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Huntington's New Fixed Annuity Offers Alternative to Certificates of Deposit

Options include guaranteed interest rates and penalty-free withdrawals

COLUMBUS, Ohio, May 2, 2011 /PRNewswire/ -- The Huntington Investment Company, a wholly owned subsidiary of Huntington Bancshares Incorporated (NASDAQ: HBAN; www.huntington.com), is launching a new fixed annuity May 2, 2011 that provides customers with a higher rate than many certificates of deposits, tax deferred interest earnings and a unique feature that allows customers to exit the product if renewal rates decrease by more than a half percent.

The Huntington SecureFore 7, issued by Forethought Life Insurance Company and offered by licensed professionals in Huntington branches, is a seven-year fixed annuity that allows the customer to lock in a rate for three or five years. At the end of that term and annually after that, the rate is reset. Customers can exit the contract with no penalty if the renewal rate drops more than a half percent below their base rate.

"In 2010, Huntington introduced its 'Fair Play Banking' philosophy toward greater transparency and value for our customers," said Rob Comfort, president of The Huntington Investment Company. "We see our new SecureFore 7 fixed annuity as a continuation of this commitment to Fair Play Banking, as it allows our customers access to a higher rate of return plus the ability to exit the product with no penalty if renewal rates drop more than half a percentage point, giving customers flexibility and control over their money."

This single-premium, fixed annuity is available for non-qualified, IRA and Roth IRA plans. Other features include the following:

- Choice of two optional guaranteed interest rate periods (three or five years);
- Optional return of annuity deposit guarantee;
- Up to 10 percent of the contract value can be withdrawn annually after the first policy year without incurring withdrawal charges;
- Entire initial deposit can be withdrawn penalty-free after the guaranteed interest rate period expires if the renewal rate falls more than a half percent below the base rate; and
- Avoidance of probate for beneficiaries.

"Forethought is thrilled to be partnering with Huntington to offer this product," said Paula Nelson, president of Forethought Distributors, LLC. "Like Huntington, Forethought is focused on providing innovative products that can help financial professionals best meet their clients' needs."

Investment and Insurance products and services are offered by The Huntington

Investment Company, member FINRA/SIPC, a Registered Investment Adviser and a wholly-owned subsidiary of Huntington Bancshares, Inc.

Investment Products are NOT A DEPOSIT NOT FDIC INSURED* NOT GUARANTEED BY THE BANK* MAY LOSE VALUE* NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

About Huntington

Huntington Bancshares Incorporated is a \$53 billion regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, Huntington provides full-service commercial, small business, and consumer banking services; mortgage banking services; treasury management and foreign exchange services; equipment leasing; wealth and investment management services; trust services; brokerage services; customized insurance brokerage and service programs; and other financial product and services. The principal markets for these services are Huntington's six-state banking franchise: Ohio, Michigan, Pennsylvania, Indiana, West Virginia, and Kentucky. The primary distribution channels include a banking network of over 600 traditional branches and convenience branches located in grocery stores and retirement centers, and through an array of alternative distribution channels including internet and mobile banking, telephone banking, and over 1,300 ATMs. Through automotive dealership relationships within its six-state banking franchise area and selected New England states, Huntington also provides commercial banking services to the automotive dealers and retail automobile financing for dealer customers.

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