Moving Forward.
Giving Back.
There are few things in life that feel as good as giving from the heart. We’re very fortunate at Huntington because we get to feel this way nearly every day. Huntington associates have a work ethic that extends outside our office walls and reaches far into every community we serve. In fact, it’s really more of a “life ethic.” Each day, our associates roll up their sleeves to volunteer, going above and beyond to improve the lives of others. Whether it’s encouraging school children to aim high, giving families the chance to own a home or making sure food banks are fully stocked, our associates are encouraged to do whatever it takes to do what’s right. We’re a bank invested in people—and those people are not only the associates who work here, but also the people whose lives they touch.

We’d like to share with you some of our favorite stories from 2005, a year that saw a blurring of the line where the bank ends and our neighborhoods begin. We’re proud of our associates and the monumental effort and caring that goes into each activity, from charitable giving to community development to financial literacy. Here are our stories...
It’s amazing what 25 people can accomplish. Working together, our associates helped the nonprofit group People Working Cooperatively (PWC) make a difference in the lives of Southern Ohio and Kentucky homeowners in need. Volunteers assisted with home repairs, emergency services, accessibility modifications and winterizations for low-income elderly, disabled and other at-risk homeowners as part of PWC’s November Prepare Affair event. All across the region, associates joined with more than 2,800 volunteers to rake leaves, gather yard debris, clean gutters, put up storm windows, store lawn furniture and install much-needed carbon monoxide detectors.
Northern Ohio’s Jamie Kotwicki has, indeed, walked a mile in the shoes of those she serves. As a child, Jamie’s family experienced what too many families know intimately, and that’s the impact of a parent’s injury and job loss. Once recovered financially, her parents never let Jamie forget to “pay forward” the compassion they received. To this day, says Jamie, “I serve Thanksgiving dinner to many others before I sit down to eat.” But her volunteerism is not limited to an annual event. Jamie, an analyst working in the Cleveland collections area, joins other Huntington associates one or two days each month at The Hunger Center, part of the nonprofit University Settlement. Huntington encourages participation at the Center, with senior leadership showing their support in a hands-on way. The volunteers prepare and distribute meals for homebound seniors, as well as those who walk into the Center. One individual made an impression on Jamie. An ebullient man they call Santa, because of his ever-present St. Nick hat, laughs and jokes with the volunteers on every visit, despite having lost his job, home and family. “We gave him a new Santa hat and took pictures... he’s just so loveable. Here’s someone who has nothing but he’s happy to be there and so grateful for everything.” She adds, “The thanks doesn’t have to be spoken. Sometimes it’s just a smile on the other person’s face...it can really get to you.”
Many families with low-to-moderate incomes are often not aware of available tax credits, or how to get help without sacrificing their budget because of the $100 tax preparation fee. Fred Lake is looking to change that, one Tuesday at a time. That’s his day to volunteer for the Kent County Tax Credit Coalition in Grand Rapids (KCTCC). The KCTCC is affiliated with United Way and operates nearly a dozen tax preparation centers out of area churches and community centers. Fred, a Senior Commercial Portfolio Manager, was approached by Huntington’s Human Resources Department and encouraged to get the requisite IRS certification. Now, during tax season, Fred leaves the bank one afternoon a week to meet with people, complete their returns and file them electronically. Volunteering with the KCTCC allows him to use his strong accounting and finance background to help those in need get a larger refund. He relays the story of an elderly woman who recently lost her husband. “He always did their taxes. They didn’t make a lot of money, but she had no idea what to do. And a couple hundred dollars for tax prep meant a month of groceries.” He adds, “It was also emotional for her. I helped her out with her taxes, but she also needed someone to talk to.” This experience has given Fred a fresh perspective. “Working with people who’ve had a loss has shown me how lucky I am.”
Small Business Mentoring Program
CENTRAL OHIO

At First Church of God in Columbus, Huntington partnered with other local organizations to present full-service business resources to business owners through the use of a six-month curriculum. In its first year, the Small Business Entrepreneurial Development Program helped 40 prospective small business owners learn what is needed to start and maintain their own business. Most importantly, they learned how to make their small business a success. We’re proud to announce that the Class of May 2005 graduated 17 successful individuals from the program.

