



CORPORATE COMMUNITY SERVICE AWARD
Nomination Form

Nominee

Name: Seth Perigo
Company: Huntington Bank
Address: 101 N. Washington
City: Saginaw State: MI ZIP: 48607
Phone: 9897572099 Email: seth.perigo@huntington.com

Nominator

Name: JoAnn Crary
Company: Saginaw Future Inc.
Address: 515 N. Washington, Suite 300
City: Saginaw State: MI ZIP: 48607
Phone: 9897572106 Email: jcrary@saginawfuture.com

About the Nominee:

On a separate sheet, please answer the following questions. Attach supporting documentation as needed.

1. How has the nominee demonstrated involvement in community programs, activities or services?
2. How has the nominee developed partnerships with the public sector, not-for-profits and the community establishing collaborative efforts?
3. Has the nominee documented a long-standing commitment to corporate giving? Explain.
4. Explain how the nominee exhibits corporate citizenship as a shared value at all levels of the corporation.

Supporting Documents:

Please contact 1-2 individuals to supply supporting documentation to accompany your nomination form. Support documents can take the form of letters, emails, news articles, etc.

Submission:

Return completed nominations by April 30th to
Lisa Dobbins, Saginaw County Chamber of Commerce
515 N. Washington Ave., 3rd Floor, Saginaw, MI 48607
or by email to lisa@saginawchamber.org



www.SaginawFuture.com

May 20, 2022

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Brian Keeler

Kurt Kuck

Ed Lesniak

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Angie Miller

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Justin Pomerville

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Bridget Smith

Jim Terry

Chad Wurtzel

Veronica Horn, President
Saginaw County Chamber of Commerce
515 N. Washington, Suite 300
Saginaw, MI 48607

RE: Corporate Community Service Award

Dear Veronica,

We are writing to express our strongest support for the nomination of Huntington Bank for the Saginaw County Chamber of Commerce's Corporate Community Service Award.

Huntington Bank has been a tremendous contributor, providing their time, talent and treasure to dozens of organizations throughout the Great Lakes Bay Region. With its base and regional headquarters in Saginaw, Huntington has focused on being very active in the community serving on the boards of the Saginaw County Chamber of Commerce, Saginaw Future, the EDC of the County of Saginaw, THRIVE, Saginaw Housing Family Self-Sufficiency, Junior Achievement of North Central MI, Saginaw County Youth Development Protection Council and the Saginaw CRA Bankers Forum to name a few.

In addition, the employees of Huntington Bank have volunteered, most recently packaging food at Hidden Harvest, providing financial education and classes for Junior Achievement, taught financial education for Saginaw Habitat for Humanity, packaged and distributed food for the Food Bank of Eastern MI, provided a credit counseling workshop for the Saginaw Housing Commission and provided financial education, homeownership education and access to capital at Saginaw CAC.

One of the most exciting programs that Huntington Bank announced, is its Lift Local Business Program, which is designed to help grow businesses that are majority owned by women, veteran or minorities as well as businesses located in a low to moderate income tract.

Financially, the bank has supported many of our non-profits and other organizations for years, making a lasting impact on the community. One recent example, is

515 N. Washington Avenue, 3rd Floor • Saginaw, MI 48607 P 989.754.8222

W GreatLakesBaySites.com GreatLakesTechnologyPark.com facebook.com/SaginawFuture

* Executive Committee

**Ex Officio Member



www.SaginawFuture.com

Veronica Horn

May 20, 2022

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Huntington Bank's generosity serving as the lead sponsor for the May 19, 2022 Saginaw Soup competition, to help launch budding entrepreneurs in our community. It is for these reasons and more, that we would encourage the Saginaw County Chamber of Commerce to award Huntington Bank with the 2022 Corporate Community Service Award.

Sincerely,

A handwritten signature in cursive script that reads "JoAnn Crary".

