



Re-Opening **TOGETHER**

Strategies for Returning to
Work and What's Next



What “New Normal” Are You Experiencing?

- Impacted Employees?
- New Competitors Disintermediating Your Customer Relationships?
- Disrupted Sales and Cash Flow?
- Supplier and Supply Chain Issues?
- Mandated Location Closures?
- Operations Suspended?
- Interrupted Strategic Plans?

If you're feeling overwhelmed, you're not alone.

McKinsey & Co. recommends active planning on multiple fronts, including:

1

RESOLVE

Address the immediate challenges that COVID-19 represents to the workforce and partners.

2

RESILIENCE

Address near-term cash management challenges, and broader resiliency issues.

3

RETURN

Create a detailed plan to return the business back to scale quickly.

4

REIMAGINATION

Re-imagine the “next normal” — what a discontinuous shift looks like and implications for how the institution should reinvent.

5

REFORM

Be clear about how the environment in your industry (regulations, role of government) could evolve.

Have you set up your Nerve Center to ensure speed and decision quality across these dimensions?



Tactical Planning

Not just for the immediate future but for ongoing operations as well.

Considerations for Your Re-Opening

Workspaces

PREPARING YOUR FACILITIES

- Pre-Return Cleaning
- Pre-Return Inspection
- HVAC & Mechanicals Checks
- New Signage; e.g. “Wash Your Hands”, “Practice Social Distancing”
- On-Going Cleaning Enhancements: Doors, Desks, Conference Rooms, Common Areas
- Reduce Touch-Required Surfaces
- Pre-screening Before Employee Re-Entry

SUPPLIES ON HAND

- Disinfectant Supplies
- Hand Sanitizer
- Gloves
- Face Masks
- Soap
- Wipes and Paper Towels
- Tissues
- “Touchless” Thermometers

Considerations for Your Re-Opening

Business Operations

WORK LOCATION POLICIES

- Determining Who Returns and Who Continues to Work Remotely
- Staggered Re-Entry
- Employees Working in Pods or Unassigned Desks
- In-Location Social Distancing
- Facilities Traffic Evaluation; e.g. Staggered Start and End, Lunch Schedules
- Emergency Response
- Conference Room Maximum Occupants
- Cafeterias with Additional Supplies Required: Disinfectants, Hand Sanitizer, Face Masks etc.

FINANCIAL IMPACT

- Access to Cash/Credit
- Cash Flow Management
- Receivables and Payables Processes
- Market Challenges/Opportunities

Considerations for Re-Opening

Employees

COMMUNICATION STRATEGY

- Audience-Specific and/or Customized Return-to-Work Plan
- Virtual Training
- Talent Management
- Mitigating Anxiety – Recognize the “Fear in Returning”
- Colleague Surveys and “Listening”

SAFETY

- Travel Restrictions
- Routine Employee Safety and Health Checks
- Case Management for Employees Who Were/Are Affected by COVID-19
- Designated Response Teams – “COVID Floor Warden”

COMPANY CULTURE

- Defining/Reinforcing Culture with Increased Remote Workforce
- Community Involvement

Considerations for Re-Opening

Access for Customers and Suppliers

ACCESS POINT CONSIDERATIONS

- Building Entry (Doors)
- Building Reception
- Visitor Policies
- Shipping and Receiving
- Elevators
- Inbound Materials and Correspondence

SUPPLIER MANAGEMENT

- Supply Chain Availability
- New Suppliers to Add Redundancy
- Limited Transportation/Delivery Options
- Failure to Deliver – Downstream Impacts - Possible Litigation

CUSTOMERS

- Communicating Re-Opening Plan
- Location Signage
- Alternative Customer Service Channels
- In-Person vs. Virtual Sales and Service

Every business has unique needs.

Let's focus on solutions as you evaluate your strategies for:

- Your Employees
- Your Business Operations
- Your Customers
- Your Suppliers

**The strategy
is yours.
And we're
here to help.**

Your **Employees**

Over
60%

of employees are working from home as a result of the COVID-19 crisis*

KEY ACTIONS AND INVESTMENTS

- Enable employees to safely return to business locations
- Enable greater percentage of employees to work remotely
- New post-return expenses and expense management
- Automation and digital transformation
- Well-being, culture, and talent development

* Gallup

Focus on cash flow and liquidity is especially important during the crisis.

