



Welcome.

YOUR GUIDE TO COMMERCIAL BANKING
AT HUNTINGTON

We look forward to working with you.

By combining two great Midwest banks into a single organization, Huntington will deliver new resources and open new doors to help your company grow.

In these pages you'll find helpful information for your organization's upcoming transition to Huntington, as well as highlights from our lineup of products and services. You'll start to get a sense of who we are as well – including our commitment to give our commercial customers all the financial tools and assistance they need to succeed.

For details about the specific features of your commercial accounts at Huntington, as well as a summary of your Treasury Management Services that will be moving to our systems, please refer to the enclosed letter.

For specific guidelines regarding the transition of each Treasury Management Service, we have created a helpful online resource at huntington.com/TMTransitionGuide. In addition, your Relationship Manager will be reaching out to make sure your business has all the assistance needed to facilitate a smooth transition in service.

Welcome to commercial banking at Huntington.

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Huntington by the numbers

5th Largest
bank holding company
headquartered in our
Midwest footprint

Over 500
banking professionals
to advise and
assist you

Approximately
\$100 Billion
in assets

195,000
businesses and organizations
served by Huntington

\$31 Billion
in total commercial
loans

A Ratings
from Phoenix-Hecht
for Treasury Management
Services¹

¹Phoenix-Hecht 2016 Middle Market Quality Index™



Transition calendar

2017

WED 2/1	Administrator setup and preview period begins for Business Online.
THU 2/16	4 PM ET Last opportunity to perform online transactions through FirstMerit.com. FirstMerit e-Connect™ will be available for viewing only throughout the weekend.
FRI 2/17	At the end of the business day, FirstMerit branches will close for the holiday weekend as we make the transition to Huntington.
SAT/SUN/MON, 2/18, 19, 20 (Presidents' Day weekend)	Branches remain closed. No online transaction capabilities.
TUE 2/21	Full online access to your accounts and services resumes at huntington.com. FirstMerit branches will reopen as Huntington branches, and you'll have access to our consolidated network of nearly 1,000 branches throughout the Midwest.
LATE FEBRUARY	We will mail replacement commercial credit cards.

Transition notes

✔ Action required.

Account Numbers

Account numbers will change; however, there is no action required on your part. You will receive a separate communication from Huntington providing deposit account and routing numbers in early February. You can also find your account numbers via Huntington Business Online starting February 21.

Checks and ACH Transactions

No need to order new checks. You may continue to use current checks until depleted. ACH transactions (both incoming and outgoing) will continue as scheduled with no action required on your part.

Deposit Statements

You will receive a final statement from FirstMerit as of February 17.
✔ All of your online statements currently saved by FirstMerit will still be available to you at huntington.com.

Business Online

You can enroll and start banking online at huntington.com beginning Tuesday, February 21. See the enclosed letter for more details about your new Huntington online banking.
✔ We will provide all the necessary information about how to log-in for the first time. Watch for additional communications in early February.

Funds Availability

There are some changes in how Huntington makes deposited funds available for your withdrawal. Refer to page 28 in the enclosed *Huntington Account Disclosures* booklet for details.

Treasury Management Services

A comprehensive Transition Guide for all Treasury Management Services will be available online at huntington.com/TMTransitionGuide starting January 1, 2017. Be sure to visit the site, and click through to the services your company uses for detailed instructions and user guides. Your Relationship Manager is also available to answer any questions and provide any help you need.

Commercial Cards

You will receive new MasterCard® credit cards from Huntington to replace your current FirstMerit commercial cards. All cards will be mailed in late February to the individual listed as the program administrator on your account. (Note that only cardholders who have used their card in the last 12 months will receive replacement cards automatically.)
✔ See the enclosed letter for changes and enhancements to your card account.
✔ Watch for cards to arrive in late February.
✔ If your cardholders have arranged for recurring payments from their FirstMerit credit cards, they must provide merchants with the new Huntington card number and expiration date.
✔ Payment due dates may be changing, so pay attention to the date when you receive your statement.

Tax Reporting

We will send your company and the IRS any applicable tax reporting information for 2016. You may receive more than one IRS reporting form from FirstMerit and Huntington, if necessary.

Huntington's commitment to service

We'll deliver for your business.

In these pages you'll discover the many ways that Huntington can assist you, including insights and solutions you can use to run a stronger business. To help you make the most of these opportunities, we have organized your transition, as well as your ongoing service, around a single key relationship: the one between you and your Huntington Relationship Manager.

We'll bring the capabilities to you.