JoAnn Crary, CEcD, FM, HLM
President

Others signing onto this letter include:

John Shelton, VP Sales & Marketing
Zehnder's of Frankenmuth

Jenee Velasquez, Executive Director
Herbert H. and Grace A. Dow Foundation

Herb Spence, Chairman and CEO
Spence Brothers

Paul Furlo, President & CEO
Morley Companies

Walt Fitzhugh, Partner
Birchler, Fitzhugh, Purtell & Brissette, PLC

Albert Zehnder, CEO
Zehnder's of Frankenmuth

Ellen Crane, Associate VP & General Counsel
Saginaw Valley State University

About the Nominee: Huntington Bank

If there is an event, activity or opportunity in Saginaw County, chances are, you will see Huntington Bank's Green Logo as one of the sponsors, volunteers, organizers or participants.

The business and its employees, from top leadership on down, are encouraged to immerse themselves into the fabric of the community.

Some recent examples of board of director memberships held by Huntington Bank employees includes:

- Saginaw County Chamber of Commerce
- Saginaw Future Inc.
- Economic Development Corporation of the County of Saginaw
- THRIVE (Transforming Health Regionally in a Vibrant Economy
- Saginaw Housing Family Self Sufficiency
- Junior Achievement North Central Michigan (Midland/Saginaw)
- Saginaw County Youth Development Protection Council
- Saginaw CRA Bankers Forum

In addition, Huntington Bank employees have spent hundreds of hours volunteering for non-profits. Below are some of the examples of volunteer activities that have taken place recently:

- Saginaw CAC – financial education, homeownership education, and access to capital for Saginaw County
- Saginaw Housing Commission – credit counseling workshop
- Food Bank of Eastern Michigan – food packaging/distribution
- Hidden Harvest – food packaging
- Junior Achievement - financial education, JA classes
- Saginaw Habitat for Humanity – financial education

One of the most exciting announcements made by Huntington Bank was the new LIFT Local Business Program, which is designed to help grow businesses that are majority owned by women, veteran, or minorities, as well as businesses located in a low-to-moderate income tract. The flyer about the event is attached.

Just last evening (May 19th), Huntington Bank was the lead (\$10,000) sponsor of the Saginaw Soup event and Huntington Bank's Great Lakes Bay Region President, Seth Perigo was one of the presenters at the event.

As a bank, Huntington looks out for its customers to find ways to provide support; especially at a time of the great pandemic and now high costs as a result of inflation. For example, Huntington Bank recently introduced a 24 hour grace period for businesses and a no overdraft fee, plus \$50 safety zone for consumers and businesses. They also launched Money Scout to help customers find extra savings.

Huntington Bank's recent acquisition of TCF (Chemical Bank), created a Top 10 US Regional Bank that is now headquartered in Columbus, Ohio and Detroit, MI. The two companies brought together two purpose-driven organizations with a deep commitment to customers and the communities they serve. As the merger moved forward, Huntington has remained true to its roots and remains an important bank in Saginaw County.

We would highly encourage the Saginaw Chamber Board to select Huntington Bank for the 2022 Corporate Community Service Award.



Paul W. Furlo
President & CEO
One Morley Plaza, Saginaw, MI 48603
T 989.791.0121 | F 989.792.1002
paul.furlo@morleynet.com
morleycompanies.com

May 20, 2022

Veronica Horn, President
Saginaw County Chamber of Commerce
515 N. Washington, Suite 300
Saginaw, MI 48607

RE: Corporate Community Service Award

Dear Veronica,

I am writing to express my sincere support for the nomination of Huntington Bank for the Saginaw County Chamber of Commerce's Corporate Community Service Award.

Huntington Bank has been a tremendous contributor, providing their time, talent and treasure to dozens of organizations throughout the Great Lakes Bay Region. With its base and regional headquarters in Saginaw, Huntington has focused on being very active in the community. It's leaders serve on the boards of the Saginaw County Chamber of Commerce, Saginaw Future, the EDC of the County of Saginaw, THRIVE, Saginaw Housing Family Self-Sufficiency, Junior Achievement of North Central MI, Saginaw County Youth Development Protection Council and the Saginaw CRA Bankers Forum.

