



WELCOME TO HUNTINGTON.

WE LOOK FORWARD TO WORKING WITH YOU.

Very shortly, we will send you a welcome package that gives you all the details for a smooth and seamless transition to Huntington. This transition is contingent on satisfying final closing conditions, including regulatory approval. In the meantime, please continue to bank at your local branch just as you always have.

In case you're not familiar with Huntington, we're one of the largest banks in the Midwest, with more than 1,500 ATMs and 700 branches. We offer a comprehensive lineup of accounts and related services for individuals and businesses, as well as great online and mobile banking conveniences. You'll find the range of choices you want, backed by the strength of a valuable financial resource.

But we're also a different kind of bank with fresh ideas that can make a real difference in your life. We're known for innovations that make banking simple, fair and economical. It's an approach that's proving popular with our customers, and we're optimistic that you'll like it too. Because we want to be your bank for the long haul – a bank that comes through for you, your family, your business, your community.

If you want to learn more about Huntington, please visit us at huntington.com/welcome or give us a call at 866-375-6502. We look forward to sharing our ideas and insights with you, and to making you a satisfied customer of Huntington. Welcome.

5 THINGS TO KNOW ABOUT HUNTINGTON

1 WE'RE TRULY CUSTOMER-FOCUSED.

We ranked "Highest in Customer Satisfaction for Retail Banking in the North Central Region, Two Years in a Row." Source: J.D. Power.¹

2 WE TAKE INNOVATION SERIOUSLY.

Our smartphone app features Mobile Check Deposits, Account Alerts and Quick Balance², which lets you see your balances with one tap. Huntington ATMs allow you to make deposits without an envelope or deposit slip.

3 WE BELIEVE IN MICHIGAN.

We've got 180 branches here, including 40 in Michigan Meijer stores, and more planned. We've committed \$100 million in financing for affordable housing. We love this state, and we're here to stay.

4 WE HELP CREATE JOBS.

Huntington is the #1 SBA Lender in the country for number of 7(a) loans as of March 31, 2014. Source: U.S. Small Business Administration. And we've committed \$2 billion in additional business lending over the next four years.

5 WE'LL GIVE YOU A FAIR SHAKE.

We're the only bank in the country that offers 24-Hour Grace[®], a service that helps you avoid overdraft fees if you overdraw your account. (Learn more at huntington.com/grace.) And we are one of the few who will transfer your money for free from Savings to cover an overdraft.³

¹ Huntington National Bank received the highest numerical score among retail banks in the North Central region in the proprietary J.D. Power 2013-2014 Retail Banking Satisfaction StudiesSM. 2014 study based on 80,445 total responses measuring 25 providers in the North Central region (IN, KY, MI, OH & WV) and measures opinions of consumers with their primary banking provider. Proprietary study results are based on experiences and perceptions of consumers surveyed January 2014. Your experiences may vary. Visit jdpower.com.

² Carrier's usage and data rates may apply.

³ Regulations limit the number of transfers that can be made during the calendar month.

The Huntington National Bank, Member FDIC. ®, Huntington® and 24-Hour Grace® are federally registered service marks of Huntington Bancshares Incorporated. 24-Hour Grace® system and method patented. US Pat. No. 8,364,581. ©2014 Huntington Bancshares Incorporated.