

COMERICA BANK

COMMUNITY UPDATE

COVID-19 RESPONSE



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CURTIS C. FARMER

Chairman, President and Chief Executive Officer

The COVID-19 pandemic has disrupted lives, communities, and businesses in the U.S. and throughout the world. The pandemic has also had a significant impact on the local communities that Comerica serves. Our commitment to these communities remains a top priority at Comerica during these unprecedented times, and we are dedicated to improving our communities through a variety of contributions and volunteer resources. Comerica has made a financial commitment of \$8 million in community programming that supports businesses impacted by the COVID-19 crisis. These funds are being primarily deployed to community service and nonprofit organizations that provide services to youth, seniors and other vulnerable populations, particularly those organizations addressing food insecurities and access to health care. Comerica has also made a commitment to provide funding to community development financial institutions to support strategic programs designed to meet the needs of small and micro businesses that have been impacted by COVID-19.

The impact of the pandemic on the nonprofit organizations that care for and provide critical services to our communities is extraordinary. Serving and supporting our communities during this unique time in history is of critical importance. It is more important than ever that we support our communities and local businesses through the nonprofit agencies that are providing critical products and services during these difficult times.

Through this COVID-19 Response Community update, we will spotlight several nonprofit organizations throughout Arizona, California, Florida, Michigan and Texas in the coming months that are doing great work. You will see that the partners have adapted to the current environment in order to continue providing the services the community needs.

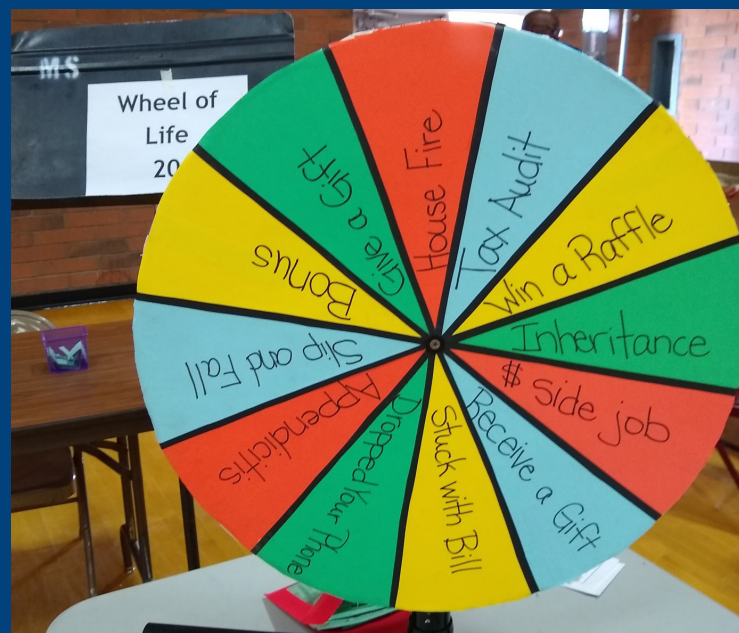
At Comerica, we recognize that our success is intertwined with the prosperity of the communities we serve. Involvement is a powerful tool, and we continue to encourage all colleagues to share their time and expertise in support of our commitment to the community by virtual volunteering or attend socially distanced volunteer events, when capable.

For more than 171 years, Comerica has supported our community partners through the hardships of world wars, the Great Depression, the Great Recession and now the COVID-19 pandemic. Together, as we navigate the unprecedented challenges presented by the pandemic, Comerica remains committed to our community partners, who are provide outstanding services that are needed now more than ever.





ARIZONA



Arizona Council on Economic Education (Phoenix, Arizona)

The Arizona Council on Economic Education (ACEE) is dedicated to economic and financial literacy, as well as workforce development in Arizona. ACEE is the only statewide organization in Arizona that prepares teachers in teaching and students in learning personal finance, economics and entrepreneurship and distributes proven non-proprietary economic education resources to schools free of charge.

ACEE strives to reach and teach every Arizona student to become financially and economically responsible in work and life. They have reached 1,974 schools in 245 school districts in the state of Arizona, while training 2,000 teachers and pre-service teachers to reach and serve 300,000 primarily low-income students annually.

