

Ten Tips to Protect Your Identity While Holiday Shopping Online

COLUMBUS, Ohio, Nov. 1 /PRNewswire-FirstCall/ -- Online holiday sales are projected to increase 21 percent in 2007, according to Forrester Research. But while consumers continue to increase their use of holiday shopping, there is also widespread fear that they will be the victims of identity theft. That's why Huntington Bank has developed ten tips that shoppers can follow to make for a safe and secure holiday season whether consumers are celebrating Christmas, Hanukkah or Kwanzaa.

"At Huntington we understand how time-starved our customers are and how convenient online shopping can be," said Timothy J. Scholten, senior vice president responsible for Huntington's online banking. "Huntington's online banking site continues to be one of the top 10 sites in the country. We want to share our expertise with shoppers to give them peace of mind about their online transactions."

Make your list, check it twice and follow Huntington's ten cyber shopping tips:

- 1. Check your accounts daily for any activity you did not initiate. This is especially needed during the busy holiday shopping season. You should be able to log on quickly and check to see if there is any unusual activity in your bank or credit card account that you did not initiate. If there is, contact your bank immediately.
- 2. Do business with companies you know and trust. Research a company before revealing personal or financial information online. Confirm an online seller's physical address and phone number in case you need to get in touch with them. If you get an email or pop-up message from the seller while you're browsing that asks for financial information, don't reply or click on the link in the message. Legitimate companies don't ask for this information via email or pop-ups.
- 3. Watch out for fake "look-alike" sites. Some con artists disguise their Web site as a well-known company's site. Check your browser's address bar to make sure you're always using the correct Web site address. If the Web site seems suspicious, leave it immediately and call the company.
- 4. Check a company's privacy policy before doing business with it. A company should allow you to know what personal information its Web site is collecting, why and how it will be used. If you can't find a privacy policy -- or if you can't understand it -- consider taking your business to another site that's more security-conscious and accommodating to customers.
- 5. Only provide personal information if you're on a secure Web site. Once you are logged in, make sure the Web address starts with "https" ("s" means it's secure). For added safety, check for a site certificate before submitting information on a secure page. Confirm the owner of the certificate by clicking on the padlock icon at the bottom of most browsers. You should see the owner listed as well as

the site address. This address should match the Web site address at the top of the page; if they do not match, you may be at a fraudulent Web site and should not enter personal data.

- 6. Never respond to emails asking you to "confirm" recent transactions after you shop. These likely are "phishing" scams sent to lure private information from you.
- 7. Maintain a paper trail. Print and save records of your online transactions, including the product description and price, the online confirmation/receipt, and copies of any email(s) you exchange with the seller.
- 8. Do not share your passwords with anyone and never provide your social security number, birth date, or mother's maiden name in an email.
- 9. Make sure all of your security software is up-to-date before you do your online shopping. That includes anti-virus software, anti-spyware, and firewalls.
- 10. Use a separate email account for your online shopping. You can set up a free email account online through several different services.

For more information visit: www.huntington.com.

About Huntington

Huntington Bancshares Incorporated is a \$55 billion regional bank holding company headquartered in Columbus, Ohio. Huntington has more than 141 years of serving the financial needs of its customers. Huntington's banking subsidiary, The Huntington National Bank, provides innovative retail and commercial financial products and services through over 600 regional banking offices 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 over 1,400 ATMs. Selected financial service activities are also conducted in other states including: Dealer Sales offices in Arizona, Florida, Georgia, Nevada, New Jersey, New York, North Carolina, South Carolina, and Tennessee; Private Financial and Capital Markets Group offices in Florida; and Mortgage Banking offices in Maryland and New Jersey. Sky Insurance offers retail and commercial insurance agency services, through offices in Ohio, Pennsylvania, Michigan, Indiana, and West Virginia. International banking services are available through the headquarters office in Columbus, a limited purpose office located in both the Cayman Islands and Hong Kong.

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