In addition, many of the associates of Huntington Bank volunteer their time on an on-going basis. From providing educational programs to many organizations such as Saginaw Habitat for Humanity, Saginaw Housing Commission and Saginaw CAC to packaging and distributing food at Hidden Harvest and the Food Bank of Eastern MI.

Huntington Bank supports many local programs and sponsorship of competitions for organizations and non-profit which has a great impact on the community. They are involved with the Lift Local Business Program which assists in growing businesses that are majority owned by women, veterans, or minorities. Recently, they were the lead sponsor of the Saginaw Soup Competition which helps launch budding entrepreneurs in the community.

MORLEY®

It is for the above reasons that I highly recommend that the Saginaw County Chamber of Commerce award Huntington Bank with the 2022 Corporate Community Service Award.

Sincerely,



Paul W. Furlo



Unlocking Business Capital

Monday, April 25

**Join Us
for an hour-long
session on how
to access capital today**

**Saginaw Valley
State University
Gilbertson Hall
Room: GS 202
9:00 AM - 10:30 AM**

**Huntington Bank will share
details of their
"Lift Local Business Program"
designed specifically to help grow
businesses that are majority
owned by women, veteran, or
minorities, as well as businesses
located in a low-to-moderate
income census tract**

Presented By:



Lift Local Small Business Workshop

Loan Opportunity:

- Capital ranging from \$1,000 up to \$150,000 for your business
 - *With eligible requirements met.*

Eligibility:

- Any Business Entity that is 51% or more owned by:
 - ✓ Minorities
 - ✓ Women
 - ✓ Veterans
 - ✓ Low-Moderate Income/Majority Minority Tracts

Refreshments will be provided.

Monday, April 25, 2022
5:00 pm to 7:00 pm
2824 Perkins St.
Saginaw, MI 48601

Sponsored by:



Huntington



SAAP
SAGINAW AFRICAN AMERICAN PASTORS

**Michigan
SBDC**



Huntington's Lift Local BusinessSM Program Focused on Growing Locally Owned Businesses

You know your potential. We know it too. Welcome to a bank that believes in forging strong connections throughout the communities we serve.

At Huntington, our tagline is, "Welcome." Which means we welcome all challenges, all situations, and all people.

Huntington offers a program designed to create more opportunities for woman-, veteran-, and racially and ethnically diverse-owned businesses in the hopes that more opportunity generates more possibilities throughout the community.

Huntington is interested in crafting solutions for the unique challenges faced by entrepreneurs from all walks of life. No unnecessary extras—just a streamlined plan aimed at growth.

Part of our \$20 billion Community Plan, this program is looking out for you, so you can look out for what's best for your business, your family, and your customers.

Here are the features you can access:

- Qualify for loan amounts from \$1,000 – \$150,000
- Access to capital at a low cost to your business
- Zero origination fees
- Huntington pays your SBA fees
- Lower credit score requirements
- Free financial education courses (\$1,500 value)
- No monthly service fee checking account* with 24-Hour Grace* Overdraft Fee Relief
- Longer repayment terms to help avoid high payments in uncertain times

TO LEARN MORE,
visit any Huntington Branch or call (800) 480-2001.

See reverse for important disclosure.



IN THE NATION
IN NUMBER OF
7(a) LOANS^{\$}

NEWS



FOR IMMEDIATE RELEASE

September 14, 2020

Contact: Emily Smith, emily.smith@huntington.com, (614) 480-6834

Huntington Introduces 24-Hour Grace® for Business and a No Overdraft Fee \$50 Safety Zone for Consumers and Businesses

Newest industry-leading features demonstrate bank's ongoing commitment to delivering overdraft fee relief to customers

COLUMBUS, Ohio – In direct response to customer feedback, Huntington (Nasdaq: HBAN; www.huntington.com) today announced two new features in its overdraft-protection lineup: [24-Hour Grace for Business](#) and a no overdraft fee \$50 Safety Zone.

