



UNIVERSITY OF SOUTH ALABAMA
MELTON CENTER FOR
ENTREPRENEURSHIP AND INNOVATION

February 4, 2021

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

Dear Ms. Misback:

I am writing on behalf of PNC Bank who have provided continued support of the Melton Center's Minority Business Accelerator Program and the start-up capital for the new Minority Business Development Program. Our goal is to increase the impact in our community by growing feeder programs in the ecosystem, and PNC Bank's generosity enables us to accomplish that. They continue to be an advocate for growing Mobile's entrepreneurial ecosystem and a strong supporter of the Melton Center's minority business programs.

PNC Bank's acquisition of BBVA USA provides a broader market presence, and in turn, translates into stronger brand awareness of the Melton Center's minority programs. This will strengthen our recruiting and selection efforts. PNC's growth also offers opportunities for us to recruit additional guest speakers and mentors and diversify our sources of funding. The University's executive leadership including my dean, Bod Wood, support our partnership and joint economic development efforts.

We look forward to continuing to work with PNC Bank to expand our entrepreneurial ecosystem.

Don C. Mosley, Jr.
Executive Director
Melton Center for Entrepreneurship and Innovation

From: [Natasha Elliott](#)
To: [CLEV Comments Applications](#)
Cc: [Reed, Tameka A](#)
Subject: [External] Letter of Support for PNC
Date: Saturday, February 06, 2021 10:02:41 PM
Attachments: [image001.png](#)
[PNC Letter of Support 02.05.21.pdf](#)

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

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Good evening,

Please find attached a letter of support for PNC's request to acquire BBVA.

Thanks for your consideration of reading our letter of support

Natasha J. Elliott, MBA, CCAP, NCRI
Executive Director
Central Piedmont Community Action, Inc.
1401 Ross Avenue
Post Office Box 626
Siler City, NC 27344
(P) 919.742.2277 (F) 919.742-2299
Website: www.cpcanc.org
Facebook: www.facebook.com/cpcanc



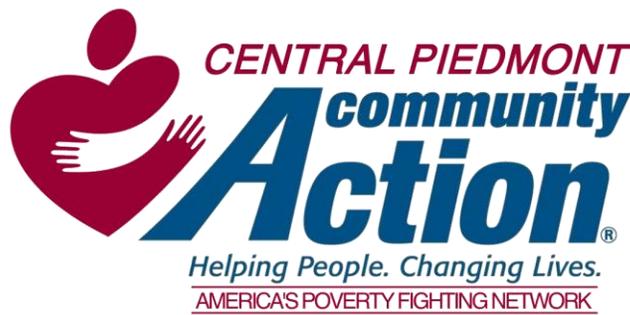
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Clintess Barrett, Board Chairperson



1007 Broad Street
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F: 919-797-0921

880 MLK Jr Blvd
Chapel Hill, NC 27514
P: 919-391-4005
F: 919-391-7400

jacksonn@cpcanc.org

Natasha J. Elliott, Executive Director

February 5, 2021

To Whom It May Concern:

We at Central Piedmont Community Action, Inc. (CPCA) write in support of PNC's acquisition of BBVA.

CPCA is a private non-profit community action agency founded by the Board of Commissioners in Chatham and Orange counties in 1966 to provide services to the low-income population. We currently provide services through Community Services Block Grant program (CSBG) and the Weatherization Assistance Program (WAP). CSBG assists low-income families and individuals move from poverty to self-sufficiency through supportive services including case management, employment support, education and training support, and information and referral. WAP assists low-income families and individuals reduce energy costs creating more disposable income and improves their comfort level through the provisions of energy conservation measures and heating/air repair and replacement.

CPCA and PNC Bank have a wonderful partnership in helping low-income residents in the communities we serve thrive, become self-sufficient, and become great citizens in their community. PNC Bank has partnered with CPCA through sponsorship of community events, grant funding for the agency's CSBG program, and most recently a COVID-19 workforce development grant to help those affected during the pandemic gain employment or change field of study in the area of essential work.

CPCA has had a great partnership with PNC Bank and support their acquisition request.

Sincerely,

Natasha J. Elliott
Executive Director



AN EQUAL OPPORTUNITY EMPLOYER / PROGRAM
EQUAL EMPLOYMENT OPPORTUNITY OFFICER, AMBER COLE, 919-742-2277
AUXILIARY AIDS AND SERVICES ARE AVAILABLE
UPON REQUEST TO INDIVIDUALS WITH DISABILITIES.
RELAY NC (TTY) 7-1-1 or 1800-735-2962

From: [Jose Hernandez-Paris](#)
To: [CLEV Comments Applications](#)
Cc: [Saavedra, Oscar E](#)
Subject: [External] Reference Letter PNC Bank Federal Reserve
Date: Sunday, February 07, 2021 12:18:08 AM
Attachments: [PNC Bank Reference Letter - Federal Reserve.pdf](#)

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Please find attached the reference letter for PNC Bank, please feel free to contact me if you have any questions,

***If you would like to set a meeting please [book a time here](#)**

José Hernández-Paris | Executive Director | 704.531.3845
Jhparis@mylac.org
Latin American Coalition
4938 Central Avenue Suite 101 | Charlotte, NC 28205
www.latinamericancoalition.org
[integrate.](#) [advocate.](#) [celebrate.](#)



February 5, 2021

Federal Reserve Bank of Cleveland

Ref: PNC Financial Services Group, Inc., Pittsburg 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

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

To Whom it May Concern:

La Coalición is a 30-year-old nonprofit that represents the interests of the Latino Community in our area. By serving over 6,000 people annually, we strive to make North Carolina a more equitable and inclusive community.