COVID-19 Response

Faced with social distancing challenges, ACEE switched gears to host intensive training using video conferencing and virtual learning environments. Teachers and facilitators met using the Zoom platform and shared instructional materials virtually using the Canvas learning management system. Interactive lessons served as the center of this training, as ACEE used a combination of synchronous and asynchronous approaches to instruction. Facilitators modeled how teachers could transition to a remote or hybrid teaching environment when school resumed.

Comerica has continued to partner with ACEE to provide financial education virtually throughout the pandemic and will host the ACEE Financial Fitness in Action workshop virtually for the first time. Through ACEE, Financial Fitness in Action partners with schools throughout Arizona to put personal finance knowledge into action across the 7th through 12th grade levels.



ELENA ZEE
President/Chief Executive Officer



With Comerica's support ACEE is able to provide teachers and students with resources and support during these unprecedented times. As we have pivoted to virtual training, Comerica has been right by our side to help drive economic and financial literacy opportunities throughout the state of Arizona.

Raising Leaders in Hayward

(Hayward, California)



DAVIDA SCOTT
Teacher



Comerica Bank isn't only a financial institution; it is a foundation that is instilling knowledge into our children and a partner that is investing into our next upcoming generation of leaders.

Raising Leaders in Hayward is part of the Hayward Adult School which is committed to establishing an effective and functional school that will provide a variety of opportunities in adult education and career readiness programs that will empower the youth and adults of the community.

Raising Leaders in Hayward strives to ensure that each student and family in the community is educated and promotes a culturally responsive approach to developing the skills that helps students expand their horizons by giving them opportunities to be successful.

The purpose behind Raising Leaders in Hayward is to take promised youth, offer them a plethora of services and opportunities to better themselves, and in turn become productive members of society through a multi-pronged approach, acknowledging that these students have experienced unique hardships. The program offers disadvantaged youth custom-tailored workshops designed to teach them life skills while simultaneously preparing the next generation of workforce members in our community.

COVID-19 Response

Once the COVID-19 pandemic hit California, Davida Scott knew the program she created would need to transform to allow students to continue the program in a safe manner. In response, the program seamlessly pivoted to providing the students with virtual workshops. Comerica's National Director of Retail and Small Business Banking, Rhonda Davenport Johnson had the opportunity to discuss banking careers with the students through one of these virtual workshops, and even share her personal and professional story.

After the program moved to a virtual environment, students were still struggling with their every-day needs. Through the financial support that Comerica provided, Raising Leaders in Hayward purchased and provided much-needed essential items, such as hand sanitizer, food, and toiletries to students and their families while those items were in short supply. Comerica also provided the program with financial support to purchase backpacks and schools supplies, not only for the students in the program, but also their siblings. With Comerica's additional support, Raising Leaders in Hayward was able to provide clothing and supplies to over 100 students and their families.



CALIFORNIA





FLORIDA



Boys & Girls Club of Broward County (Fort Lauderdale, Florida)

Since 1965, Boys & Girls Clubs of Broward County (BGCBC) has been committed to the well-being of children and their preparation for future success; providing girls and boys with diverse after-school and summer activities that meet their interests and developmental needs. Clubs are guidance-oriented in order to help young people develop a system of values related to family, community, and country and to make appropriate and satisfying choices in all aspects of their lives. This commitment has guided us in equipping our youth for success through three strategic programming areas: academic success, good character & citizenship and healthy lifestyles.

COVID-19 Response

At the start of the coronavirus quarantine, the Boys & Girls Clubs of Broward County began offering a Grab-and-Go meal program for club members at each of their locations. With food insecurity a major concern, the Club distributed packaged healthy snacks, as well as a lunch and dinner meals. Comerica was able to provide the financial support BGCBC needed to continue this program while schools were closed and throughout the summer, helping to provide over 180,000 meals and snacks. In addition, with most schools opting to start the new school year virtually, many parents were unable to stay home from work to assist their children, so BGCBC stepped up to help. Converting gyms to socially distanced classrooms, having staff wear Personal Protective Equipment (PPE) and sanitizing their facilities daily, BGCBC provided care and a safe environment in which their members could attend virtual classrooms while parents went to work. BGCBC was able to shift from an aftercare provider to essentially a daycare provider with the support from Comerica and other businesses in South Florida.



