

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.**
- 2 WE TAKE INNOVATION SERIOUSLY.**
- 3 WE BELIEVE IN MICHIGAN.**
- 4 WE HELP CREATE JOBS.**
- 5 WE'LL GIVE YOU A FAIR SHAKE.**



J.D. Power ranked us "Highest in Customer Satisfaction for Retail Banking in the North Central Region, Two Years in a Row."

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.

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.

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.

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.



Brochure

YOUR ACCOUNT SUMMARY

Listed below are your transitioning accounts, as they appeared on Bank of America records as of July 11, 2014, and the new Huntington accounts they will become on September 12, 2014. You will find everything you need to know about your new products, including highlights of changes, in the enclosed Welcome Brochure. Please refer to the Huntington Account Disclosure booklet for more detailed information about your new accounts.

If you have additional deposit accounts not listed below, you may receive other packages from us.

Current Account	Current Account Number (Last 4 Digits)	New Huntington Account	Refer to Welcome Brochure Page #
Regular Checking	XXXX	Asterisk-Free Checking	13
Advantage Checking with Interest	XXXX	Huntington Plus Checking	13
Regular Savings	XXXX	Premier Savings	15
Money Market Savings	XXXX	Premier Money Market	15
CD	XXXX	CD	15

WELCOME TO HUNTINGTON.

August 12, 2014

HUNB19 - Conversion Welcome Package - Cover Letter A
James Smith
123 Main Street
Anytown, USA 00000

Dear Customer:

It's my great pleasure to welcome you to the Huntington family. Your Bank of America account(s) listed on the reverse side of this letter will become account(s) at The Huntington National Bank on Friday, September 12, 2014. Here are all the details you'll need to know in order to assure 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.

Prior to Friday, September 12:
You should receive your new Huntington ATM/debit card, checks and online banking credentials.

Friday, September 12:
Access to your Bank of America accounts will end. Your branch will close at noon and will remain closed over the weekend.

Starting at 9 PM, activate your new accounts.

The Huntington National Bank, Member FDIC. Huntington and 24-Hour GoGo® are federally registered service marks of Huntington Bancshares Incorporated. 24-Hour GoGo® system and method are patented. US Pat. No. 8,364,581. Silver Check Card® is a service mark of Huntington Bancshares Incorporated. © 2014 Huntington Bancshares Incorporated.

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