70%

of companies are delaying capital expenditures*

88%

of companies are increasing emphasis on cash forecasting*

Your **Business Operations**

KEY ACTIONS AND INVESTMENTS

- Access to capital
- Cash flow management
- Risk mitigation strategies
- Market opportunities
- Receivables and payables processes

* Association for Financial Professionals

Your Customers

Consumers are dramatically reducing discretionary spending, leading retail sales to fall

8.7%
in March*

KEY ACTIONS AND INVESTMENTS

- Actions to communicate and reassure customers
- Developing new delivery channels or altering existing channels to meet customer requirements
- Re-establishing and deepening customer sales
- Identifying new target customers marketing strategies

* U.S. Census Bureau

95%
Impacted

Nearly all companies are experiencing supply chain disruptions due to COVID-19*

Your **Supply Chain**

KEY CONSIDERATIONS, ACTIONS, AND INVESTMENTS

- Supplier resilience and availability to deliver
- Building increased supplier redundancy
- New supplier on-boarding

* The Institute for Supply Management



Creating Your Employee Guide

Key Elements to Consider



Tailor your guide to your unique needs

- Every organization has unique business operations
- We believe a critical element of your back-to-work launch plan is effective employee communications
- The following materials are **not** intended to be comprehensive, but rather highlights of key elements you may want to include in your employee communications
- We hope these are thought-starters to build upon as you design your own back-to-work guide

1. A Message from the Owners/Leaders
2. Benefits, Health & Wellness
3. Daily Protocols
4. Facilities Preparation
5. Learning Opportunities
6. FAQs

WANT MORE INFORMATION?


The CDC is an excellent resource for information, ideas, tips, and messaging:

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

Your Leadership Letter

Content Considerations

To Our Employees:



Thank you!

Be Empathic

Acknowledge that this has been a challenging time for everyone. In addition to the impact to your business, this pandemic has hit people personally; e.g. limited ability to connect with loved ones friends, cancelled vacations and events, etc.

Express Commitment to Their Safety

As your employees re-enter your location, they should know that you have made their health, safety, wellness a top priority.

Emphasize the Need for Flexibility

This is the first of many communications. This is a living document and should be positioned as such. Guidelines are based on what we know now and may change as we learn more.

State What's Included

Include a table of contents or agenda.

Thank Your Employees in Advance

There may be challenges ahead; Thank them for their commitment and hard work.

NOTE: These are a few examples. You will want to modify and expand upon these to align with the unique operational needs of your business.

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Benefits, Health, and Wellness Options

Content Considerations

Benefit Reminders:

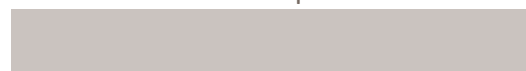
Health Insurance



Employee Assistance Plan (EAP)



Financial Assistance Options



401(k) Plans



Well-Being Resources



Reinforce Available Benefits

Recognize that our lives have changed with this pandemic – from new work environments, changing childcare needs, and the different ways we interact with family and friends.

Include Links/Contact Information

Make it easy for employees to find available resources.

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Daily Protocols

Content Considerations: Returning to the Workplace

Before You Return:

Do a Self-Assessment

Do You Feel Comfortable

Comply to Government Guidelines

Sample questions

- Do you have any of the following symptoms?
 - Fever
 - Cough
 - Shortness of breath
 - Sore throat
- Is your temperature above 100.4°F?
- In the last 14 days, have you been in close contact with anyone that has been diagnosed with COVID-19?

NOTE: Close contact means you have been within 6 feet, for a prolonged period of time, of a person who has tested positive or been diagnosed with COVID-19, or living in the same household as a person who has tested positive or been diagnosed with COVID-19.

- Have you traveled internationally or domestically within the last 14 days?

If the answer is “Yes” to any of the above questions, or you are not feeling well, contact your manager as we may ask you work remotely, if possible, so that you don’t risk your health or the health of your colleagues.

Complying to Government Guidelines

Several states and counties have implemented screening processes in office and at home.