Your Relationship Manager will get to know your company and your vision for the future. Depending upon your needs, your Relationship Manager will select specialists encompassing every field of banking, from treasury management to capital markets, insurance, real estate finance and more. We'll build a team dedicated to serving you.

We'll share an industry perspective.

A unique aspect of our service is the addition of specialists with deep knowledge of specific industries. These bankers can add value to your team, and you'll gain a fresh perspective in developing financial strategies that give you a competitive edge.

We'll add value.

Your Relationship Manager has experience in your industry and in your local marketplace, which can make a real difference to your business. This added skill and experience will help us recognize your challenges, see your opportunities, and be proactive in reaching out to you with the right services and solutions. We'll make sure you have all the financial tools to succeed.

Not just banking specialists. Industry specialists.

Asset Based Lending
Auto Finance
Commercial Real Estate
Energy
Food and Agribusiness
Franchise
Government
Healthcare
International
Not For Profit
Technology Finance

Credit, loans and leasing

Integrated financial solutions
for securing needed capital.

One of the largest commercial banks headquartered in the Midwest, Huntington offers you three decisive advantages:

- The strength to provide financing for plans of virtually any size and ambition.
- The expertise to help you structure your credit cost-effectively and strategically.
- The determination to help you succeed.

We're looking forward to putting these advantages to work for you.

Working Capital Finance

- Commercial Lines of Credit are available to help you meet short-term cash flow needs.
- Commercial Term Loans can be customized to meet your specific requirements.

Commercial Real Estate

If you have expansion plans in your future, Huntington can deliver the financing to help you purchase and improve new or existing properties:

- Economical fixed and variable rates with flexible terms up to 15 years.
- Borrow up to 75% of the appraised value or purchase price, whichever is lower.

Mezzanine Finance

Leverage your company's stock value to fund further growth through our comprehensive range of mezzanine investment programs. Use the funds for acquisition, expansion, real estate investments, and more.

Equipment Finance and Leasing

Huntington's Equipment Finance group develops lease arrangements that will help you improve cash flow, improve your tax position, and even optimize your financial reporting. We offer specialized knowledge in a diverse range of fields, including:

- Transportation – Marine, Road and Aircraft
- Manufacturing Equipment
- Technology Finance
- Syndications
- Lease Lines of Credit
- Lender Finance and many more

Asset Based Lending

If yours is a seasonal or cyclical industry, or if conventional financing is impractical for various reasons, Huntington Credit can help. Collateralized loan options are often well-suited for many clients, including those with relatively high financial leverage. Using formula-based advances backed by tangible collateral, our Lending Specialists can create an affordable loan that can finance any aspect of your growth, turnaround, or day-to-day operating needs.





Online banking

Huntington's Business Online is a secure, robust platform for monitoring and controlling your finances.

Highlights of Business Online

Monitor Activity

- Save time by viewing all of your business account balances in one place.
- View balances and transaction detail for a previous business day or for a range of dates.
- Export data into your own accounting software system or spreadsheet by using a CSV (Comma Separated Value), BAI (Bank Administrative Institute), Quicken or QuickBooks format file.
- Domestic and international wires.

Manage Your Own Administration

- Delegate account access to key employees.
 - Authorize users to initiate transactions.
 - Set up users to access specific accounts or types of accounts.
- Modify your company information online (for Business Online only) without having to call your sales representative.

Advanced Reporting

- Advanced Reporting is a resource in Business Online that brings you access to features like balance alerts, transaction alerts, incoming and outgoing payment alerts, expanded export formats, a dashboard view of accounts, custom transaction views and multiple new account reports.
- Three levels of reporting packages are available at Huntington: Premier, Select and Basic. This allows you to select the level of sophistication and customization your company requires, while paying only for what you need.

Send/Receive Payments and Transfer Funds

- ACH services
 - Consolidating/concentrating funds
 - Direct deposit of payroll
 - Payments to vendors
 - Collecting receivables

Online capabilities at a glance

Payables Processing

- Payment Center
- Business Payroll
- Commercial Cards
- Controlled Disbursement
- Reconciliation Services
- Smart Tax

Receivables Processing

- Remote Deposit Capture
- Merchant Services
- Vault Services

Business Security Suite

- Dual Approval
- Audit Reports
- Check Images
- Users/Permissions

Advanced Reporting

- Multiple Reporting Packages
- Customizable Alerts
- Expanded Export Formats

Account Management Tools

- Account Transfers
- Online Statements
- Bill Payments

Payment Center

A single convenient access point for all of your ACH and Wire Transfer functions.

