

We believe  
in doing the  
right thing.

SOCIAL RESPONSIBILITY REPORT





# Midwestern values.

It's a term that gets thrown around a lot – in the Midwest and beyond. But what does it really mean? To us, it means recognizing the people around us as neighbors, friends and family. It means treating every individual like the individuals they are. It means remembering our roots in the community, working for the common good of the neighborhood. It means believing in the place we call home. Believing in the power of possibility. Believing that together we can – and will – make a difference.

At Huntington, we believe that we have the power to change our communities for the better. But we also know we can't do it alone. So, this year, we're asking you to join us. Go ahead, pick a cause – or three – and give your time, your passion and your commitment to make a real difference in the lives of your neighbors. **Together we can do something totally Midwestern: we can build neighborhoods that put people first.**

**“Closely allied to moral soundness in banking is commercial integrity in the community. The two walk together, and the highest plane of excellence can be attained in neither without the co-operation and support of the other.”**

— P.W. Huntington, Huntington Bank founder

As we commemorate our 150th Anniversary in 2016, we are reminded that serving our communities is a privilege we never take for granted. Through the generations, Huntington colleagues have formed strong bonds with our community partners. From our founder, P.W. Huntington in 1866, to the thousands of Huntington colleagues across the Midwest today, playing an active role in supporting our communities has become part of a legacy that we will continue to foster.

PITTSBURGH

Housing the homeless makes our neighborhoods a little more neighborly.

Thanks in part to our efforts, ground was broken last October for Lighthouse Haven, a \$1.8 million center in downtown Steubenville. The facility will serve people who are experiencing homelessness and those that suffer from mental illness, substance abuse and physical disabilities.

Huntington was the sponsoring bank for grant funding from the Federal Home Loan Bank’s Affordable Housing Program. The center will include ten supportive-living apartments for individuals and families. Jefferson Behavioral Health Systems will provide programs and services for residents.

We believe in Pittsburgh

More stories from the region:

Northside Community Development Fund

Financial education to students in Wilkinsburg

Donating time to the Pittsburgh community

Read more at [huntington.com/community/pittsburgh](http://huntington.com/community/pittsburgh)



WEST VIRGINIA

Backpacks are a reason to stay in school.

In partnership with various non-profits throughout the state, such as the Salvation Army and United Way, Huntington has distributed backpacks and school supplies to students of low-income families for more than five years. In 2014, 1,000 backpacks and school supplies were distributed to elementary students in Charleston, Clarksburg, Huntington, Parkersburg and Morgantown.



We believe in West Virginia

More stories from the region:

Huntington team member named 2014 Volunteer of the Year

Dinner for families at the Ronald McDonald House

United Way Day of Caring

Read more at [huntington.com/community/west-virginia](http://huntington.com/community/west-virginia)

AKRON/CANTON

Supporting minority businesses supports the entire business community.

Huntington receives “Diversity Advocacy” Award

Huntington’s Greater Akron/Canton Region recently received the Diversity Advocacy Award from Black Pages Ohio for our work with minority business enterprises representing every demographic.

We’re committed to the communities we serve and have developed sourcing strategies with consideration to minority-, women-, LGBT-, disabled- and veteran-owned businesses. We award business to our suppliers through a competitive process based on several factors, including the best overall value to Huntington, quality, local community commitment, price and relationship.



We believe in Akron/Canton

More stories from the region:

Huntington continues backpack donations to help children in need

MLK Jr. Day of Service in Canton

East Akron NeighborWorks Week

Huntington participates in “JA in a Day” at Leggett Community Center

Read more at [huntington.com/community/akron-canton](http://huntington.com/community/akron-canton)

GET INVOLVED

Celebrate the diversity and contributions that minority-owned business bring to our neighborhoods. Visit [blackpagesohio.com](http://blackpagesohio.com) to find minority-owned businesses in your part of Ohio.



# Helping homeowners and small businesses in times of great need provides the assurance and stability that is the foundation for healthy communities.



Helping neighbors in trouble is simply the right thing to do. In August 2014, historic flooding devastated Southeast Michigan. Three counties were declared federal disaster areas, and tens of thousands of residents suffered damage to or the loss of their homes, vehicles and property. Huntington donated \$250,000 to the American Red Cross for flood relief in the area.

## Low-interest disaster-relief loan program

Huntington implemented a low-interest disaster relief loan program for home and business owners affected by the historic flooding in Southeast Michigan in August 2014. Loans were offered at a competitive fixed rate with attractive loan terms and more permissive credit score guidelines for qualified borrowers.

Additionally, as a Small Business Express lender, Huntington committed to quick SBA-backed lending decisions. Qualified small business applicants affected by flooding were notified within one to two days, and bank fees were waived for those applicants.

