

# Welcome.

Your guide to personal 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 some helpful news and tips that will simplify your upcoming transition to banking at Huntington, as well as highlights from our innovative 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 our customers. If you value a bank that can make a real difference in your financial future, you'll feel right at home with Huntington.

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

Welcome to Huntington.

**We're here to help. Contact us today.**

**888-554-4362 • [huntington.com/FirstMerit](https://www.huntington.com/FirstMerit)**

# WELCOME. HERE'S WHAT YOU CAN COUNT ON FROM HUNTINGTON.

## 1 We'll look out for you.

We're the bank that has 24-Hour Grace®, a service that gives you more time to make a deposit to avoid overdraft fees. (Learn more at [huntington.com/grace](https://huntington.com/grace).) And with All Day Deposit<sup>SM</sup> for ATM and mobile, there are no early deadlines for depositing checks. Our banking day ends at midnight, just like the real day.

## 2 We'll give you more places to bank.

You'll have a network of nearly 1,000 branches and 2,000 ATMs across eight states. Plus, our ATMs accept envelope-free deposits and our supermarket locations in Ohio and Michigan are open 7 days a week.



**24-HOUR GRACE®**  
OVERDRAFT FEE RELIEF



**SMART ATMs**  
WITH ENVELOPE-FREE DEPOSITS

## 3 We'll help you bank from nearly anywhere.

In addition to secure and easy-to-use online banking, we bring a full array of banking services to your smartphone or tablet. You can deposit checks, pay bills, set up alerts, and take care of all kinds of everyday tasks from your iPhone® or Android® device.<sup>1</sup> Our latest innovation is Quick Balance, which displays your balance with just one tap.

## 4 We support our communities.

We're big believers in supporting the civic, government, and non-profit groups that help our neighborhoods thrive. Through philanthropic grants, community development dollars, programs for small businesses, and a passionate team of caring staff volunteers, towns and neighborhoods near you will find a friend in Huntington.



**MOBILE BANKING APP  
WITH QUICK BALANCE**



**COMMUNITY  
SUPPORT**

# TOP THINGS TO KNOW & DO

ACCOUNT NUMBERS	You'll see new account and routing numbers starting 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	CLOSED	TUE 21	OPEN
<p><b>4 PM ET</b></p> <p>Last opportunity to initiate online bill payments and external transfers through FirstMerit.com. FirstMerit online banking will be available throughout the weekend for viewing only.</p>	<p>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.</p>	<p>Presidents' Day Weekend</p> <p>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.</p>				<p>FirstMerit branches reopen as Huntington branches, and you'll have full access to all your accounts at any Huntington branch.</p> <p>You can activate and begin using your Huntington debit/ATM card. (When you activate it, your current FirstMerit card will stop working.)</p> <p>You can enroll and start using Huntington Online Banking, including resumed Bill Pay, and download our Mobile Banking app.</p>	

# THE DETAILS

## ACCOUNT NUMBERS

Account numbers will change. After February 21, you'll find your new account and routing numbers on your Huntington Mobile Banking app, via Huntington Online Banking or on your first statement from Huntington.

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

Back

My Checking Account \*1234

Logout

Account Balance:

\$1,099.40

Summary

Pending

History

Beginning Balance:

\$1,600.00

Pending Transactions:

-\$400.60

Deposit Holds:

-\$100.00

Account Balance:

\$1,099.40

Routing Number: 000088877

Account Number: 98765431234 [Hide](#)

Your new account numbers will be displayed on your online account overview or mobile account summary.

## 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. Activate your new card beginning on Tuesday, February 21.

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

- ☒ If you have arranged for recurring payments (e.g., automatic bill pay, online and digital wallets or merchant websites) 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, MOBILE BANKING AND BILL PAY

Enroll at [huntington.com](http://huntington.com) starting Tuesday, February 21. Just a few quick steps and you're all set.

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

- ✓ You will need to reestablish any online account-to-account internal or external transfers involving your accounts.
- ✓ Unlike how it works today, Huntington debits funds for your bill payment on the day the payment is initiated (if made by 4 PM ET), not on the day the payment is delivered.
- ✓ Watch for additional communications in early February for more details.

BILL PAY | Edit Single Payment

Edit Payment

Columbia Gas  
Account: \*4321  
Category: Utilities  
Payee Code: 01

Send on: 03/30/17

Deliver By: 04/14/17

Amount: \$94.39

Memo:

Close Bill

This is part of a recurring series. Changes will only be applied to this single payment. [Edit recurring settings](#)

Save Changes Delete Payment Undo Changes

At Huntington, bill payments will be debited from your account on the "Send on" date, not the "Deliver by" date.

## FUNDS AVAILABILITY

There are some changes in how Huntington makes deposited funds available for withdrawal. Refer to your letter or page 26 in the enclosed *Huntington Account Disclosures* booklet for details.

## THE DETAILS *(continued)*

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### 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 Friday, February 17. Statement cycles will remain approximately the same as they are today.

