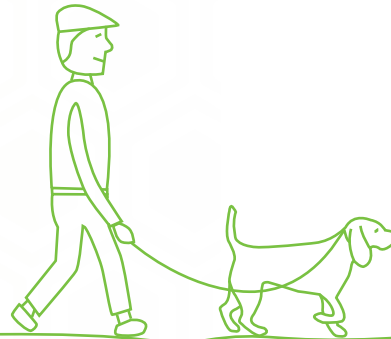


# Welcome.

A guide to your new accounts and services.





## Table of Contents

- 4 Welcome
- 6 The Big Picture
- 8 The Details
- 12 Personal Checking
- 14 Personal Savings, Money Market, CDs and IRAs
- 18 Business Banking Opportunities
- 19 Business Checking
- 21 Business Money Market and CDs
- 22 Online and Mobile Banking
- 24 Treasury Management Services
- 25 Loans and Mortgages
- 26 Insurance and Investments

## WE'RE GLAD YOU'RE HERE.

You'll find a friendly welcome and lots of great new banking advantages waiting for you at Huntington. To start you off, these pages provide some important updates about your new accounts and opportunities, as well as all the information you'll need to simplify your transition.

Hopefully you'll start to get a sense of who we are as well. Born and raised in the Midwest, Huntington has grown to more than 700 branches in our region (with 180 of them in Michigan). And we take a lot of pride in offering all the modern banking technologies that can make your money management more convenient.

But we're also local enough to share the same values as the people and the communities we serve – including a very personal passion for doing the right thing by our customers. If that sounds like your kind of bank, you're in a good place at Huntington.

Thanks for giving us this opportunity to introduce ourselves. We can't wait to show you what Huntington can do for you.

# WELCOME TO FRESH THINKING THAT'S SHAKING UP THE WORLD OF BANKING.

## ASTERISK-FREE CHECKING®

NO "GOTCHA" FEES. NO ASTERISKS. NO KIDDING.



The name says it all. This is a personal checking account that's free to open, free to maintain, free from minimum balance requirements... and most importantly, free from asterisks. So, while other banks are making their free checking accounts tougher to qualify for, we're giving you great features that help keep your money in your pocket.

## 24-HOUR GRACE® OVERDRAFT FEE RELIEF

GET MORE TIME AT HUNTINGTON.  
NOT MORE OVERDRAFT FEES.



Our 24-Hour Grace® feature is designed to give you more time to make a deposit in order to avoid an overdraft fee. Find out the important details about how it works at [huntington.com/grace](http://huntington.com/grace).

## FREE APPS, ALERTS & MOBILE CHECK DEPOSITS

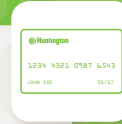


MANAGE YOUR FINANCES FROM WHEREVER YOUR PHONE TAKES YOU.

With our Huntington Mobile Apps for iPhone®, Android™ and iPad®, our personal banking customers can bank from anywhere, anytime. Check your balances, transfer funds between accounts, deposit checks, pay bills and more – all from a secure connection on your smartphone.

Plus you can sign up for email or text alerts, so you always know what your money is up to. Go to [huntington.com/mobile](http://huntington.com/mobile) for details. Just remember, your carrier's message and data rates may apply when you use a mobile device.

## HUNTINGTON VOICE CREDIT CARD™



THE ONLY CREDIT CARD THAT LETS YOU CHOOSE TRIPLE REWARDS OR A LOWER APR.

**3X Rewards** – When you say hello to Voice™, you get to choose the triple rewards category where you spend the most, such as gas, grocery, home improvement, travel and entertainment, and many more – up to \$2,000 per quarter. You'll earn a point per dollar on all other purchases. And you can change your 3X category every quarter.<sup>1</sup>

**Lower Rate** – If you prefer, you can choose a 3% lower purchase APR instead of rewards.<sup>2</sup> That way, you'll spend less on finance charges and pay off balances faster.

<sup>1</sup> Earn 3X rewards in the one category you choose, up to \$2,000 per quarter. You may select your category once within the first 30 days of opening a new account then again prior to the start of each quarter for the next quarter.

