

From: [Julie Marx](#)
To: [CLEV Comments Applications](#)
Cc: [Swiss, Laura](#)
Subject: [External] Letter of Support
Date: Friday, February 05, 2021 12:21:44 PM
Attachments: [Scanned from a Xerox Multifunction Printer.pdf](#)

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Please see attached letter of support for PNC Bank.

Sincerely,

Julie Marx

Julie Marx-Lally, Chief Executive Officer
Pennsylvania Women Work
Centre City Towers
650 Smithfield St. 15222
412-742-4363
www.pawomenwork.org



www.pawomenwork.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

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. PNC has been a partner of Pennsylvania Women Work for over 10 years. During this time, I have had the opportunity to work with many PNC employees who have served on our Board, Corporate Advisory Committee, and as volunteers in our Mentorship Program. In addition, PNC has been a consistent funder supporting our non-profit programs and events.

PNC is well known in our community for their excellent customer service and for their many philanthropic initiatives. Both on a professional and personal basis, I have always appreciated my relations with PNC.

Pennsylvania Women Work is proud to partner with PNC and to give our full support for additional communities to derive its many wonderful benefits.

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

Sincerely,

A handwritten signature in black ink that reads "Julie Marx-Lally". The signature is written in a cursive style.

Julie Marx-Lally
Chief Executive Officer
Pennsylvania Women Work

From: [Michael Matthews](#)
To: [CLEV Comments Applications](#)
Cc: [David](#)
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: Friday, February 05, 2021 12:33:03 PM
Attachments: [PNC CSCF M.pdf](#)

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Good afternoon,

Please accept the attached letter of support.

Thank you,

Michael

Michael L. Matthews
Executive Director
Children's Sickle Cell Foundation, Inc.
Gove Business Center
226 Paul Street Suite 102
Pittsburgh, PA 15211
ph: (412) 488-2723
fax:(412)488-2724
www.cscfkids.org



Give through United Way #1431932

This e-mail may contain confidential information about the Children's Sickle Cell Foundation, Inc. Any unauthorized or improper disclosure, copying, distribution, or use of the contents of this e-mail and attached document(s) is prohibited. The information contained in the e-mail and attached document(s) is intended only for the personal and confidential use of the recipient(s) named above. If you have received this communication in error, please notify the sender immediately by e-mail and delete the original e-mail and attached document(s).



Gove Business Center 226 Paul Street Pittsburgh, PA 15211
Phone: 412-488-2723 www.cscfkids.org support@cscfkids.org

February 5, 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

Ms. Misback,

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 2002. 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.

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 Children's Sickle Cell Foundation, Inc. is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Michael L. Matthews", is written over a horizontal line.

Michael L. Matthews
Executive Director

From: [Peggy Wolstoncroft](#)
To: [CLEV Comments Applications](#)
Cc: laura.swiss@communityaffairs.pnc.com
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: Friday, February 05, 2021 12:53:51 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[PNC Support Letter - Misback.pdf](#)

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Please find attached a letter of support for PNC Financial Services Group.

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Peggy Wolstoncroft

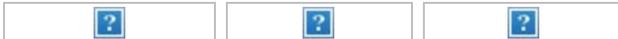
Director of Advancement

The Education Partnership (United Way: #1393032)

281 Corliss Street, Pittsburgh, PA 15220-4813

Phone: 412.922.6500

Cell: 412.973.2220



Did you know that a \$25 donation can provide a student with all the school supplies he needs for the year? Please help a local student today by donating at www.theeducationpartnership.org/donate.



2/5/2021

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

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 PNC since 2013. PNC has partnered with The Education Partnership through financial support, sponsorships, IT advice, volunteer help, and expertise in writing policy and procedures. These relationships and business activities 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. PNC employees are highly-regarded and welcome. There is no stronger community partner for community reinvestment activities, affordable housing tax credit projects, employee community service initiatives, and philanthropy that benefit our community in significant and targeted ways.

The Education Partnership is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC.

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

Sincerely,
Peggy Wolstoncroft

Peggy Wolstoncroft
Director of Advancement

From: [Caryn York](#)
To: [CLEV Comments Applications](#)
Cc: [Rockey, Christopher R](#)
Subject: [External] 2020-LB-Combination-31899
Date: Friday, February 05, 2021 1:12:24 PM
Attachments: [JOTF2 Support Letter 02.05.21.pdf](#)
[JOTF3 Support Letter 02.05.21.pdf](#)

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Greetings,

Please find a letter of support for PNC Bank's efforts in acquiring the BBVA USA franchise.

Thank you!

Caryn

--

Caryn York
Chief Executive Officer
Job Opportunities Task Force (JOTF)
201 N. Charles Street, Suite 2404
Baltimore, MD 21201
www.jotf.org

JOTF JOB OPPORTUNITIES TASK FORCE

Advocating better skills, jobs, and incomes

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

Dear Ms. Misback:

As the leader of a reputable, statewide nonprofit organization based in Baltimore City, I am writing to you in support of the 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. Over the past five (5) years, the JOTF has had the pleasure of working with PNC Bank, specifically Christopher Rockey, SVP Community Development Banking, in Baltimore City. While JOTF does not “bank” with PNC, our relationship over the years has blossomed into a unique partnership that we greatly value.

The mission of the Job Opportunities Task Force (JOTF) is to help low wage workers advance to high wage jobs. We seek to integrate workforce development with economic and community development, and to respond to the workforce needs of both employers and job seekers. We utilize three strategies to achieve our mission: engagement in policy development and advocacy; development and management of programs that help low-income individuals and job seekers find high-wage careers; and, conducting research and public education to help develop and promote evidence-based recommendations for positive change.

Years ago, as JOTF began to step into new spaces of economic and community development, PNC Bank served as a key thought partner in our work, particularly in Baltimore City. Initially, PNC Bank provided funding to support our organizational program operations, taking a particular interest in our efforts to align access to capital + access to transportation + access to credit for our program participants. These efforts were critically important to ensuring the success of our students who trained for employment in the construction industry but lacked access to the financial means (credit and capital) to secure a reliable, personal vehicle – which is necessary in the construction industry. In a short period of time, I asked Chris to join the JOTF Board of Directors, as we lacked a finance/banking and community development expert, and he enthusiastically agreed.

Since joining our Board, Chris has advised the organization on key decisions that have contributed to our success as a leading workforce development organization in the state. As we celebrate our 25th anniversary this year, JOTF remains grateful to PNC Bank for its support and are eager to support the expansion of their great work in the region.