For many years, PNC Bank has been a valuable partner to La Coalición as we are united under the common value of community service. Specifically, PNC Bank has participated in many of our community outreach events and educational seminars by providing financial literacy workshops as well as critical information to our community. Additionally, employees of PNC Bank generously share their time and expertise with our organization by serving on our board of directors.

We are grateful to PNC Bank for their loyalty and support,

Regards,

A handwritten signature in black ink, appearing to read "Jose Hernandez-Paris".

Jose Hernandez-Paris

Executive Director

Jhparis@mylac.org

980-417-4659

From: [Donna Dukes](#)
To: [CLEV Comments Applications](#)
Subject: [External] PNC Bank Support Letter
Date: Sunday, February 07, 2021 8:31:48 AM
Attachments: [Maranathan Academy PNC Bank Support Letter to Ann E. Misback.pdf](#)

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

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Dear Ms. Misback:

Please find attached for your review, a letter of support for PNC Bank, 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.

Thank you.

Sincerely,
Donna Dukes
Founder and Executive Director
Maranathan Academy
205-591-8100 - Office
205-276-8773 - Mobile



February 5, 2021

Donna D. Dukes
Founder and Executive Director

John A. Hand, III
Advisor to the Board

Board of Directors

Danny Carr
District Attorney
Jefferson County

Eleanor Estes
CEO
Tech Providers, Inc.

James S. Gettys, III
Advertising & Sales Director
The Birmingham Times

Rosilyn Bosley Houston
Senior Executive Vice – President
Chief Talent & Culture Executive
BBVA Compass

Dr. Thad James, Jr.
Vice – President
Birmingham Theological Seminary

Attorney Dagney Johnson
CEO
Taggart Solar

Kathryn Lemak
The Lemak Group

Angela Lewis
Office Manager
Charlie Waldrep
Waldrep, Stewart & Kendrick

Laura Borgman Pitts
President
Pinkey, Inc.

Dawn Rock
Chief Compliance Officer
Encompass Health

Alison Scott
Owner
Stevens Home Health

Representative Rod Scott
Alabama House of Representatives
House District 55

Valerie Thomas
President
The VAL Group

Michelle Jenkins - Utomi
Vice – President
PNC Bank

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

Dear Ms. Misback:

Maranathan Academy is a nonprofit, private, alternative school located in Birmingham, Alabama. Founded in 1991, Maranathan Academy is the only private school in Birmingham and its surrounding cities, that works exclusively with critically at-risk youth. It is also the only private school in Birmingham and its surrounding cities, that will accept students who have been expelled for weapon related or violent offenses. The primary goal of Maranathan Academy, is to break the cycle of government dependency that has plagued critically at-risk youth and their families, for generations.

This letter is 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. It is a privilege to address the invaluable presence of PNC Bank, in the work and mission of Maranathan Academy.

PNC Bank plays a major role in ensuring that our students are able to overcome the poverty and pervasive violence of their neighborhoods, as well as numerous other challenges that undermine success. At Maranathan Academy—

- 100% of our students live at or below poverty level.
- 100% qualify for free or reduced lunches.
- 100% live in households dependent on food stamps.
- 90% live in single parent homes.
- Only 25% of parents are gainfully employed.
- 90% of our student body is comprised of Black teenage boys

From providing much needed financial support, to employees participating in school events, to providing instruction in financial literacy (to both our teen and adult students), the presence of PNC Bank in the underserved and minority communities is well evidenced by their involvement in the work and mission of Maranathan Academy. PNC Bank makes a tremendously positive impact on the lives of our students and their families.

If I had one wish, it would be for all corporations to possess the ability to execute the heartfelt and multifaceted involvement, relative to the underserved, as that possessed by PNC Bank.

Thank you for your consideration in this matter.

Sincerely,

Donna Dukes
Founder and Executive Director

From: [Dottie Johnson](#)
To: [CLEV Comments Applications](#)
Subject: [External] FW: PNC Letter of Support
Date: Monday, February 08, 2021 10:50:10 AM
Attachments: [Ms. Mary S. Johnson.pdf](#)

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Dear Ms. Johnson:

Attached please find the PNC Letter of Support. Thanks.

DOTTIE JOHNSON
Executive Assistant
Urban League of Greater Atlanta
230 Peachtree Street, N.W., Suite 2600
Atlanta, GA 30303-1600
P - (404) 659-6580

Urban League of Greater Atlanta
Empowering Communities...Changing Lives

"I can't do it" never yet accomplished anything; "I will try" has performed wonders.

