



**STRENGTHENING
COMMUNITIES**

 **Huntington Bank**

Welcome.

At Huntington Community Impact Capital (CIC), we believe real change happens at the confluence of **Capital, Collaboration, and Community**. In 2025, we remained true to our mission—connecting with communities, strengthening regional relationships, and making meaningful investments and loans in housing and economic development.

Every milestone tells a story of partnership, innovation, and impact:

- **Housing investment** – We continued to expand affordable housing investments and loans with a balanced focus on both our CRA footprint and meeting the financing needs of our partners nationwide.
- **Economic development** – We launched a New Markets Tax Credit investment platform to spur economic growth in low-income areas as we partner with Huntington lenders who understand local markets and can provide specialized debt financing.
- **Capital innovation** – We broadened our Alternative Community Capital division, providing unique, non-tax credit investments to CDFIs and to local non-profit partners from small to large markets, and expanded into state tax credits.
- **Community engagement** – As CIC's backbone, we participated in an array of "CIC Avenues of Impact," both short and long term. In Denver, 45 colleagues joined our Day of Impact with three local nonprofits. We also expanded a mentorship program connecting colleagues with students in CIC investment and financial literacy programs.

These milestones reflect lives made better, opportunities created, and communities strengthened. Thank you for your trust and partnership as we continue this important work in 2026 and beyond.

Best,



Rob Wasserman, President, CIC

Huntington CIC Impact



\$873.3 Million
in loan & investment capital committed



52 Communities
financed through 44 partners



21 CIC Volunteer Programs

completed with over 1,650 individuals & families served



2,857 Housing Units
developed or rehabilitated

Broader Huntington Bank Impact



\$1.8 Billion
in community development loans



\$801 Million
in community development investments

All data is for the 12-month period of 1/1/2024 - 12/31/2024



Huntington Bank

Southernside East

Greenville, SC

Developer: Greenville Housing Fund / Harmony Housing Affordable Development

In Greenville's historic Southernside neighborhood, 93 new apartments are under construction for seniors seeking affordability, security, and community. Southernside East will offer high-quality housing affordable to residents earning between 30% and 80% of the area median income, with 55 units backed by a Project-Based Section 8 contract, ensuring long-term stability. Thoughtfully designed features—including private balconies, onsite property management, high-efficiency energy and water systems, and a fitness center—will enable seniors not only to live here.... but to thrive here.



Huntington CIC's \$20.7 million LIHTC equity investment and \$13.9 million construction financing, this team will deliver a welcoming community where residents live, grow, and belong. A place they will be proud to make their home.

With the demand for affordable senior housing outpacing supply, Southernside East will help meet that need with quality homes designed to support independence and well-being.



Demaree Street Apartments

Visalia, CA

Developer: Pacific West Communities / Maracor Development



In Visalia, California, a new neighborhood is taking shape—one designed to bring security, connection, and opportunity to 222 low-income families. Demaree Street Apartments will span eight residential buildings and a community building, arranged to create a central gathering space.

Residents will enjoy a spacious clubroom, fitness center, swimming pool, large children's playground, and dog park, along with supportive services ranging from health and wellness classes to art programs, school activities, and family nights.

Huntington's investment includes \$26 million in LIHTC equity and \$598,000 in solar tax credits, working alongside Kaweah Management Company, Pacific West Communities, and Maracor Development, with Pacific West Builders leading construction. Permanent financing is in partnership with CalHFA and the Housing Authority of Tulare County.

The community will meet California's 2022 Green Building Standards, ensuring sustainability, energy efficiency, and healthy living environments. With quality housing, supportive services, and sustainable design, Demaree Street Apartments will empower Visalia families to grow, connect, and thrive.



Reserve at Hunter Trace

Lancaster, OH

Developer: Fairfield Homes

In Lancaster, Ohio—where waitlists for affordable senior housing remain long—Reserve at Hunter Trace will soon bring 95 new homes for residents aged 55 and older. Huntington CIC is proud to support this LIHTC development with a \$15 million construction loan in partnership with Fairfield Homes, an Ohio-based, family-run developer with decades of experience in affordable housing.

