

# Welcome.

Your guide to business banking at Huntington



# WE LOOK FORWARD TO SERVING YOU.

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# GREAT NEW BANKING OPPORTUNITIES ARE COMING YOUR WAY.

In these pages you'll find information that will simplify your upcoming move to business banking at Huntington, as well as highlights from our powerful lineup of products and services. You'll start to get a sense of who we are as well – including our strong commitment to looking out for local businesses like yours.





For details about the specific features and important changes to your business accounts at Huntington, please refer to the enclosed letter.

Thanks for giving us this opportunity to introduce ourselves. Welcome to Huntington.



If you value award-winning services that can make a real difference in your financial future, you'll feel right at home with Huntington.

# TOP THINGS TO KNOW & DO

ACCOUNT NUMBERS	You'll get new account and routing numbers starting shortly before February 21.
CHECKS	Keep using your current checks until they run out.
DIRECT DEPOSITS/ AUTOMATIC PAYMENTS	These will continue without interruption.
BILL PAY	You'll keep your payees, and your scheduled payments will still be made.
DEBIT/ATM CARDS	<p>We'll replace your current debit/ATM card(s); continue to use your current PIN with your new card.</p> <p> Activate your new card starting February 21, and provide your new card number to any merchants who auto-debit your account.</p>
ONLINE BANKING	<p> Enroll in online banking starting February 21.</p> <p> Reestablish any account-to-account transfers, including transfers to accounts at other banks.</p>
CREDIT CARDS	<p>Your replacement credit card(s) will be mailed in late February.</p> <p> Activate your new Huntington card upon receipt; your current FirstMerit card will be deactivated at that time.</p>

# THE TIMING

## FEBRUARY



THU 16	FRI 17	SAT 18	SUN 19	MON 20	TUE 21
<b>4 PM ET</b> Last opportunity to initiate online bill payments and external transfers through FirstMerit.com. FirstMerit online banking will be available for viewing only throughout the weekend.	At the end of the business day, FirstMerit branches will close for the weekend. You can continue to bank using your FirstMerit debit/ATM cards through the weekend.	<b>CLOSED</b>  Presidents' Day Weekend  Your branch will remain closed while we make the transition to Huntington. However, you can continue to bank at FirstMerit and Huntington ATMs throughout the weekend.			<b>OPEN</b>  FirstMerit branches reopen as Huntington branches and you'll have full access to all your accounts at any Huntington branch.  You can activate and begin using your Huntington debit/ATM card. (When you activate it, your current FirstMerit card will stop working.)  You can enroll and start using Huntington Online Banking.

# THE DETAILS

## Account Numbers

Account numbers will change. We will mail your new deposit account and routing numbers to you shortly before February 21, 2017. You'll find your new loan account numbers on your first statement or via online banking starting February 21, 2017.

**You can continue to use your current checks until they run out.**

## Debit and ATM Cards

Huntington replacement cards will be mailed shortly before February 17 (provided you have used your FirstMerit card at least once in the past 12 months). If your current card is an ATM card, or if your debit card is tied only to a savings account, you will receive a Huntington ATM card.

**Continue to use your current PIN with your new card.**



If you have arranged for recurring payments from your FirstMerit debit card, please be sure to provide the merchants with your new Huntington debit card account number and expiration date.

## Direct Deposits/ Automatic Payments

Your direct deposits and automatic payments using your account will continue as usual. Huntington will notify providers of automated deposits to your account and recipients of your automated payments of your new account number(s) and routing numbers.

**You do not have to do anything for uninterrupted service.**

### Online Banking and Bill Pay

You can start banking online at [huntington.com](http://huntington.com) starting Tuesday, February 21. See the enclosed letter for more details about your new Huntington online banking.

**All transaction history, bill payees and scheduled payments will be transferred.**



You will need to reestablish any account-to-account internal or external transfers involving your accounts.



Watch for additional communications in early February for more details.

