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GreenStone and Huntington Partner to Provide Disaster Relief Funds

Financial institutions work together to aid fruit producers

EAST LANSING, Mich.--(BUSINESS WIRE)-- GreenStone Farm Credit Services and Huntington Bank are working together to provide low-cost disaster relief loans to Michigan fruit producers and processors. The uncommon partnership between the farm credit association and traditional lender was formed to assist producers and processors affected by the extraordinary devastation experienced during the spring growing season.

“The damage that fruit producers and processors have witnessed in 2012 is unprecedented and it is critical that we join together as a community to provide them with the tools they need to persevere during this disastrous time,” said GreenStone president and CEO, Dave Armstrong. “GreenStone and Huntington share a strong commitment to Michigan and its fruit producers, who each year grow and package fruit that families across America make a regular part of their diet.”

“Agriculture and its related industries are critical to the economic health of Michigan,” said Jim Dunlap, president of Huntington’s Michigan Region. “Huntington is committed to helping Michigan and its businesses grow. We look forward to partnering with GreenStone to offer relief to fruit producers. It is the right thing to do.”

The GreenStone Huntington partnership comes in the wake of Michigan Gov. Rick Snyder and the state legislature creating the Agricultural Disaster Loan Origination Program Act of 2012 for fruit growers and processors whose operations were impacted by harsh weather earlier this year. The governor and state legislature worked closely with the state’s financial institutions, including GreenStone and Huntington, to develop the program, which will provide loans with a fixed interest rate as low as one percent to producers and processors for up to five years.

Gov. Snyder’s signing of the bill is the first step in getting Michigan fruit producers and processors the assistance they need. Once the Michigan Legislature appropriates funds for the program, affected producers and processors will be able to take advantage of these low-interest loans.

“I commend Gov. Snyder, the Michigan Legislature, the Michigan Department of Agriculture and Rural Development and the Michigan Farm Bureau for acting quickly to address this disaster,” added Armstrong.

“Huntington has been an active partner with Gov. Snyder and the Michigan Economic Development Corporation in lending programs,” said Dunlap. “We look forward to working with them again to help a critical part of our economy.”

Subsequent to the appropriation approval, which is estimated to take place later this

summer, producers and processors interested in taking advantage of this program who are currently GreenStone customers should contact their local branch office or financial services officer, while current Huntington customers should contact their local branch or Huntington banker. Those interested who are not GreenStone or Huntington customers should call 800-444-3276.

The Michigan State University Product Center estimates near total crop losses for Michigan's apple, juice grape, peach, and sweet and tart cherry producers. Combined with the losses experienced by blueberry and asparagus producers in 2012, total losses are estimated to exceed \$200 million for the state's agriculture industry.

About GreenStone Farm Credit Services

GreenStone Farm Credit Services, headquartered in East Lansing, Michigan, is Michigan and northeast Wisconsin's largest agricultural lender and the country's sixth largest association in the Farm Credit System. A member-owned cooperative, GreenStone owns and manages approximately \$6 billion in assets and serves more than 22,000 members with 37 branch locations in Michigan and northeast Wisconsin. More information on GreenStone can be found at www.greenstonefcs.com.

About Huntington

Huntington Bancshares Incorporated is a \$54 billion regional bank holding company headquartered in Columbus, Ohio. The Huntington National Bank, founded in 1866, 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 products 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 650 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 other Midwest and New England states, Huntington also provides commercial banking services to the automotive dealers and retail automobile financing for dealer customers.

GreenStone Farm Credit Services

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Source: Huntington Bancshares Incorporated