

Growing our communities together.

Q3 2016 SOCIAL RESPONSIBILITY REPORT





As neighbors in the communities in which we work, we want our neighborhoods to be places where kids can grow up well, where smart people can start their own businesses, and where neighbors don't hesitate to reach out and lend a hand to those who need it. So, we've made it a priority to be an active force for good with financial education, community involvement, and a passion for the future.

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.

COMMUNITY LEADERS

Honoring a humanitarian, championing a community.

Few things are more rewarding than helping others. As a company, Huntington's seven core values include continuous improvement, passion, service, and teamwork. Here, we recognize someone who demonstrates these values, and share just one example of how we put these values into everyday action.

CINCINNATI Voices of Humanity

In the 1950s, after surviving both World War II and the Holocaust, Louis Weisser moved to Cincinnati. Though he never let the horrors of the Holocaust define him, the 93-year-old, of course, never forgot them either.

As a powerful advocate for Holocaust education, Weisser helped pave the way for the creation of **Cincinnati's Center for Holocaust and Humanity Education (CHHE)**.

CHHE's mission is to use exhibits, teacher trainings and innovative programs and partnerships to challenge injustice, humanity and prejudice, while fostering understanding, inclusion and engaged citizenship.

Voices of Humanity's main focus is to:

Tell the world about the Holocaust

Remember its victims

Act on its lessons

In September, Huntington proudly sponsored the CHHE Voices of Humanity event, which honored Weisser for his dedication and service.

Former Cincinnati mayor and television personality, Jerry Springer, whose parents were Holocaust survivors, was Master of Ceremonies.



The Center for Holocaust & Humanity Education honors Louis Weisser at their 2016 Voices of Humanity event.



EANDC Executive Director Grady P. Appleton and Huntington National Bank Regional Vice President Bill Shivers.

AKRON EANDC Civic Stakeholder Award

A neighborhood is only as strong as the people who live there, the businesses that call it home, and the organizations that help it thrive. As a chartered member of NeighborWorks® America and one of nearly 230 NeighborWorks organizations in all 50 states, **East Akron Neighborhood Development Corporation (EANDC)** is building safe, vibrant, self-sustaining communities with the help of thousands of residents, business people, government officials and partners – including Huntington.

Together, EANDC and its partners provide quality housing and practical homeownership opportunities that are proven to help:

Increase financial independence

Empower citizen involvement

Revitalize communities

EANDC recently bestowed its fourth annual Civic Stakeholder Award on Huntington. The award is given to individuals and businesses that demonstrate leadership, dedication and commitment to Akron-area residents.

"I'm honored to accept this award on behalf of all Huntington colleagues in the Canton and Mahoning Valley District," said Regional President Bill Shivers.. "Creating community through the development of vibrant neighborhoods is a commitment we share with EANDC."

Teaching kids – and adults – about money for self-empowerment.

Eight. Eighteen. Eighty. At every age and every stage of life, knowing how to manage finances is one of the most important life skills a person can have.

“We’re committed to improving people’s lives by providing financial education and advice at every stage of life.”

– Peter K. Gillespie, Illinois Regional President

From balancing a checkbook and paying off debt to saving for a home and planning a family, understanding basic money concepts can help make achieving financial (and life goals) easier and faster.

Some people learn money management from their parents or in school. Most, however, do not. Therefore, there’s a real and vital need for financial education, advice and resources in our communities. That’s why Huntington colleagues and community partners are dedicated to making it happen.

CHICAGO:

Huntington colleagues, in partnership with Antioch Church and Neighborhood Housing Services of Chicago, Inc. (NHS), spent two days offering one-to-one financial counseling to residents of Englewood on the southwest side of Chicago – one of Chicago’s most poverty-stricken communities.

FirstMerit Bank employees worked alongside NHS of Chicago and Whole Foods, providing Whole Food job applicants individualized credit counseling and access to their credit report and credit score. There were over 1200 applicants who came out to the Whole Foods job fair – which was held at the Church. The event occurred over 2 days (Friday and Saturday). See email for additional info.