These recommendations are designed to work in conjunction with guidelines set forth by government organizations.

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Daily Protocols

Content Considerations: Workplace Safety

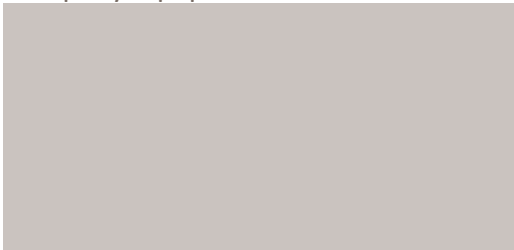
When you return to the office, things may seem a little different. Be assured that the changes are for the safety of you and all our colleagues. Please review the following guidelines to maintain your health as well as that of others.

Looking Out For You

Protective Gear



Company Equipment



Masks

Use of face masks is strongly encouraged and must be used if required by government order.

- Employees are encouraged to bring their own masks if masks are not supplied/available.
- This link provides information on wearing cloth masks.
<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html>
- Refer to CDC guidance for proper fitting.

Laptops, Monitors, and Other Equipment

- If returning to your workspace for the majority of your workweek, please return your equipment.
- If working remotely, keep equipment at your remote location.
- Whenever possible, we encourage you to go paperless.

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Daily Protocols

Content Considerations: Workplace Safety

Workplace Safety

Employee Cleanliness



Workstation Cleanliness



Employee Cleanliness Procedures

- Wash hands frequently and use hand sanitizer during work hours.
- Wipe direct workspace twice a day with a disinfectant wipe, including wiping your work surface, keyboard, mouse, phone, headset, and laptop.
- When using shared equipment like copiers and printers, use a disinfectant wipe to wipe the screen before touching it and wipe down afterwards.

Workstations


In order to maintain safe distancing, we will institute a staggered seating plan in desk areas.

- We discourage seat sharing
- We ask that employees remove and take home personal items – including headsets – from workstations to facilitate cleanliness

Daily Protocols

Content Considerations: Social Distancing

Social Distancing



Maintaining A Safe Distance

As we return to our work areas, for the safety and well-being of our colleagues we will be instituting the following:

- Our goal is to maintain an initial maximum threshold of 25% occupancy at any one time in our workplaces.
- Occupancy thresholds will increase in alignment with state government plans.
- Occupancy for restricted/secured rooms will be limited to no more than one person per 200 square feet.
- Colleagues are asked to maintain 6 feet social distancing at all times.
- Staggered start times will be arranged for colleagues where logical to do so.
- Schedule alternate shifts or rotate days of week on site, e.g. M, W, F vs. T, Th.

Overall, use good common sense to maintain social distancing.

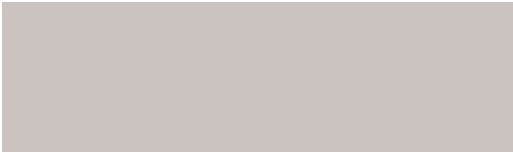
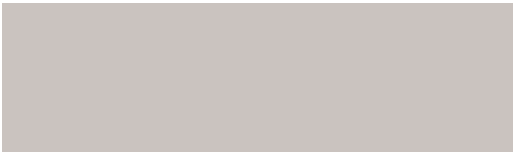
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Daily Protocols

Content Considerations: Social Distancing

Meetings and Trainings




Meeting Spaces

- Use virtual meetings or conference calls whenever possible
- Some meeting rooms may be assigned/dedicated to onsite teams to reduce broad use
- Follow room capacity limits as posted
- Reduce meeting times
- Allow for 15 minutes of self-cleaning in between uses
- Avoid scheduling back-to-back meetings
- Colleagues assigned to one building should not travel between buildings for meetings—use virtual meeting options instead
- All trainings should continue to be virtual

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Travel Guidelines



Travel Protocols

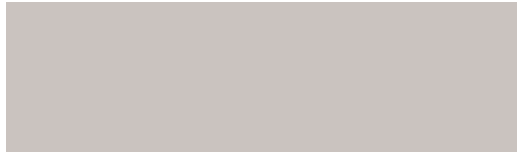
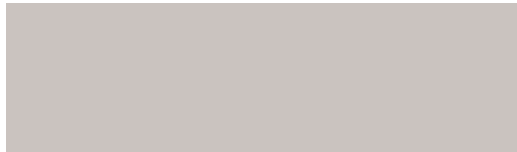
Given the current health pandemic travel environment, and for the foreseeable future, **if you travel to outside of your current state, you must quarantine for 14 days.** We will continue to monitor and adjust our guidance, based on the extent to which this concern exists.

