

# COMMUNITY SNAPSHOT

## Investing in our communities

Huntington is dedicated to enriching and empowering the communities we serve. We do everything with the goal of supporting individuals, families, and businesses by offering various financial services and products to create an environment where everyone can grow and thrive.

## Progress report

Our Community Plan demonstrates our commitment to a five-year goal of providing loans and investments in low-to-moderate income communities.

In the first 46 months of this plan, we reached \$38.4 billion of the commitment as broken out as follows:



**\$19.7**  
BILLION

Home and Consumer Lending:  
Huntington committed to providing \$24 billion in affordable mortgage lending. To date, Huntington has invested \$19.7 billion.

**\$9.5**  
BILLION

Community Development Lending and 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. Huntington has invested \$9.5 billion in these areas.

**\$9.1**  
BILLION

Small Businesses:  
Huntington expanded its small business lending programs, committing \$10 billion over five years. To date, business owners have received \$9.1 billion.

## Making a difference for seniors

### Helping caregivers safeguard loved ones

Huntington's Caregiver Banking program is designed for anyone who could use a little extra support with their finances, like aging adults, people in recovery, and adults with disabilities. The program allows account owners to share limited access to select bank accounts with a trusted individual or caregiver, allowing caregivers to help identify potential scams, accidental transactions, and excessive spending. To learn more about Caregiver Banking, visit [huntington.com/Personal/online-banking/caregiver-banking](https://huntington.com/Personal/online-banking/caregiver-banking).



### Protecting seniors from fraud

Ensuring seniors are equipped with the tools they need to make smart financial decisions is a priority for Huntington. Our Community Development Relationship Managers conduct financial empowerment sessions for senior citizens to help them identify financial fraud situations and avoid them. These workshops focus on elder abuse, common scams, identity theft and offer resources to help seniors protect their money. To learn more about Huntington's financial education programming, visit [huntington.com/Community/financial-education](https://huntington.com/Community/financial-education).

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

## Homeownership programs

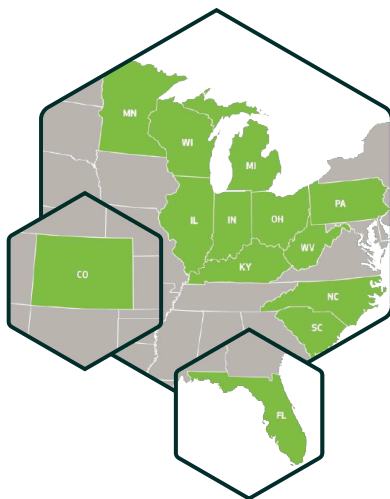
We offer a range of products and services like Home for Good, Community Access Mortgage, closing cost assistance in low-to-moderate-income tracts, fixed-rate mortgage for veterans<sup>†</sup> and other mortgage loans to help our customers realize their homeownership dreams. Additionally, we support these programs with multiple financial and closing cost assistance programs. To learn more, find a mortgage loan officer near you by visiting [huntington.com/Personal/mortgage-education-tools/find-a-mortgage-loan-officer](https://huntington.com/Personal/mortgage-education-tools/find-a-mortgage-loan-officer).

## Small business lending

Huntington's Lift Local Business<sup>®</sup> program supports minority-, woman-, and veteran-owned 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<sup>‡</sup>. To learn more, see a small business specialist at your local branch or visit [huntington.com/SmallBusiness/loans/lift-local](https://huntington.com/SmallBusiness/loans/lift-local).

## Community revitalization and stabilization

Huntington's Community Impact Capital (CIC) business focuses on strengthening and enhancing low-to-moderate-income neighborhoods both within Huntington's footprint and throughout the nation. CIC provides debt and equity capital through a variety of financing structures integrating multiple state, local and federal programs. Learn more at [huntington.com/Community/impact-capital](https://huntington.com/Community/impact-capital).



## 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.

<sup>†</sup> VA loans require a VA certificate of eligibility. Huntington is not acting on behalf of, or at the direction of, the VA, FHA, the USDA, or the Federal Government.

<sup>‡</sup> SBA Loans subject to SBA eligibility. Lift Local Business loans are still subject to Huntington's application, approval and credit guidelines.