Payment Center is a Huntington innovation that combines all beneficiary information, as well as all payables reporting and monitoring, in one secure and easy-to-use platform that you access through Business Online.

- Simple user administration via role-based entitlements.
- Beneficiary Address Book used to store a single record for each business partner, customer or employee regardless of payment method (Wire or ACH).
- Protection from fraud with payment-level fraud monitoring for Wires.
- Alert options to keep you informed of the status of your payments throughout the day.
- Options to customize and personalize the system to meet the preferences of every user.



Deposits and liquidity management

Innovative solutions to optimize cash flow.

Even under the best of circumstances, managing liquidity can be a challenging task. You want to maximize returns on idle cash, yet be prepared when the need for extra funds arises.

Huntington can help, with powerful liquidity solutions for companies with complex financial operations. With the right tools to manage your operating cash, including a variety of automated solutions, we can suggest ways to optimize your cash flow and find that delicate balance you're looking for.

Operating Accounts

For your IMMEDIATE NEEDS

Count on your cash to be where you want it, when you want it.

- Analyzed Checking
- Hybrid Checking
- Zero Balance Accounts
- Public Funds Solutions
- Non-Profit Solutions
- IOLTAs / IOTAs

Working Capital

For your SHORT-TERM NEEDS

Invest for upcoming projects and capital projects, while staying liquid.

- Money Market Deposit Accounts
- Notice Accounts
- Automated Sweep Accounts
- Public Funds Solutions
- Non-Profit Solutions
- Money Market Mutual Funds

Strategic Cash

For your LONG-TERM NEEDS

Reserved but never idle. Ask us to build an investment strategy to fit your guidelines.

- Certificates of Deposit
- Fixed Income Investments
- Customized Solutions

Payables and receivables management

PAYABLES

Consistent, reliable control of your cash-out activity.

Automated Clearing House (ACH)

ACH allows you to make payments electronically to any domestic U.S. bank and many foreign countries, using either a NACHA formatted direct transmission or online through our Payment Center (see p. 9).

Business Payroll

This all-inclusive, full-service online payroll processing service gives you anytime, anywhere payroll remittance, processing and reporting services.

Commercial Cards

You can issue cards to your employees with specific credit limits, merchant category controls and spend controls. These pay-in-full cards provide a revenue share in the form of a rebate based on total dollar amounts charged.

Controlled Disbursement Account (CDA)

CDA helps you manage funds by reporting exactly what checks will clear your account during evening processing. Accounts can be funded automatically with automated sweep transfers or a zero balance account; or at your discretion through internal transfers, wire or ACH deposits.

Reconciliation Services

Huntington offers full, partial or deposit only services to simplify your bookkeeping process.

Smart Tax

Authorize Huntington to remit your Federal, State and Local tax payments directly with secure online access to your payment records.

Wire Transfer

This real-time method of transferring available funds can be initiated online through our Payment Center (see p.9) or by calling Huntington's Wire Transfer Operations.

RECEIVABLES

Make payment easier for customers and faster for you to process.

Lockbox

Huntington offers both wholesale and retail lockbox services, as well as a Nationwide Lockbox that features multiple payment processing locations.

Merchant Services

Partnering with First Data Merchant Services, we accept any type of electronic payment, including credit cards, debit cards, check verification services, stored-value/prepaid cards, e-commerce, e-wallet and gift cards.

Remote Deposit Capture (RDC)

Simply use our software to scan your checks through any certified scanner. Checks are deposited the same day, with no early cutoff times.

Returned Checks

Huntington can facilitate the processing of returned checks from your clients and customers, with services that can include returns reporting by phone and redepositing of checks that are returned for the first time.

Vault Services

Gain quick access to deposited funds and the ability to place coin and currency orders when it's convenient. Services also include a Virtual Vault that expands our vault services to 150 additional locations nationwide, and Secure Safe, which allows you to use our vault services in conjunction with a safe at your store location.



Fraud prevention services

Now it's easier to stay a step ahead of today's security threats.

Fake invoices. Counterfeit checks. Email fraud and phishing. Stolen account information. Every day, the fraud-related issues seem to grow. In fact, fraud now accounts for more loss to businesses than any other liability.

That's why Huntington has created the Business Security Suite, with strong payment and fraud protection that makes it easier to monitor your payments.

ACH Positive Pay

- Manage ACH debits and credits posted to your business account via filters and blocks. Simply specify which ACH debit entries are allowed to post and which activity should be prevented.
- Approved transactions will occur as expected, without delays. Unapproved transactions will be suspended, pending your online review and approval.