Accounts already linked for statements will continue to be linked. We will also link your accounts for Total Relationship Balance shortly after February 21, although there may be certain linkages that our systems are unable to support. If you have any questions, please contact us at 888-554-4362.

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### CREDIT CARDS

Huntington MasterCard® credit cards will be mailed in late February to cardholders who have used their FirstMerit credit cards within the past 12 months.

- ☒ Pay attention to the payment due dates, which might change from your current due dates.
- ☒ Payments should be mailed to the address on your Huntington statement; update the payment address if you make electronic payments.
- ☒ 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.

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### PRIVACY PREFERENCES

Privacy preferences previously communicated to FirstMerit **will not transfer**.

- ☒ Please reestablish privacy preferences with Huntington. Refer to the enclosed Huntington Privacy Policy Notice.

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## AUTOMATED TELEPHONE BANKING

Get 24/7 access to your account information, transfer money and more. Starting Tuesday, February 21, call 800-480-BANK. 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 Social Security Number on your first call.

- ✓ You'll be asked to say or enter your FirstMerit telephone banking 4-digit code, your existing Huntington secret code, or Huntington debit card or ATM card PIN.
- ✓ Don't have a secret code or debit/ATM card PIN? 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.

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## 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).

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## TAX REPORTING

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.

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## SAFE DEPOSIT BOX SERVICE

There will be no interruption in service unless we have notified you otherwise.

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# CHECKING & SAVINGS

## SMART CHOICES FOR YOUR MONEY.

### CHECKING THAT CHECKS ALL THE RIGHT BOXES.

Want to earn interest and extra benefits? Or avoid balance requirements and monthly fees? Or find something in between? No matter what your priorities are, Huntington's got your checking account.



### SAVING THAT'S EXTRA-REWARDING.

Huntington gives you three ways to earn interest on your savings without tying up your money. Add an extra layer of benefits if you're also our checking customer, including free overdraft protection transfers from your savings or money market account to your checking account.<sup>2</sup>

- Huntington Premier Savings
- Huntington Relationship Savings
- Huntington Relationship MMA

You might even earn higher savings rates when you link certain savings and checking accounts.

Certificates of Deposit are also available for terms ranging from 30 days to six years.



## HUNTINGTON 25 CHECKING™

- Our highest interest rates on checking.
- No ATM fee from Huntington, and unlimited refunds of withdrawal fees from other providers.<sup>3</sup>
- Avoid the \$25 monthly maintenance fee if you have \$25,000 in Total Relationship Balances.<sup>4</sup>



## HUNTINGTON 5 CHECKING™

- Attractive rates on your balances.
- Five monthly refunds of cash withdrawal fees from other ATM providers and no fee from Huntington on those 5 withdrawals.<sup>3</sup>
- Avoid the \$5 monthly maintenance fee if you have \$5,000 in Total Relationship Balances.<sup>4</sup>



## ASTERISK-FREE CHECKING™

- No minimum balances, no activity requirements, no monthly fees.
- No gotcha fees, no asterisks.

## EVERY HUNTINGTON CHECKING ACCOUNT LOOKS OUT FOR YOU WITH:

### FREE OVERDRAFT PROTECTION

No fee for transfers from savings or money market accounts.<sup>2</sup>

### 24-HOUR GRACE® OVERDRAFT FEE RELIEF

If your account is overdrawn, we give you more time to make a deposit to avoid the overdraft fee.

### ALL DAY DEPOSIT™

You don't have to rush to beat early cut-off times for your ATM or mobile deposits.

### AND MANY FREE SERVICES

Online banking with free bill pay, a free mobile app, free account alerts<sup>1</sup>, a free debit card and more.

# ONLINE/MOBILE BANKING & BILL PAY

## TAKE CONTROL OF YOUR MONEY, ON YOUR SCHEDULE.

You can look forward to convenient banking at home, at work or on the go. With a tap here and a click there, you gain 24/7 access and control.





## MOBILE APPS

Our apps for your smartphone and tablet take the great features of Online Banking and put them right in your pocket. Just download our app from the App Store® or Google Play™, follow the simple instructions and enroll anytime after February 21, 2017.



## QUICK BALANCE

We help our customers get quick views of their account balances with just one tap. Check out Quick Balance on the log-in screen of our Mobile App.



## MOBILE DEPOSITS

Spend less time in the teller line. Simply use the App to snap a photo of your check when you want to make a deposit.



## ACCOUNT ALERTS

Every time a dollar moves, you'll know it. Set customizable account alerts<sup>1</sup> for your balance, withdrawals or bill payments, and get notifications via text or email (or both).



## ONLINE BANKING

You'll find all the power and control you've come to expect. Transfer money, pay your bills, review your balances and transaction histories – anytime.



## BILL PAY

Simplicity, security and no fees – what more could you ask? Bill Pay is easy to set up (or transition to, if you're already a Bill Pay customer. See p. 9 for details.) And Huntington guarantees that your payments will be sent on time, every time, or we'll pay the late fees. Visit [huntington.com](http://huntington.com) for the full terms of our Personal Online Guarantee.