- All international business travel is suspended until further notice.
- Non-essential domestic business air travel is strongly discouraged and requires approval in advance.
- Employees who decide to travel for personal reasons to areas that have travel restrictions in effect (International, Domestic, or a Cruise) should expect to use available PTO or take unpaid time off for the 14-day quarantine period after returning from such travel, unless they are able to work from home during that time. Any employee planning to travel should speak with their manager in advance.
- Any colleague who has traveled internationally within the past three weeks, or plans to travel internationally for personal reasons, must promptly inform their manager.
- Note that border states (i.e. Covington, KY) with normal commute into another state are excluded.

Daily Protocols

Content Considerations: Visitors

Visitor Guidelines



Visitors


- Interviews will continue to be conducted virtually.
- Orientation sessions will continue to be conducted virtually.
- We will focus on allowing suppliers who provide essential items to be in buildings. Other vendors remain restricted from buildings.
- Food and cafeteria vendors will make adjustments to their operating model. Changes will be posted in the cafeteria.
- We request that other guests not be allowed on our premises until further notice, unless required for you to perform your role or for a health and safety-related matter.

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Daily Protocols

Content Considerations: Common Areas

Common Areas Guidelines



Entrances/Lobbies

- No congregating
- Abide by social distancing marks/signage

Elevators

- Maximum 2 people per elevator at one time
- No congregating in elevator lobbies

Breakrooms

- No congregating; maintain social distancing
- Colleagues may use refrigerators and microwaves
- No potlucks
- Recommend colleagues stay at their desks
- No eating in conference rooms

Eating

- Stagger lunch breaks for employees
- Abide by social distancing marks/signage in the food and cashier lines
- Maintain 6' distancing – avoid sitting directly across from, next to, or behind employees
- Follow posted capacity limits
- A separate communication will be made to locations with full-service cafes

Restrooms


- Limit the number of employees in the restroom at any one time to the number of stalls/fixtures open
- If restrooms are full, don't congregate in the restroom, maintain social distancing if waiting to enter the restroom

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Facilities Preparation

Content Considerations: Cleaning Standards and Execution

Facilities Preparation



Cleaning Techniques

Discuss the levels, steps, and requirements for cleaning your facilities.

CDC Resource: <https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html>

Employee Cleaning Requests

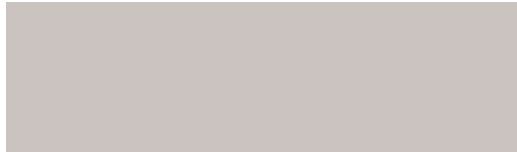
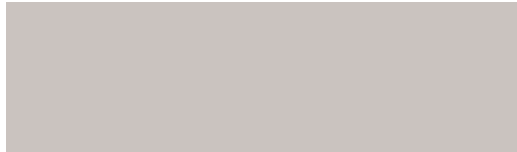
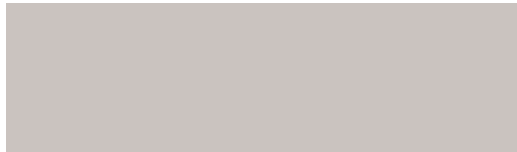
Determine how employees will submit a request for cleaning.

Colleague safety and peace of mind are paramount in your approach to cleaning and maintaining your corporate facilities.