### Treasury Management Services

A comprehensive Transition Guide for all Treasury Management Services will be available online at [huntington.com/TMTransitionGuide](http://huntington.com/TMTransitionGuide) starting January 1, 2017. Be sure to visit the site, and click through to the services you use for detailed instructions and user guides to help you get started at Huntington. Your banker will be happy to assist you and provide any support you may need.

### Deposit Statements

All of your statements currently saved by FirstMerit will still be available to you at [huntington.com](http://huntington.com). You will receive a final statement from FirstMerit as of February 17. Statement cycles will remain approximately the same as they are today.

## THE DETAILS *(continued)*

### FDIC Coverage

If you had existing deposit accounts at both FirstMerit and Huntington as of August 16, 2016, your deposit accounts will continue to be **insured separately** within the FDIC guidelines of up to \$250,000 until February 16, 2017. Deposits in accounts you opened after that date, when FirstMerit and Huntington became one bank, are consolidated to determine the federal deposit insurance limit. CDs are generally insured separately until the first maturity after February 16, 2017. Refer to the FDIC Insurance Information section in the enclosed *Huntington Account Disclosures* booklet for details or visit [fdic.gov/deposit](http://fdic.gov/deposit).

### Automated Telephone Banking

Starting February 21, get 24/7 access to your account information, transfer funds and more at 800-480-2001. To make it easy, we may use the phone number you are calling from to look up your account information, or ask you to say or enter your Tax ID Number on your first call.



You'll be asked to say or enter your FirstMerit telephone banking 4-digit code or your existing Huntington secret code.



Don't have a secret code? Simply say "I don't have one" when asked, and we'll help you set up a unique code you can use to gain secure access to all your accounts at Huntington.

### Funds Availability

There are some changes in how Huntington makes deposited funds available for withdrawal. Refer to your letter or page 59 in the enclosed *Huntington Account Disclosures* booklet for details.

<b>Credit Cards</b>	<p>Huntington replacement MasterCard® credit cards will be mailed in late February to cardholders who have used their FirstMerit credit cards within the past 12 months.</p> <ul style="list-style-type: none"> <li>✓ If you have arranged for recurring payments from your FirstMerit credit card, be sure to provide the merchants with your new Huntington card number and expiration date.</li> <li>✓ Your payment due date may be changing, so pay attention to the date when you receive your statement.</li> <li>✓ Business credit cards can no longer provide overdraft coverage for your checking account. Ask about our other overdraft protection options.</li> </ul>
<b>Night Deposit Box</b>	<p>Deposits made through one of our night depositories are typically considered received on the next business day after you make the deposit. Once received, availability of your deposit will be made in accordance with our Funds Availability Policy.</p>
<b>Tax Reporting</b>	<p>We will send you and the IRS any applicable tax reporting information for 2016. If you receive tax statements through FirstMerit.com, please save and print prior to March 1.</p>
<b>Safe Deposit Box Service</b>	<p>There will be no interruption in service unless we have notified you otherwise.</p>

# BUSINESS CHECKING & SAVINGS



## THE FOUNDATION OF YOUR COMPANY'S BANKING RELATIONSHIP.

### CHECKING:

#### CHOOSE WHAT'S RIGHT FOR YOUR COMPANY

At Huntington, we want to make sure you're in the business checking account that suits your needs today, and gives you some room to grow as well. Our three primary account options, described here, are perfect for many businesses. But we also offer analyzed accounts, as well as specialized alternatives for specific businesses like healthcare practices.

### SAVINGS:

#### THE RIGHT BLEND OF RETURNS AND LIQUIDITY

We can assist you in developing a smart strategy for your excess business cash. Start with savings choices:

- Business Premier Money Market Account
- Business Premier Savings Account
- Business CDs with terms from 30 days to six years

Then, as your needs grow, we can add more sophisticated cash management services to automate or optimize your flow of cash.





