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Huntington's Online 'Checkin' It Twice List' Helps Consumers Budget Wisely for Holiday Gift Purchases

Budget calculator at [huntington.com/checktwice](http://www.huntington.com/checktwice) provides snapshot of available holiday cash

COLUMBUS, Ohio, Nov. 9, 2010 /PRNewswire/ -- With the holiday shopping season heading into full swing, Huntington Bank (Nasdaq: HBAN) ([huntington.com](http://www.huntington.com)) is encouraging consumers to make a "Checkin' It Twice List" with Huntington's free budget calculator at www.huntington.com/checktwice.

Smart consumers can avoid overspending and even debt from holiday gift shopping by double-checking the amount they can set aside for a gift budget, according to Huntington Bank's Mary Navarro, senior executive vice president and retail and business banking director.

"Even with the holidays just around the corner, it is not too late to determine what you can afford to spend on gifts and decorations this year," Navarro said. "In short, make a budget, check it twice and pledge to stick to it."

Huntington is listening to consumers who are concerned about the economy and making wise financial decisions. Huntington's "Checkin' It Twice List" calculator at www.huntington.com/checktwice reminds consumers of common household expenses between now and Dec. 15, to help illustrate how money set aside from the next few paychecks can pay for a festive holiday celebration.

Retailers will be offering some of their deepest discounts for the year to promote holiday shopping, so a careful budget can still support some big-ticket buys, said Steve Fishman, chairman and CEO of Columbus-based value retailer Big Lots Inc.

"This is when retailers will be pulling out all the stops," Fishman said. "By following promotions, especially at discount retailers, shoppers will be able to find the biggest bang for their buck on holiday wish list items."

Huntington offers five budgeting tips to help holiday cash go further:

1. Visit www.huntington.com/checktwice to help figure out your budget for holiday shopping.
2. Create a gift list based on your budget before heading off shopping. Then buy only what is on that list.
3. Stick to cash when out shopping. It can be all too easy to buy extra items when using a debit or credit card.

4. Research the best deals online. You may be eligible for free shipping so that you can order online for the same cost as in person, or ship to your closest store at no additional charge.

5. Consider layaway plans. Many stores have revived these plans to help shoppers maintain a budget by paying in installments over time.

"It's tempting to overspend this time of year and worry about the consequences later," Huntington's Navarro said. "But you can be sensible and still enjoy the holidays. That way you'll give yourself the gift of money left over for the New Year."

About Huntington

Huntington Bancshares Incorporated is a \$53 billion regional bank holding company headquartered in Columbus, Ohio. Through its affiliated companies, Huntington has been providing a full range of financial services for 144 years. Huntington offers checking, loans, savings, insurance and investment services. It has more than 600 branches and also offers retail and commercial financial services online at huntington.com; through its telephone bank; and through its network of over 1,300 ATMs. Huntington's Auto Finance and Dealer Services group offers automobile loans to consumers and commercial loans to automobile dealers within our six-state banking franchise area, as well as selected New England states.

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