<sup>2</sup> Receive a purchase APR that is 3% lower than the Voice Credit Card™ rewards option.

iPhone® and iPad® are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android™ is a trademark of Google Inc.

# THE BIG PICTURE

Your transition to Huntington will occur between Friday, September 12 and Monday, September 15, 2014. We'll send you everything you'll need in advance, such as new Huntington checks and debit cards. This calendar explains what's happening when.

## SEPT

TUE  
9

**5 PM** Last opportunity to initiate new online bill payments or schedule external transfers at Bank of America. Please do not make any mobile payments or transfers via the Bank of America Mobile App after this date and time.

**Prior to Friday,  
September 12**

You should receive new Huntington checks with your new account number, as well as new debit/ATM cards and PINs.

You'll receive new online banking user IDs and passwords.

FRI  
12



**Noon** The Bank of America branches that Huntington is purchasing will close for the weekend, and ATMs at these locations will become temporarily unavailable.

**9 PM** Online and mobile access to your Bank of America accounts transitioning to Huntington will end.

**Activate your Huntington debit card and begin using it.**

**10 PM** Your Bank of America debit/ATM card will no longer work after this date and time.

# SEPT



SAT / SUN  
**13-14**

Your branch will remain closed, but your new Huntington debit card will function at ATMs and merchants.

**Begin using your new Huntington checks and safely dispose of your Bank of America checks.**

MON  
**15**



**9 AM** Your branch will reopen as a Huntington branch (except the branch at 12470 Felch Street in Holland, which will reopen at 3413 West Shore Drive in Holland).

**Personal banking customers can set up and start using Huntington Online Banking, then download the Mobile Banking App.**

# NOV

FRI  
**14**

**Ensure that all outstanding Bank of America checks have cleared as they will no longer be honored after this date.** Outstanding checks presented after November 14 will be returned unpaid.

# THE DETAILS

Here are some details about your transition to Huntington. For information about specific types of accounts, see the following pages.

## NEW Checks

You should receive your new checks in advance of your transition; **please begin using them on Saturday, September 13**. Just a reminder, Bank of America checks presented for payment after Friday, November 14 will not be honored.

---

## NEW Debit Cards and PINs

A new debit and/or ATM card will also be mailed to you, followed by a PIN that will be sent separately. You can **activate and start using your new card at 9 PM on Friday, September 12**. Please note that your Bank of America debit/ATM card will no longer work as of 10 PM, Friday, September 12. Beginning on Monday, September 15, you can change your PIN to one of your choice by calling 888-714-2522.

---

## NEW Account Numbers and Routing/Transit Number

Your account numbers will change, and we will mail you the new numbers shortly before Friday, September 12. You will also find them on your Huntington checks and statements. Your routing/transit number, which identifies your issuing bank as Huntington, is **072403473**. This number will appear on the new checks and deposit tickets we send you prior to Friday, September 12.



## NEW Statements

Final statements for your Bank of America accounts will be issued as of Friday, September 12. Please note that your Bank of America online statements will not be migrated to Huntington, so **be sure to print or save any statements you may require**. Going forward, Huntington will continue to provide combined statements, but our criteria for combining may be different. Be sure to **review your Huntington statements** and contact us if you want to make any changes in how your accounts are combined. Note that on your Huntington statements, year-to-date totals of overdraft and return fees will include only Huntington charges.

---

## ACTIONS NEEDED Direct Deposit and Automatic Payments

Starting Monday, September 15, once the transition is completed, **provide new account and routing/transit numbers** to your direct deposit sources (like an employer), and to recipients of your automatic payments (like utilities). This is important so you can avoid interruption of your deposits and payments.

## THE DETAILS *(continued)*

### Online Banking and Bill Pay

There will be an **interruption in online services** during your transition to Huntington. Bank of America Bill Pay and external transfers will end at 5 PM on Tuesday, September 9, and online and mobile banking access will end at 9 PM on Friday, September 12. Bill payments and external transfers scheduled prior to 5 PM on Tuesday, September 9 will be processed as normal.

