

# Speeches/Remarks

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**Prepared for: Deb Stein  
EVP, Business Banking, Huntington Bank**

**J.D. Power Award Acceptance &  
What Huntington is doing to Drive High Satisfaction  
Remarks – Approx. 3-5 min.**

**J.D. Power Small Business Banking Conference**

Thank you Jim and good morning. Acceptance of the J.D. Power Award for Small Business Customer Satisfaction is a real honor for all of us at Huntington... J.D. Power has long signified excellence in the measure of consumer opinion and perception, and we are *incredibly* proud to receive this award.

(PAUSE)

When you operate as Huntington does, for nearly 150 years and with a *passion* for relationships, there's a tremendous sense of validation that comes with receipt of a prestigious award like this.

We are a tight-knit organization... Word travels fast, and I can tell you colleagues across Huntington are ecstatic with news of our customer satisfaction scores. You can bet this award will be displayed prominently as we share the news across our communities and by reaching out to THANK our customers.

(PAUSE)

**So what's the secret to our success? We LOVE small businesses.**

If you examine our approach at Huntington, you'll find a combination of things driving high overall customer satisfaction among small business owners.

Chief among them is a commitment at the top... From our chairman, President and CEO, Steve Steinour, on down, there's a resounding commitment to the small business community and a clear understanding of the *critical* role small businesses play in our communities. When small businesses do well, our communities do well. They are a major emphasis in Huntington's ongoing effort to help build and sustain a vibrant economy.

At Huntington, we're at our absolute best when we're out meeting with business owners, understanding their challenges and championing their success. Our relationships with small business owners are purposeful and pervasive, rather than subject to our day-to-day availability.

And it's no coincidence that Huntington is also the nation's largest SBA lender despite our six-state footprint. We've made lending a priority as a facet of the holistic relationships we strive to build. Word of our service excellence and expertise in this area travels fast among business owners, as you might imagine.

I would add that our transformation in recent years to a continuous improvement culture is making a profound difference. Our relentless focus on making it easier for our customers and colleagues to conduct business is having a lasting effect. As a result, our external folks are maximizing time spent in-market with customers.

And finally, you'll find that we've stuck to the basics at Huntington, while innovating along the way. Free checking remains an incredibly popular product that small business owners desire and need. Add to that our continued expansion of the many ways small businesses can bank with us, both physically – within our offices, across our branch network – *and* digitally.

(PAUSE)

Thank you again for recognizing our success here today. ALL of us at Huntington are doing our very best to make a difference. And thank you J.D. Power for all you do to shine a light on the consumer and challenge industries like ours to evaluate our business practices and advance our overall ability to serve.