### GET INVOLVED

Support the Red Cross's efforts to support those in need by volunteering or giving. Visit [redcross.org](http://redcross.org) to find out how you can help in your community and around the world.

## We believe in Michigan

### More stories from the region:

Lemonade Day, a national program that inspires entrepreneurship in young people

The Salvation Army and Huntington create a financial education program called Kids Saving Program

Huntington partners with Arab American and Chaldean Council on a financial education program for Arabic-speaking individuals

Huntington participates in the 2014 Building Michigan Communities Conference

Huntington partners with "JA in a Day" to help at-risk youth in Holland, Michigan

Huntington VP named Volunteer of the Year by the JA West Michigan Business Hall of Fame

Teaching financial education to GED and ESL students

Huntington colleagues volunteer with the Association for the Blind and Visually Impaired

West Michigan colleagues raise \$36,000 for Pelotonia

Gerald R. Ford Academic Center backpack giveaway

Read more at [huntington.com/community/west-michigan](http://huntington.com/community/west-michigan) and [huntington.com/community/east-michigan](http://huntington.com/community/east-michigan)



CLEVELAND

Revitalizing neighborhoods reminds us of the value of the neighborhood and the value of the people who live there.

Slavic Village recovery



Slavic Village, a once-vibrant neighborhood near downtown Cleveland, has been plagued by blight, vacant houses and financial hardship. We felt the area was worth saving, and committed resources to do just that.

The Slavic Village Recovery, LLC (SVR), a collaborative partnership of private and non-profit entities, was formed to acquire and rehabilitate 2,200 single-family homes to create affordable housing and bring large-scale change to the area.

Huntington arranged a line of credit to help fund the rehabilitation of homes targeted by the project, and has provided mortgage financing for the majority of homes.

We believe in Cleveland

More stories from the region:

Huntington celebrates MLK Day

Huntington finances the renovation of the Templin-Bradley building

Distributing 1,200+ backpacks in partnership with the Salvation Army of Greater Cleveland

LGBT Business Resource Group colleagues volunteer for the Gay Games and participate in the annual Cleveland Pride parade

383 hours of financial education to more than 1,500 Cleveland students

Read more at [huntington.com/community/cleveland](https://huntington.com/community/cleveland)

SOUTHERN OHIO & KENTUCKY

Helping breast cancer patients live life to the fullest is a celebration of our humanity.

Karen Wellington Foundation for Living with Breast Cancer

We were honored to be a presenting sponsor for the gala fundraiser in March supporting the Karen Wellington Foundation for Living with Breast Cancer. The foundation provides much-needed distractions for patients by sending them on vacations, treating them to relaxing spa days with friends, and providing special lunches or nights out on the town. These efforts give women with breast cancer something positive to look forward to in between medical appointments and chemo treatments.

GET INVOLVED

Join Huntington in celebrating women who are not done living yet by visiting [karenwellingtonfoundation.org](https://karenwellingtonfoundation.org).

We believe in Southern Ohio and Kentucky

More stories from the region:

Partnership with St. Vincent de Paul Society in Cincinnati

Lead sponsorship of Accounting for Kids Day

Flag-raising ceremony in honor of veterans at Fountain Square

14 weeks of financial education to women transitioning from unemployment to jobs

Colleagues raise money for the American Heart Association through the Greater Dayton Heart Walk

Read more at [huntington.com/community/southern-ohio-kentucky](https://huntington.com/community/southern-ohio-kentucky)



CENTRAL OHIO

# A bike ride will cure cancer.

## Pelotonia

Huntington is proud to be a lead sponsor of Pelotonia, an annual three-day experience held each August in Central Ohio to help fund cancer research. For those who ride, volunteer and give, Pelotonia is more than a bike ride, it's a uniquely powerful and moving event – and it's remarkably effective at generating funds for fighting the disease.

\$11,000,000

Huntington has raised nearly \$11 million for cancer research since 2008 and \$3 million in 2014 alone.

1,231 RIDERS

Plus 510 virtual riders and 1003 volunteers.

GET INVOLVED

Join Team Huntington. Whether you love biking, hate cancer, or just want to spend time with people who are passionate about making a difference. Visit [huntington.com/endcancer](http://huntington.com/endcancer) to ride with us.

Since our involvement with the first ride in 2008, Team Huntington has raised nearly \$11 million for The Ohio State University Comprehensive Cancer Center – James Cancer Hospital and Solove Research Institute, based in Columbus. Every dollar raised goes to The James, one of only 41 centers in the U.S. designated by the National Cancer Institute as a Comprehensive Cancer Center. It's a national leader in creating and testing new therapies based on scientific research, many of which are offered nowhere else in the world.