---

### Important Changes to Overdraft Protection

Checking overdraft coverage from a savings or money market account will remain in effect if you have one checking account linked to one savings or money market account. **Other overdraft protection account links will not be transferred to Huntington.** Please visit your local Huntington branch or call us at 866-375-6502 any time beginning Monday, September 15 to confirm or change your overdraft coverage.

---

### Night Deposit Boxes

Night Deposit Boxes will be **temporarily closed** at the branches from 8 AM on Friday, September 12 through the weekend, and opened again for deposits on Monday, September 15. Pick up new keys/bags at your branch on Monday.

---

### FDIC Coverage

If you have existing deposit accounts at Huntington, your deposit accounts from Bank of America and Huntington will continue to be **insured separately** within the FDIC guidelines of up to \$250,000 for six months from Friday, September 12. CDs are insured separately until the first maturity after that date. Refer to the FDIC Insurance Information section in the enclosed *Huntington Account Disclosures* booklet for details.

### Tax Reporting

We will send you and the IRS any applicable tax reporting information for 2014. You may receive **more than one IRS reporting form** from Bank of America and Huntington, if necessary.

---

### Funds Availability Policy

Huntington makes funds available to its customers as required by federal law. However, you may notice **some differences** from the way Bank of America made funds available to you from your deposits. Refer to the Funds Availability Policy section in the enclosed *Huntington Account Disclosures* booklet for more information.

---

### Privacy Preferences

Privacy preferences previously communicated to Bank of America will not transfer. Please **reestablish privacy preferences** with Huntington. Refer to the Huntington Privacy Policy Notice enclosed with this communication.

---

### Safe Deposit Box Service

**No interruption in service** unless we have notified you otherwise.

# PERSONAL CHECKING

Your Bank of America checking account(s) will automatically transfer to one of Huntington's two checking accounts designed to help make personal banking easy and convenient.

**If you currently have accounts linked together at Bank of America for relationship fee waivers or other benefits, we may not be able to automatically combine these accounts for you. For instance, we do not link a checking account to another checking account, or a savings account to multiple checking accounts. But we'll be happy to link your eligible Huntington accounts, and waive any monthly maintenance fees for three months, so that you get the most out of your new relationship with Huntington. Just call or stop by any time after Monday, September 15.**



## Checking Benefits

Each of our personal checking accounts offers:

- Free mobile banking and automated alerts (your carrier's message and data rates may apply).
- Free debit card use from Huntington.
- Free overdraft transfers from savings and money market accounts when your account is overdrawn. (Regulations limit the number of transfers that can be made during the calendar month.)
- Discounts on Huntington loans and lines of credit.

Welcome



## CHANGES TO PERSONAL CHECKING

| Bank of America accounts...  | Will become these Huntington accounts              | Overview of important changes  |
|--|--|--|
| <p>MyAccess/Core Checking<br/>                     eBanking Checking<br/>                     Regular/Senior Advantage Checking<br/>                     CampusEdge Checking<br/>                     Essential/Enhanced Checking<br/>                     Safe Balance/Senior Economy Checking<br/>                     Classic Interest Checking</p> | <p><b>Asterisk-Free Checking<sup>®</sup></b></p>   | <ul style="list-style-type: none"> <li>• Does not earn interest</li> <li>• No monthly checking maintenance fee</li> <li>• No minimum balance requirement</li> <li>• No transaction limitations</li> <li>• No fee for paper statements</li> <li>• Branch and drive-up access available</li> </ul>   |
| <p>Advantage Checking with Interest<br/>                     Classic Interest Checking<br/>                     Premium Checking<br/>                     Interest Checking</p>  | <p><b>Huntington Plus Checking<sup>®</sup></b></p> | <ul style="list-style-type: none"> <li>• Monthly maintenance fee of \$15 can be avoided by maintaining a \$15,000 combined average daily balance in checking, savings, money market, CDs, IRAs and certain investments. This balance requirement will be waived for the first three months</li> <li>• We'll waive the first five non-Huntington ATM cash withdrawal fees per statement cycle plus reimburse you for the withdrawal fees on the same transactions charged by the owner of the non-Huntington ATM</li> <li>• Free small safe deposit box (subject to availability)</li> <li>• Tiered interest rates, compounded and credited monthly</li> <li>• Free Huntington Exclusive Design Checks</li> </ul> |

# PERSONAL SAVINGS, MONEY MARKET, CDs AND IRAs

Watch your nest egg grow when you put money aside with Huntington. Whether you're looking for liquidity, access or consistent returns, you'll find an outstanding range of savings and money market accounts, along with CDs with terms from 30 days to several years.