To help customers navigate the current recession caused by the pandemic and manage their long-term financial health, Huntington is providing additional and ongoing support for businesses and consumers. In 2010, Huntington separated from the industry when it introduced its “Fair Play Banking” approach as a bold commitment to do the right thing for its customers. A decade later, Huntington, the nation’s No. 1 Small Business Administration 7(a) lender by volume, is reaffirming its commitment to looking out for people by adding new features that help them avoid paying overdraft fees at a time when they may need it most.

“This is an important moment. Exactly 10 years ago this month, we made a commitment to do more to look out for our customers’ financial well-being at a critical time. A decade later, we’re doubling down on our ‘Fair Play Banking’ philosophy to help people,” said Huntington CEO Steve Steinour. “While we are again forgoing some fee income with 24-Hour Grace for Business and a no overdraft fee \$50 Safety Zone, doing the right thing is also good business. We believe it will not only help us grow, but also demonstrate that we put our customers at the center of all we do.”

24-Hour Grace Available for Consumers and Business Customers

24-Hour Grace is the first and only service of its kind that gives consumer, business and commercial customers additional time to cover overdrafts on their checking accounts. With 24-Hour Grace, Huntington will automatically waive the overdraft fee as long as the customer makes a deposit during the next business day to resolve the overdraft. 24-Hour Grace is available for free on all Huntington consumer, business and commercial checking, savings and money market products.

No Overdraft Fee \$50 Safety Zone for Consumers and Businesses

Huntington is also introducing a no overdraft fee \$50 Safety Zone that is safe from overdraft fees as long as the account is overdrawn by \$50 or less. When consumer or business

customers overdraw their accounts, they will now have a no overdraft fee \$50 Safety Zone before seeing an overdraft fee – an increase from the previous \$5 limit.

“Our customers continue to influence our new products and services, and we’re making bold moves as part of our ongoing commitment to put them first,” said Andy Harmening, Huntington’s director of Consumer and Business Banking. “Extending 24-Hour Grace to our businesses and offering a no overdraft fee \$50 Safety Zone, across all deposit products, will save our customers millions of dollars every year at a time when they need it most.”

Long History of “Fair Play Banking”

Following the Great Recession, Huntington introduced a contrarian approach to business that was driven by doing the right thing for customers. It included distinctive consumer features like [24-Hour Grace](#), [Asterisk-Free Checking](#) and other options to look out for people’s financial well-being. Since then, Huntington launched innovations that include [The Hub](#), the bank’s digital-banking experience, [Huntington Heads Up®](#), a digital messaging platform, and [Money ScoutSM](#), an automatic savings tool that scans customers’ accounts and looks out for money they can set aside without missing it. These free tools are designed to help customers save more money, manage their spending and keep their financial goals front and center.

Huntington is also investing in its communities to support economic inclusion and to help make customers more financially secure in the future. The bank recently announced a new, [five-year, \\$20 billion Community Plan](#) that is focused on economic opportunity for people, small businesses, and communities throughout its seven-state footprint. Plus, Huntington helped more than 37,000 customers with Paycheck Protection Program loans, further demonstrating its support and commitment to looking out for people.

If your account is overdrawn, we’ll give you more time to make it right to avoid the overdraft fee. To find out how 24-Hour Grace® works, visit huntington.com/Grace. For the no overdraft fee \$50 Safety Zone, your account is automatically closed in 60 days if it remains negative.

About Huntington

Huntington Bancshares Incorporated is a regional bank holding company headquartered in Columbus, Ohio, with \$118 billion of assets and a network of 839 full-service branches, including 12 Private Client Group offices, and 1,344 ATMs across seven Midwestern states. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, wealth management, brokerage, trust, and insurance services. Huntington also provides vehicle finance, equipment finance, national settlement, and capital market services that extend beyond its core states. Visit huntington.com for more information.

The Huntington National Bank is an Equal Housing Lender and Member FDIC and Huntington® are federally registered service marks of Huntington Bancshares Incorporated.