The three-story, elevator-accessible building will offer one- and two-bedroom apartments with Energy Star appliances and sustainable design features. Ten units will be fully accessible for mobility-impaired residents, and two will accommodate sensory or hearing needs.

Common areas will include a lounge and community room to support scheduled social activities for residents—fostering connection and engagement. Supportive services from UCH Engage of United Church Homes will include financial assistance, health support, and transportation coordination to support residents' strong independence and high quality of life.



Together, we're building more than housing—we're creating a place where Lancaster's older adults can enjoy connection, security, and peace of mind at a price they can afford.



Lofts of Muskegon

Muskegon, MI

Developer: Pivotal Housing Partners

In the heart of downtown Muskegon, the Lofts of Muskegon is bringing 46 new affordable apartment homes to individuals and families seeking stability, connection, and opportunity.

Located near public transit and major job centers, this infill development offers more than just housing—it delivers access to the resources that support long-term success.

The four-story, elevator-serviced building includes two- and three-bedroom apartments with spacious open layouts, energy-efficient kitchens, walk-in closets, ample storage, and accessibility features for residents of all abilities.

With \$13.88 million in LIHTC equity provided by Huntington CIC and led by the experienced team at Pivotal Housing Partners, this development reflects a shared commitment to high-quality, community-focused housing. Pivotal has partnered with Huntington 11 times, and the Lofts of Muskegon continues that momentum with thoughtful design and a lasting sense of place.



This new housing option supports Muskegon's ongoing downtown revitalization, expanding access to affordable living while helping foster inclusive growth and economic mobility.



Alternative Community Capital

The Alternative Community Capital (ACC) team provides non-tax credit, CRA-eligible loans and investments to community-focused organizations expanding access to affordable financial products and services. Through a wide network of specialized financial institutions and partners, these organizations help under-resourced people, businesses, and communities gain access to capital not historically available.

Catalytic Fund

The ACC team recently invested in the Catalytic Fund, a certified Community Development Financial Institution driving urban revitalization in Northern Kentucky's River Cities. The Fund provides loan capital and real estate structuring services for transformative development projects.

One example is the restoration of the historic Burton Building in Dayton, Kentucky. With Catalytic's predevelopment and construction financing, and guidance in securing Historic Tax Credits and ARPA support, the project created 10 high-quality affordable apartments and a neighborhood restaurant that has re-energized Dayton's commercial corridor.

"Huntington Bank is a true partner in our community development activities and investments in Northern Kentucky," said Jeanne Schroer, Catalytic Fund President and CEO.



Burton Building: Before and After

Impact in Action

Here are some of the many ways CIC colleagues made an impact in 2025:

- **9 colleagues assembled 800 shelf-stable meals** with Operation Food Search for children in summer programs at St. Louis libraries and YMCAs.
- **45 colleagues volunteered in Denver**, supporting food pantries and painting homes for residents in need.
- **CIC hosted 10 Senior Financial Literacy Bingo events** and **3 Reality Days** to educate and engage students in real-life financial decision making.
- **5 colleagues led investment classes** for 20+ high school students from lower-income communities in Columbus and St. Louis.
- **12 colleagues packed 1,100 meal boxes** for families served by the Children's Hunger Alliance in Columbus.
- **8 colleagues mentored high school students**, a 50% increase from the previous year.
- **7 colleagues from St. Louis distributed emergency supplies** after a devastating tornado.
- **23 colleagues readied new apartments** at CIC-financed Poplar Fen in Columbus to welcome residents.



Empowering Students. Shaping Future Leaders.



CIC colleagues with their mentees in St. Louis.

At Community Impact Capital, we believe in the power of connection, mentorship, and real-world experience to help students unlock their potential. Our **Mentoring Connect** program pairs experienced professionals with aspiring students, providing personalized guidance, career exploration, and access to valuable networks.

Over the course of several months or more, students engage in one-on-one mentoring relationships that go beyond advice—they gain real-world insights, expand their understanding of career paths, and build the confidence to pursue their academic and professional goals.