CHRIS GENTILE
Co-Chief Executive Officer



MATT ORGAN
Co-Chief Executive Officer

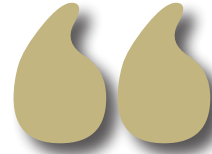


Comerica has been a wonderful partner for many years and supports our mission in South Florida. The financial commitment Comerica has made to our organization during the pandemic has helped us tremendously and allowed us to pivot and provide the much-needed services to our local community during these unprecedented times.

Triumph Church – Triumph Cares Campaign (Detroit, Michigan)



REV. SOLOMON W. KINLOCH, JR
Senior Pastor



Through Comerica's support, Triumph Church has been able to further assist our community during these uncertain times and ease the burden of so many. Comerica employees have participated in our Free Grocery Giveaway and witnessed firsthand the magnitude of the need. In this season, we are all challenged to do more, feed more, clothe more, assist those in need more. Many thanks to Comerica for their generous donation and we look forward to partnering again in the future as we continue to do more.

COVID-19 Response

During the global pandemic, Triumph continues to provide support to the local community with the help of its members and community partners like Comerica. The Triumph Cares initiative has fed and continues to feed thousands of families in need.

The church was able to bridge the digital divide by providing laptops, tablets and internet to thousands of K-12 students to help ensure access to online learning platforms. In addition to the numerous COVID-19 drive-thru testing opportunities it has sponsored; the church has also partnered with the state of Michigan to offer free routine testing at one of its campuses. The church has also partnered with entities to provide rental assistance, legal assistance and aid with utility bills.

Triumph Church has been a community pillar in the metro Detroit area since 1920. The church with a focus on community outreach believes that the hands and feet of God are most demonstrated when we are extending ourselves to help someone in need.

For 100 years, Triumph Church has helped the community navigate through the stormy waters of the Great Depression, measles, mumps, polio, Civil Rights, and now the COVID-19 pandemic. Through faith, the church has helped calm fears and provide the community a sense of reassurance. Triumph Church has always represented a place of safety and sanctuary – a house of hope in times of calamity.



MICHIGAN





TEXAS



Women's Business Enterprise Alliance (Houston, Texas)



APRIL DAY
President



We are grateful that Comerica Bank continues its support of women-owned companies. The funds will ensure that our small business entities can avoid the additional burden of determining how they will cover certification-related expenses as they recover from the impact of COVID-19 in addition to providing a direct line for banking resources and information

The Women's Business Enterprise Alliance (WBEA) is a nationally recognized business development and purchasing council that helps women-owned business enterprises grow and develop. As an affiliate of the Women's Business Enterprise National Council (WBENC), WBEA serves as the third-party certifying organization for women-owned businesses in 94 Texas counties. WBEA is committed to increasing opportunities for women-owned businesses and providing qualified suppliers to corporate and government purchasers. Since its inception in 1995, the organization has established technical training, coaching, scholarship, and mentoring programs, and has become one of the nation's leading certifiers of women-owned businesses. The Women's Business Enterprise Alliance serves as a U.S. Small Business Administration Resource Center through their WBEA Women's Business Center providing business advising and access to capital.

COVID-19 Response

In response to the impact the COVID-19 pandemic has had on the small business community, Comerica Bank partnered with the WBEA to create a COVID-19 Relief Fund that provides financial assistance to offset certification application fees for microenterprises and mid-market businesses within the Houston area. Thanks to Comerica Bank's partnership with the COVID-19 Relief Fund, WBEA was able to assist 26 women-owned businesses with certification fees.

In addition to helping create the fund, Comerica's Serena Gordillo, VP, Business Banking, led an "Ask the Banker" session during the 2020 WBEA Transformation Virtual Business and Matchmaking Conference, which provided technical assistance training and development for small businesses interested in working with corporate and government entities, as well as other small business owners. Serena spoke to her role at the bank and how the Comerica Promise, a commitment to raise expectations in the communities they serve, can help businesses achieve their financial goals.

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