
**Date:** Thursday, February 04, 2021 7:44:21 PM

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RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

To Whom It May Concern:

Hello, my name is Arthur C. Cox and I'm the Executive Director of St. George's Scholar Institute(SGSI). It is my honor and privilege to provide a letter of support for one of this community's most trusted partners, PNC Financial Services Group & PNC Bancorp, Inc. as it pertains to the proposed business acquisition.

SGSI has been in partnership with PNC for well over 10 years and it goes without saying, they have made a tremendous impact on the lives of so many people in the communities we serve. Their level of professionalism, relationship building and day to day business interactions makes it easy to recommend their business model for the proposed acquisition.

PNC is a valued asset to both small and large community partners, business entities and everyday people who're looking for a trusted banking institution. Their philanthropy is sewn throughout the community as they continue to lift up the least of thee.

SGSI takes pride in recommending and throwing our full support to the growth of PNC and stand ready to answer any questions on behalf of this amazing community partner.

Please don't hesitate to contact us if you have any questions or additional information.

Respectfully,

Arthur Cox

**< Separator >**

**From:** [Catherine Cawthon](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Matthew.Glover@pnc.com](mailto:Matthew.Glover@pnc.com)  
**Subject:** [External] OCCH PNC Support  
**Date:** Thursday, February 04, 2021 8:28:02 PM  
**Attachments:** [OCCH PNC 2021 02 04.pdf](#)

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**OCCH**  
OHIO CAPITAL  
CORPORATION  
FOR HOUSING

88 East Broad Street  
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Phone 614-224-8446  
Fax 614-224-8452  
[www.occh.org](http://www.occh.org)

February 4, 2021

Delivery Via Email: [Comments.applications@clev.frb.org](mailto:Comments.applications@clev.frb.org):

Ann E. Misback  
Secretary of the Board  
20th Street and Constitution Avenue NW  
Washington, DC 20551-0001

RE: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

To Whom It May Concern:

It is my privilege to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above referenced acquisition. I have known and had working relationships with both PNC entities since 2008. The relationships, business activities, and transactions of our organization with PNC have given me insight into their business model and how they live out their pledge to serving the community on a daily basis.

Organizations are composed of people and people together make and build organizations. Both bring character, values, and commitments to the other. PNC is a highly-regarded community partner for banking relationships, community reinvestment activities, and affordable housing tax credit projects that benefit our community in significant and targeted ways.

Ohio Capital Corporation for Housing is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC in Ohio.

Please let me know if I can assist with any additional information.

Sincerely,

Catherine Cawthon  
President and CEO

**< Separator >**

**From:** [Alison Yonas](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Harrington, Walter](#); [Luis Pastor](#)  
**Subject:** [External] Letter of support for PNC in acquisition of BBVA  
**Date:** Thursday, February 04, 2021 8:44:30 PM  
**Attachments:** [LCCU Letter of Support for PNC to FRB 02\\_21.pdf](#)

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Attached please find Latino Community Credit Union's (LCCU) letter support of PNC's Community Development work in NC, as it relates to their acquisition of BBVA. As a low-income designated and CDFI-certified credit union, PNC's investments in LCCU have a direct impact on the low-income and underserved areas of the state.

Thank you for your consideration of our comments.

Sincerely,

**Alison Beck Yonas**

SVP, Finance and Strategic Investments

**Latino Community Credit Union**

100 W. Morgan Street, Durham, NC 27701

Phone: (919) 595-1702, Fax: (919) 688-9309

[www.latinoccu.org](http://www.latinoccu.org)

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This email may contain confidential and privileged material for the sole use of the intended recipient. If you are not the intended recipient, please contact the sender and delete all copies. Any review or distribution by others is strictly prohibited. Personal emails are restricted by policy of the Latino Community Credit Union (LCCU). Therefore LCCU specifically disclaims any responsibility or liability for any personal information or opinions of the author expressed in this email.



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---

February 4, 2021

Ms. Ann E. Misback  
Secretary of the Board  
Federal Reserve Bank of Cleveland  
Via Email: [Comments.applications@clev.frb.org](mailto:Comments.applications@clev.frb.org)

REF: PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama.

Dear Ms. Misback:

The Latino Community Credit Union would like to share our positive experience working with PNC, since they first moved into the North Carolina assessment area. The local team was proactive about reaching out to us to learn about our communities' needs, and how we could work together to increase impact. Since that time, they have been a committed partner, with investments of \$3.1M with the credit union as of 12/31/2020.

We appreciate their continued support of our work, and know that there is still more that can be done together to increase opportunity for underserved communities. We hope that PNC continues to strengthen their local efforts in community development, especially as they increase their size and presence through this merger.

Thank you for your consideration of our comments, and we look forward to continued high-impact collaboration with PNC well into the future.

