

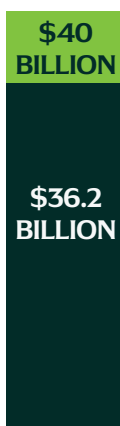
# COMMUNITY SNAPSHOT

## SERVING OUR COMMUNITIES SINCE 1866

Since our founding, Huntington National Bank has served generations of individuals, families, and businesses of all sizes. Today, we offer a wide range of financial products and services while investing in our communities. Our goal is to foster strong local economies where people and businesses thrive and achieve their dreams.

## PROGRESS ON OUR INVESTMENT

As part of our \$40 billion Community Plan introduced in 2021, Huntington committed to a five-year goal of providing loans and investments in low-to-moderate income communities. In the first 44 months of this plan, we reached **\$36.2 billion** of the commitment as follows:



### HOME AND CONSUMER LENDING

Huntington committed to providing \$24 billion in affordable mortgage lending. To date, Huntington has invested

**\$18.8  
BILLION**

### SMALL BUSINESS

Huntington expanded its small business lending programs, committing \$10 billion over five years. To date, business owners have received

**\$8.6  
BILLION**

### COMMUNITY DEVELOPMENT LENDING & INVESTING

Huntington committed \$6.5 billion in loans and investments to establish programs and services that offer equity in areas like affordable housing, small business financing, and community services. In these areas, Huntington has invested

**\$8.8  
BILLION**

Learn more about our community impact by visiting [huntington.com/Community](https://huntington.com/Community).

## MAKING A DIFFERENCE



### Building Stronger Communities Through Investment

Huntington Community Impact Capital (CIC) provides financing for high-impact community development projects and supports key initiatives that help families thrive. CIC offers a wide range of products, including construction and permanent financing, equity investments, and Low Income Housing Tax Credit (LIHTC) syndications on a national level. Since January 1, 2025, CIC has financed six affordable housing developments in five markets, including the West Fork Apartments, a 216-unit new development in Columbus, Ohio. CIC provided an \$18.6 million direct LIHTC equity investment for this construction. Beyond being a trusted capital provider, CIC is a valued community partner, offering financial wellness, workforce development, and other programs that help communities grow stronger. To learn more about the CIC group, visit [huntington.com/CIC](https://huntington.com/CIC).



### Assistance During Natural Disasters

When natural disasters strike, Huntington is ready to assist our communities. Over the past six months, we've provided financial assistance to local agencies to assist them in helping those affected by catastrophes. After an ice storm knocked out an electrical grid across 12 counties in Northern Michigan, Huntington contributed funding to two local agencies to cover storm damage expenses. Major flooding in southern West Virginia destroyed homes and caused power outages, which prompted Huntington to step in and grant funding to four organizations that provided residents with food, water, and basic needs. In the wake of Hurricane Helene's devastating impact on western North Carolina, Huntington gave funding to five organizations to help with their relief efforts. In addition to financial support, our colleagues are pivotal resources in rebuilding our communities, dedicating their time and serving as volunteers to restore our communities.

Whether providing financing for high-impact community development projects, making homeownership more attainable to borrowers, or offering small business owners support to achieve their goals, Huntington provides important resources to support the unique needs of the communities we serve.

## COMMUNITY MORTGAGE LOAN OFFICERS

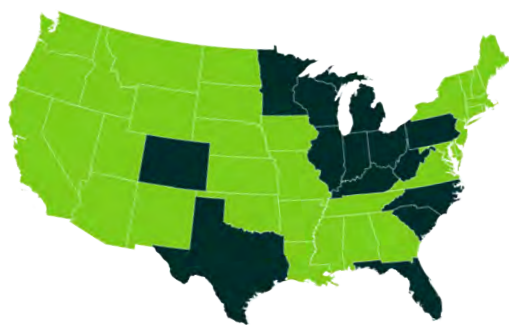
Our community mortgage loan officers (CMLO) play a crucial role in helping first-time homebuyers and low-to-moderate income individuals and families purchase a home. They work closely with clients to understand their financial situation, help guide them through the mortgage application process, and find the best loan options. By providing personalized support and guidance, Huntington's CMLOs help clients navigate complex financial decisions, making homeownership more accessible. Our CMLOs also engage in local outreach and education with non-profits, community partners and municipalities to promote financial education and empower residents to make informed decisions about their futures. Find a Huntington loan officer in your area by going to your local branch or visiting [huntington.com/MLO](https://huntington.com/MLO).

## HONORING EVERYDAY HEROES

It's important to support those who dedicate their lives to the growth, health, and safety of our communities. Huntington Honors<sup>®†</sup> celebrates the extraordinary service of educators, active and retired military personnel, first responders and nurses. Through this program, eligible customers can enjoy a Huntington Perks Checking<sup>®</sup> account with no monthly maintenance fees, regardless of how much they keep in their account. To learn more about Huntington Honors and eligibility requirements, visit [huntington.com/huntington-honors](https://huntington.com/huntington-honors).

## SMALL BUSINESS LENDING

Huntington's Lift Local Business<sup>®</sup> program supports small businesses throughout the business life cycle — from start-up to expansion. The program offers loans, business planning support, free financial education courses through Operation HOPE, and other services to help small business owners achieve their goals. To learn more, see a small business specialist at your local branch or visit [huntington.com/LiftLocal](https://huntington.com/LiftLocal).



## COMMUNITY OUTREACH



Huntington's colleagues are deeply engaged with our community partners in the regions where we have a presence.

To reach your local Community Development Relationship Manager visit [huntington.com/Community/regions](https://huntington.com/Community/regions) and select your region from the dropdown.

All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms, conditions, and loan programs are subject to change without notice. Other terms, conditions and restrictions may apply.

† Huntington Honors. With the Huntington Honors<sup>®</sup> program, your monthly maintenance fee will be waived on your Huntington Perks Checking<sup>®</sup> account. Huntington customers are eligible for the Huntington Honors program if they are a current service member or veteran of the United States Armed Forces or if they are working or retired as an Educator at the high school or lower level, in Law Enforcement, as a First Responder or a Nurse. Documentation of employment or military status may be required to establish eligibility.

‡ SBA Loans subject to SBA eligibility. Lift Local Business loans are still subject to Huntington's application, approval and credit guidelines. There may be circumstances including, without limitation, bankruptcy in the last 4 years, a violent felony, or very low business credit score, that mean a minority-, woman-, or veteran-owned business will not qualify for a Lift Local Business loan.

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