CIC's Mentoring Connect program continues to grow in reach and impact, empowering and supporting a new generation of future leaders. We are inspired by the achievements that emerge from these powerful connections.

Colleague Jerad Kitzler

reflects on his experience as a mentor:

"I've had the opportunity to introduce my mentee to contacts within my professional network who work in career fields of interest to him. Together, we navigated the college selection, application, and scholarship process, culminating in his award of a full-ride scholarship to study engineering. Watching his confidence grow has been incredibly rewarding."

This is the impact we can create by simply being present and sharing our resources at hand. We all have the ability to positively influence others' lives, helping to guide them toward a path of success."

Mentorship is a cornerstone of CIC's **Business, Entrepreneurship, Strategies & Training (B.E.S.T.) Program**—an innovative, hands-on enrichment initiative that teaches students about business, finance, economics, investments, and entrepreneurship. B.E.S.T. replaces traditional textbooks and exams with after-school workshops, real-world experiences, and personal connections that bring learning to life.

As we look to the future, CIC remains deeply committed to expanding B.E.S.T. and strengthening our mentorship efforts - opening doors for students to dream bigger, reach higher, and shape their own paths to success.



Students experience "Business in Motion" at Huntington Bank.

CIC in the Community: A Day of Impact in Denver



In the spring of 2025, Community Impact Capital (CIC) united more than 45 colleagues for a day of service with local organizations across the Denver metropolitan area. Participating in three distinct volunteer efforts, **our team worked collectively to support residents and strengthen community health and well-being.**

A group of 25 CIC volunteers joined **Brothers Redevelopment**, a nonprofit focused on revitalizing neighborhoods and preserving affordable homeownership. Our colleagues painted an entire house and completed yard clean up for a family in Mar Lee, a low-income neighborhood in Denver.

Across town, seven colleagues spent their morning at **Urban Peak**, a local organization supporting youth experiencing homelessness, preparing and serving warm meals. Meanwhile, fourteen CIC colleagues volunteered at **Archway Communities**, an affordable housing community committed to supporting families through stable housing and services. They spent their afternoon organizing pantry shelves, assembling food baskets and ensuring residents had access to nutritious meals.



"It was a great reminder that small acts can have a big impact," said Kyle Pluta, CIC's Business Development Associate.

That spirit of impact was front and center as our team partnered with Huntington Bank's Denver Community Development Relationship Manager, Nicole Marquez, to organize a meaningful day of service. *"Collaboration is the spark that ignites meaningful*

change," said Nicole. *"Together, we generated over 162 hours of support for three incredible organizations, proving that when we unite our efforts, we can create a ripple effect of positive impact in our communities."*

At CIC, we are committed to building strong relationships and collaborating with local organizations, residents, and leaders to uplift the communities we serve. By investing in shared goals and working together with others, we strive to improve lives and build stronger, more resilient communities.



HUNTINGTON COMMUNITY IMPACT CAPITAL TEAM



Adam Zwirn



Andrew Hugger



Bob Dumstorff



Brad Carlson



Kyle Breda



Kyle Pluta



Lauren Towne



Mallory Rinehart



Callan Yeoman



Chris Frimel



Christina Giblin



Christina LaGorio



Mason Hempelmann



Matt Mankivsky



Matthew Maltagliati



Megan Merrifield



Dan Lucas



David Gibson



Deanna Breznenik



Drew Foster



Melissa Bragg



Melissa Leddy



Michael Koester



Paul Olsen



Insiya Nasir



Jacqueline Halpern



James Buie



Jasmine Jedrasik



Rob Wasserman



Ron Konstantinovsky



Scott Taylor



Shane Sandri



Jasmine Rosal



Jennifer Rivera



Jerad Kitzler



Jerrad Jones



Shane Szulborski



Shanna Sun



Shawn Kline



Terry Earhart



Jim Rose



Jose Carrillo



Julie Zdolshek



Kelly Shen



Theresa Origlia



Tiffany Long





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