

Huntington Bancshares Incorporated
Huntington Center
Columbus, Ohio 43287



A bank invested in people.

July 20, 2007

Jim Turner
Unit Chief
Rapid Response Section
Bureau of Workforce Services
Ohio Department of Job and Family Services
Worker Adjustment Retraining Notification (WARN) Act
145 South Front Street
Columbus, Ohio 43215-4116

Dear Mr. Turner:

Sky Financial Group, Inc. ("Sky") was acquired by and merged into Huntington Bancshares Incorporated ("Huntington") on July 1, 2007. We regret to inform you that with the completion of this merger, certain selected facilities will be closing. As a result, certain positions will no longer be needed and will be eliminated through a reduction in force. This will result in a permanent employment loss for some former Sky employees working at the facility located at 1670 Indian Wood Circle, Maumee, Ohio 43537.

This employment loss will occur over approximately a thirty (30) day period, with the majority of the job losses anticipated to occur between September 21, 2007 and October 15, 2007. The total number of affected employees at this location during this period is anticipated to be 86 employees. We anticipate that the job losses will occur on the following schedule:

Within the two week period beginning September 21	71 employees
Within the two week period beginning September 28	6 employees
Within the two week period beginning October 5	5 employees
Within the two week period beginning October 15	1 employee
Within the two week period beginning October 31	3 employees

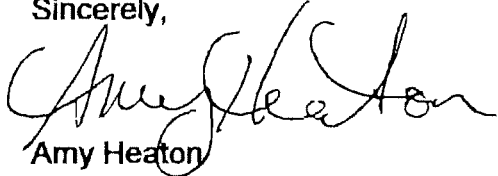
There are no bumping rights that may be exercised, and there is no collective bargaining representative. The affected employees have been made aware of other job opportunities at Huntington and some are currently in the process of applying for

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available positions. Employees not offered positions with Huntington will be offered severance benefits and outplacement services.

If you need any further information, please contact me at (614) 480-4939.

Sincerely,

A handwritten signature in black ink, appearing to read "Amy Heaton". The signature is fluid and cursive, with the first name "Amy" and last name "Heaton" clearly distinguishable.

Amy Heaton
Senior Vice President and
Corporate Human Resources Manager