George P. Burdham

From: [Dottie Johnson](#)
To: [CLEV Comments Applications](#)
Subject: [External] PNC Letter of Support
Date: Monday, February 08, 2021 10:50:59 AM
Attachments: [Ann Misback.pdf](#)

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Greetings Ms. Misback:

Attached please find the PNC Letter of Support. Thanks.

DOTTIE JOHNSON
Executive Assistant
Urban League of Greater Atlanta
230 Peachtree Street, N.W., Suite 2600
Atlanta, GA 30303-1600
P - (404) 659-6580

Urban League of Greater Atlanta
Empowering Communities...Changing Lives

"I can't do it" never yet accomplished anything; "I will try" has performed wonders.

George P. Burdham



February 5, 2021

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

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

Dear Ms. Johnson:

I am pleased to submit a letter of support regarding PNC's acquisition of BBVA USA. The Urban League of Greater Atlanta, one of the region's premier civic organizations working toward racial and economic justice in Georgia, has first-hand knowledge of PNC's embrace of corporate social responsibility and community engagement.

Closing the racial wealth gap is central to the Urban League's mission; therefore, partnerships with financial institutions are vital to our progress. PNC has been a strong, consistent, and committed partner over the past 10 years through involvement in the League's workforce and small business development programs. PNC has offered its expertise and financial support of the following programs that we initially conducted in person then pivoted to online platforms in the wake of the Covid-19 crisis:

- Small Business Coaching & Training for Start-up and Existing Firms
- Career Pathways Workforce Coaching & Job Readiness Training

The Covid-19 related job and health crises created an enormous demand for help from service agencies like the Urban League. PNC answered the call for increased donations to allow the League to put forth a solid emergency response program through our newly organized Financial Empowerment and Emergency Relief Center.

With help from corporate donors like PNC, we have been able to provide emergency financial assistance for rent and utility payments, so families could stave off eviction. We also have steered our low- to moderate-income clients to other supportive services and trained them for rapid re-employment during the pandemic. We are grateful that we can continue to build on these initiatives in partnership with PNC as it broadens its reach.

Thank you for considering our robust support of PNC as a corporation that regards its responsibility to the community as a core part of its business model. If you have any questions, I can be reached at 404-931-6205.

Sincerely,

Nancy Flake Johnson
President and CEO



February 5, 2021

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

Reference: 2020-LB-Combination-31899

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Thank you for considering our robust support of PNC as a corporation that regards its responsibility to the community as a core part of its business model. If you have any questions, I can be reached at 404-931-6205.

Sincerely,

Nancy Flake Johnson
President and CEO

The Alabama Asset Building Coalition



201 Beacon Parkway West, Suite 207
Birmingham, AL 35290

February 4, 2021

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

Dear Ms. Johnson,

It is with great honor that we write this letter of support on behalf of PNC to acquire BBVA USA.

PNC has worked closely with the Alabama Asset Building Coalition (AABC) for more than seven years to assist with the financial well-being of Low-Mod communities and families throughout the state of Alabama. AABC has been in existence since 2006, serving as a viable organization aimed at promoting wealth-building, financial education, research and advocacy work.

This past year alone during a time of pandemic, PNC support assisted AABC help secure more than \$4,371,514 in federal tax refunds, more than 1,703 federal tax returns and 1,424 state returns for low-mod. families and /or individuals at no cost to families and/or individuals.

Through our organization, PNC support helped poor Alabama Families secure \$1,440,222 through the Earned Income Tax Credit Program (EITC) during the 2020 Tax Season. And, secure more than \$191,696 in Child Tax Credit for Alabama families.

PNC continues to help AABC address the burden of debt among Alabama's poorest and most impoverished families through financial education, training, policy-work and other methods that address wealth building, debt-reduction and adverse contributors that continue to facilitate Alabama's wealth gap.

The Alabama Asset Building Coalition expresses its sincerest appreciation to PNC for its commitment to helping individuals and families build financial stability.

The Alabama Asset Building Coalition supports the PNC acquisition of the BBVA USA.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kenneth Walker', is written over a light blue curved line that spans across the bottom of the page.

Kenneth Walker, Executive Director
Alabama Asset Building Coalition



The Alabama Asset Building Coalition

201 Beacon Parkway West, Suite 207
Birmingham, AL 35290

February 4, 2021

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

Dear Ms. Misback,

It is with great honor that we write this letter of support on behalf of PNC to acquire BBVA USA.

PNC has worked closely with the Alabama Asset Building Coalition (AABC) for more than seven years to assist with the financial well-being of Low-Mod communities and families throughout the state of Alabama. AABC has been in existence since 2006, serving as a viable organization aimed at promoting wealth-building, financial education, research and advocacy work.

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The Alabama Asset Building Coalition expresses its sincerest appreciation to PNC for its commitment to helping individuals and families build financial stability.

The Alabama Asset Building Coalition supports the PNC acquisition of the BBVA USA.

Sincerely,



Kenneth Walker, Executive Director
Alabama Asset Building Coalition