### We believe in Central Ohio

More stories from the region:

Helping to house veterans

Conference of the Coalition on Homelessness and Housing in Ohio

Financial education to more than 600 students from 20 high schools

Reality Days, a one-day financial workshop

13th annual Seeds for Growth conference

Sponsor of Whitehall Food Truck and Fun Festival

Read more at  
[huntington.com/community/central-ohio](http://huntington.com/community/central-ohio)



# Financial smarts aren't just for adults.

## Junior Achievement's Biz Town in Indianapolis

We're longtime supporters of Junior Achievement, and we believe that financial literacy is key to strengthening our community. With JA of Central Indiana, more than 30 Huntington volunteers taught financial concepts to many students at our partner school in Indianapolis, Center for Inquiry School 27.



Huntington also sponsored JA's BizTown, which gives fifth and sixth graders the opportunity to run businesses in a simulated city. Held at the JA's Indianapolis headquarters, the program helps kids understand the basic principles involved in financial and employment decisions.

### We believe in Indiana

More stories from the region:

Providing tax-time help to low-income families

Volunteering at the Salvation Army's Toy Shop

Partnering with the Indianapolis Colts to support Huntington Camp Heroes

Financial support for the Indianapolis Neighborhood Housing Partnership

Renovating the YMCA building in Anderson

Read more at [huntington.com/community/indiana](https://huntington.com/community/indiana)

## Junior Achievement's "JA in a Day" in Toledo

Junior Achievement, founded in 1919, is the world's largest organization dedicated to teaching school kids about entrepreneurship, work readiness and financial literacy. Through Huntington's partnership with JA, more than 35 of our colleagues participated in the "JA in a Day" program at Oakdale Elementary School, part of Toledo City Schools, and at Greenwood Elementary School in the Washington Local School District.

### We believe in Northwest Ohio

More stories from the region:

Commons at Garden Lake project

Teaching others to be money smart

Read more at [huntington.com/community/northwest-ohio](https://huntington.com/community/northwest-ohio)

# Homeowners define their neighborhoods.

## Beautifying Warren neighborhoods

Neglected vacant lots in residential areas can be magnets for crime and trash dumping -- and homes for unwanted vermin. When that happens, surrounding property values suffer.

To help alleviate the problem, we've partnered for the third consecutive year with Trumbull Neighborhood Partnership in Warren to sponsor the Side Lot Incentive Program. For residents who buy adjacent residential vacant land, this initiative provides the necessary funds to improve it.

Through our support, these homeowners are given Lowe's gift cards to purchase tools, materials and supplies needed for lawn maintenance, gardening, landscaping and fence installation.

### We believe in the Mahoning Valley

More stories from the region:

Sponsoring applications from Trumbull Neighborhood Partnership

25-year sponsorship of WKBN's Caring for Our Community program

Youngstown Business Incubator board involvement and financial support

Read more at [huntington.com/community/mahoning-valley](https://huntington.com/community/mahoning-valley)



# You can be a local hero.

This is it. Your moment. Your opportunity to make an impact. To be a part of something bigger. Join us in making our communities all they can be. Together, we can and will support job growth, improve economic stability and grow our neighborhoods.



## WE BELIEVE IN DIVERSITY AND INCLUSION

Huntington Bank is built on the diversity of our team members – the one-of-a-kind talents, backgrounds and work styles that all of our colleagues bring to their roles here. We know that leveraging our diversity leads to better business outcomes; we believe this so strongly that inclusion as one of our guiding core values. At every level of our organization, from the inside out, our commitment to inclusion demonstrates an understanding and acceptance of diverse points of view, abilities, backgrounds and experience.



## WE BELIEVE THERE ARE MORE STORIES TO TELL

It is a privilege to serve the communities that we call home. The stories in this report are only a few of the many causes we believe in. Read more about our impact throughout the Midwest at:

[huntington.com/  
community](https://www.huntington.com/community)



## WE BELIEVE YOU CAN MAKE A DIFFERENCE

In the cities and towns where we work and live, we want all who live there to have access to good jobs, stable housing and a strong sense of belonging. These are the kinds of communities where kids can grow up, where smart people can start their own business and where neighbors don't hesitate to reach out and lend a hand to those who need it. Join our efforts to support the communities we call home by investing your time, talent, and resources.





Huntington Bancshares Incorporated is a \$69 billion asset regional bank holding company headquartered in Columbus, Ohio, with a network of more than 700 traditional branches and convenience branches in grocery stores and retirement centers and almost 1,500 ATMs across six Midwestern states: Ohio, Michigan, Pennsylvania, Indiana, West Virginia and Kentucky. Our banking channels also include internet, mobile, and telephone banking.

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 auto dealer, equipment finance, national settlement and capital market services that extend beyond its core states.



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