Check Positive Pay

- Our strongest paper-based fraud mitigation system. When every check you issue is presented for payment, we confirm it against your check-issue files so you know the money goes where you intended.
- For additional levels of security, you can add Maximum Dollar and Stale Date limits that trigger automatic review before payment is authorized.

Reverse Positive Pay

- This service provides early detection of altered or counterfeit checks. You receive a daily report of all checks presented for payment, as well as digital images of these checks, which you can then approve or deny at your discretion.

Check Block

- Further reduce fraud risk by restricting your checking account to electronic activity. All paper-based transactions are automatically rejected and returned.

Fighting Fraud with Online Tools:

- Users/permissions (administrator, decisions, limited accounts, users)
- Branch-free banking
- Dual approvals
- Audit reports
- Email alerts
- Check imaging

Additional services



Insurance

Manage risk more effectively.

There's a lot to be said for getting your commercial insurance from professionals who know your business. As specialists in developing risk management solutions, we're ideally suited to evaluate the strengths and weaknesses of your current coverage. And we can become your single source for a broad range of business insurance programs that protect your employees, your assets, your personal legacy or your shareholder value.

In the face of an uncertain future, ask us to devise strategies that will help protect your company. We can promise you competitive rates and responsive service from experts who know your company.

- Property and Casualty
- Professional Liability
- Risk Management
- Employee Benefits
- Business Succession Planning
- Franchise and Association Programs
- Surety Bonding
- Title Insurance

Capital Markets

Raise capital, control risk, or find suitable investments.

Huntington's Capital Markets Group offers highly customized services to meet the unique needs of your organization. Our size and strength, combined with our global connections and vast experience, make Huntington an invaluable asset in navigating these markets successfully.

- Institutional Investments
- Currency Risk Management (CRM)
- Investment Banking
- Equity Underwriting
- Commodities Hedging and Risk Management
- Interest Rate Risk Management

Investments

Make the most of idle business cash or a personal portfolio.

Is your investment representative listening to you? At Huntington, we ask questions, listen carefully, develop a clear plan, and offer meaningful advice along the way. Starting with a simple conversation, we'll work together with you to develop a portfolio that could become the shortest path to the financial future you imagine.

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

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 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.

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



Our most rewarding relationship.

Commercial business owners and executives 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 that addresses every facet of your financial life.

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.

- Wealth and Investment Management: Expect highly personalized solutions that combine life and income planning, wealth preservation strategies, and portfolio management tailored to your most exacting investment preferences, income goals and time horizons.
- Trust and Estate Planning: Our experienced advisors are here to assist you in creating and administering trusts that preserve your assets, limit your tax exposure, provide for your loved ones, support your charitable endeavors and meet other important life goals.

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
- Consolidated View of Linked Accounts (CDs, IRAs, Brokerage)
- Mobile Apps for Smartphones and Tablets
- ApplePay for iPhone® Users
- Mobile Account Alerts²
- Small Safe Deposit Box
- 10% Rewards Bonus with our Voice Credit Card®

² Carrier's message and data rates may apply.

Welcome. Thank you for getting to know Huntington.

As you can see, there's a lot to be gained by banking with us. But our most important advantage won't be found by surveying our products and services. What commercial clients value most is our willingness to be proactive in bringing you solutions that help you run a better company.

We're a bank that looks out for you. Your success is our success. And we're committed to bringing you the very best commercial banking services that Huntington has to offer.

Your Huntington Relationship Manager will be reaching out to you to discuss the specifics of your transition to Huntington, and to answer any questions you may have.

We look forward to working with you, and making you a satisfied and loyal customer.

Welcome to Huntington.


To learn more, contact your
Relationship Manager
or visit huntington.com/FirstMerit.



MasterCard is a registered trademark of MasterCard International Inc.

iPhone is a trademark of Apple Inc., registered in the U.S. and other countries.

Huntington Private Client Group is a team of professionals dedicated to delivering a full range of wealth and financial services. The team is comprised of Private Bankers, who offer premium banking solutions, Huntington Wealth and Investment Management professionals, who provide, among other services, trust and estate administration and portfolio management from The Huntington National Bank, and licensed investment representatives of The Huntington Investment Company, who offer securities, investment advisory services and insurance.

The Huntington National Bank is an Equal Housing Lender and Member FDIC.  and Huntington are federally registered service marks of Huntington Bancshares Incorporated. Voice Credit Card® is a service mark of Huntington Bancshares Incorporated.

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