

# HORIZON BANK

March 11, 2021

Kristin Harrington  
Executive Director  
Youth Solutions Inc.  
330 West Main Street  
Benton Harbor, MI 49022

Dear Ms. Harrington,

On behalf of Horizon Bank, I would like to express my support for the Inspiring Futures: Benton Harbor effort and its work to bring together a collection of local leaders, including Horizon's Vice President of Community Development, Lewis Scott. As an integral member of the Southwest Michigan community, we understand the need to design a cross-sector collaboration for this initiative. As a community bank, Horizon is committed to the betterment of the communities we serve, and encouraging our advisors to volunteer their time and expertise to help achieve this value.

The Inspiring Futures: Benton Harbor project will focus on programs that target the disenfranchised youth that are in need of new educational opportunities for continued success. Aligning these programs into a network that includes the proper resources will create lasting, meaningful and substantive opportunities for all students in the region. The project's goals align with all of Horizon's values as a community bank, and it is our pleasure to endorse the Inspiring Futures: Benton Harbor project.

If you would like to discuss Mr. Scott's involvement further, please don't hesitate to reach out to me directly at 219-874-9395 or Mr. Noe Najera, Senior Vice President of Retail Lending, at 219-814-5833.

Sincerely,



James D. Neff  
President