If you're looking to take the guesswork out of retirement planning, then Huntington's IRAs are a smart choice.

Here's more good news: You can continue to use balances in your savings and money market accounts, CDs and IRAs to meet minimum balance requirements for Huntington Plus Checking. So you'll be able to earn interest on your Huntington Plus Checking balances while using your savings balances to help avoid monthly maintenance fees.

We will try to maintain the account linkages that you had at Bank of America. After reviewing your statements, just call or visit your branch after Monday, September 15 to make any adjustments.



## CHANGES TO PERSONAL SAVINGS AND MONEY MARKET

| Bank of America accounts...                                | Will become these Huntington accounts | Overview of important changes   |
|--|---------------------------------------|---|
| Regular Savings<br>Custom Savings<br>Minor/Student Savings | <b>Premier Savings</b>                | <ul style="list-style-type: none"> <li>Your monthly maintenance fee will be \$4, and you can waive that fee with an average daily balance of \$300 in the savings account or by linking to a Huntington checking account; this monthly fee will be waived for the first three months</li> <li>Tiered interest rates, compounded and paid quarterly</li> <li>Excess debit fee will be \$2 per item over 6 per calendar month or monthly statement cycle</li> </ul> |
| Money Market Savings                                       | <b>Premier Money Market</b>           | <ul style="list-style-type: none"> <li>Your monthly maintenance fee will be \$10, and you can waive that fee with an average daily balance of \$2,000, or by linking to Huntington Plus Checking; this monthly fee will be waived for the first three months</li> <li>Excess debit fee will be \$2 per item over 6 per calendar month or monthly statement cycle</li> <li>Tiered interest rates, compounded and paid monthly</li> </ul>                           |
| Platinum Money Market Savings<br>Money Market Savings      | <b>Premier Plus Money Market</b>      | <ul style="list-style-type: none"> <li>Your monthly maintenance fee will be \$20, and you can waive that fee with an average daily balance of \$20,000, or by linking to a qualifying Huntington checking account; this monthly fee will be waived for the first three months</li> <li>Tiered interest rates, compounded and paid monthly, on all balances above \$20,000</li> </ul>  |

## CHANGES TO PERSONAL CDs AND IRAs

| Bank of America accounts... | Will become these Huntington accounts | Overview of important changes   |
|-----------------------------|---------------------------------------|---|
| CD                          | <b>CD</b>                             | <ul style="list-style-type: none"> <li>• No change to your current rate or maturity date until next renewal</li> <li>• At maturity, your CD will automatically renew as a CD with a comparable term but with a standard rate and penalty structure</li> </ul> |
| CD IRA                      | <b>CD IRA</b>                         | <ul style="list-style-type: none"> <li>• No change to your current rate or maturity date until next renewal</li> <li>• At maturity, your CD IRA will automatically renew with the same term but with a standard rate and penalty structure</li> </ul>         |
| Variable Rate IRA           | <b>Variable CD IRA</b>                | <ul style="list-style-type: none"> <li>• No change to your maturity date until next renewal</li> <li>• At maturity, your CD IRA will automatically renew with the same term</li> </ul>  |
| Money Market IRA            | <b>IRA Cash Account</b>               | <ul style="list-style-type: none"> <li>• A new name, but the same freedom from fixed terms or maturity dates</li> </ul>   |

The CD renewal notice you receive from Huntington will supersede any renewal notice you may receive from Bank of America.



## IMPORTANT INFORMATION FOR IRA CUSTOMERS

### Statements

You will receive a final IRA statement from Bank of America in early October. Huntington will send you annual IRA statements; ask a banker about also setting up an IRA summary on your checking statement.