Our PNC bank and its amazing staff do not operate like a traditional banker or funder. In these times, where non-traditional approaches are necessary to mitigate the challenges that have devastated our communities for decades, we are grateful to have a thought partner in PNC Bank. We strongly endorse their application.

Sincerely,

Caryn York
Chief Executive Officer

JOTF JOB OPPORTUNITIES TASK FORCE

Advocating better skills, jobs, and incomes

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

Dear Ms. Johnson:

As the leader of a reputable, statewide nonprofit organization based in Baltimore City, I am writing to you in support of the 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. Over the past five (5) years, the JOTF has had the pleasure of working with PNC Bank, specifically Christopher Rockey, SVP Community Development Banking, in Baltimore City. While JOTF does not “bank” with PNC, our relationship over the years has blossomed into a unique partnership that we greatly value.

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Our PNC bank and its amazing staff do not operate like a traditional banker or funder. In these times, where non-traditional approaches are necessary to mitigate the challenges that have devastated our communities for decades, we are grateful to have a thought partner in PNC Bank. We strongly endorse their application.

Sincerely,

Caryn York
Chief Executive Officer

From: [Maria Vo](#)
To: [CLEV Comments Applications](#)
Subject: [External] PNC Letter of Support
Date: Friday, February 05, 2021 1:21:27 PM
Attachments: [image002.png](#)
[image003.png](#)
[PNC LOS.docx](#)

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Hello,

Please see letter of support for PNC Bank attached to this email.

Thanks so much!!



Maria Vo, Director of Business Development | FLITE Center
O: 954.530.4686 | C: 954.540.7825
maria@flitecenter.org | www.flitecenter.org
5201 NW 33rd Ave, Fort Lauderdale, FL 33309





2/5/2021

FLITE Center

5201 NW 33rd Avenue
Fort Lauderdale, FL 33309
Tel. 954.530.4686
Fax. 954.530.4721
www.flitecenter.org

2020 Officers

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Jeffrey Ginocchi

Elizabeth Pedersen

Christopher Sajdera

Anna Jaime

Jessica Rizzi

Kandace Leshner

Staff

Christine M. Frederick, MSW
CEO

To whom it may concern,

This is a letter of support of 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.

FLITE Center has been partnering with PNC bank for the last few years to help provide financial literacy programming to the youth that we serve. Partnership with PNC Bank has been invaluable and we hope to continue this relationship for years to come.

Our mission:

To guide those aging out of foster care and other vulnerable youth for successful transition to independence through housing, education, employment, and system of care coordination. Our vision is that no youth travels the road to adulthood alone.

Who we are:

The Fort Lauderdale Independence, Training and Education Center (FLITE), created by The Junior League of Greater Fort Lauderdale, The Community Foundation of Broward and the United Way of Broward County, opened its doors in 2009 offering comprehensive and seamless service delivery for youth and young adults ages 13 to 23 involved in the child welfare system. The FLITE Center is the collaborating piece of a comprehensive system of care for transitioning youth. FLITE is the repository of the TIL Database which makes data across more than a dozen service providers available for this population, a concept that is unique to Broward County.

FLITE Center is, quite literally, the emergency room of the TIL System of Care and, as such, has no filter as to the youth we receive at the center. This includes youth with special and behavioral needs, youth from the LGBT community, victims of human trafficking, youth with or without criminal backgrounds, youth who have no high school diploma, those who are unemployed, homeless or any other unfortunate circumstance. Our primary youth have aged directly out of foster care, however we have also served youth who were once part of the dependency system and aged out of homes with relatives or other caregivers under very distressing circumstances. FLITE is readily able to connect these youth with employment and educational options and, when possible, with safe, affordable housing opportunities.

In conformity with IRS guidelines, please be advised that, unless otherwise stated, we have not provided you with any goods and services in consideration of this contribution. Please save this gift acknowledgement for your tax return. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION FOR THE FLITE CENTER (REGISTRATION #: CH33947) MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE 1-800-435-7352 WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

Our mission is to guide those aging out of foster care and other vulnerable youth for successful transition to independence through housing, education, employment and system of care coordination. Our vision is that no youth travels the road to adulthood alone.



Please feel free to reach out to me for any additional information.

Sincerely,

Maria Vo

Maria Vo, Director of Business Development | FLITE Center

O: 954.530.4686 | C: 954.540.7825

maria@flitecenter.org | www.flitecenter.org

In conformity with IRS guidelines, please be advised that, unless otherwise stated, we have not provided you with any goods and services in consideration of this contribution. Please save this gift acknowledgement for your tax return. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION FOR THE FLITE CENTER (REGISTRATION #: CH33947) MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE 1-800-435-7352 WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE.

Our mission is to guide those aging out of foster care and other vulnerable youth for successful transition to independence through housing, education, employment and system of care coordination. Our vision is that no youth travels the road to adulthood alone.

From: [Ben Emswiler](#)
To: [CLEV Comments Applications](#)
Cc: [David](#); [Presley Gillespie](#)
Subject: [External] PNC to acquire BBVA USA Bancshares, Inc
Date: Friday, February 05, 2021 1:29:26 PM
Attachments: [PNC Letter of Support FRB.pdf](#)

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Dear Federal Reserve Bank of Cleveland,

On behalf of Presley Gillespie and Neighborhood Allies, please find attached a letter of support regarding **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.

--

Benjamin Emswiler
Executive Assistant & Office Manager
Neighborhood Allies
[429 Fourth Avenue, Suite 1900](#)
[Pittsburgh, PA 15219](#)
Phone: [412.471.3727](#)
Fax: [412.471.3746](#)
Email: ben@neighborhoodallies.org
Website: www.neighborhoodallies.org
Like us on [Facebook](#)
Follow us on [Twitter](#)

NEIGHBORHOOD ALLIES

February 5, 2021

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

Mary S. Johnson
Vice President
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 Ann Misback and Mary Johnson:

As President & CEO, I am writing on behalf of Neighborhood Allies, to express my enthusiastic support of PNC Bank and its pending merger.

PNC Bank has been a long-standing, historical supporter, investor and advocate of community and economic development throughout its markets. They provide a plethora of products including homeownership programs targeting low- and moderate-income residents, with flexible underwriting criteria; small business loans for vulnerable businesses, and community development investments, including Low Income Housing Tax Credits, Historical Tax Credits, and investments in Opportunity Zones. I also want to acknowledge and applaud PNC's recent \$1B commitment to help end systemic racism and support economic empowerment of African Americans and low- and moderate-income communities.