Whale of Fortune Day
EAST MICHIGAN

The whale is the mascot at Roberts Elementary School in Shelby Township, so it was a natural to institute, Whale of Fortune Day to promote saving money. At the beginning of the school year, associate Sarah Van Vianen opened savings accounts for the children. Every Friday morning since then, “It’s Whale of Fortune Day” has been announced over the loudspeaker, beginning the weekly ritual of taking deposits from participating students. Sarah helps students fill out their deposit slips, if needed, and issues a receipt, along with a special little something—a Huntington pen or lollipop perhaps—to further reward the children who save their money.
Low-Income Housing—Lavalette and Charleston Programs
WEST VIRGINIA

In West Virginia, Huntington has a strong history of getting people into homes. Last year, we worked with the Charleston Housing Authority (CHA), as one of only two lenders in the city to participate in their Section 8 home lending program. We were also the only lender at the 2005 Homeownership Summit held by the CHA. In Lavalette, we completed construction on a 40-unit, low-income housing project for the elderly. Partnering with Huntington’s Community Development Corporation, we financed the housing complex and, with help from the Federal Home Loan Bank in Cincinnati, we provided a low, fixed-rate loan on the project. We’re proud of our partnerships that help make the homeownership dream come true.

Job Shadow Day
WEST MICHIGAN

Sometimes seeing is believing. That’s why Huntington hosted 25 students from Western Michigan’s Rogers High School for Job Shadow Day. Our Human Resources associates taught students how to apply for a job and how to interview effectively. Students also had the opportunity to meet with associates from Business Banking, Cash Management, Marketing, Private Banking, Trust and Investments, who explained the education and training needed to begin careers in these fields. The entire day focused on showing students how to prepare for their future careers.
Lori Abbott
INDIANA
REBUILDING TOGETHER

A co-worker’s request for help got Commercial Team Lead Lori Abbott up to her ankles in dirt. She is a volunteer for Indianapolis’ Rebuilding Together, an organization whose mission is to preserve and revitalize houses and communities, and to assure that low-income homeowners live in warmth, safety and independence. Taking part in the group’s National Rebuilding Day, Lori and the rest of her Rebuilding team spent the day at the home of a local woman. The elderly homeowner has been very involved in charitable work within her community, but has been unable to keep up her yard. Over the course of the day, Lori and the rest of the volunteers tamed the overgrown landscaping, dug up dead trees, pulled weeds, planted new flowers and spread mulch. The homeowner showed her appreciation by serving up fresh-baked cookies to all the volunteers. “She was tickled by all this,” says Lori. “You could tell she looked forward to us coming by and she showed her appreciation.”

Anticipating the day when she can bring along her two young daughters, Lori praises Huntington’s “spirit of reciprocity.” “If I need flex time for volunteer activities, I can take it, no questions asked. It’s our culture to be supportive. We benefit from the community and the best way for us to say thank you is to give back. It’s the right thing to do.”
For Tasha Oakes, a Banking Office Manager, the best part about participating in “National Teach Kids to Save Day” was the kids’ excitement. “It was great seeing all the smiles. They just had a ball.” Thanks to Tasha’s involvement, three classes at Marquette Elementary School in Muskegon, Michigan, discovered that learning about money is also fun. As part of her class, Tasha had the children create a budget: How much allowance “income” is there? What does clothing cost? Together, they drew up one monthly budget. Standout students received prize money. Although they were a bit disappointed to learn that it was not real currency, Tasha revealed this play money could be redeemed at the school store, and there were more smiles all around. Tasha emphasizes the need to participate in the community, something that her banking office encourages. “You can’t just be a banker behind these walls.” She received more than 60 thank-you letters from the children in her class, including some who expressed a desire to become a banker or to one day work for Tasha. “It’s rewarding to go into a grocery store and hear a child say, ‘Hi Mrs. Oakes!’ and know you gave someone a direction in life.”
If you were trying to raise money for a worthy cause and needed to kick it up a notch, you’d be smart to have Hania Hachem on your side. It’s no surprise that this ball of energy loves her customer service job, because she’s passionate about helping people. When her banking office took part in a holiday fundraiser for East Michigan’s Gleaners Community Food Bank, Hania was tenacious in making sure as many families as possible had holiday meals on their table. She started by creating a display in her banking office, assigning dollar amounts to paper money (red=$1; green=$5; yellow=more than $5). Customers and associates could make donations to “buy” the currency, write their name on it and hang it on the office wall. When the owner of Midwest Oil told Hania he wanted enough “money” to spell his company’s name across the wall of the bank, a competition was born. Determined to have her Oakland banking office collect the most money for Gleaners, Hania approached the Anti-Arab Discrimination Committee in Dearborn and appealed successfully to their director for a contribution to the fund drive. Her persistence paid off and the Oakland office raised more than $4,200 for the food bank. What drives Hania? “I try to do the best I can—it makes me feel good whether I’m helping someone with their account at the bank or helping a family get food for the holidays.”
**Stark County Out of Poverty Partnership (SCOPP)**

