



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

Dear Ms. Johnson,

In light of the impending merger of Huntington Bank and TCF Financial Corp. (“Chemical Bank”), we would like to share our history of working with Huntington Bank and its staff on our efforts to help us meet the growing numbers of children, families, seniors and individuals struggling with food insecurity across Northeast Ohio.

Since 2006, we have had the most generous support from the Bank for our mission. This support came to us in a myriad of ways. In recent years, that support particularly manifested itself in the Bank’s leadership of our annual Harvest for Hunger campaign. Sean Richardson is in his second year of being co-chair of this critical drive which is a collaborative effort of four local foodbanks across 21 counties that raises more than 20 million meals each year to fight hunger in Northeast Ohio. In addition to Sean’s leadership, the Bank has stepped up to engage in virtual food drives among its employees and support of our annual Market at the Food Bank which is the cornerstone event for the Harvest campaign.

In addition, leaders at the Bank have served on our Board of Directors, a variety of committees and are engaged in efforts to expand our reach to feed more people today and address hunger tomorrow by connecting people to supportive services to become more food secure. We are humbled and honored that Huntington Bank has led so many of our efforts to make our Northeast Ohio a more healthy community.

Ms. Johnson, we are grateful to have Huntington’s support and look to them as a partner in helping to feed our neighbors and strengthening our resolve to ensure everyone in our communities has the nutritious food they need every day.

We welcome the opportunity to further expound on the positive relationship the Greater Cleveland Food Bank has had with Huntington over the years. And, we are looking forward to strengthening our work with Huntington in the future.

Sincerely,

Kristin Warzocha
President and CEO
kwarzocha@clevelandfoodbank.org
1-216-738-2064

Mary LaVigne-Butler
VP Philanthropy
mlavignebutler@clevelandfoodbank.org
1-216-738-7271



February 9, 2021

Hello—

I am a businessperson and community volunteer in Grand Rapids and West Michigan. My company and I are also customers of both Huntington and TCF (formerly Chemical) Banks.

I write today to express my support for their merger. Not only do both institutions provide economic impact and jobs as a result of their primary value proposition in our community, they and their respective leadership and staff have embraced the “Culture of Caring” here in West Michigan. What that means is they foster the values of community vertically through their organizations—key bank personnel is always present and accounted for when the roll is called to pull an oar for the community’s benefit and they are always advocating for their banks’ financial participation in the “capital stack” of philanthropy in our City and region.

I believe that this is a cultural match and that by joining forces, these institutions’ increased collective capacity will yield a benefit to our community that is greater than their individual ones.

I am glad to discuss or comment in person as needed.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Sam Cummings', with a horizontal line extending to the right.

Sam Cummings
Managing Partner

Wolfe, Tani M

From: Brisson, Gerald
Sent: Wednesday, February 10, 2021 3:20 PM
To: CLEV Comments Applications
Subject: [External] Huntington Bank

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

Dear Ms. Johnson,

I am aware that you are seeking feedback about Huntington Bank as part of the due diligence process in a merger. While I can't speak to the merger per se, I have worked closely with Huntington Bank and members of their team for many years. They have always been a reliable and trustworthy business partner as well as a philanthropic supporter of the work of Gleaners. We have appreciated their involvement on our board of directors and are also grateful for their willingness to volunteer with us.

Huntington Bank has been an upstanding community member in Southeast Michigan and I'm proud to be affiliated with them in many ways.

Thank you for your due diligence and best wishes to you on your endeavors.

Gerry Brisson



President & CEO
Gleaners Community Food Bank of Southeast Michigan
313-923-3535
gbrisson@gcfb.org



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February 10, 2021

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

Re: Huntington Bank and TCF

Dear Ms. Johnson,

The purpose of my letter today is to express support for the transaction involving the acquisition of TCF in Michigan by the Huntington Bank. My support comes as an acknowledgement of the partnership role the Huntington has played in my community, Toledo, Ohio.

NeighborWorks Toledo Region is a community based charitable organization that has been in business since 1977. Our organization was formed as a three-way partnership that brought neighborhood residents, local government and lending institutions together for the purpose of rebuilding a community. Huntington participated early on with board volunteers and charitable contributions. By my count, that is approximately 40-years of support.


The work to rebuild a community is not accomplished with one type of investment for a particular project. The tools available for this work change and methods evolve over the years. The factor that is constant is the need for institutional partners willing to invest because they believe that the outcomes are more important than the guarantee of instant success. Huntington is that kind of partner, as demonstrated by their multiple investments through the low-income housing tax credit program, which has financed many affordable housing units.

Of the many examples I could cite, this one is the most recent. Just last month, the Ohio Housing Finance Agency agreed to support an effort with the Huntington, which will result in an experimental loan product designed to attack the problem of lead-based paint poisoning in Toledo. The bank will advertise, originate and service loans offered to homeowners priced at 1%. Given the fact that much of Toledo's single-family housing was built well before 1971, and that the instances of lead poisoning are some of the highest in the state, this loan product will likely become another critical tool focused on the protection of our children.

Huntington is a community-oriented institution. I am certain the bank will strengthen relationships that already exist in the TCF market area and will work hard to establish new community connections.