More specifically, PNC Bank has supported our organization for many years, contributing over \$300,000 in grants to our Economic Opportunity work over the past 5 years; served in volunteer leadership positions on our Board of Directors and committees; and has partnered in providing community-based outreach and support for many of our constituents.

PNC Bank has been intentional about understanding the unique challenges of its communities, and has demonstrated that it truly seeks to make capital available, while also breaking down access to capital.

Neighborhood Allies strongly supports PNC Bank and its merger, and looks forward to our continued partnerships.

Sincerely,



Presley L. Gillespie, President

429 Fourth Ave Suite 1900, Pittsburgh, PA 15219

p: 412.471.3727 f: 412.471.3746

neighborhoodallies.org  [neighborhoodallies](https://www.facebook.com/neighborhoodallies)  [NHBDalliespgh](https://twitter.com/NHBDalliespgh)

From: jstark@fcaa.org
To: [CLEV Comments Applications](#)
Subject: [External] PNC application
Date: Friday, February 05, 2021 1:53:19 PM
Attachments: [PNC support letter.pdf](#)

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See attached support letter

Jim

James M. Stark
CEO
Fayette County Community Action Agency Inc
724-430-3011
724-323-6843 (cell)
jstark@fcaa.org
www.fcaa.org

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Fayette County Community Action Agency, Inc.

**108 North Beeson Ave.
Uniontown, PA 15401**

PHONE: (724) 437-6050

Fax: (724)437-4418

TDD / TTY: 724-437-8854

Website: www.fccaa.org

February 5, 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

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.

We have worked with PNC on a variety of projects including affordable housing development, family savings accounts, and community development work in a lower income community in Uniontown. PNC partnered with the agency on a 6-year comprehensive community development initiative to improve the East End of Uniontown. Additionally, I have served on the PNC Market Advisory Council and have been part of the discussions to improve services throughout the Pittsburgh PNC market.

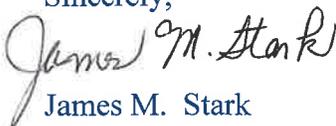
Also, PNC has provided an active representative on our Board of Directors and the Board of one of our affiliates. PNC helped to sponsor the start of our Financial Opportunity Center and provided educational program to both staff and clients. As the community organizations had fundraising effort, PNC has been a strong partner. For instance, a tornado hit Uniontown a few years ago and PNC was one of the early donors to the recovery fund. PNC employees are also involved with national organizations such as LISC which is providing assistance to communities all across the country.

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.

Fayette County Community Action Agency, Inc. is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have with PNC.

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

Sincerely,



James M. Stark
CEO

Fayette County Community Action Agency, Inc.



Providing Quality Service to the Community.
Recipient of the 2004 Community Action Award for Excellence
Partnership with CAAP Community Action Association of Pennsylvania
A Member of **Community Action Partnership** & United Way of South Fayette, Inc.
FCCAA is an Equal Opportunity Provider



From: [Christal Crouse](#)
To: [CLEV Comments Applications](#)
Cc: Bethany.Davidson@pnc.com
Subject: [External] PNC Financial Services Group, Inc. Pittsburgh, PA
Date: Friday, February 05, 2021 2:02:23 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 pleasure to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above referenced acquisition.

Our organizations have been working in many capacities with PNC Bank for several years.

PNC has been especially helpful to us in meeting the community's needs by providing funding for our Housing Counseling and Homebuyer Education Programs. PNC has been a great source of support, technical assistance and guidance in various community reinvestment activities throughout our region. I have also had the honor of serving on the Advisory Board where PNC leaders work closely with a wide variety of partners and industry professionals to make sure we are up to date on the latest news and trends by providing guided conversations and educational briefings on various topics.

PNC staff is committed to our community, both its businesses and its people. During the pandemic, PNC rose to the challenge by talking with us about our unique challenges, and offered to help.

PNC is a highly-regarded community partner, not only for its banking relationships, but also in community reinvestment activities, affordable housing tax credit projects, and community service initiatives that make our communities stronger.

The Fairmont-Morgantown Housing Authority and Augusta Development Corporation are proud to partner with PNC and strongly support its growth to provide additional communities.

Please feel free to contact me should you have any questions.

Sincerely,

Christal Crouso

Christal Crouso, NMLS# 241861
Executive Director
The Fairmont-Morgantown Housing Authority
HomeOwnership Center
PO Box 2738
Fairmont, WV 26555-2738
Phone:304-363-0860 ext 104
Fax: 304-363-3400
www.fmhousing.com

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From: [Stacey Martin](#)
To: [CLEV Comments Applications](#)
Cc: [Morris, Amber, Comm Dev](#); [Teddy McDaniel](#)
Subject: [External] 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
Date: Friday, February 05, 2021 2:07:29 PM
Attachments: [image001.png](#)
[Urban League PNC Merger Misback 020521.pdf](#)

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Please see the attached letter in support of PNC Financial Services Group, Inc.

Kindly advise if you need any additional information.

Thank you!

Stacey M. Martin

Executive Assistant to the President & CEO

Urban League of Central Carolinas

O: 704.373.2256 x217

E: stacey.martin@urbanleaguecc.org



Empowering Communities.

Changing Lives.

Follow the Movement!

[Twitter](#) [Facebook](#)



740 West 5th Street
Charlotte, North Carolina 28202
704.373.2256
www.urbanleaguecc.org

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

February 5, 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

Dear Ms. Misback:

On behalf of our Board of Directors and staff, please accept our sincere gratitude for PNC's support of Urban League of Central Carolinas (ULCC) 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. (nonprofit organization name) would like to express its full support for the proposed merger between PNC and BBVA.

ULCC's mission is to advocate for and equip African Americans and all underserved communities with the tools to achieve social and economic equality. We were incorporated November 6, 1978 and are a multi-service, non-profit Agency that promotes financial stability and racial inclusion in our community.

Most notably, PNC has partnered with us in support of our CareerBridge Workforce to where they have helped to serve hundreds of underserved Charlotte residents in the efforts to gain certified training in high-demand careers that pay livable wages.

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.

Urban League of Central Carolinas supports PNC's acquisition of BBVA.

Best regards,

A handwritten signature in black ink, appearing to read "W. Teddy McDaniel, III".