**EASTERN OHIO**

Society spends more than $20,000 a year to maintain a family in government poverty programs, so it just makes sense to support an organization that can help a family get out of poverty for just $4000. That’s the thinking behind the Family Development Program at the Stark County Out of Poverty Partnership (SCOPP). By providing savings accounts called Individual Development Accounts (IDA), matching funds and financial education are made available to eligible participants who agree to use the funds for a home purchase, education or small business. Unizan has been a champion of SCOPP, holding the IDA accounts and offering significant operational assistance. The region’s hard work was recognized when they won last year’s Community Impact Award.

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**Accounting for Kids Day**

**SOUTHERN OHIO / KENTUCKY**

It is possible to make the subject of money fun for kids...and the Huntington associates who take part in Accounting For Kids® Day at Cincinnati Public Schools can prove it. Since 2000, they’ve shared their financial know-how and taught kids the value of a dollar. Associates have a great time with students, playing a specially developed game about buying and selling stocks. Three years ago, our associates decided to get even more involved. Through Cincinnati Youth Collaborative’s “Partners in Education” program, we began a partnership with Rothenberg Preparatory School. This has enabled our associates to provide ongoing support by mentoring children and sponsoring students’ attendance at Paramount’s Kings Island Math and Science Day.
Shepherd Community Toy Drive
INDIANAPOLIS

Many underprivileged kids in the Indianapolis area no longer go without holiday toys, thanks to a 10-year partnership between Huntington associates and the Shepherd Community Center’s Annual Toy Donation Drive. Each year, the children write their wish list on paper ornaments, which are then hung on a tree in Huntington banking offices. Customers can stop by, select an ornament, purchase the toys indicated and bring them back to put under the tree. Bolstered by local radio announcements, last year’s effort was an astounding success—more than 500 toys were collected during the 30-day drive.