NEWS



FOR IMMEDIATE RELEASE

September 8, 2020

Contact: Emily Smith, emily.smith@huntington.com, (614) 480-6834

HUNTINGTON LAUNCHES MONEY SCOUTSM TO HELP CUSTOMERS FIND EXTRA SAVINGS

Latest digital tool proactively looks out for customers' financial future

COLUMBUS, Ohio – To help address the critical need many people have to save money, Huntington (Nasdaq: HBAN; www.huntington.com) today announced an innovative new way to save. [Money Scout](#), the latest evolution of [The Hub](#), is an automatic savings tool that scans customers' accounts and looks out for money they can set aside. By enrolling in Money Scout, customers can build their savings without lifting a finger.

Huntington developed Money Scout to create real savings solutions to make life easier for customers. The bank's [Midwest Money Mindset survey](#) revealed Money/Finances as a top driver of stress for people even before the COVID-19 pandemic. Now, when there are even more stressors, Money Scout helps look out for customers by using predictive technology so they can focus on looking out for their families.

"At Huntington, we're committed to looking out for people, and Money Scout allows us to proactively do so," said Andy Harmening, Huntington's director of Consumer and Business Banking. "We're always looking for ways to make our customers' lives easier, and we're excited to offer a tool that makes it easy to build or rebuild their savings."

Money Scout analyzes spending habits, income, and upcoming expenses to find money customers aren't using in their checking accounts—from \$5 to \$50— then moves it to savings, automatically. Money Scout notifies customers when the money moves, and customers can pause, stop or reverse transfers at any time. This allows customers to save small amounts at a time and help establish consistent habits. Plus, it's built within the award-winning Huntington Mobile app and online banking where customers perform their daily transactions.

"We're doubling down on creating solutions to make it easier for customers to save and build confidence knowing they can achieve any goal, big or small," Harmening said. "Money Scout is the perfect digital tool to build savings and lay the groundwork for longer-term financial health."

Huntington is also investing in its communities to make customers more financially secure in the future – beyond just savings. The bank recently announced a new, [five-year, \\$20 billion Community Plan](#) that's focused on economic opportunity for people, small businesses, and communities throughout its seven-state footprint.

In addition to Money Scout, Huntington also offers [automatic transfers](#) so customers can transfer specific amounts from checking to savings or money market accounts. This is just one

more way Huntington is making banking easier for its customers and builds on the award-winning foundation of The Hub, Huntington's suite of digital tools.

Digital tools to assist with financial wellness and economic inclusion

Since 2018, Huntington's innovations include [The Hub](#), the bank's digital-banking experience, and [Huntington Heads Up®](#), a digital messaging platform. Free to all customers, the tools are designed to help customers save more money, manage their spending and keep their financial goals front and center. Customers at all stages of life can take advantage of these tools without having to worry about paying more for added features. Key features of the digital tools include:

- [Savings Goal Getter](#): Helps customers visualize what they're saving for and shows their progress along the way.
- [Spend Analysis](#): Helps customers categorize their spending and better understand how they can change those habits going forward.
- [Spend Setter](#): Allows customers to set up monthly spending limits by category.
- [Look Ahead Calendar](#): Provides a financial view of the month to come. Customers can see future bills and deposits so they can plan accordingly.

Additional Tips and Insights for Better Financial Management

Sandy Pierce, Private Bank & Regional Banking director at Huntington, shares the following tips to improve financial health:

- [Create a budget](#) and stick to it. Cash flow might have changed over the last several months. Input income and expenses and let the [budget calculator](#) do the math.
- [Pay down debt](#). Leaned on credit cards during the pandemic? Pay down debt with the higher interest rate first to avoid wasting dollars on paying interest, even if that means paying smaller debts first.
- [Create an emergency fund](#). Dipped into savings during the pandemic? That's okay. Come up with a plan to save a little at a time to build it back up.
- [Huntington Money Know-How](#) helps build financial knowledge, become familiar with financial terminology, and learn how to make sound financial decisions.

"Banking is about people and it's our passion to expand financial wellness through education and engagement," Pierce said. "We strive to make sure our friends and neighbors have what they need to be successful by providing innovative products and services. Money Scout is another tool in Huntington's digital toolbox to help give our customers confidence in improving their financial health."

About Huntington

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