

FREQUENTLY ASKED QUESTIONS

Bank of America Branch Conversion Customer FAQs

Updates to this document will be made accordingly following September 12, 2014.

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General

1. Who is Huntington Bank?

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- ❖ Huntington Bancshares Incorporated is a regional bank holding company headquartered in Columbus, Ohio. Its principal subsidiary is The Huntington National Bank. The Bank was founded in 1866, and its principal markets are Ohio, Michigan, Pennsylvania, Indiana, West Virginia, and Kentucky.
- ❖ Huntington includes a banking network of more than 700 traditional and in-store branches, and through an array of alternative distribution channels including internet and mobile banking, telephone banking, and more than 1,500 ATMs.

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- ❖ Huntington also provides commercial banking services to the automotive dealers and retail automobile financing for dealer customers.

2. What should I know to prepare for conversion weekend?[Back to top](#)

- ❖ Check your account balances on Friday, September 12, 2014, as you won't have access to view them over the weekend.
- ❖ You may experience delays in updating your account balances, which could result in purchase and withdrawal limits that are different from what you expect.
- ❖ For this weekend only, you will have the convenience of Huntington Debit Overdraft ServiceSM, which may cover overdrafts for ATM and everyday debit card transactions. You will not be charged an overdraft fee.
- ❖ Since tellers and ATMs will be unavailable during the weekend, plan ahead by obtaining the cash you may need before 10 PM on Friday, September 12.
- ❖ Activate your new Huntington Debit/ATM Card after 9 PM on Friday, September 12.

3. What is your privacy policy?[Back to top](#)

- ❖ Privacy preferences with Bank of America will not transfer. Please reestablish privacy preferences with Huntington. To protect your privacy, current online and bill pay customers will receive new temporary login information in a separate communication before Friday, September 12.

4. How do I update my contact information?[Back to top](#)

- ❖ You can change your email address online, by phone, or in person, and your email address change will apply to all Huntington accounts on which you are the primary signer (checking, savings, money market, certificate of deposit, investment, credit card, and mortgage). You can also change your mailing address online, by phone or in person.

5. Does Huntington have Spanish speaking associates?[Back to top](#)

- ❖ Our phone bank has the ability to conference in a translator for the Spanish language should you need assistance. Please call **1-866-375-6502**.

6. What will happen to my safe deposit box?[Back to top](#)

- ❖ Safe Deposit Boxes will be transitioned during the conversion weekend, and you will be able to access your safe deposit box beginning Monday, September 15, 2014.
- ❖ With the conversion, Bank of America will manage the process of refunding your \$25 deposit. These refunds are planned to be sent to you by August 15, 2014.
- ❖ **Note:** For customers of the 12470 Felch Street Branch in Holland, if you have a safe deposit box, it will be automatically moved to a secure safe deposit box room at the new branch. Your box will not be opened during the relocation process. Your box numbers and keys will remain the same. You won't have to do a thing, and you can access your safe deposit box at the Huntington West Shore Drive Branch, 3414 West Shore Drive starting on Monday, September 15, 2014.

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7. When can I start using your automated phone system?

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- ❖ Beginning September 15, 2014, you can begin using Huntington automated phone system to retrieve your account information.
- ❖ The number to our automated phone system is: **1-800-480-2265**

8. How do I contact Huntington with questions about my Bank of America account transition?

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- ❖ Please call **1-866-375-6502** for any questions about the transition of your account to Huntington. Associates are available 24 hours a day, 7 days a week to assist you.

Branches

1. What Bank of America branches are being acquired?

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- ❖ We are acquiring 24 Bank of America locations in Michigan: Algonac, Alma, Bay City, Burton (2), Dundee, East China, Fenton, Flint (2), Fort Gratiot, Grand Blanc, Holland, Lambertville, Midland, Monroe (2), Muskegon, Port Huron, Richmond, Saginaw (3), and Temperance, which will operate as Bank of America until the acquisition and transition are complete on September 12, 2014.