W. Teddy McDaniel, III
President and CEO

Our Values

Character · Competence · Communication · Commitment · Compassion · Accountability · Integrity

Our Mission

ULCC's mission is to advocate for and equip African Americans and all underserved communities with the tools to achieve social and economic equality

From: [Allison Wharry](#)
To: [CLEV Comments Applications](#)
Cc: [Pat Gamble-Moore](#)
Subject: [External] PNC Financials 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: Friday, February 05, 2021 2:11:13 PM
Attachments: [image524900.png](#)
[image422394.png](#)

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Dear Ms. Misback,

New Hope of Indiana, Inc. enthusiastically writes this letter of support for PNC Bank. New Hope is a nonprofit that provides services to people with disabilities in Indianapolis, Indiana, and surrounding counties. PNC has been an excellent partner for many years. Previously owned and operated by a large hospital, New Hope became a stand-alone nonprofit organization in 2014, and our relationship with PNC grew considerably at that time. Not only does PNC Bank provide for our banking needs, including annual loans and PPP, New Hope is the representative payee for 155 of the individuals we serve. PNC Bank is the banking partner for all of these individuals in the community with disabilities. Several years ago, Pat Gamble-Moore, Senior Vice President, Market Manager, Community Development Banking joined the New Hope Board of Directors. She currently serves as the Board's Vice Chair and leads New Hope's Governance Committee. Pat brings a wealth of knowledge about board governance, Federal Home Loan Banks, and community housing as well as her broad network within the Indianapolis community. Pat is a natural connector, an asset for our leadership as New Hope works to elevate our mission in the Indianapolis community.

Early in the pandemic, New Hope was re-evaluating the way we provide vital services such as behavioral support and other therapies to over 250 people. At that time, PNC provided a generous grant that allowed New Hope to purchase technology which enabled the individuals we serve to receive those invaluable telehealth services and to connect with their families while in lockdown. This was so important because the grant money came quickly, just when we needed it! Pat was instrumental in hearing our need and finding a way to fill it.

Last, but not least, New Hope's CFO has an amazing relationship with our local bank. I hear regularly how wonderful everyone is there and how they bend over backward to help her with our vast array of banking needs. From top to bottom, PNC is an excellent partner in every way and New Hope is better because of our relationship with it.

If I can answer any questions or be of any assistance, please do not hesitate to ask.

Sincerely,
Allison Wharry

[Allison Wharry](#)

Chief Executive Officer

O: 317-744-5561 M: 317-714-4982



📍 8450 N. Payne Road, Suite 300 Indianapolis, IN 46268 www.NewHopeofIndiana.org

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From: [Bruce Luecke](#)
To: [CLEV Comments Applications](#)
Cc: matthew.glover@pnc.com; "[Cindy Millison](#)"
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: Friday, February 05, 2021 2:17:00 PM
Attachments: [image002.png](#)
[image003.png](#)

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February 5, 2021

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

Dear Ms. Johnson,

As president and CEO of Homeport, the largest locally focused, non-profit affordable housing developer in Central Ohio, I am pleased to provide a letter in support of PNC Financial Services Group, Inc., Pittsburgh and PNC Bancorp, Inc., Wilmington, Delaware; to acquire BBVA USA Bancshares, Inc., BBVA, Birmingham, Alabama. PNC has been a long-time supporter of Homeport and the growth of affordable housing here in Central Ohio.

Below are examples of the dedication to community development that PNC has contributed to:

- Though PNC currently doesn't hold any debt on properties with Homeport, it has been a lender in some of our properties which have since been refinanced.
- Homeport is a charter member of the Affordable Housing Alliance of Central Ohio (www.ahaco.org). In 2019, Central Ohio financial institutions and corporations, working together with the AHACO members, structured and funded a \$100 million Housing Action Fund to support affordable housing development in Central Ohio. PNC Bank was a key investor in the fund with a \$5 million investment and its leaders played a key role in the fund's advocacy.
- On an annual basis for a minimum of ten years, PNC has financially supported Homeport's financial education program, specifically its Homebuyer Education programs. Homeport has counselled 300 plus successful homebuyers per year for the last three years with financial support from PNC and others. PNC bankers also participate as trainers in these classes.
- Homeport has been fortunate to have a PNC representative on our board and related committees for over 12 years. In addition to board participation, PNC has routinely worked with Homeport, on a volunteer basis, as an advisor on funding and development projects over

the years.

- Lastly, PNC has provided Homeport with continual unrestricted funding support for our operations through our annual Voice and Vision fundraising event.

In summary, PNC has played a leading role in community development supporting Homeport and other housing and social services organizations. PNC has been a consistent and key partner in our mission to “create strong communities by developing quality, affordable homes on a cornerstone of dignity, security and opportunity.”

Sincerely,



Bruce Luecke
President & CEO

Bruce Luecke
President & CEO



Direct 614.545.4887
Mobile 614.580.5704

homeportohio.org | bruce.luecke@homeportohio.org

3443 Agler Road | Columbus, Ohio | 43219 | [MAP IT >](#)



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From: [Mary B. Rivers](#)
To: [CLEV Comments Applications](#)
Cc: ["Sotelo, Simon"](#)
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: Friday, February 05, 2021 1:08:46 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:

I am happy and honored to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the proposed acquisition. I have known and had worked with PNC for nearly 20 years.

I am the Executive Director of a community-based nonprofit called Over-the-Rhine Community Housing. We provide housing and support to low income residents. Our mission is to develop and manage resident-centered affordable housing to build inclusive community and benefit low-income residents.

The world of community-based development is challenging and complicated. It means a great deal to have access to banking and investment relationships with people who value and respect our work. In my view, based on my experience, PNC sets the standard for all other banks to strive toward. They are accessible and responsive to our banking and lending needs as well as providing philanthropic support. A drive through our neighborhood of Over-the-Rhine and one will pass many community assets and projects that PNC had a hand in financing or supporting in one way or another.

The PNC organization and its people are accessible to our low income communities and they serve us with respect and dignity. I have experienced respectful and positive relationships with PNC employees from the tellers to the regional president. They are a partner that we value and with whom we have great trust.

Over-the-Rhine Community Housing is proud to partner with PNC and strongly supports its growth to provide additional communities with the benefits and relationships we have known with PNC.

Please let me know if I can assist with any additional information. I'm always happy to talk about our valued partners at PNC Bank.

Sincerely,

Mary

Mary Burke Rivers

Executive Director

114 W 14th St.

Cincinnati, Ohio 45202

513-381-1171

www.otrch.org

Support Over-the-Rhine Community Housing!

Register us as your nonprofit of choice with [Kroger Community Rewards](#).