### COMMUNITY BUSINESS CHECKING

**Less than \$5K**

**150**

**\$5K**

No monthly service fee,  
no minimum balance  
requirements



### FAST TRACK BUSINESS CHECKING

**\$5K to \$25K**

**300**

**\$20K**

Waive \$20 monthly service fee  
with a \$5K average collected  
checking balance or \$30K in  
combined relationship balances  
across qualifying deposit  
accounts



### ACCELERATED BUSINESS CHECKING

**\$25K to \$100K**

**600**

**\$50K**

Waive \$30 monthly service fee  
with a \$25K average collected  
checking balance or \$100K in  
combined relationship balances  
across qualifying deposit and  
commercial loan accounts

THE RIGHT  
ACCOUNT IF AVERAGE  
BALANCES ARE:

INCLUDES  
FREE MONTHLY  
TRANSACTIONS UP TO:

NO FEE FOR MONTHLY  
BRANCH AND ATM CASH  
DEPOSITS UP TO:

TO WAIVE  
MONTHLY ACCOUNT  
SERVICE FEE:

### BUSINESS ANALYZED CHECKING:

For businesses with balances over \$100K, very high transaction volumes and/or the need for multiple Treasury Management Services. The \$15 monthly service fee can be offset with earnings credits on your account balances.

# CASH MANAGEMENT

## BUILD A CLOSER RELATIONSHIP WITH YOUR MONEY.

We think all businesses can benefit from the sophisticated Treasury Management tools and cash flow solutions Huntington offers. After all, every business needs to think big. That's how big business got that way.

**FirstMerit Cash Management Customers:** The smooth and timely transition of your cash management services is a top priority at Huntington. You'll find a comprehensive Transition Guide for all Treasury Management Services online at [huntington.com/TMTransitionGuide](http://huntington.com/TMTransitionGuide) starting January 1, 2017. And your banker will be happy to provide any help you may need.



## RECEIVABLES MANAGEMENT

These days, customers expect you to accept a variety of payment methods. But which ones make the most sense for your business? We're here to help you sort it all out, with payment and deposit options that are both easy to use and secure.



**MERCHANT SERVICES:** Choose from a variety of handheld, terminal, or PC-based solutions that make accepting payments fast and painless.



**REMOTE DEPOSIT CAPTURE:** Use a desktop scanner to deposit checks through a secure online connection. We give you the software and training you need to be up and running in no time.

### Additional Opportunities:

- Billing Services
- Vault Deposit Services
- Lockbox Services
- Centralized Returns

## PAYABLES MANAGEMENT

Control your money and your reputation for timely, dependable payment with these powerful tools:



**PAYMENT CENTER:** A fast, intuitive online portal that offers wire transfers and ACH transactions, including:

- Payroll Direct Deposit
- Tax Payments
- Pre-Authorized Debits
- Cash Concentration
- Cash Disbursement



**ONLINE PAYROLL:** We provide complete payroll services, including direct deposit, W2s and 1099 reporting, all for a reasonable flat monthly fee.

### Additional Opportunities:

- Commercial Card
- Account Reconciliation
- Smart Tax®
- Controlled Disbursements
- Image Services
- Check Inquiry Services

# ONLINE ACCESS

## TWO WAYS TO TAKE CONTROL OF YOUR MONEY, ON YOUR SCHEDULE.

Huntington offers a choice of two online platforms to help you manage your business finances. Based on your company's banking relationship at FirstMerit, we have selected the platform that best matches your current needs. (See the enclosed letter for details.) Speak to your banker if you have questions or wish to make a change.



