

COMMUNITY SNAPSHOT

COMMUNITY: AT THE HEART OF WHAT WE DO

Huntington is more than a bank. Our guiding principle is looking out for people, which drives us to be a catalyst for positive change and helps to ensure that all consumers, businesses, and community-based organizations have access to capital and resources.

PROGRESS ON OUR COMMITMENT

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

In June 2021, Huntington committed to a five-year goal of providing loans and investments in under-resourced communities as part of our **\$40 billion Strategic Community Plan**. In the first 41 months of this plan, we reached **\$33 billion** of the commitment as broken out to the right:



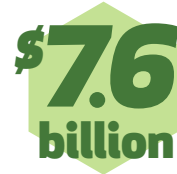
Small Businesses – Huntington expanded its small business lending programs, committing \$10 billion over five years. **In the first 41 months, business owners have received**



Home and Consumer Lending – Huntington committed to providing \$24 billion in affordable mortgage lending. **In the first 41 months, Huntington invested**



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. **In the first 41 months, Huntington invested**



MAKING A DIFFERENCE

Huntington colleagues' contributions in service

Our colleagues are our best resource. Not only are they the face of Huntington, but they also make significant contributions to their communities by dedicating thousands of hours serving through volunteerism. **Between Jan. 1 and Dec. 31, 2024, our colleagues volunteered nearly 35,000 hours of service in the communities Huntington serves.**

Critical funding wins for affordable housing



Huntington sponsored projects received more than \$16 million in grants from the Federal Home Loan Bank (FHLB) of Cincinnati through its Affordable Housing Program (AHP).

The FHLB awards the grants annually to support the construction, rehabilitation, or purchase of affordable housing in Michigan, Ohio and Tennessee. The grants announced in November 2024 will allow us, in collaboration with dedicated housing organizations, to fund the production of 16 initiatives, enabling more than 1,000 individuals to have access to over 800 quality affordable housing units in the communities the bank serves. Since participating in the FHLB AHP program, Huntington has received funding to develop nearly 7,000 housing units. To learn more about the FHLB AHP grants and the projects Huntington and our partners will create, visit <https://ir.huntington.com/news-presentations/newsroom/huntington-news/detail/25551/huntington-and-partners-among-the-recipients-of-affordable>

Banking to honor our everyday heroes



It's important to support those who dedicate their lives to the growth, health, and safety of our communities. Huntington Honors⁺ is a new program that 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[®] account with no monthly maintenance fees, regardless of how much they keep in their account. Perks Checking features include access to relationship rates on savings and money market accounts[#], five free ATM withdrawals[‡], earned interest on deposits, and credit score monitoring[§]. To learn more about Huntington Honors and eligibility requirements, visit [huntington.com/huntington-honors](https://www.huntington.com/huntington-honors).

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

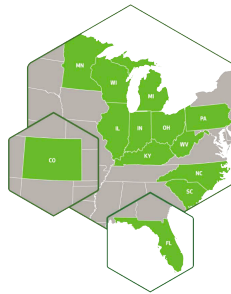
Owning a home is the American dream for many, and our home mortgage loans are designed to help our customers achieve their goals. We offer a range of products and services like **Home for Good, Community Access Mortgage, closing cost assistance in low-to-moderate-income tracts, fixed-rate mortgage for veterans[‡]** and other mortgage loans to help our communities 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/MLO](https://www.huntington.com/MLO).

SMALL BUSINESS LENDING

Huntington's **Lift Local Business[®]** 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. To learn more, see a small business specialist at your local branch or visit [huntington.com/LiftLocal](https://www.huntington.com/LiftLocal).

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/CIC](https://www.huntington.com/CIC).



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://www.huntington.com/Community/regions) and select your region from the dropdown.

[†] Huntington Honors. With the Huntington HonorsSM program, your monthly maintenance fee will be waived on your Huntington Perks Checking[®] 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.

[‡] Non-Huntington ATM. With Huntington Perks Checking, we'll waive your first 5 non-Huntington ATM cash withdrawal fees per statement cycle at any ATM worldwide. We'll also reimburse you for withdrawal fees on the same transactions charged by the owner of a non-Huntington ATM. You will be responsible for any additional fees charged by the owner of a non-Huntington ATM as well as any international transaction or other fees charged by the network.

[#] Interest Rate. The interest rate on your Relationship Money Market or Relationship Savings Account may be better when you also own a Huntington Perks Checking or Huntington Platinum Perks Checking account. Ask a banker to see a rate sheet for details. Your interest rates and APY will be determined based on your zip code.

[§] Monitoring Services. The Monitoring Services are optional and are not available with all accounts. Enrollment requires agreement to the Services Terms & Conditions, which include important legal terms that a customer should read carefully before deciding whether to enroll.

[®] 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.

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.

To learn more about how Huntington National Bank serves our communities, visit [huntington.com/Community](https://www.huntington.com/Community)

SBA loans subject to SBA eligibility.

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