

Huntington Introduces Its iPad ® Application
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Adoption of cross-functional POD environment and innovative digital development center improved time-to-market and quality of Huntington's iPad app

In a continued effort to make banking more convenient and digitally accessible for its customers, Huntington (NASDAQ: HBAN; www.huntington.com) announced today the launch of its new iPad® application. Huntington's new iPad application (<https://www.huntington.com/mobile/apps.html>) is free to download and is available now in the Apple App Store by searching "Huntington iPad" on its site.

"At Huntington, our top priority is to create the best experience for our customers. Consumers are now relying more on smart phones and iPads for many things, including banking, which is why we're introducing our new iPad app," said Mary Navarro, Huntington's director of consumer and business banking. "Our new iPad application is the next important step for Huntington as we continue to build out our digital platform to better meet our customers' evolving needs."

With Huntington's new iPad application, users can search for a branch or ATM, contact customer support and service areas, as well as learn more about Huntington anytime, anywhere from their iPads. And customers enrolled in Huntington Online Banking can pay bills, transfer funds, and view real-time account balances and account activity from their iPads.

Jeff Dennes, Huntington's online and mobile services director who joined the bank last year as chief digital officer, was recently named the No. 1 innovator in 2011 by *Bank Technology News* (<http://tinyurl.com/426ev2k>) and featured on the cover of its June issue. Dennes and his team have developed an integrated digital roadmap for the bank. The adoption of an innovative, cross-functional POD environment and development center, a feature of many digital businesses in Silicon Valley, allowed for more agile development of the bank's iPad application.

"Our customers will eventually touch mobile devices, including tablets, more often than a physical branch or an ATM. And they will increasingly access their money and account information this way," said Dennes. "We want to make that experience consistent across all our mobile channels and ensure it's the best it can possibly be. Our new iPad application, along with our recently-introduced mobile applications for Android and iPhone, help us continue to deliver on what our customers have told us they want in the mobile space."

Building Huntington's new iPad application was led by the bank's new digital development center in Columbus, Ohio. It developed the iPad app utilizing leading mobile application platform provider, Kony Solutions. Kony's proven "[Write Once. Run Everywhere](#)" platform enables applications to be changed once for all channels, ensuring faster adoption of new operating systems, devices and standards as they are introduced, while eliminating maintenance, upgrade and future development costs.

"Having product, IT development and testing all sitting in the same POD created a much more cohesive, collaborative environment that allowed us to work together in an agile methodology. It made us more productive and we were able to develop the app and deliver it to our customers more quickly," Dennes noted.

Huntington's investment in convenience, including new mobile technology, will continue and is an important part of the bank's differentiated "Fair Play Banking" philosophy announced last fall with the introduction of 24-Hour Grace®, and highlighted this May by the introduction of Asterisk-Free Checking™.

To download Huntington's new iPad application, go to one of the following sites:

- Huntington's website: <https://www.huntington.com/mobile/apps.html>
- Apple iStore: <http://itunes.apple.com/us/app/huntington-mobile-for-ipad/id475408749?mt=8>

Huntington's "Fair Play Banking" philosophy, which is centered on providing greater transparency and value for customers, is working and will continue to influence the bank's future banking products and services.

For more information about Huntington, its iPad and mobile applications, 24-Hour Grace or Asterisk-Free

Checking, visit <https://www.huntington.com> or call 1-800-480-2265.

More About 24-Hour Grace[®]

24-Hour Grace is the first-and-only service of its kind and gives Huntington consumer customers additional time during the next business day to cover overdrafts on their checking accounts. With 24-Hour Grace, Huntington will automatically waive the overdraft fee as long as the customer makes a deposit during the next business day to resolve the overdraft status. The deposit must be received before Huntington's cut-off time, which ranges from noon to 10 p.m. depending on how the deposit is made. The balance after all transactions for the account are processed the next day must not be negative. Does not waive return fees or extended overdraft fees. 24-Hour Grace is automatically included with all Huntington consumer checking accounts.

About Huntington

Huntington Bancshares Incorporated is a \$55 billion regional bank holding company headquartered in Columbus, Ohio. Huntington National Bank, founded in 1866, provides 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 banking franchise: Ohio, Michigan, Pennsylvania, Indiana, West Virginia, and Kentucky. The primary distribution channels include a banking network of over 650 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 over 1,300 ATMs. Through automotive dealership relationships within its six-state banking franchise area and selected other Midwest and New England states, Huntington also provides commercial banking services to the automotive dealers and retail automobile financing for dealer customers.

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