Thank you for this opportunity to comment.

Sincerely,



William E. Farnsel

*Financial Management • Home Buyer Education • HomeOwnership Financing
Housing Development • Weatherization Services • Financial Opportunity Center*





February 9 , 2021

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

Dear Ms. Johnson:

The Regional Growth Partnership is the lead economic development organization serving 17 counties across Northwest Ohio. In 2005, we became a 100% privately funded group, supported financially by the Toledo and Northwest Ohio business community.

One of our initial private-sector funders was The Huntington National Bank. And since that time, the company has established itself as one of our leading supporters, not just through its investment, but also through its commitment and backing of our initiatives designed to grow the regional economy.

For instance Huntington has provided additional funding to address the workforce challenges that companies face in finding, hiring and training people to meet their job demands. Also, Huntington stepped to the front in financially supporting the regional tech venture fund that provided grants and business assistance in helping startups commercialize their technologies.

In our company's mission to attract new investment and high-paying jobs to this region, we often host site consultants and businesses considering Toledo and Northwest Ohio as a location for their expansion. Often during these visits, we welcome the business community to meet with executives and discuss doing business here. And consistently when these events arise, Huntington has served as a strong community advocate in delivering a message of opportunity and success.

We are proud to recognize Huntington as an investor in the RGP, and more importantly, recognize Huntington as a community partner committed to the growth and prosperity for this region.

Sincerely,

A handwritten signature in black ink that reads "Dean Monske".

Dean Monske
President & CEO

Wolfe, Tani M

From: Matt Habash
Sent: Wednesday, February 10, 2021 3:26 PM
To: CLEV Comments Applications
Subject: [External] Huntington Bank

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Mary S. Johnson
Vice President
Federal Reserve Bank of Cleveland

As the CEO of the Mid-Ohio Food Collective (formerly the Mid-Ohio Foodbank) and as a past President and Member of Columbus City Council I have had the privilege to witness firsthand the deep commitment that Huntington Bank has made in our community.

Huntington Bank has been very involved in our work here at the Foodbank for decades. I have had the opportunity to work with Huntington executives on many hunger initiatives during my 37 years as the CEO. They have provided millions of dollars in support of our work; they have participated in numerous food drives with their employees; their employees have volunteered countless hours at the Foodbank warehouse, they have provided strong, consistent leaders for our Board of Trustees. Currently, their CEO Steve Steinour and his wife Patti are one of the Co-Chairs of our \$30M Capital and Capacity Building Campaign. Sue Zazon, the President - Central Ohio, and Christina Brown VP, Financial Education & Volunteerism are also deeply involved in the Campaign.

Huntington is a leader in supporting Pelotonia (major Cancer Research Fundraiser) and the Urban League to name a few of the organizations they support.

Huntington also has been instrumental in being a corporate leader in the work to raise wages for entry workers to more than \$15 per hour. They also walk their talk as they have placed a major operation center in the heart of an inner city community here in Columbus. They are creating and placing jobs where they are needed most!

Strong, socially responsible corporations are needed in all of our communities. I am proud to say Huntington Bank is one of the best!

Peace

Matthew Habash
President & CEO
Mid-Ohio Food Collective



www.childrens-bureau.org

2/9/2021

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

Subject: Letter of Support

To Whom It May Concern:

I am writing to provide support for the merger between Huntington Bank and TCF Bank. I lead a nonprofit in Indiana called Children's Bureau. Our mission is to preserve families and protect Indiana's children. Children's Bureau has enjoyed a wonderful partnership with Huntington Bank for many years. We appreciate their ongoing commitment to support the critical work that we do to support children and families who are experiencing challenging familial circumstances, as well as the impacts of generational poverty and racial inequity.

Huntington Bank partners with Children's Bureau through allowing its employees to volunteer with our organization, providing financial support to support our mission, allowing their executives to serve as board members, providing fiscal literacy training for our clients and in many other ways. They have also provided us with opportunities to share the important work that we do with the larger community through television commercials, allowing us to participate in some of the community conversations they lead and introducing us to other leaders in the corporate community. They do so much for our organization, but what I appreciate most about them is the kind of people that work there and their corporate culture.

John Corbin, the Indiana Regional President, is a wonderful leader in the Indianapolis community and I especially appreciate the personal approach he takes with nonprofits like ours. In the past, he has visited our children's shelter, invited our children to attend Colts events with him and has contacted me twice during the pandemic to offer help and thank me for the work Children's Bureau has been doing to support families during this very challenging time. He and his staff demonstrate their commitment to supporting our work in many ways and I appreciate them tremendously.

Overall, they are great partners and I am excited for them to merge with TCF so the impact of that combined organization will be experienced by more nonprofits and communities in the Midwest. If you would like to speak to me, I can be reached at (317) 370-9514.