# LOANS & LINES

## THE MONEY YOU NEED WHEN YOU NEED IT.

Getting you the right loan at the right time: that's our specialty at Huntington. From looking for your first home to planning your next big home improvement, we've got the options you need. And we've got the experience to guide you toward the smartest borrowing decisions for the long haul.

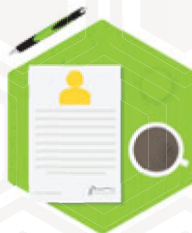
### Check out our choices.

Then let's see what we can do to make life a little better with the right loan.



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**PROJECTS & PLANS:  
HOME EQUITY LOANS  
& LINES OF CREDIT**



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**BIG-TICKET  
PURCHASES:  
SECURED &  
UNSECURED LOANS**



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**HOME FINANCING:  
MORTGAGES & OTHER  
BORROWING OPTIONS**



### **Home Equity Loans**

Use the equity in your home to secure a loan for large purchases, one-time home improvements or debt consolidation.

### **Home Equity Lines of Credit**

Also use the equity in your home as a reusable source of funds for an initial ten years without reapplying for a loan. Plus, you have easy access to the funds you need (up to your approved credit limit) via check, credit card or Online Banking.

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If you have a one-time expense and prefer the stability of a fixed interest rate with a set term, a Huntington loan may be right for you. We'll give you the money in one lump sum. And with fixed monthly payments, there are no surprises.

### **Personal Loans**

Ideal for unexpected expenses that do not require any collateral for financing. Or, one-time large ticket purchases like cars and boats.

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Whether you're buying a home or refinancing your current one, Huntington has mortgages to help make it happen. You'll find a wide range of fixed and adjustable rate mortgages along with HARP refinance programs and construction loans, all of which can be tailored to fit your circumstances. We also offer FHA and VA<sup>5</sup> loans, as well as other specialty loan products.



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

## Our most rewarding relationship

Huntington's Private Client Group is designed for successful individuals who want customized solutions and highly personalized attention to help them manage, preserve and enhance their wealth. 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<sup>SM</sup> Credit Card
- Unlimited Non-Huntington ATM fee refunds and reimbursements of international transaction fees

# INVESTMENTS

## THE ADVANTAGES OF A PORTFOLIO DESIGNED AROUND YOU.

At Huntington, smart investing always starts with a conversation. We ask questions, listen carefully, develop a clear plan for your portfolio 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

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.



## The skills to put it all together

Your advisor and team of experienced bankers and investment professionals will 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 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.

# INSURANCE

## PROTECTING WHAT YOU CARE ABOUT.

Knowing you have the right protection at the right price is what insurance should be all about. At Huntington, we make it our business to provide you with customized protection plans for the people and things that matter most to you.

- Your life
- Your health
- Your home
- Your possessions

Call us at 800-628-7064 to ask for a complimentary, no-obligation insurance review with one of our trained and licensed insurance professionals.



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.

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

## NOW LET'S GET STARTED.

At Huntington, we want to be a valued resource for you, your family and your community. You'll find 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 real difference in your financial life for many years to come.

Welcome to Huntington.

**To learn more, contact us today.**

**Call 888-554-4362 • 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> Regulations limit the number of transfers that can be made on savings and money market accounts during the calendar month or statement cycle.
- <sup>3</sup> You will be responsible for any international transaction or other fees charged by the network.
- <sup>4</sup> You can avoid the monthly checking maintenance fee for any statement period on the following checking accounts when you keep a total relationship balance of \$25,000 for the Huntington 25 Checking account or \$5,000 for the Huntington 5 Checking account. A total relationship balance consists of a combination of deposits held directly with us or investments made through our affiliate, The Huntington Investment Company. Eligible deposits are this checking account and your personal money market, savings, certificate of deposit (CD), and individual retirement (IRA) accounts. Eligible investments are those in your name which The Huntington Investment Company reports to our deposit system for inclusion in the total relationship balance, and generally certain direct investments in mutual funds and annuities, as well as retail life insurance products. You must ask us to link eligible accounts for them to be included in the total relationship balance. Eligible accounts you have linked to other checking accounts cannot be linked to this checking account. We figure the total relationship balance each month by adding the qualifying balances, as we determine them, for all your eligible linked accounts to the average daily balance of this checking account for the monthly statement period.

<sup>5</sup> VA loans require a VA certificate of eligibility. Huntington is not acting on behalf of, or at the direction of, the VA, FHA, the USDA or the Federal Government. 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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The Huntington National Bank is an Equal Housing Lender and Member FDIC.  Huntington®, 24-Hour Grace®, Asterisk-Free Checking®, Huntington 25®, Huntington 5® and Voice Credit Card® are federally registered service marks of Huntington Bancshares Incorporated. Huntington® Welcome™ and All Day Deposit™ are service marks of Huntington Bancshares Incorporated. The 24-Hour Grace® system and method is patented; US Pat. No. 8,364,581.

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