

Huntington/ Bank of America Michigan Branch Acquisition

Challenges:

Customer communication needed to reinforce the tangible benefits of banking at Huntington while BofA continued to exist

Needed to offset possible negative customer reaction to moving to a smaller regional bank

Solutions:

Messaging focused on Huntington's strong brand story – from the warm "Welcome" to the "5 Things to Know About Huntington," which included its commitment to the Michigan market

Package elements provided requisite change information in a customer-friendly style, highlighting the bank's unique approach to service

Insert



5 THINGS TO KNOW ABOUT HUNTINGTON

- 1 WE REALLY LOVE OUR CUSTOMERS.**
J.D. Power ranked us "Highest in Customer Satisfaction for Retail Banking in the North Central Region, Two Years in a Row."
- 2 WE TAKE INNOVATION SERIOUSLY.**
Our smartphone app, available for personal accounts, features Mobile Check Deposits, Account Alerts and Quick Balance, which displays your balances with one tap. Huntington ATMs accept your deposits without an envelope or deposit slip.
- 3 WE BELIEVE IN MICHIGAN.**
We have 180 branches in Michigan, including 40 in Meijer stores with extended evening and weekend hours. We've committed \$100 million in financing for affordable housing. We love this state, and we're here to stay.
- 4 WE HELP CREATE JOBS.**
With the purchase of these 24 branches, we will be further expanding our presence in Michigan. In addition to welcoming new branch colleagues, the acquisition will result in approximately 40 new Huntington Michigan operations jobs, contributing to Huntington employment growth of more than 500 jobs in the state between 2011 and 2014.
- 5 WE'LL GIVE YOU A FAIR SHAKE.**
Over the last four years, we've created several new products and services that help better meet our customers' needs, including Asterisk-Free Checking®, Huntington's industry-leading checking account. We're also one of the few banks that will transfer your money for free from savings to cover an overdraft.

See reverse side.



Welcome.
A guide to your new accounts and services.

Huntington

Brochure



Outer Envelope

Letter

August 12, 2014

HUN19 - Conversion Welcome Package - Cover Letter A

James Smith
123 Main Street
Anytown, USA 00000

WELCOME TO HUNTINGTON.

Dear Customer:

It's my great pleasure to welcome you to the Huntington family. Your Bank of America accounts listed on the reverse side of this letter will become automatic at The Huntington National Bank on Friday, September 12, 2014. Here are all the details you'll need to know in order to ensure a smooth and simple transition.

In this package, you'll find:

- Your Personalized Account Listing, which appears on the back of this letter.
- A Welcome Brochure that provides an overview of your new accounts, including account changes and new opportunities. Be sure to review it carefully.
- Your Huntington Account Disclosure booklet containing important agreements that you should read and retain for your records.

Important dates and facts for your transition to Huntington.

Friday, September 12:
You should receive your new Huntington ATM/debit card(s). Check(s) and online banking will continue.

Monday, September 15:
Accounts to your Bank of America accounts will close. Your business will close all items and all account balances must be reconciled.

Starting at 9 PM, activate your new accounts by logging in to your online banking.

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