EAST MICHIGAN:

In partnership with the **Detroit-based Osborn Business Alliance** and the **Wayne County CRA Association**, Huntington Bank presented small business education classes to 74 business owners and start ups. Classes covered financial statements, developing or expanding a business plan, managing cash flow and small business loans.

In partnership the non-profit group National Faith Homebuyers, Huntington colleagues provided classes to 59 potential new homebuyers in low- to-moderate income communities in Detroit and Dearborn. Information ranged from purchasing and owning a home, including available mortgage options, down payment assistance, to budgeting techniques and maintenance costs.

"At Huntington, we believe in better financial health. We consider it our privilege to make a difference in the communities in which we live and work."

– John Corbin, Central Indiana Region President

COLUMBUS AND INDIANA:

Huntington regularly partners with Junior Achievement Chapters to provide financial education to students and teachers in a fun environment.

JA JobSpark, developed in conjunction with Huntington, gives students meaningful exposure to possible future careers. 7,100 eighth-grade students from Indianapolis received first-hand experience with specific jobs, as well as the opportunity to engage in a stock market game, which demonstrates the concepts of risk and investment from 20 Huntington volunteers.



The **JA BizTown** program provides students with a realistic opportunity to experience how basic economic concepts are applied in the real world. Recently, 35 Huntington volunteers visited Miami Trace Middle School in Washington Courthouse, Ohio where they provided hands-on experience creating and running a business as well as earning and managing money to 100+ students.

SEEDS FOR GROWTH

Helping those who help others.

"Do more with less." That's a mantra that's touched pretty much every one, everywhere in the last 5, 10, even 15 years. Nowhere, though, does it have more literal meaning than in the world of non-profits.

Non-profit organizations are continually facing tight budgets, massive underfunding, and a need and desire to diversify just about every aspect of their organizations. Yet, non-profits must also dedicate the majority of their time, energy and resources to their main mission: solving community problems by helping others.

How, then, can they possibly do it all? The truth is, they can't – at least not alone. Which is exactly why Huntington has hosted **Seeds for Growth** community education and resource workshops since 2002.

Seeds for Growth is a free resource for community non-profit agencies. Produced by Huntington's Community Engagement Team, it's currently offered throughout Ohio and across Pennsylvania. The program is such a well-received success that Huntington plans to expand it to several other Midwestern communities.

COST TO PARTICIPANTS:	SEEDS OF GROWTH EVENTS:	NUMBER OF PARTICIPANTS:	LEADERS IMPACTED:
\$0	15	60	400

Specially designed for executives, development directors, leaders and consultants in non-profit organizations of all types and sizes, each workshop brings together experts, thought leaders and influencers for best-practice panel discussions.

Invited speakers and panelists engage, entertain, educate and energize audiences as they share their expertise and offer insights into critical issues facing non-profits, including performance improvement, accountability and community partner effectiveness.

“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



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.

Building an inclusive supplier base supports job creation and economic development; it's also a proven way to improve business performance and help gain a better understanding of our customers. We're committed to expanding relationships with minority-, women-, and veteran-owned businesses through fair competition and a disciplined procurement process. We also set measurable targets for spend with diverse companies along with access to business leaders who aid in fostering relationships and business opportunities. In 2015, 13.4% of Huntington's addressable spend was spent with diverse suppliers across our footprint.



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

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 \$101 billion asset regional bank holding company headquartered in Columbus, Ohio, with a network of more than 1,100 traditional branches and convenience branches in grocery stores and retirement centers and nearly 2,000 ATM locations across eight Midwestern states: Ohio, Illinois, Indiana, Kentucky, Michigan, Pennsylvania, West Virginia and Wisconsin. Our banking channels also include internet, mobile, and telephone banking.

Founded in 1866, The Huntington 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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