From: [John S. Nevitt](#)
To: [CLEV Comments Applications](#)
Cc: [Deborah Williams](#)
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: Friday, February 05, 2021 1:09:50 PM
Attachments: [PNC Bank 2-4-21 Signed TRW.2.pdf](#)

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We are pleased to submit the attached letter of support on behalf of PNC Financial Services Group and PNC Bancorp.

Thank you,

John Nevitt
Director, Economic Mobility

Metro United Way
334 E. Broadway | Louisville, KY 40202
Direct: 502-292-6128



February 4, 2021

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

Ms. Misback-

It is our pleasure to provide this letter of support for PNC Financial Services Group & PNC Bancorp, Inc. regarding the acquisition referenced above.

Metro United Way has enjoyed a long and fruitful relationship with PNC in our regional community, which dates back decades. PNC has been a strong contributor, not only in terms of financial support through an active employee campaign and via corporate support, but also with regards to voluntarism and advocacy among employees. Senior leadership has consistently served on our Board of Directors and other committees to advance our work and these individuals have contributed their time and talents most generously. They have also worked in partnership with us to bolster many other worthwhile efforts in our community, including the Bank On Louisville initiative, the Louisville Community Financial Empowerment Certification Program, as well as oversight of organizations such as the Louisville Asset Building Coalition, our local Volunteer Income Tax Assistance (VITA) program.

PNC has embodied the principles of “walk the talk” by being a trustworthy and consistent corporate leader, and our community has clearly benefited from their presence. We believe the potential expansion of PNC via the proposed acquisition would benefit the other communities and markets where they would be located.

If I can provide additional information, please feel free to contact me, or another member of our Metro United Way team.

Respectfully,

A handwritten signature in black ink that reads "Theresa Reno-Weber".

Theresa Reno-Weber
President and CEO

From: [Jennifer Vigran](#)
To: [CLEV Comments Applications](#)
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: Friday, February 05, 2021 1:22:02 PM
Attachments: [PNC Fed Reserve Bank.pdf](#)

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Please see the attached letter with regard to the above-referenced matter.

Thank you.

Jennifer Vigran
Chief Executive Officer



Second Helpings | The Eugene & Marilyn Glick Center
1121 Southeastern Avenue | Indianapolis, IN 46202
317.313.3808 mobile | www.seconddhelpings.org

How are Second Helpings and its Hunger Relief partners adapting and responding to the challenges presented by the coronavirus? Follow our [blog](#) to get the latest.



February 4, 2021

Mary S. Johnson, Vice President
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,

For more than a decade, PNC and its foundation have partnered with Second Helpings to address community needs in central Indiana. In recent years, PNC has become a regular sponsor of Second Helpings' programs and significantly increased its support in May 2020 to address pandemic-related food insecurity in Indianapolis at a time when the problem had reached unprecedented levels.

But PNC's engagement in our community goes beyond its checkbook. PNC staff have volunteered directly in Second Helpings' job training programs and committees, and I have personally worked with PNC leaders who are engaged on the boards of many local community-based organizations in housing, community development, basic needs, social services, and the arts. Our own Board of Directors includes one of PNC's Sr. Vice Presidents who serves as our Vice Chair. Corporate leadership like that provided by PNC is an important part of the success of the public, private, not-for profit partnership that has enriched the quality of life in Indianapolis. PNC's investment of not just dollars, but of the time and talent of its leadership and associates, has strengthened our community-based organizations and our community.

Sincerely,

Jennifer Vigran
Chief Executive Officer

THE EUGENE AND MARILYN GLICK CENTER • 1121 SOUTHEASTERN AVENUE, INDIANAPOLIS, IN 46202
WWW.SECONDHHELPINGS.ORG • P. (317)632-2664 • F. (317)631-5655



From: [Denise Van Leer](#)
To: [CLEV Comments Applications](#)
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: Friday, February 05, 2021 11:36:51 AM
Attachments: [PNC Financial Services Group 2.5.21.pdf](#)

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Please see attached letter in support of PNC Bank above.
Thank you.

*Denise Van Leer
Executive Director
Fairfax Renaissance Development Corporation
8111 Quincy Avenue, Suite 100
Cleveland, OH 44104
216-361-8400*



Denise VanLeer
Executive Director

8111 Quincy Avenue ♦ Suite 100 ♦ Cleveland, OH 44104

Phone: 216-361-8400 ♦ Fax: 216-361-8407

February 5, 2021

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

PNC Bank has partnered with Fairfax Renaissance Development Corporation (FRDC), a nonprofit community development corporation in Cleveland, Ohio for over ten years. The partnership addresses affordable housing, neighborhood revitalization, digital literacy and the digital divide, financial literacy and in 2012 PNC cut the ribbon on the PNC Fairfax Connections Center, a community resource center designed with the community as opposed to for the community.

PNC continues to be a valuable partner and is currently working with FRDC to help realize the Innovation Square Neighborhood Plan, which calls for creating a mixed-income, mixed use walkable neighborhood in the Fairfax community in close proximity to anchor institutions in Cleveland, Ohio. The project's footprint is an Opportunity Zone and is well underway to provide housing, access to fresh food through a new grocery store and a green space for community gatherings.

We value PNC's commitment and willingness to work with the Fairfax community to address inequities and design solutions to unmet needs. FRDC looks forward to our continued partnership well into the future.

Should you require any additional information please contact me at 216-361-8400 or dvanleer@fairfaxdev.org.

Sincerely,


Denise Van Leer
Executive Director

Cc: Stefan Holmes, FRDC Board Chair

From: [Ben Pickens](#)
To: [CLEV Comments Applications](#)
Cc: [Rachel Bridenstine](#); daniel.roberson@pnc.com; michael.j.taylor@pnc.com
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: Friday, February 05, 2021 10:55:52 AM
Attachments: [PNC Letter of Support Western Reserve Community Fund.pdf](#)

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Good morning,

Please find attached a letter of support for PNC Financial Services Group and PNC Bancorp, Inc. regarding the referenced acquisition. Thank you,

Ben Pickens
Administrator, Financial
Operations & Compliance

Western Reserve Community Fund
developmentfinanceauthority.org
47 North Main St. Ste. 407
Akron, OH 44308
330-762-4776

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Erin Wojno
Real Estate Dev. Manager
Akron Metropolitan Housing
Authority

Vice President

Melissa Frank
Sr. Economic Dev. Execu-
tive
FirstEnergy Corp.

Treasurer

Nancy McClenaghan
President & CEO
Goodwill Industries of Ak-
ron

Member

Renaye Brauning
Director, Finance
Akron Regional Food Bank

Member

John Williams
Deputy Executive Director
Alpha Phi Homes Inc.

