

Huntington Bank Participates in FDIC Renewal of Unlimited Insurance Protection Program

Huntington Bank provides unlimited insurance coverage on certain business accounts through FDIC's optional Transaction Account Guarantee Program (TAGP)

COLUMBUS, Ohio, Nov. 2 /PRNewswire-FirstCall/ -- The Huntington National Bank has chosen to continue its participation in the Federal Deposit Insurance Corporation's (FDIC) Transaction Account Guarantee Program (TAGP). Created in 2008 under the Temporary Liquidity Guarantee Program (TLGP), the TAGP program was recently extended for six months, through June 30, 2010. The extension is valid only to financial institutions that choose to remain in the program.

"Huntington has been involved with the TAGP since the very beginning, and we are pleased that the FDIC has decided to extend this program," said Stephen D. Steinour, chairman, president and chief executive officer of Huntington Bank. "Coupled with Huntington's strong capital position, our participation in the TAGP enhances our ability to provide a safe, sound and secure banking experience for all customers."

The TAGP provides insurance coverage in addition to and separate from the coverage provided through the FDIC's general deposit insurance fund, which covers balances up to \$250,000 per depositor through December 31, 2013.

The TAGP provides unlimited insurance protection for:

- -- Commercial, personal and business checking accounts that do not pay interest
- -- Negotiable order of withdrawal (NOW) accounts with interest rates at or below 0.5%
- -- Interest on Lawyer's Trust Accounts (IOLTAs), regardless of interest rates

For more information about the Transaction Account Guarantee Program, visit the FDIC Web site at www.fdic.gov.

About Huntington

Huntington Bancshares Incorporated (Nasdaq: HBAN) is a \$53 billion regional bank holding company headquartered in Columbus, Ohio. Huntington has more than 143 years of serving the financial needs of its customers. Through our subsidiaries, including our banking subsidiary, The Huntington National Bank, we provide full-service commercial and consumer banking services, mortgage banking services, equipment leasing, investment management,

trust services, brokerage services, customized insurance service program, and other financial products and services. Our over 600 banking offices are located in Indiana, Kentucky, Michigan, Ohio, Pennsylvania, and West Virginia. Huntington also offers retail and commercial financial services online at huntington.com; through its technologically advanced, 24-hour telephone bank; and through its network of almost 1,400 ATMs. The Auto Finance and Dealer Services group offers automobile loans to consumers and commercial loans to automobile dealers within our six-state banking franchise area. Selected financial service activities are also conducted in other states including: Private Financial Group offices in Florida and Mortgage Banking offices in Maryland and New Jersey. International banking services are available through the headquarters office in Columbus and a limited purpose office located in both the Cayman Islands and Hong Kong.

SOURCE Huntington Bancshares Incorporated