Sincerely,

Tina Cloer, President and CEO

Gene Glick Family Support Center and Executive Offices
1575 Dr. Martin Luther King Jr. St. • Indianapolis, IN 46202
FSC tel: 317.634.5050 • fax: 317.686.3812
Exec. Offices tel: 317.264.2700 • fax: 317.264.2714



February 10, 2020

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

Dear Ms. Johnson,

I am aware that there is a pending merger with Huntington Bank and TCF. While TCF is not present in our market, we've had a great relationship with Huntington Bank for many years. Huntington Bank has greatly impacted the work of St. Mary's Child Center and the Indianapolis not-for-profit Community.

The help they have given is wide ranging and includes:

- Provision of leadership to serve in very active roles as Board members. The work of these members has contributed to ensuring that St. Mary's can do the work needed to impact the futures of our very vulnerable young children and families.
- Providing banking resources and consultation to St. Mary's to allow optimum operation.
- Supporting, sponsoring, leading and participating in essential fundraising activities for St. Mary's.
- Providing opportunities for Marketing of the work of St. Mary's through the provision of television ads with Huntington leadership.
- Provision of volunteers to work on projects at St. Mary's.

The actions described here are a sampling of the generosity of Huntington Bank for St. Mary's. As a long-time Executive Director in Indianapolis, I know that Huntington provides this type of support for a variety of not-for-profit agencies in our community.

Huntington has a powerful positive impact for the people of Indianapolis, particularly for those most in need!

Sincerely,



Constance B. Sherman
Executive Director of St. Mary's Child Center
317-440-5696

Wolfe, Tani M

From: Marie Morse
Sent: Wednesday, February 10, 2021 12:17 PM
To: CLEV Comments Applications
Subject: [External] Huntington Bank Merger

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Dear Ms. Johnson;

We are a local HUD Housing Counseling Agency and a small CDFI. We work in 10 Indiana Counties, with Tippecanoe County being the largest and the other counties mostly rural.

It is my understanding that Huntington Bank would like to merge with TCF. I have never worked with TCF, but I have worked with Huntington Bank. They have helped on our Board of Directors, with support for our housing counseling education and are a member of Bank ON Tippecanoe. They keep us informed on their mortgage offerings, have shared their community plan with us and asked for input, and they help us with advice in general. I have worked with them since they first came to Lafayette IN many years ago. Lately, I have specifically worked with the local Bank Managers, the CRA officers and the Indiana Region President, all of whom are very helpful and look out for my clients.

They have assured me this will continue with the merger and I do trust their word. Given that I have no objection to their merger and support their decision.

Marie Morse
Executive Director
Lafayette Neighborhood Housing Services, Inc.
dba
HomesteadCS and
Community Loan Center of West Central Indiana
765-423-1284 ext 101

Marie Morse
Executive Director
HomesteadCS and
Community Loan Center of West Central Indiana
765-423-1284 ext 101

Wolfe, Tani M

From: E.J. Thomas
Sent: Wednesday, February 10, 2021 10:50 AM
To: CLEV Comments Applications
Subject: [External] Huntington Bank: Proposed Acquisition

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To whom it may concern:

As the issue of Huntington Bank's acquisition of another financial institution is considered, I understand it is important to evaluate the bank's focus and involvement in the home community. I am writing to share how supportive the Huntington has been with regard to assisting our work as Habitat for Humanity-MidOhio. The combined contribution of cash resources, donated office space, and volunteer support amounts to more than \$600,000, all of which signifies great support for addressing the issue of affordable housing. This institution has been very helpful in significantly increasing our ability to serve more deserving families in central Ohio. As a result of their long-standing support of us - and many other non-profit organizations here in Columbus and the surrounding community - I am confident that any city in which the Huntington sign is displayed will be equally well served.

Please do not hesitate to reach out if I can answer any questions you may have or provide additional information.

Sincerely,

E.J.



E.J. THOMAS
PRES. & CEO

EJThomas@HabitatMidOhio.org
Cell: 614-204-1000
6665 Busch Boulevard, Columbus,
www.HabitatMidOhio.org

"The ache for home lives in all of us, the safe place where we go as we are and not be questioned." — Maya Angelou

Wolfe, Tani M

From: E.J. Thomas
Sent: Wednesday, February 10, 2021 11:05 AM
To: CLEV Comments Applications
Subject: [External] Proposed Bank Acquisition by the Huntington

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To whom it may concern:

It is my understanding that Huntington Bank is wishing to acquire a financial institution, and that the proposal is under regulatory review. I write to support approval in unequivocal terms, and here is why: Five years ago I co-founded the Affordable Housing Alliance of Central Ohio (AHACO). Our mission was and remains elevating the need for more affordable housing being made available for low and moderate-income individuals and families. The Huntington was among the first in line to provide financial support and offer us a Strategic Advisory Member from their executive team. During this intervening half decade, it was Huntington's CEO that led the peer-to-peer charge interfacing with executives from other central Ohio banks to generate a \$100 Million rotating loan fund that can be put to use for housing development and repairs in our area. And this effort supporting AHACO is just a fraction of the ongoing support I witness the bank providing - not only for the AHACO - but for many non-profit initiatives that benefit the community, especially for our under-served citizens. As such, I have no doubt that Huntington will be equally helpful in whatever cities its plans for growth take the institution.

Sincerely,

E.J. Thomas, Co-Founder & Past Chair
Affordable Housing Alliance of Central Ohio