Partnerships in Education
WEST VIRGINIA

Banking Office Manager, Chuck Myden, is continuing a long-standing tradition with Cheat Lake Elementary School. Huntington associates take part in many activities at the school, including the Annual Reading Challenge, a monthly Savers Club and reading aloud to young students. In 2005, Huntington purchased a fully stocked fish tank for the school. Chuck explains, “Our thought was to encourage attendance...the group with best attendance for the week could keep the fish tank in their classroom. It’s really satisfying to work with these kids, partner with other area businesses, take them on tours and feel like we’re giving them some unique experiences in and out of the classroom.”
Obtaining a mortgage can be a complicated and costly process. The HomeOwnership Center (HOC), a nonprofit housing counseling agency in West Virginia, is determined to simplify the mortgage process for first-time homebuyers. According to Roy Stalnaker, a Mortgage Loan Officer in our Elkins banking office, “Elkins is a small town of about 8,000 people and Huntington is the only outlet for 100% home financing.” But still, homebuyers often have difficulty coming up with additional cash for closing costs. This is where Roy and HOC come in. With funding through a program called NeighborWorks America, HOC provides loans to cover closing costs. “Since 2003, we’ve closed 50 loans through this partnership,” explains Roy. “It’s gratifying to get people into a house.” While he admits to getting great joy out of helping others, Roy also credits Huntington and the town of Elkins with his level of involvement. “At Huntington, it’s expected of us to show our commitment to the community...it’s part of our job. And in a small town like Elkins, everybody knows you...I’m ‘that guy that works for Huntington Bank.’” He adds, “I had a disabled veteran apply for a VA loan, and we closed on his loan in the fall. At Christmas, I got a card with photos of his house and the message, ‘Only through your help did I get this house.’ That’s not why we do it, but it’s good to know it’s appreciated.”
"I now have 1,200 kids that are mine." Sounds like Corporate Community Development Director Staci Glenn has her hands full. Last April, Staci took part in Reality Day at four high schools in the Southwestern City School District, to teach students the importance of continuing education, career planning and financial management. In partnership with Franklin County Treasurer Richard Cordray and the Westland Area Business Association, Huntington made the program materials user-friendly for teens by tying in real-life situations. Says Staci, "Reality Day touches on so many life lessons—attending school, doing well, waiting to have children." Based on GPA, each student chooses a career and is given a monthly income. They are assigned a credit score based on school attendance. By random selection, they are also given a marital status, spousal income and number of children. The students must then make decisions about housing, transportation, food, clothing, insurance, savings and entertainment. At the end, each student is evaluated. "Thirty minutes into our first session, a girl with many absences and a GPA under 1.0 came up to me and said, ‘I gotta do better in school. I gotta come to school more. And I’m not having kids ‘til I’m 30.’ This keeps repeating itself—kids say they had no idea how important all of this is." Does Staci like what she does? "I have the most rewarding job of any banker."
In June, Charlene Rankin, Community Banker Sales Executive, saw the payoff of a yearlong effort. Charlene helped broker a deal with the Tuscarawas County Commission on Aging to build a new $2.3 million senior center in Dover. Huntington not only provided financing, but also kicked in a donation to help further. Since the official June opening of the building, the Center has helped to improve the quality of life for area seniors by offering a wide variety of services and amenities, including game rooms, an exercise room, a cafeteria and a range of activities. The county-owned facility also houses outreach programs, such as transportation services and in-home health care. “I feel proud to be a part of it,” says Rankin, who serves on the facility’s Board of Directors. “It’s such a beautiful facility, and people in the community have really welcomed it.”
Sick children who have opportunities to laugh and experience joy have a better chance of healing. That’s what drives volunteers like Mike Patton as he works with the Dayton chapter of Adventures for Wish Kids (AWK). This not-for-profit organization provides continuing support and lasting memories for children and adolescents with life-threatening illness and their families. Mike has worked with the group for a few years now, assisting at events, getting his church involved and by serving as a board member. Mike, a Banking Office Manager, has a passion for helping people, and working at Huntington makes it easier to volunteer. “Huntington has been a huge supporter monetarily. We’ve also got a strong commitment to the group from our Dayton president.” Last year, the bank embraced AWK’s “Wish Tree” program in which children submitted their gift lists on Christmas ornaments. Associates and customers selected an ornament from the banking office trees, purchased the gifts and returned the toys to the office. Everyone—AWK families and volunteers—then celebrated the holidays at a King’s Island Winter Wonderland party. This was no easy task—there were 3,500 attendees. Says Mike, “It’s been tremendous. This allows me to go outside work and give of myself to help people. We’re in this business to do just that.” Moved by the many letters of heartfelt appreciation received from families, Mike adds, “It just makes you feel good.”
Hurricane Katrina Relief
NORTHERN OHIO

When word went out to Northeast Ohio that displaced survivors of Hurricane Katrina would be coming to Cleveland, Huntington associates began to prepare ways to help meet their basic banking needs. Evacuees were directed to the Cleveland Convention Center where they found a variety of emergency service providers. Armed with snacks, signage and specifically designed financial services, Huntington assisted those needing access to capital and cash. In addition, in December, more than 1,000 donated toys were collected in our Toledo, Bowling Green and Port Clinton banking offices and delivered to our downtown Toledo office where 30 volunteers wrapped the gifts. “Almost everyone wants to reach out in some way, but many people might not know how,” says Security Officer Chris Gunther whose idea set the effort in motion. “This is a project that everyone can feel good about.”

Neighborhood Housing Partnership
SOUTHERN OHIO / KENTUCKY

We’re excited about the donation Huntington has made, over three years, to Springfield’s Neighborhood Housing Partnership (NHP). This contribution is helping to expand NHP’s homebuyer counseling and education efforts, which include improving outreach to neighborhoods, minorities and churches. Our donation also supports the administration of other NHP programs, such as down-payment assistance for homebuyers. This donation makes Huntington the largest bank supporter of the NHP.
LifeCare Alliance/Meals on Wheels
CENTRAL OHIO

What started as one weekly Meals on Wheels “run” adopted by associate Larry Seward has developed into seven routes, each and every day! Huntington began its partnership with the LifeCare Alliance program back in 2001, and now more than 350 Huntington associates deliver food to others on their lunch hours. (Amazingly, some associates deliver meals seven days a week, all year long.) This kind of dedication adds up—Huntington associates have delivered 62,350 meals to 270 clients, saving LifeCare Alliance nearly $12,000 per route, per year, in delivery costs. It’s a win-win partnership: Meal recipients enjoy getting to know our associates while our associates have further developed their organizational and leadership skills by coordinating these routes.