Sincerely,

Alison Yonas  
SVP, Finance and Strategic Investments

c.c. Walter "Don" Harrington  
VP, Relationship Manager, Carolinas

**< Separator >**

**From:** [Janine Betsey](#)  
**To:** [LargeBanks@occ.treas.gov](mailto:LargeBanks@occ.treas.gov); [CLEV Comments Applications](#)  
**Cc:** [Gamble-Moore, Patricia](#); [Krumwiede, Todd](#)  
**Subject:** [External] PNC Support for BBVA Purchase  
**Date:** Thursday, February 04, 2021 8:47:27 PM

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Merchants Affordable Housing Corp (MAHC) would like to express its support for PNC Bank. MAHC has worked with its tax credit department, its community lending department and its Community Development team for 8 years.

PNC is a great partner who works to assist its non profit and community based organizations by purchasing tax credit equity, sponsoring Affordable Housing Program Grants, making short term and long term loans as well as Charitable Donations. PNC also secures other sources of funding such as New Market Tax Credits in order to provide below market loans and equity to critical business or non profits in disadvantaged communities. Additionally, PNC makes physical investments in branches and other banking infrastructure in all communities but especially in low income communities where new branches are not the norm.

It's been a pleasure to work with PNC over the years, they are a strong partner in community development.

Thank you,  
Janine Betsey

Janine Betsey, President  
Merchants Affordable Housing Corp.  
410 Monon Blvd., Suite 350  
Carmel, IN 46032  
317-805-4312  
[janine@merchantsaffordablehousing.org](mailto:janine@merchantsaffordablehousing.org)

**< Separator >**

**From:** [Rahsaan Bernard](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Clay, Kathryn R](#); [Copeland, Terri](#)  
**Subject:** [External] Letter of Support PNC Bank  
**Date:** Thursday, February 04, 2021 10:02:00 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[Letter of support PNC Bank - FRB.pdf](#)

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Please see attached letter of support for PNC Bank regarding transaction:  
PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., Houston, Texas, and thereby indirectly acquire BBVA USA, Birmingham, Alabama

Thank you.

**Rahsaan G. Bernard**  
**President**

Building Bridges Across the River  
[rbernard@thearc.org](mailto:rbernard@thearc.org) | 202.889.5901 x104  
c/o THEARC  
1901 Mississippi Avenue, SE; Suite 101  
Washington, DC 20020  
[www.bbardc.org](http://www.bbardc.org)



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Building Bridges Across the River  
1901 Mississippi Ave. SE  
Washington DC. 20020

Federal Reserve Bank of Cleveland

(Mary S. Johnson, Vice President)

1455 East Sixth Street, Cleveland, Ohio 44101-2566

On behalf of Building Bridges Across the River (Building Bridges) and the Town Hall Education Arts Recreation Campus (THEARC), I am pleased to submit this letter of support for our community partner PNC Bank.

Building Bridges has long served underserved residents East of the River in DC and our campus at THEARC houses 14 nonprofit organizations and includes a community theater, an urban farm, a regulation-size gymnasium, libraries, computer labs, classrooms, dance studios, music and visual arts studios, an art gallery, and a fast casual café. THEARC is a home away from home for the many underserved children and adults. With the help of our community partner, PNC Bank, over the last 15 years we have been able to serve our community with fresh healthy food, the arts, continuing education, mentoring, tutoring, recreation, medical and dental care, job training and other services at a substantially reduced cost or no cost at all.

Building Bridges is thus well acquainted with the community building efforts of PNC Bank. We appreciate the bank's demonstrated commitment to establishing trusting long-term relationships and supports in the most vulnerable communities. In light of COVID-19, the need for helping Washington, DC residents in the most vulnerable communities grew exponentially. PNC Bank was right there, ready to support our organization with COVID response support funds to ensure our residents had what they needed during this pandemic. We were able to provide our community with much needed food, PPE, household items, toiletries, hand sanitizers, job search support and other much needed services.

Building Bridges is supportive of PNC Bank's efforts to acquire BBVA and expand community building efforts to the communities served. We value the bank's many years of service to our city and we look forward to a continued highly impactful partnership.

Thank you,

A handwritten signature in black ink, appearing to read 'Rahsaan Bernard'.

Rahsaan Bernard, President

**< Separator >**

**From:** [Lanaea Featherstone](#)  
**To:** [CLEV Comments Applications](#)  
**Cc:** [Rockey, Christopher R](#); [Alexis Young](#)  
**Subject:** [External] Featherstone Foundation Letter: re - PNC <> BBVA USA Bancshares, Inc.  
**Date:** Thursday, February 04, 2021 10:23:26 PM  
**Attachments:** [PNC - 2021 - Federal Reserve Bank of Cleveland.pdf](#)

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Dear Ms. Johnson,

I hope that you are doing well. As CEO of the William & Lanaea C. Featherstone Foundation, an award-winning nonprofit, I'm writing to highlight PNC's strong community footprint and outline our collaborations with the bank. Attached please find our letter regarding the acquisition. Please let me know if you have any additional questions.