2. How can I find a Huntington branch closest to me?

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- ❖ To find a Huntington branch nearest you, take a look at our branch and ATM locator on our corporate website: www.Huntington.com/locator/advantage.jsp.

3. When will the Bank of America branches close and reopen?

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- ❖ Bank of America branches that we are acquiring will close at Noon on Friday, September 12, 2014, and will be closed for the weekend. ATMs at these locations will become temporarily unavailable.
- ❖ Acquired branches and ATMs will reopen as a Huntington Bank branch or ATMs beginning at 9:00 AM ET on Monday, September 15, 2014.
 - 12470 Felch Street, Holland, MI, will relocate to 3413 West Shore Drive, Holland, MI.

Account Information

1. What is my new account routing/transit number?

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- ❖ Your new routing/transit number with Huntington Bank is 072403473. IMPORTANT NOTE: This routing number is only for checks, direct deposits / automatic payments. It is not the same number as the one used for wire transfers.

2. When can I sign on to the Huntington Bank website as a new customer?

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- ❖ You can start using Huntington Online Banking and download the Mobile Banking app on Monday, September 15, 2014.

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3. Can I still use my Bank of America checks after my account is migrated to Huntington Bank? [Back to top](#)

- ❖ We will no longer honor Bank of America checks after Friday, November 14, 2014. Outstanding checks presented after November 14, 2014, will be returned unpaid.

4. When will I get my new Huntington checks? [Back to top](#)

- ❖ You should receive new Huntington Bank checks in advance of September 12, 2014, and can begin using them starting on Saturday, September 13, 2014.
- ❖ Check numbers will start at 1001, and customers can change the check number upon re-order.
- ❖ Huntington checks presented prior to Friday, September 12, 2014, will be returned.
- ❖ Bank of America checks presented for payment after Friday, November 14, 2014, will not be honored.

5. Do I need to notify my employer, merchants, or others making direct deposits to or automated withdraws/payments from my account of my new Huntington routing/transit number and account number? [Back to top](#)

- ❖ You should receive a letter from Huntington with your new routing/transit number and account number in advance of September 12, 2014.
- ❖ In order to avoid delaying your direct deposits or automated payments, we recommend that you provide your new routing/transit and account number to the originators (i.e., your employer, merchant, or other person) of these direct deposits or automated payments on or after September 15, 2014. *You should not make this change before September 15 because your new account with Huntington will not accept direct deposits or automated payments until then.*
- ❖ Any direct deposits or automatic payments presented on your new Huntington account prior to September 12, 2014 will be returned.
- ❖ We will not be able to post or honor direct deposits and automatic payments with your Bank of America routing/transit and/or account number after Friday, November 14, 2014.

6. Can I change or switch what kind of Huntington account I am being transitioned into? [Back to top](#)

- ❖ Beginning September 15, 2014, you can visit any one of our Huntington branches or call us at **1-866-375-6502** to review all of the available account options we have to offer.

7. Does Huntington offer Overdraft Protection? / What is Overdraft Protection? [Back to top](#)

- ❖ Huntington offers Overdraft Protection that can provide coverage just in case your checking account may be overdrawn. You ask us to simply link a qualifying Huntington deposit account, credit card or personal line of credit to your checking account to cover transactions that exceed the available funds.
- ❖ Beginning September 15, 2014, you can visit any one of our Huntington branches or call us at **1-866-375-6502** to review Overdraft Protection options available to you.

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8. How much transaction history from my Bank of America account will be transitioned over to my new Huntington Online Banking? [Back to top](#)

- ❖ One year of Bank of America account history and check images will be transferred to Huntington.

Debit / ATM & Credit Cards

1. When can I activate my new Huntington debit/ATM card? [Back to top](#)

- ❖ You can continue to use your Bank of America debit/ATM card up until 10:00 PM ET on September 12, 2014, which is when the Bank of America card will be deactivated.
- ❖ Your Huntington Bank debit card can be activated beginning at 9:00 PM ET on September 12, 2014.
 - You can activate your card by calling 1-866-306-5442 or by making a PIN purchase or ATM transaction.
- ❖ Please make sure to obtain cash for use over the weekend since branches and some ATMs will be unavailable from September 12 until September 15, 2014.