Emeritus

Patricia McKay
McKay Consulting

Rachel Bridenstine
Executive Director

Laurie Ann Stoddard
Assistant Secretary



WESTERN RESERVE COMMUNITY FUND

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

February 5, 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

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.

Western Reserve Community 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 community.

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

Sincerely,

Rachel Bridenstine
Executive Director

Western Reserve Community Fund, Inc.

47 North Main Street
Suite 407
Akron, OH 44308

Phone: 330-762-4776
Fax: 330-762-5178

From: [A Matthews](#)
To: [CLEV Comments Applications](#)
Cc: [Serafini, David](#)
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: Friday, February 05, 2021 12:09:06 PM
Attachments: [089FD37426F34415B48BB9E5649DF391\[62203985\].png](#)
[BRASHEAR M BBVA LOS.pdf](#)

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Please accept the attached letter of support.

Andrea

Andrea M. Matthews
Executive Director



Let's meet. Select a time on my [calendar](#) and we'll lock it in.

Please consider making a tax-deductible [donation](#) today and change lives forever. Thank you!

Andrea M. Matthews
Executive Director
The Brashear Association, Inc.
2005 Sarah Street
Pittsburgh, PA 15203
Ph: 412.431.2236
Fax: 412.481.5611
Cell: 412.265.8903
website: www.brashearassociation.org

The
**BRASHEAR
ASSOCIATION**

Empowering people. Stabilizing neighborhoods. One family at a time.

February 5, 2021

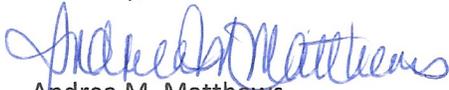
Ann E. Misback
Secretary of the Board
20th Street and Constitution Avenue NW
Washington, DC 20551-0001

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

Ms. Misback,

The Brashear Association is pleased to provide this letter of support for PNC Bank's proposed acquisition of BBVA. PNC Bank has a long history of working with residents and organizations in the South Pittsburgh and Hilltop areas of the City of Pittsburgh. Their commitment to engaging leaders, building capacity, and strengthening organizations is reinforced with every interaction, whether in-person or virtually. For these reasons, we strongly support this endeavor.

Sincerely,



Andrea M. Matthews
Executive Director

From: [Gregory, Sadie](#)
To: [CLEV Comments Applications](#)
Cc: ["Rockey, Christopher R"](#)
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: Friday, February 05, 2021 4:06:36 PM
Attachments: [PNC Letter 02.05.2021 \(Johnson\) .pdf](#)

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Please note the attached letter regarding the support from PNC Bank to the College of Business at Coppin State University.

Sadie R. Gregory, Dean
College of Business
Coppin State University



February 5, 2021

Ms. Mary S. Johnson, Vice President
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:

Coppin State University is a Historically Black University, located in West Baltimore. Its mission includes teaching, research and service to a multi-generational student population in with 68 percent are first-generation college students. Residing in a community with low- and moderate-income household, the College of Business provides support to households with a free Volunteer Income Tax Assistance Program and to local businesses with entrepreneurial support. In serving our community, we have relied on relationships with key external partners. PNC Bank has served as a model partner with valuable support that has facilitated multiple community-based projects, including:

- The 2016 Economic Inclusion Conference at Coppin which attracted 341 stakeholders from the public and private sectors, faculty research grants, and funding support for the CSU partnership with Open Works Baltimore. The Coppin-Open Works-PNC collaboration was the first formal relationship of its kind in the nation between a makerspace and a public HBCU, engaging a total of 108 students during the first academic year and positioning the relationship to receive the 2017 Greater Baltimore Committee Bridging the Gap Award for Strategic Partnerships.
- PNC has sponsored groundbreaking research at Coppin. The 2019 “Turning Makerspaces into Greater Spaces” industry report is an organizational assessment and economic impact study of a state-of-the-art makerspace. The report has been widely read and utilized to demonstrate the impact of makerspaces on local economies and their ability to strengthen supply chains by encouraging local, small-scale manufacturing. The PNC support of Coppin research provided tremendous value when the global pandemic revealed deficiencies in the supply of personal protective equipment (PPE) for healthcare workers. Coppin faculty chronicled the production of 28,000 face shields in 56 day by the Open Works organization in a case study entitled “A Makerspace’s Rapid Response to the COVID-19 Pandemic,” showing the impact of Agile manufacturing techniques and spontaneous community volunteerism.

PNC's community-centric culture has led to many other programmatic contributions such as the "Mind Your Business Conference" in conjunction with Times Community Services, Inc. and the "African American History Month Panel Discussion," both held at Coppin in 2019.

On behalf of the College of Business at Coppin State University, I would like to express my sincere gratitude to PNC Bank for the valuable support that it has provided to us over the past several years. We look forward to continuing our partnership as we move to a higher level of support to our community.

Sincerely,

A handwritten signature in blue ink that reads "Sadie R. Gregory". The signature is written in a cursive style with a blue background behind the text.

Sadie R. Gregory, Dean
College of Business
Coppin State University

SRG:met

cc: Mr. Christopher R. Rockey

From: [Ryan Willoughby](#)
To: [CLEV Comments Applications](#)
Cc: [Courtney Smith](#)
Subject: [External] Letter of Support for PNC Bank
Date: Friday, February 05, 2021 2:20:49 PM
Attachments: [2021-02-03 Support Letter for PNC 2.pdf](#)

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Good afternoon:

Attached to this e-mail is a letter of support for PNC Bank in their ongoing acquisition process. We at Habitat Georgia firmly support PNC and are proud of the partnership we have with them. Please feel free to reach out to me if you require any further information.

--

B. Ryan Willoughby | Executive Director

Habitat for Humanity of Georgia, Inc.

P.O. Box 4143

Columbus, Georgia 31914-0143

[o] 470.222.5717 | [c] 706.326.1443

www.habitatgeorgia.org | [Twitter](#) | [Facebook](#) | [YouTube](#)

Check out our podcast: [A Hand Up!](#)

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Wednesday, February 3, 2021

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

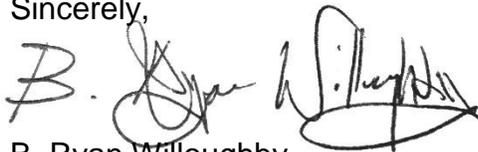
Dear, Ms. Misback:

I am writing to you today on behalf of Habitat for Humanity of Georgia, Inc. (HFHGA) regarding the acquisition of BBVA USA by PNC Bank. We are the statewide support association for the 55 Habitat for Humanity affiliates operating in Georgia. As a 501(c)(3) not-for-profit corporation, our affiliates assist over 450 families each year in achieving the dream of low-cost homeownership. Such success in our state would not be possible without the continued support of and partnership with PNC Bank.

