

New Checking Account Offers Huntington's Private Client Customers Its Best Checking Rates and Benefits

Deposit services include unlimited non-Huntington ATM fee refunds for cash withdrawals

COLUMBUS, Ohio--(BUSINESS WIRE)-- Huntington's Private Client Group today introduced a new interest-bearing checking account featuring the bank's best checking rates and a superior level of benefits.

The Private Client Account provides a comprehensive suite of deposit services, including unlimited non-Huntington ATM fee refunds for cash withdrawals¹ (domestic and international), no overdraft fees, no stop-payment fees and no check-order fees. Other deposit services such as incoming wire transfers and foreign currency processing are provided for no additional charge.

The new product pays the bank's highest standard checking interest rate, which currently is 0.30% (0.30% APY²). Customers also receive a 0.20% interest-rate increase³ on any linked Relationship Money Market Accounts and a 10%-rewards bonus⁴ for Huntington customers with a qualifying linked Voice Credit Card[®].

"We designed the Private Client Account to deliver remarkable value while meeting the unique needs of our private bank customers," said Jim Dunlap, head of Huntington's Private Client Group. "This product gives them the best checking features Huntington has to offer."

Customers can offset the \$50 monthly membership fee for the Private Client Account by maintaining during the monthly statement cycle: 1) an average daily balance of \$50,000 in the account; 2) an average daily balance of \$100,000 in combined linked deposit accounts; or 3) \$500,000 in combined linked deposit and investment accounts.⁵

About Huntington

Huntington Bancshares Incorporated (NASDAQ: HBAN and www.huntington.com) is a \$66 billion asset regional bank holding company headquartered in Columbus, Ohio. The Huntington National Bank, founded in 1866, and its affiliates provide 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 retail banking franchise: Ohio, Michigan, Pennsylvania, Indiana, West Virginia and Kentucky. The primary distribution channels include a banking network of more than 700 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 more than 1,500 ATMs. Through automotive dealership relationships within its six-state retail banking franchise area and selected other Midwest and Northeast states, Huntington also provides commercial banking services to the automotive dealers and retail automobile financing for dealer customers.

¹Customer will be responsible for any additional fees for ATM transactions charged by the owner of non-Huntington ATM, and such fees may be included as part of the withdrawal amount.

²Annual percentage yield. Rates are variable and may change. Fees may reduce earnings.

³The relationship interest rate increase for the Relationship Money Market Account (MMA) applies after any rate change when linked to the Private Client Account. The customer will qualify for an additional 0.20% to be added to the interest rate on the MMA after any rate change occurs. For example, if a rate is changed to 0.15%, the Relationship account will receive 0.35% (0.15% + 0.20%). The interest rate on the Relationship MMA is variable and may change at any time.

⁴You may qualify for a 10% Bonus on points earned for rewards on your Huntington Voice Credit Card when you open a new consumer deposit account. You must also have chosen the Rewards option on the Voice Credit Card and maintain the checking account to qualify. The 10% bonus is calculated each day by adding together your rewards points earned for each net purchase and multiplying that total by 10%. The 10% bonus in points will be added to your reward point totals and will be reflected on your credit card statement each month.

⁵See the Personal Account Charges form for more details on the Total Relationship calculation.

Member FDIC. *The logo mark, Huntington[®], Voice Credit Card[®] and Voice[®] are federally registered service marks of Huntington Bancshares Incorporated.*

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