2. Can I still use my Bank of America debit card after my account is migrated to Huntington Bank? [Back to top](#)

- ❖ No. Your Bank of America debit/ATM card will stop working on Friday, September 12, 2014, at 10:00 PM ET.

3. Can I still use my Bank of America credit card after the conversion? [Back to top](#)

- ❖ Yes. Your Bank of America credit card will continue to be managed by Bank of America but you will no longer be able to submit payments for these accounts at an impacted Bank of America branch after it is acquired by Huntington Bank on September 12, 2014. You can continue to use and access this card as normal.

4. How do I make a payment to my Bank of America credit card? [Back to top](#)

- ❖ Should you have questions about how to make payments directly to Bank of America following the acquisition, please call Bank of America at 1-866-251-0233.

5. Can I redeem my Bank of America credit card rewards for cash into my new Huntington account? [Back to top](#)

- ❖ No. If you're in a Bank of America credit card rewards program, you will not be able to redeem them for cash into a Huntington Bank deposit account once your deposit account is transferred to Huntington. If you have more questions, please call Bank of America at 1-866-251-0233.

6. What if my new Huntington debit/ATM card/PIN did not arrive? [Back to top](#)

- ❖ Please call **1-866-375-6502**, which is available 24 hours a day, 7 days a week, to request a replacement Huntington debit/ATM card or PIN.

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7. How do I request a replacement debit/ATM card after conversion weekend (after September 15, 2014)? [Back to top](#)

- ❖ Online: If you are enrolled for Online Banking, log in to your account. Click on the "Customer Service" tab and choose "Reissue My Existing Debit Card or ATM Card" from the options under Account Services. (If you are not currently enrolled for Online Banking, you can enroll online for instant access if you have an existing account with a Debit Card.)
- ❖ By phone: If you do not have Online Banking, and do not wish to sign up now, please call **1-866-375-6502** 24 hours a day, 7 days a week to request a replacement Debit Card or ATM Card over the phone.
- ❖ In a banking office: Visit a Huntington branch near you and a Personal Banker will assist you.

8. What is my new Huntington debit/ATM card spend limit? [Back to top](#)

- ❖ During conversion weekend, which is from September 12 to September 15, 2014, there will be limited availability of funds.
- ❖ Following conversion weekend, or after September 15, 2014, normal Huntington spend limits on your account will go into effect.
- ❖ Should you have further questions, please call **1-866-375-6502**.

9. My card type is different than what I had at Bank of America. Why? [Back to top](#)

- ❖ Bank of America and Huntington Bank are two separate entities that offer differing products and services, and so the names of our cards and other products will be different and have different policies.
- ❖ We are making sure that all transitioning Bank of America customers are being enrolled in the Huntington products and services that best match what you had with Bank of America.
- ❖ Beginning on September 15, 2014, you are welcome to visit a Huntington branch or call **1-866-375-6502** to discuss opening a new Huntington account.

10. Can I change the design of my new Huntington debit card? [Back to top](#)

- ❖ Beginning on September 15, 2014, you can visit any one of our Huntington branches or call us at **1-866-375-6502** to order a new card design of your choosing.

Online/Mobile Banking and Transfers

1. What is my new routing/transit number for wire transfers? [Back to top](#)

- ❖ Your new Huntington Bank wire ABA is 044000024. IMPORTANT NOTE: This routing number is not the same one that will be used for checks, direct deposits / automatic payments. Please refer to those sections of this document.

2. What can I do with Online Banking? [Back to top](#)

- ❖ Huntington Online Banking is FREE for all accounts. You can access up to 24 months of account history, view check and deposit images, access Online Statements for eligible accounts and make transfers at no charge. Bill Pay is also free for all personal checking accounts.

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3. How do I sign up for Online Banking?