Several of our local affiliates have been able to serve families by leveraging their mortgage portfolio to access affordable capital via PNC. This ability to utilize their existing assets to serve more families has been critical to their success. Likewise, PNC has provided sponsorship and grant opportunities beneficial to our affiliates in Georgia for the last several years.

PNC Bank has proven to us time-and-time again to be a community-minded and equitable institution with a goal to serve those in need in our area. We wish to offer our unequivocal support of PNC Bank going forward in this venture. Please do not hesitate to reach out to us if you have any questions or concerns about this matter.

Sincerely,



B. Ryan Willoughby
Executive Director

From: [Zachary Alexander](#)
To: [CLEV Comments Applications](#)
Cc: [Gamble-Moore, Patricia](#)
Subject: [External] Letter of Support for PNC's Acquisition of BBVA
Date: Friday, February 05, 2021 2:25:47 PM
Attachments: [PNC Bank Support Letter - Federal Reserve Bank of Cleveland.pdf](#)

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Hello,

Attached to this email is Dove Recovery House's letter of support with regards 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 for your consideration.

Best,



Zachary Alexander (he | him | his)
Director of Development and Marketing

Dove Recovery House for Women
3351 N Meridian St, Ste 110
Indianapolis, IN 46208
317.964.0450 x109 | zalexander@doverecoveryhouse.org
www.doverecoveryhouse.org

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February 5, 2020

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

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

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EXECUTIVE DIRECTOR
Wendy Noe

Dear Ann, Mary, and Friends at The Federal Reserve Bank of Cleveland,

Dove Recovery House is committed to empowering women to become substance free, self-sufficient, and healthy, by providing safe housing, quality programming, and—above all—hope for the future. Dove House is the largest transitional housing and recovery program for women in Marion County, serving 40 women each night and more than 80 women annually. In helping us fulfill our mission of transforming and saving lives of women in recovery in our community, Dove House have found a wonderful community partner in PNC Bank through their ongoing support of Dove House. This letter serves as support as PNC Bank embarks on the acquisition of BBVA.

PNC has been an exceptional collaborative partner with Dove House, most recently as the member bank and partner who assisted Dove House in the concept development and implementation of our Affordable Housing Program project through Federal Home Loan Bank of Pittsburgh in 2015. Due to the amazing team at PNC who initially brought this concept to the leadership at Dove Recovery House, we were able to put into motion the opportunity to expand our facility and serve more women living with substance use disorder. PNC walked along side us the entire step of the way as an invested partner providing guidance, insight, technical assistance, proposal development, and leadership. This resulted in an award of five hundred thousand dollars to Dove House, which has been used to renovate a 10,000 sq. ft. facility to increase treatment services for underserved/uninsured women suffering from substance use disorder by increasing residential capacity by nearly 50%. Without the partnership of PNC, there would be many more women dying from this horrific disease on the streets of Indianapolis.

Aside from their tremendous work in developing our AHP proposal, PNC Bank has continued to support Dove House and its mission of serving the most vulnerable women in our community through corporate support, contributing nearly \$25,000 in support over the past 5 years. Through their support, hundreds of women have had a second chance at life through free access to critical, lifesaving recovery housing and programming.

We appreciate your consideration of PNC Bank's acquisition of BBVA. PNC Bank is a valued community partner that assists our residents overcome barriers and pursue recovery. PNC Bank is prominent stakeholder in our community, demonstrated by their commitment to improving our local community and supporting our most vulnerable women struggling with substance use disorder.

Sincerely,

Wendy Noe
Executive Director

From: [Phyllis Salowe-Kaye Executive Director](#)
To: [CLEV Comments Applications](#)
Subject: [External] NJCA Comments re: PNC Bank Merger with BBVA
Date: Friday, February 05, 2021 3:11:22 PM

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February 5, 2021

Ms. 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

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,

New Jersey Citizen Action and PNC Bank have had a strong partnership for over 20 years. We share a common belief in and commitment to community and economic development and a commitment that the New Jersey communities served by PNC should be maintained as socially and economically diverse. We have entered into multiple CRA Agreements with the bank in which they have pledged and delivered billions of dollars in below market mortgages, discounted home improvement loans, construction and permanent financing for affordable housing, small business loans targeted to women and minorities, community and economic development and grants to nonprofit organizations.

We have worked with the bank to develop affordable products, set actual lending goals, monitored progress at regularly scheduled Advisory Board meetings and collaborated on marketing activities. The bank has supported the work of NJCA and remains a long-time valued partner of our organization.

New Jersey Citizen Action is a member of the National Community Reinvestment Coalition (NCRC) and joined the NCRC/PNC meeting on January 20, 2012 to discuss the creation of a community benefits agreement associated with this merger. Bank merger regulation requires the OCC and the Federal Reserve to evaluate how proposed transactions will meet the convenience and needs of a community. It is our belief that a community benefits agreement mutually agreed to by the bank and community stakeholders is the best way to ensure that the needs of the underserved are met through the merger review process. We look forward to working with NCRC and PNC on the formation and implementation of a community benefits agreement that lays out forward looking goals and priorities for PNC and expands on PNC's previous commitments to address systemic racism.

Very truly yours,

Phyllis Salowe-Kaye

Executive Director
New Jersey Citizen Action

From: [Cheryl Williams](#)
To: [CLEV Comments Applications](#)
Subject: [External]
Date: Friday, February 05, 2021 3:12:12 PM
Attachments: [PNC Bank Letter of Support - Federal Reserve Bank of Cleveland.docx](#)

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Please see the attached.

Thank you.

Cheryl S. Williams
Licensee
Spherion Staffing Services
12 S. Florida Street
Mobile, AL 36606
251.476.9997
251.476.7775 (fax)
251.554.6235 (cell)



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February 5, 2021

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

RE: PNC Financial Group, Inc., Pittsburgh, PA and PNC Bancorp, Inc., Wilmington, Delaware;
To acquire BBVA USA Bancshares, Inc., Houston, TX and thereby indirectly acquire BBVA USA,
Birmingham, AL

Dear Ms. Misback:

I am writing this email in support of PNC Bank's effort in acquiring BBVA USA.

