COMMUNITY REPORT—PARTNERS IN PROGRESS  Huntington Bank has a long and distinguished history of supporting programs throughout its regions designed to enrich each community and create an environment where our children can grow and thrive. Our regions vary widely from major metropolitan areas such as Detroit, Michigan, to Canfield, Ohio. As a result of these varied needs, the breadth and depth of our efforts include multi-million dollar programs aimed at the revitalization of major metro areas to charitable donations designed to help low-to moderate-income families with children in rural areas buy books.

Whatever its scope or locale, the hallmark of each program is Huntington’s creative and innovative partnerships with local governments, nonprofits or other businesses to identify a community’s needs and work together to find caring, long-term solutions to those problems. Huntington’s wide-ranging scope of work includes support in the areas of economic development, housing, sponsorships, volunteerism, education and charitable donations.
ECONOMIC DEVELOPMENT

Making certain that our communities have the financial infrastructure to attract businesses and grow jobs is a critical element in our partnerships. Whether it is investing in a pool of funds to attract venture capital or taking the leadership role in helping to attract businesses or an industry to an area, Huntington has played a key role in making certain our communities are strong so that the quality of life for all of the residents of our regions is improved. This is particularly important in many of our Midwestern markets, which have experienced the loss of industries and jobs, making it difficult for so many families to meet basic needs.

In fact, our commitment in this area over the past five years has resulted in more than $725 million in economic development investments and commitments throughout our regions. Examples include:

WEST MICHIGAN Grand Rapids and its residents have been facing economic challenges over the past decade as industries have left the area. To make a difference in the lives of the people in Grand Rapids, Huntington’s West Michigan leadership played a key role in planning and helping to finance a $120 million medical center slated to generate 2,500 jobs. Not only was Huntington a major lender for the project, but its officers are giving freely of their expertise and insight into creating sustainable growth in the city and its environs. With everyone working together, Huntington hopes to help make Grand Rapids one of the leading health sciences markets in the country. Reaching this goal will mean more jobs, better health care and more long-term economic health for the region.

EAST MICHIGAN Faced with continuous job cuts in the auto industry, Southeast Michigan has long been seeking ways to attract entrepreneurs and venture capitalists to launch innovative businesses in the region. With this in mind, Huntington’s local leadership was part of a committee that developed the concept of the creation of a $100 million venture capital fund. Huntington was also the first business to contribute to the fund with a $7.5 million investment. The fund and Huntington’s participation in it represent another creative regional collaboration. Partners include Detroit Renaissance, the Oakland County Business Roundtable and Ann Arbor SPARK.

CENTRAL OHIO Columbus continues to be one of the fastest-growing cities in the Midwest. Yet portions of the city required help in fighting neighborhood blight and boosting small business growth. That’s why Huntington has committed to a $300 million, five-year goal in lending and investments in identified neighborhoods in Columbus. Specifically, Huntington will lend $135 million for residential property, $135 million for small businesses and invest an additional $30 million through the Huntington Community Development Corporation. Huntington is also taking an active role in the city’s efforts to clean up vacant housing by among other things donating a number of vacant properties back to the city. Previously, Huntington met and exceeded a five-year goal it had set in 2002, for $275 million in home purchases, home improvements, small business lending and investments in Columbus.
SPONSORSHIPS
Every community has a local passion whether that is a major annual event, a sporting team or a local institution. Those local affiliates help to define the spirit and identity of an area. Over the past five years, Huntington has provided nearly $30 million in sponsorships such as:

**CENTRAL INDIANA** The Indianapolis Colts are beloved in Indianapolis and throughout many cities in the Midwest. So when Huntington expanded its presence in the Indianapolis metro area, it sought a way to tap into a local institution that represents the heart and soul of the community. With that in mind, Huntington purchased the naming rights for the Indianapolis Colts’ stadium West Gate—known as Huntington National Bank Gate. Huntington has further leveraged the Colts’ relationship by creating Colts Banking, so that customers can show their team spirit through debit cards and checks emblazoned with the team logo. Huntington understands the enthusiasm and loyalty of Colts’ fans and the need for a thriving sports franchise that drives tourism and sustains community pride.