Financial Fitness
INDIANA

Our Indianapolis region taped eight public service announcements to appear on WISH-TV, the CBS affiliate. Our partnership allows us to share these Financial Fitness “vignettes” with consumers and small business owners. Topics covered range from what to research before applying for a mortgage to how to choose a checking account or the options for cash management and online services—all with the goal of providing educational messages about how to secure a better financial future.
2005 was the year that Unizan Bank was welcomed into the Huntington family. This alliance is a natural fit, especially when it comes to community involvement. Unizan’s long history of commitment to the neighborhoods it serves dovetails nicely with Huntington’s philosophy of giving. After the conversion to Huntington, Eastern Ohio’s Melissa Tucke was encouraged to continue her rewarding work with a local Junior Achievement group. Using community volunteers, Junior Achievement brings business ideas into the classroom, grades K-12.

Over the years, Melissa has worked with elementary and middle school students, presenting weekly lessons over the course of five weeks or more. “School, especially middle school, can sometimes get boring for the students. The kids need something new in their day. With the Junior Achievement class, they’re learning in a way that’s fresh.” One particularly rewarding experience occurred in Melissa’s fourth grade class and involved a little boy who insisted he “just didn’t understand.” Melissa and the other student team members helped the boy and he finally completed the course. “As I handed him his certificate, he grabbed me and gave me the biggest hug.” She adds, “I’ve met the most incredible teachers and students and I have the opportunity to give back to my community. I feel like my life is blessed.”
National Conference for Community and Justice Walk
EAST MICHIGAN

More than 80 Huntington associates gathered at Belle Isle Park to support the National Conference for Community and Justice (NCCJ). The NCCJ’s Walk As One is a national fundraising walk-a-thon that brings participants together in the fight against bias, bigotry and racism. NCCJ programs teach participants the skills necessary to bring change in our nation’s institutions to build more just and inclusive communities. The regional President, Bruce Nyberg, is an active member of the NCCJ board of directors and is dedicated to promoting their mission of improving our nation’s inter-group relations to make America a better place to live.

Cleveland Saves / Roll Your Change Week
NORTHERN OHIO

Which will save you more money: Saving $20 a month for 10 years, or saving $2.50 every week for 20 years? That’s one of the questions we posed to students during Roll Your Change Week, sponsored by Cleveland Saves, a broad coalition of nonprofit, corporate and government groups helping area residents save and build wealth. As part of the week’s activities, Huntington shared a quiz with Cleveland public and private high schools to help students realize the advantages of starting early and planning ahead. Banking offices also gave away prizes for customers who were able to “guess the number of pennies” on display at each participating branch. Explains Dana Capers, Community Development Specialist, “We are proud to take an active role in helping Cleveland Saves reinforce its smart message of saving money and accumulating wealth.” (By the way, here’s the answer: The second method will save you $200 more.)
Additional Offices
Dealer Sales
ARIZONA
FLORIDA
GEORGIA
NORTH CAROLINA
PENNSYLVANIA
SOUTH CAROLINA
TENNESSEE

Private Financial and Capital Markets Group
FLORIDA

Mortgage Banking
MARYLAND
NEW JERSEY

International Banking Services
CAYMAN ISLANDS
HONG KONG

Ohio\(^{(1)}\)
BANKING OFFICES: 207
ATM LOCATIONS: 557

Michigan
BANKING OFFICES: 113
ATM LOCATIONS: 222

West Virginia
BANKING OFFICES: 26
ATM LOCATIONS: 110

Indiana
BANKING OFFICES: 23
ATM LOCATIONS: 74

Kentucky
BANKING OFFICES: 12
ATM LOCATIONS: 33

Total\(^{(1)}\)
BANKING OFFICES: 386\(^{(2)}\)
ATM LOCATIONS: 996

(1) INCLUDES 42 OFFICES AND 52 ATMs FROM UNIZAN MERGER.
(2) INCLUDES 5 PFG OFFICES IN FLORIDA.