Learning Opportunities

Content Considerations

Learning Opportunities



Available Trainings/Webinars

Explain any upcoming learning resources available for your teams. Clearly highlight any trainings or information sessions that are mandatory. Ideas include:

- Collaborating effectively in remote environments
- Expectations for remote workers
- Virtual meeting best practices

Business Specific Information

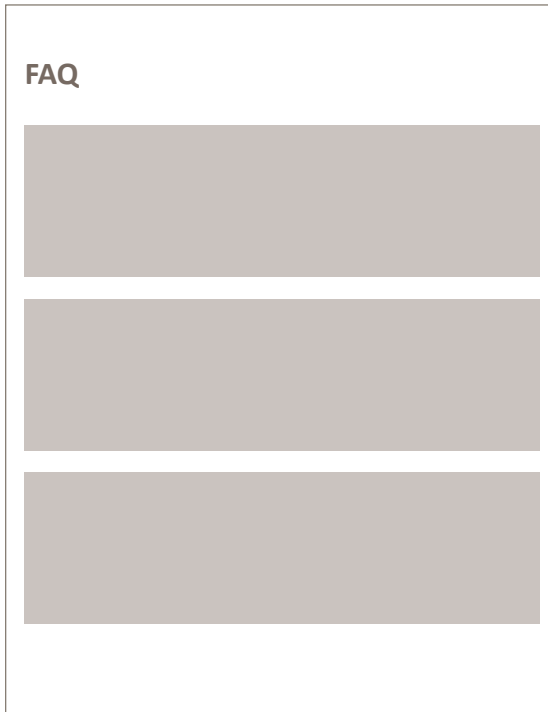
Outline details or resources available specifically for your line of business.

CDC Factsheets by type of business are available here:

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

NOTE: These are a few examples. You will want to modify and expand upon these to align with the unique operational needs of your business.

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COVID-19 Exposure

Reinforce employee communication with managers/supervisors.

Common questions may be:

- What should I do if someone on my team shows symptoms?
- What if I'm concerned about exposure from a colleague who I think isn't following recommended stay at home or social distancing guidelines?
- What should I do if someone in my household is a healthcare worker?
- What if I have higher health risks or someone is in my household has higher health risks?
- What if I'm not comfortable returning to office?
- What if I need to use public/mass transit but am worried about the safety?

Consider Additional Questions

More examples for various topics can be found on the CDC website:

<https://www.cdc.gov/coronavirus/2019-ncov/community/general-business-faq.html>

Refer to Presented Guidelines

Emphasize the information provided in your guide and that it will be updated as new information becomes available.

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Appendix



Your Dedicated Relationship Team

RELATIONSHIP MANAGEMENT

Responsible for the overall relationship; brings in specialists as needed.

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Huntington is committed to understanding a client's unique needs and delivering customized solutions to help optimize their balance sheet, profitability, risk, and value.

BALANCE SHEET SERVICES

Corporate Banking

- Revolving/Term Loans
- Global Advisory Solutions
- Merger/Acquisition Financing
- Loan Syndications
- Asset Based Lending

Equipment Finance

- Equipment Loans/Leases
- Lease Syndication
- Technology Finance

Capital Funding

- Debit Capital Markets
- Equity Capital Markets
- Public Finance

Corporate Trust

- Escrow
- Agency
- Specialty
- Custodial Services

PROFITABILITY & RISK SERVICES

Treasury Management

- Automated Healthcare Solutions™
- ACH, EDI, Wire Transfer
- SafeCash™ Manager
- Lockbox and RDC Services
- Controlled Disbursement
- Fraud Protection
- Account Recon and ZBAs
- Liquidity Sweeps
- Information Reporting
- Commercial Card
- Merchant Services

Capital Markets

- Institutional Investments
- Currency, Commodity, and Interest Rate Risk Management

Insurance

- Property and Casualty
- Title Insurance
- Cyber Risk Coverage
- D&O Coverage

EXECUTIVE & EMPLOYEE SERVICES

Personal Banking

- Wealth Advisory
- Employee Banking
- Relocation Services

Personal Trust

- Estate and Investment Services
- Executive Compensation

Retirement Plan Services

- 401(k)/403(b)
- Defined Benefit
- Profit Sharing
- 401K Plan Assurance

Employee Benefits—Insurance

- Group and Individual Life
- Short and Long Term Disability
- Deferred Compensation
- Employee Benefits
- Executive Benefits

Welcome to Huntington Commercial Banking

Huntington is a \$114 billion asset regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, capital markets, wealth management, and insurance services.