**OHIO VALLEY** Local athletics and family-oriented activities have historically been a part of the cultural fabric in the Ohio Valley. Huntington recognized this strong cultural connection when it became the official bank sponsor of the Ohio Valley Athletic Conference (OVAC) in 2005. Today, the OVAC is the largest high school conference of its kind in the United States. A total of 46 schools supply the upper Ohio Valley with over 12,000 athletes. Huntington’s donations to the conference are used for scholarships as well as to support all-star games and championship meets for basketball, football, track, cheerleading and wrestling. Huntington’s partnership with the conference aids local young people while promoting popular sporting events followed and attended by residents from throughout the region.
HOUSING
Finding affordable housing continues to be challenging for many families. That’s why Huntington has made housing a priority and over the last five years has been one of the top United States Department of Agriculture lenders in the country, lending more than $135 million for 1,500 housing units. Additionally, Huntington is a member of the Federal Home Loan Bank of Cincinnati. FHL Banks are one of the largest sources of residential mortgage and community development credit in the United States.

_Huntington has also committed to additional community housing including:

WEST VIRGINIA  Making affordable housing available to low- to moderate-income residents of West Virginia is one of the top goals of the West Virginia region. Over the past five years, Huntington has provided more than $11 million for the First Time Home Buyer Mortgage Revenue Bond program, making West Virginia the largest investor in this program of any Huntington region. Additionally, while Huntington is only in seven markets in the state, it is the second largest housing bond lender. The success the West Virginia region has achieved in the housing market is the result of consistently building and nurturing partnerships with nonprofits and housing agencies throughout the state. Huntington’s expertise is so well known that it was the only bank invited to present at a statewide housing agency meeting. Huntington housing experts also help to train housing agency staff and serve as assistants in credit counseling.

NORTHWEST OHIO  When it became clear that Toledo’s downtown YWCA needed renovation and expansion to provide another source of housing for low-income people, Huntington obtained a $650,000 grant from the Federal Home Loan Bank for a new five-story building and renovation of the current building, which in many instances didn’t meet code. It also pledged a construction loan for the project, which when completed will include 18 efficiency units, 31-one bedroom units, and 16 two-bedroom units each with private baths and kitchens. As with other local projects, Huntington has partnered with community and governmental groups to develop this critical source of housing in the downtown area. The partnership for funds includes equity from low-income tax credits, City of Toledo HOME funds, Gap Financing from the Ohio Housing Finance Agency, as well as funds directly from the YWCA’s capital campaign.

GREATER CLEVELAND  For many people, the American Dream starts with owning a home. However, for some members of the Hispanic community, the inability to speak English well can make the process frustrating and disappointing. Recognizing this, Huntington is leading a major initiative to remove language barriers to home ownership for Hispanics in the Greater Cleveland community. Conducted in partnership with the well-established Spanish American Committee and Freddie Mac, the initiative uses DVDs of a Spanish-language soap opera focusing on Hispanic life in the United States to drive education and awareness about buying a home. This new take on homebuyer education classes subtly relays the importance of financial issues in purchasing a home, including money management, credit, predatory lending and foreclosure prevention. The combination of entertainment and education has resulted in record-breaking attendance, expanding Huntington’s outreach efforts in the community.
Huntington is proud to not only offer a number of banking products and services designed to meet the needs of civic and nonprofit organizations, their staffs and the individuals they serve; but to also support and participate in financial literacy programs that are designed for adults and for children such as “Money Smart,” the “Huntington Kids Club” and “Banking Is” to name a few. These programs are designed to teach the basics of savings, lending, the meaning of compound interest, and more. We also offer home-buying courses on the ins and outs of buying homes. Other examples are:

**GREATER AKRON/CANTON** The many colleges and universities housed within the Greater Akron/Canton Region have inspired Huntington to develop an orchestrated series of sponsorships aimed at supporting education in the area. This higher education initiative serves the short-term purpose of meeting needs of the schools. And in the long-term, it serves as an important economic development tactic to help keep the schools as vibrant employers, attract students to the area and create an educated labor pool. Schools include Ashland University, Kent State University, Malone University, Mount Union College, Stark State College, University of Akron and Walsh University. Huntington also partners with several of these schools to provide financial literacy courses throughout the course of the year.