## **HUNTINGTON BUSINESS ONLINE:** FOR LARGER BUSINESSES WITH CASH MANAGEMENT NEEDS

You're in total control of your business finances with the powerful set of tools available through Business Online:

### **Bill Pay**

### **Email Alerts**

### **Account Transfers**

### **Online Statements and Reporting**

### **All Day Deposit™**

### **Receivables Processing**

- Merchant Services
- Remote Deposit Capture
- Vault Deposit Services
- Lockbox

### **Payables Processing**

- ACH and Wires
- Account Reconciliation
- Controlled Disbursement
- Smart Tax®

### **Business Security Suite**

- ACH Positive Pay
- Check Positive Pay
- Reverse Positive Pay
- Check Block

## **HUNTINGTON ONLINE BANKING:** FOR ANY BUSINESS THAT VALUES SIMPLICITY AND CONVENIENCE

Many of our business customers who don't use cash management services and sophisticated reporting capabilities will prefer Huntington Online Banking.

With free Online Banking, you can manage your accounts anytime, and still access basic services like online account transfers and bill pay.

And you gain **Mobile Banking** for your business accounts, which lets you monitor your accounts with a few taps, pay bills, set up alerts<sup>1</sup>, and even deposit checks – it's as easy as snapping a picture.

# BUSINESS LENDING

**IF YOUR BUSINESS COULD USE A LOAN, TALK TO US FIRST.**

Huntington has a pretty good track record of helping local companies find the capital they need to grow.

We've been leading the pack in SBA lending within our footprint for eight years in a row<sup>2</sup>. We also offer a full range of traditional business loans and lines of credit, from \$5,000 to \$5 million.

And we get you the money you need quickly, with a streamlined application process that helps you put our funding to work right away.

So give our business lending experts a call. We'll take the time to discuss your lending options in detail, and help you choose the one that best suits your needs.





### TERM LOANS

- Popular loans with a short term.
- SBA options bring borrowing within reach of more customers.
- Attractive fixed rates give you steady, predictable payments.



### LINE OF CREDIT

- Supplemental cash flow to buy inventory, cover seasonal shortages, and more.
- Easy access online or by phone.
- Variable rate with a variety of flexible repayment options.



### EQUIPMENT LOANS & LEASING

- Buy or lease the equipment you need.
- Keep pace with the latest upgrades in technology.



### REAL ESTATE LOANS

- Exchange rent for equity through an office purchase.
- Refinance and/or upgrade an existing space.
- We specialize in highly customized solutions.



**PRIVATE  
CLIENT  
GROUP<sup>SM</sup>**

## Our most rewarding relationship

Business owners and managers are well represented within Huntington's Private Client Group, and it's easy to see why. We know how to translate business success into personal financial security. Teams of experts in private banking, investments, insurance and trust and estate administration will work together to help build a comprehensive strategy to help address every facet of your financial life:

- Life and Income Planning
- Wealth Management
- Wealth Preservation
- Trust Expertise

Most important of all, this effort is guided by a single point of contact who will take responsibility for your financial relationship with us, focusing all of our far-reaching efforts on your unique needs.

## The Private Client Account: our gold standard

Your Private Client Account will become the nerve center of your financial life, meeting your day-to-day banking needs with a superior level of service and exceptional reporting tools. Above all, it will reward your relationship with us through a series of important enhancements that include:

- Dedicated Support from your Private Banker
- No Nuisance Fees
- Interest on all Checking Balances
- Online Banking with eStatements and Bill Pay
- Mobile Apps for Smartphones and Tablets
- Consolidated View of Linked Accounts (CDs, IRAs, Brokerage)
- ApplePay for iPhone® Users
- Mobile Account Alerts<sup>1</sup>
- Free Small Safe Deposit Box
- 10% Rewards Bonus with our Voice® Credit Card
- Unlimited Non-Huntington ATM fee refunds and reimbursements of international transaction fees

# INSURANCE



## ATTRACTIVE RATES, LOCAL SERVICE. AND FINANCIAL SMARTS, TOO.

There's a lot to be said for getting your insurance from banking experts who know your business. Our customized insurance plans are designed to go hand in hand with Huntington's banking services, making us ideally suited to evaluate the strengths and weaknesses of your current coverage. Ask our licensed insurance professionals at 888-576-7900 to explore new solutions that build a more solid foundation for your company's prosperity and longevity.