Warmly,

Lanaea

**Lanaea C. Featherstone, CEO**

**William & Lanaea C. Featherstone Foundation**

Tel: 410-618-1369 | **Twitter** @featherstonefdn

**Facebook:** <http://www.facebook.com/FeatherstoneFdn>



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- **Apply Now:** The **2021 Featherstone College Scholarship Applications** are now [available online](#).
- Featherstone Foundation Unveils **\$30,000 College Scholarship Fund** to Support Students at **Morgan State University, University of Baltimore**. [Read More](#).



February 4, 2021

Federal Reserve Bank of Cleveland  
Attn: Mary S. Johnson, Vice President  
1455 East Sixth Street  
Cleveland, Ohio 44101-2566  
[Comments.applications@clev.frb.org](mailto:Comments.applications@clev.frb.org)

Re: **PNC Financial Services Group, Inc.**, Pittsburgh, Pennsylvania, and **PNC Bancorp, Inc.**,  
Wilmington, Delaware; to acquire **BBVA USA Bancshares, Inc.**, Houston, Texas, and thereby  
indirectly acquire **BBVA USA**, Birmingham, Alabama

Dear Ms. Johnson,

As CEO of the William & Lanaea C. Featherstone Foundation, an award-winning nonprofit, I'm writing to highlight PNC's strong community footprint and outline our collaborations with the bank.

For the past five years, PNC in partnership with the Featherstone Foundation, has helped low-income individuals in our community succeed financially. PNC *invests* in its communities and – most importantly- PNC employees give their *time* to support the community.

I've witnessed PNC's dedication and community engagement through our programs. I strongly believe that their passion for financial education and economic development fuels their service and philanthropy.

PNC employees, including senior leadership, are actively engaged in making a difference in their communities: providing financial education, training support and participating in our mock interview sessions.

We've partnered with PNC on two major community initiatives:

- **Job Placement and Workforce:** Our flagship program **Reaching New Heights**, supported by **PNC**, serves as an economic vehicle that has provided low-income, underemployed and unemployed multicultural trainees with professional careers, stronger household incomes and financial stability. Our program **expands pathways into professional careers** for underrepresented communities who have non-traditional challenges entering the workforce. **Our graduates are earning between \$9,000-\$42,000 more in wages** as a result of our program, **plus benefits**, including health insurance, 401K and paid sick and vacation days.



- **Financial Education:** PNC participates in our annual “Mi Dinero, Mi Destino” conference, Baltimore’s only Spanish-language financial empowerment conference. PNC employees often give up their free Saturdays to provide sessions on budgeting and understanding credit to ensure that the community is well informed.

I’m thrilled to provide details on our collaboration with PNC last year:

**2020 PNC Engagement with the Featherstone Foundation:**

- **PNC’s** vice president of community development banking participated in our **mock interviews** and **participant selection process**.
- **Cristina Flores**, loan coordinator, Sr. AMG Centralized Service Team, **PNC Wealth Management**, led a session on **Banking 101 and Understanding Credit**. She helped participants better understand basic financial terminology. She explained importance of credit history in the United States.
- **Jana Goffe-Agbai**, vice president and recruiting manager, greater Washington and greater Maryland markets and recruiter **Elizabeth Beals**, led an “**Employer Spotlight: PNC Bank.**” Participants learned about PNC Bank’s hiring process, the types of positions available within the company and learned about the specific skills that recruiters look for in ideal candidates. **Goffe-Agbai and Beals** also participated in our **mock interviews**.
- **PNC** was the **leading sponsor** of our 2020 **virtual** employer partners meeting. PNC’s vice president of community development banking provided remarks. Our annual event brought together leaders, hiring managers, community development representatives and CRA departments to engage in meaningful conversations about **recruiting, hiring and mentoring candidates from diverse backgrounds** and providing **practical tools to help advance and promote culturally attuned hiring practices**. Employers **received resumes of our multilingual candidates** who are ready and trained to work in the financial services industry.

I’m honored that our nonprofit has been able to partner with PNC on such important community programs. With their financial support and investment, we have been able to make a difference and improve lives.

If you need any additional information, I can be reached via e-mail at [Lanaea@thefeatherstonefoundation.org](mailto:Lanaea@thefeatherstonefoundation.org).

Sincerely,

Lanaea Featherstone  
CEO, William & Lanaea C. Featherstone Foundation