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- ❖ If you have a Huntington Debit Card or ATM Card go to huntington.com and click the "Sign Up" link located near the "Log In" button.
- ❖ If you don't have a Debit Card or ATM Card, you can get immediate access by calling **1-866-375-6502** 24 hours a day, 7 days a week. You can also sign up online and you will receive your temporary username and password through U.S. Mail within 7 business days.

4. What if my available balance is not showing up on my new Huntington Online Banking profile?

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- ❖ While we are doing everything we can to ensure a smooth transition, it is possible that we may experience slight delays when updating your balance during conversion weekend from September 12 to September 15, 2014. This delay also includes the inability to view balances at an ATM during this time period.

5. What's an online transfer and how do I make one?

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- ❖ With Huntington Online Banking, you can transfer funds from one Huntington checking, savings, money market, or Personal Credit Line account to another (cash advance fee and other fees may apply.) Simply log in to access your accounts and click on the "Transfers" tab. If you are already signed up but need to access more accounts within Online Banking, call us at **1-866-375-6502** 24 hours a day, 7 days a week.
- ❖ You must reestablish your internal and external account transfers with Huntington Online Banking beginning on September 15, 2014.

6. Can I pay my bills online?

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- ❖ First you need to add your payees. Simply log in to Online Banking and go to the "Bill Pay" tab. Click the "Add Payee" link then follow the instructions. Once the payee has been added you can schedule payments on that page or from the "Pay Bills" page.
- ❖ Once your payee has been added it will appear on the "Pay Bills" page. Simply enter the amount of the payment you wish to make and select the date you want us to start processing the payment. Be sure to schedule your payments to be processed at least five business days before the due date to avoid late fees.

7. Have all of my previous Bill Pay settings been transferred over from my Bank of America account to my new Huntington account?

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- ❖ We will automatically migrate all payees that we can to our bill pay service.
 - For the payees that can be migrated, scheduled and recurring payments will also be converted by us and you will not need to re-establish those payments.
 - For payees that we cannot migrate to our bill pay system, scheduled and recurring payments for these payees will need to be re-established by you starting September 15, 2014.
 - **Note:** Bill Pay services including e-Bills will discontinue at Bank of America at 5:00 PM ET on Tuesday, September 9, 2014. Bill Pay services will resume with Huntington Bank on Monday, September 15, 2014, at 8:00 AM ET.
- ❖ It is important that you verify that all information transferred correctly after September 15, 2014.

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8. When should I set up Bill Pay services with Huntington?[Back to top](#)

- ❖ The last opportunity for you to initiate new online bill payments or schedule external transfers at Bank of America is on September 9, 2014, at 5:00 PM ET.
 - **Note:** You should not make any mobile payments or external transfers via the Bank of America Mobile App after September 9, 2014, at 5:00 PM ET.

9. Can I cancel previously scheduled bill payments that have been transitioned from my Bank of America account over to my new Huntington Online Banking? / How do I stop a bill?[Back to top](#)

- ❖ Beginning on September 15, 2014, you can log onto Huntington Online Banking and edit or delete any bill payments that were transitioned from Bank of America to Huntington by following these simple steps:
- ❖ From the main navigation page where you log in:
 - 1) Click Bill Pay
 - 2) Click Scheduled Payments
 - 3) From there, you will see a set of instructions that will help you complete your transaction.
- ❖ If the bill payment does not display under “scheduled payments” or has been processed to your account, contact Customer Service at **1-866-375-6502** or visit your local Huntington branch.

10. What Mobile Banking capabilities does Huntington offer?[Back to top](#)

- ❖ We offer mobile iPhone, Android phone, and iPad apps (for consumers only) through our online banking service.
- ❖ You can enroll for Mobile Deposits through the iPhone and Android phone apps.
 - **Note:** We currently do not offer Kindle Fire or Windows Tablet Apps.
- ❖ If you are a Business customer using Huntington Business Online, you currently will not be able to use Huntington Bank mobile apps.
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