**PROPERTY AND CASUALTY:** Shield yourself from losses caused by theft, damage, injury and other risks.

**PROFESSIONAL LIABILITY:** Our volume provides an advantage when negotiating the price and terms of your coverage with major carriers.

**RISK MANAGEMENT:** Gain access to an exclusive attorney network specializing in human resources, regulatory and legal affairs.

**EMPLOYEE BENEFITS:** We can package and manage your benefits program, making it work seamlessly with your day-to-day financial management.

**BUSINESS SUCCESSION PLANNING:** Key person insurance, life policies and other strategies will smooth the transition when an owner or key leader of your organization departs.

Insurance products are offered by Huntington Insurance, Inc., a wholly owned subsidiary of Huntington Bancshares Incorporated, and underwritten by third-party insurance carriers not affiliated with Huntington Insurance Inc.

Investment management services are provided by The Huntington National Bank, a national bank with fiduciary powers. The Huntington National Bank is a wholly owned subsidiary of Huntington Bancshares Incorporated.

# INVESTMENTS



## MAKE THE MOST OF IDLE BUSINESS CASH OR A PERSONAL PORTFOLIO.

At Huntington, smart investing always starts with a conversation. We ask questions, listen carefully, develop a clear plan, and offer meaningful advice along the way. Together, we'll find the shortest path to the future you imagine.

### A full range of options

- Investment Management
- Stocks and Mutual Funds
- Fixed and Variable Annuities
- Indexed Annuities
- Traditional and Roth IRAs
- Taxable and Tax-Free Bonds
- Education Savings

### The skills to put it all together

Your advisor and team of experienced bankers and investment professionals will create, implement and monitor your plan under your guidance. And thanks to powerful web-based tools like **MoneyGuidePro** that support comprehensive financial planning, you'll be able to explore what-if scenarios, including various investing options and forecasts that will give you a clearer look at your portfolio's potential performance in years to come.



Investment and Insurance products are: NOT A DEPOSIT • NOT FDIC INSURED • NOT GUARANTEED BY THE BANK • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE

Investment products and services are offered by The Huntington Investment Company, a registered broker dealer, member FINRA/SIPC; and a registered investment adviser with the U.S. Securities and Exchange Commission (SEC). The Huntington Investment Company is a wholly owned subsidiary of Huntington Bancshares Incorporated.

## NOW LET'S GET STARTED

At Huntington, we want to be a valued resource for your business and your community. We offer all the products and services you need. Even more important, you'll find that we're the kind of bank that looks out for you – especially when it comes to helping you make wise financial decisions.

We're excited you're our customer, and we look forward to making a difference on behalf of your business for many years to come.

Welcome to Huntington.

TO LEARN MORE, CONTACT US TODAY.  
CALL 888-283-2303  
VISIT YOUR LOCAL BRANCH  
GO TO [HUNTINGTON.COM/FIRSTMERIT](https://www.huntington.com/firstmerit)





<sup>1</sup> Carrier's message and data rates may apply.

<sup>2</sup> SBA loans subject to SBA eligibility. Huntington is the #1 SBA 7(a) lender in the number of loans in the region made up of Illinois, Indiana, Kentucky, Ohio, Michigan, West Virginia, Western Pennsylvania and Wisconsin. Source: U.S. Small Business Administration (SBA) from October 1, 2008 through September 30, 2016.

2015 Greenwich Excellence Award for Small Business Cash Management Overall Satisfaction - Midwest.

Huntington Private Client Group's team of professionals includes Private Bankers, Personal Trust Administrators and Portfolio Managers from The Huntington National Bank and licensed investment representatives of The Huntington Investment Company, who work together to deliver a full range of wealth and financial services.

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