I have worked closely with PNC Bank through our annual Mobile County Summer Internship Program. This program is sponsored by the Mobile County Commission and PNC Bank with donations from local businesses and organizations. This eight year partnership has allowed many underserved college and high school students to receive class room training in workforce development (soft skills and hard skills). The students/interns are placed on-site at local corporations and organizations to receive hands-on work experience. In addition, they are compensated for their efforts. Approximately 30 percent of the students/interns that have gone through our program are hired to work throughout their college tenure and some are hired in career positions. For example, one of our chemical engineering students is currently working in a career position as a chemical engineer with a local international chemical manufacturing plant. Another student who went through our program was hired on at PNC Bank in Atlanta.

PNC Bank is invaluable to our local community, particularly to our underserved community. Their footprints can be found all over the Gulf Coast. They are not just a financial institute; they are community advocates and supporters.



I overwhelmingly support their efforts of expansion.

Kind regards,

Cheryl S. Williams

Cheryl S. Williams
Owner

From: [Jennifer Miller](#)
To: [CLEV Comments Applications](#)
Cc: bethany.davidson@pnc.com
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 - Letter of Support...
Date: Friday, February 05, 2021 3:30:48 PM
Attachments: [image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)
[PNC Letter of Support - Ms. Misback.pdf](#)

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Good Afternoon Ms. Misback,

Please find attached a letter of support from the Westmoreland County Food Bank for PNC. 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.

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

Thank you,

Jennifer Miller



Jennifer Miller • Chief Executive Officer
100 Devonshire Drive • Delmont, PA 15626-1607
724.468.8660 x 15 • 724.468.5894 fax
jennifer@westmorelandfoodbank.org
www.westmorelandfoodbank.org

Follow us online:



“Our mission is to enable all Westmoreland County residents who are hungry or at risk of hunger to have ready access to food.”



Westmoreland County Food Bank, Inc.

Ending Hunger Here at Home

February 5, 2021

Ms. 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 Ms. Misback:

It is my privilege to provide this letter of support on behalf of the Westmoreland County Food Bank (WCFB) for PNC Financial Services Group & PNC Bancorp, Inc. regarding the above-referenced acquisition. WCFB has been fortunate to have a close working relationship with PNC throughout our organization’s history. This partnership with PNC has given me insight into their business model and how they live out their pledge to serving the community daily.

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

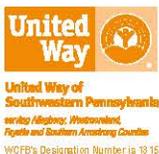
WCFB is proud to partner with PNC and strongly supports its growth to provide new communities with the benefits and relationships we have with PNC throughout our service area.

Please do not hesitate to contact me should you require additional information either by phone at 724-468-8660 extension 15, or by email at jennifer@westmorelandfoodbank.org.

Sincerely,

Jennifer Miller
Chief Executive Officer

cc: Bethany Davidson



100 Devonshire Drive • Delmont, PA 15626-1607

Toll Free in PA 800.462.2080 • p. 724.468.8660 • f. 724.468.5894 • westmorelandfoodbank.org

Please consider donating today or including us in your will or estate plans for tomorrow.

A copy of the official registration and financial information of Westmoreland County Food Bank, Inc. may be obtained from the PA Department of State by calling toll free within Pennsylvania, 1.800.732.0999. Registration does not imply endorsement.



From: [Aisha Benson](#)
To: [CLEV Comments Applications](#)
Cc: [Smith, Courtney](#)
Subject: [External] Letter of Support PNC Financial Services Group, Inc., to acquire BBVA USA Bancshares, Inc.,
Date: Friday, February 05, 2021 3:32:18 PM
Attachments: [PNC Support Letter - Fed 2-5-21.pdf](#)

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Ms. Johnson,

TruFund Financial Services, Inc. is pleased to offer our letter of support for PNC's acquisition of BBVA USA. As I have detailed in the attached letter, PNC has provided critical financing and philanthropic support to TruFund, enabling the furtherance of our mission and deepening of social impacts in distressed communities and among disadvantaged populations. I am confident that the merging of these two institutions would only serve to strengthen PNC's commitment and reach into underserved communities.

Please feel free to contact me if you have any questions.

Respectfully,
Aisha Benson

Aisha Benson

Executive Vice President

TruFund Financial Services, Inc.

39 West 37th Street, 7th Floor

New York, NY 10018

Office: 917-338-9227

Cell: 646-732-9919

abenson@trufund.org

www.trufund.org



February 5, 2021

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

Letter of Support for PNC 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 Executive Vice President and Chief Operating Officer of TruFund Financial Services, Inc., a non-profit small business lender certified by the U.S. Treasury Department as a Community Development Financial Institution (CDFI), I am pleased to describe how investments by PNC have advanced TruFund's mission to help historically disadvantaged individuals and communities create thriving and resilient small businesses and entrepreneurial ecosystems in order to close racial and economic disparities and ensure an inclusive and equitable society.

PNC is a strong supporter of TruFund's work across our operations in Alabama, Louisiana, New Jersey, New York, and Texas which centers on the provision of loans and business development services to promising small businesses that are financially viable but cannot access affordable financing from conventional lenders. PNC's investments in TruFund enable us to focus on small businesses owned by entrepreneurs of color and women and those located in and serving low and moderate-income communities (LMIs).

PNC Lending and Grant Investments in TruFund

- A \$500,000 line of credit in 2019 to support TruFund small business lending in Alabama
- An \$8,000,000 loan to support Trufund lending through the SBA PPP program in 2020, which accounted for 54% of our total PPP lending of \$14.9 million to 490 small businesses
- A grant of \$20,000 in 2019 to support the provision of group and one-on-one advising for minority and women-owned business enterprises (MWBES) in Alabama.
- A grant of \$8,900 in 2020 to TruFund's Resiliency and Recovery Initiative for one-on-one advising for minority and women-owned business enterprises (MWBES) in New York and Northern New Jersey that have been impacted by the Covid-19 pandemic

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louisiana@trufund.org

TEXAS

3 Riverway Drive, Suite 555
Houston, TX 77056
866.329.8939
texas@trufund.org



PNC continues to support TruFund lending and is currently reviewing our request for \$5,000,000 in capital for 2021 PPP lending.

Thank you for the opportunity to describe our valued partnership with PNC to empower historically disadvantaged small business owners to thrive and create better futures for their families, employees, and communities.

Please contact me directly if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Aisha Benson', is written over a horizontal line.

Aisha Benson
Executive Vice President and Chief Operating Office
Tel.: 646-732-9919
Email: abenson@trufund.org

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