As of March 31, 2020

1Q20 Avg Total Loans¹
\$111.4B

1Q20 Avg Total Deposits
\$82.8B

1Q20 Earnings Per Share
\$0.03

Awards and Recognition



In its annual survey, Phoenix-Hecht gave high marks to Huntington's Treasury Management service quality and credit satisfaction.

90% of corporations surveyed would recommend Huntington to a colleague

Top 5 Bank Average*: 83%
All Other Bank Average: 85%

Customer Evaluations Summary Middle Market \$20MM to \$500MM

Product Satisfaction:	A
Product Operations:	A
Customer Service:	A
Technical Support:	A
TM Relationship Manager:	A+



Huntington will show appreciation for this honor by reaffirming a commitment to put customers first and encouraging colleagues to continue to deliver the highest levels of service.

2018 Greenwich Excellence Awards² Middle Market Banking

- Overall Satisfaction
- Overall Satisfaction with Relationship Manager
- Cash Management Overall Satisfaction
- Cash Management Customer Service
- Cash Management Ease of Product Implementation

2018 Best Brand Award² Middle Market Banking

- Best Brand—Trust

¹Funded and unfunded loan commitments; *Top 5 banks: based on size of market share for middle market treasury management services. Phoenix-Hecht is a registered trademark of UAI Technology, Inc. Copyright © 2019 Phoenix-Hecht. All rights reserved. Grades based on Phoenix-Hecht 2019 Middle Market Quality Index™ for a companies with sales of \$20-\$500 million from the Phoenix-Hecht 2019 Treasury Management Monitor™

²National award based on the 2018 Greenwich Associates Commercial Banking Study with companies with sales of \$10MM to \$500MM and is based on over 15,000 interviews.

Looking Out for Our Communities

BUILDING ECONOMICALLY INCLUSIVE COMMUNITIES

\$986 Million in community development loans and investments

5,251 community development loans supporting affordable housing

1,655 families in mortgage distress assisted through the Home Savers program

24.3% of branches located in low-to-moderate income neighborhoods

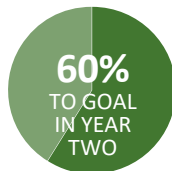
\$10.6 Million in philanthropic investments

32,314 hours of volunteer service

Progressed in Five-year;

\$16.1 Billion

community development plan



REDUCING OUR IMPACT

Made progress towards

10% reduction

in emissions, paper and water use, and waste to landfill by 2022

596 environmental sustainability projects completed with over **\$16 million invested**

Introduced climate-friendly **mobility initiatives**

50 → 117

Increased our ENERGY STAR certified facilities

C → B

Raised our Carbon Disclosure Project (CDP) score

COMMITMENT TO DIVERSITY AND INCLUSION

43% middle and executive management diversity

50% middle and executive management diversity by 2021

33% board of directors diversity

26% of spending with diverse suppliers

66% total workforce diversity

BEST EMPLOYER AWARDS



HUMAN RIGHTS AWARD



Credit Ratings

- On December 9, 2019, Fitch affirmed Huntington National Bank’s rating at A- and outlook remains stable
- On December 16, 2019, Moody’s affirmed Huntington National Bank’s rating at A3 and outlook remains stable
- On April 9, 2019, S&P upgraded Huntington National Bank’s rating to A- and the outlook was moved to stable

	Senior Unsecured Notes	Long Term Deposit (HNB)/Subordinated Notes (HBI)	Short Term Deposit (HNB) Commercial Paper (HBI)	Outlook
The Huntington National Bank				
Fitch ¹	A-	A	F1	Stable
Moody’s ²	A3	Aa3	P-1	Stable
S&P ³	A-	NR	NR	Stable
Huntington Bancshares Incorporated				
Fitch ¹	A-	BBB+	F1	Stable
Moody’s ²	Baa1	Baa1	NR	Stable
S&P ³	BBB+	BBB	NR	Stable




¹Fitch Ratings, New York, New York.

²Moody’s Investors Service, New York, New York.

³Standard & Poor’s Corporation, New York, New York.

NR Not Rated.

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*A “transaction” is any combination of checks paid, deposit tickets, deposited checks and ACH received credits and debits. Consult your tax professional for further information.

Loans subject to credit application and approval.

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