**WESTERN PENNSYLVANIA** The Western Pennsylvania Region has been a longtime sponsor of Pennsylvania Free Enterprise week where local high school students attend one of the many local colleges for an intense week-long experience in creating and running a mock business. Local business people serve as mentors for the students who gain valuable experience in understanding the pros and cons of a business career. They start from scratch by creating business plans and move to developing strategies for how to execute the business models. Huntington donates scholarships each year for these students. Not only do these scholarships give more students an opportunity to participate, but they also help to enhance the area’s existing labor pool.

**PITTSBURGH** Huntington’s legacy of partnering with organizations has even extended to its competitors in the Pittsburgh area, where a five-year partnership with eight other banks has been so successful that it has won the prestigious Pillar of the Community Award. The need for this partnership arose when it became clear that many of the low- to moderate-income people applying for mortgages did not qualify because of previous problems with banking accounts and credit. As a result, the banks have joined together to provide financial education to teenagers so that they will learn money management skills early in life. In addition to the banks, Allegheny County and the Heinz Foundation have helped to underwrite the program, which includes five-week classes that last for three hours and concentrate on how to manage a checking account, how to handle a credit card, predatory lending and figuring out if a bill is correct. At the end of the course, teenagers are given a savings account with $100. If at the end of a year the account is still open, they qualify to attend a more advanced course. The program has recently been extended for another five years.
VOLUNTEERISM
Volunteer participation has been a point of pride for Huntington in light of its large contingency of dedicated and committed volunteers. In fact, over the past five years, the number of volunteers has grown steadily as has the number of donated volunteer hours. Huntington leadership takes an active role on community boards and encourages its associates to volunteer as well. Huntington officers serve on more than 1,000 nonprofit boards throughout our regions. Other examples of Huntington volunteers in action include:

**MAHONING VALLEY** Nearly every Huntington associate in the Mahoning Valley has embraced a children's identification program, which has become a local tradition. The Caring for Our Community sponsorship is an effort that Huntington has forged with WKBN Channel 27 in Youngstown, Ohio. The aim of the program is to fingerprint and provide photo identification for children, which would be used in the event that a child is lost or in a worst-case scenario kidnapped. Approximately 300 Huntington associates volunteer each year in this program and help to fingerprint children, photograph children and provide their parents with photo identification cards. The program is carried out at malls, area schools, community centers and local events such as the Canfield Fair, one of the oldest and largest fairs in the United States. Approximately, 5,000 children are fingerprinted each year. As part of the program, Huntington associates also visit local libraries and read to children during story hour.

**CENTRAL OHIO** It is not unusual on any given day to see Huntington associates heading to their cars during lunch time to deliver Meals-on-Wheels to homebound residents of Central Ohio. In fact, Huntington's longstanding relationship with LifeCare Alliance has developed into seven Meals-on-Wheels routes where more than 330 Huntington associates deliver meals during their lunch hours. In 2007, Huntington reached a critical landmark by delivering its 100,000th meal. Devotion to the program continues to be strong with associates already working toward the next 100,000 meals.
CHARITABLE GIVING
CHARITABLE GIVING

Each year Huntington donates millions of dollars to hundreds of nonprofit organizations throughout its regions. In the past five years, the bank has donated nearly $20 million to charitable organizations. But Huntington doesn’t stop with financial contributions. It also provides in-kind donations and in-kind services. Beneficiaries include organizations supporting programs and services in the areas of health and human services, education, arts and culture and civic and community development.

In all of our regions, Huntington is donating to organizations such as the United Way, YWCA, YMCA, food banks, museums, theatres, community shelters and chambers of commerce as well as numerous other local organizations.

Other examples of charitable giving include:

SOUTHERN OHIO REGION  Our children are our most important resource. That is why the Southern Ohio Region has strategically focused its donations on a Youth Initiative that spreads charitable dollars to many nonprofits as well as various local schools with the goal of helping young people and disadvantaged youth in particular to reach their full potential. Targeted groups include:

- **Adventures for Wish Kids** enriches the lives of children with life-threatening illnesses and their families by providing year round, fun-filled group activities;
- **ProKids** trains volunteers to become Court Appointed Special Advocates for foster children;
- **Big Brothers and Big Sisters of Greater Cincinnati** matches children between the ages of 8-13 who are living in single-parent or non-parent homes;
- **Carson Palmer Foundation** supports underprivileged children, including funding Lighthouse Youth Services, which provides residential care each day for more than 250 children;
- **Camp Fire USA Council’s** fall family festival for low- to middle-income individuals.