---

### Distributions

The law requires Traditional Individual Retirement Account owners to withdraw or begin withdrawing IRA funds at age 70½, which is called a Required Minimum Distribution (RMD). The first such withdrawal may be postponed until April 1 of the year following the year in which you reach 70½. Thereafter, withdrawals must be made at least annually. Withdrawals must be for a minimum amount computed in accordance with the law. If you have more than one IRA, and if you do not provide Huntington with documentation confirming that you have made your RMD from another Traditional IRA, we will calculate the RMD and send you a distribution from your Huntington Traditional IRA as if it was your only Traditional IRA.

---

### Local Taxes

Any withholding elections you may have made with Bank of America for local taxes to be withheld on IRA account distributions will not be supported at Huntington. You will have to make other arrangements to remit taxes to those localities. Huntington will continue to support Federal and State withholding elections you have made based on information provided to Huntington by Bank of America.

---

### Beneficiaries

Huntington does not support the naming of beneficiaries on a beneficiary (inherited) IRA. In addition, if based on information provided to Huntington by Bank of America there are no named beneficiaries on your IRA plan, in the event of your death, Huntington will distribute your IRA plan assets to your estate. These are both changes from Bank of America's beneficiary policies.

# BUSINESS BANKING: NEW OPPORTUNITIES AHEAD

If you were a business banking customer at Bank of America, we have automatically updated your accounts to the corresponding business accounts at Huntington that offer you a similar combination of services and value.

However, we'll be happy to help you make sure you have the right business accounts for your needs. Just give us a call or stop in.

## Leverage these advantages:

**Lending Leadership:** Huntington is now the #1 SBA lender in the country with the highest number of SBA 7(a) loans.<sup>1</sup> We are committed to supporting small business growth as a key way to strengthen our communities.

**Local Commitment:** We've been part of the Michigan economic landscape for decades. Our experienced bankers know your challenges, and they can help you make the most of your opportunities.

**Award-Winning Service:** Huntington received the 2013 Greenwich Excellence Awards in Middle Market Banking for Online Services, Treasury Management Accuracy of Operations and Treasury Management Customer Service.

<sup>1</sup> Source: U.S. Small Business Administration as of March 31, 2014.

## CHANGES TO BUSINESS CHECKING

| Bank of America accounts...   | Will become these Huntington accounts     | Overview of important changes   |
|---|---|---|
| <p>Business Fundamentals Checking</p> <p>Business Economy Checking</p> <p>Business Advantage Checking</p> | <p><b>FastTrack Business Checking</b></p> | <ul style="list-style-type: none"> <li>• Monthly service fee is \$20, which can be waived with \$5,000 average collected checking balance, or \$30,000 in combined Total Relationship Balances</li> <li>• Includes up to 300 transactions<sup>1</sup> per month (\$0.40 per transaction thereafter)</li> <li>• Monthly service fee will be waived until December 2014 billing, which will be debited January 15, 2015</li> <li>• Monthly service fee waiver using a Bank of America debit card, business credit card or business charge card is no longer available</li> <li>• Includes up to \$20,000 in branch cash deposits per month (\$0.15 per \$100 thereafter)</li> </ul> |
| <p>Full or Simple Analysis Business Checking</p> <p>Zero Investment Rate Checking</p>                     | <p><b>Business Analyzed Checking</b></p>  | <ul style="list-style-type: none"> <li>• Monthly service fee of \$15</li> <li>• Earnings Credit on balances to offset fees on checking and Treasury Management services</li> <li>• Transaction fees: \$0.20 per check paid and check deposited; \$0.75 per deposit; \$0.20 per ACH credit or debit received; \$0.15 per \$100 in cash deposited at branch</li> <li>• \$7 per month for Online Bill Pay and \$0.55 per transaction over 20</li> </ul>  |

<sup>1</sup> A transaction includes any combination of checks paid, deposit tickets, deposited checks (except those you process through a remote deposit scanner), incoming ACH debits and credits, debit card purchases and bill payment transactions made through Huntington's Online Banking service.

## CHANGES TO BUSINESS CHECKING *(continued)*

| Bank of America accounts...  | Will become these Huntington accounts  | Overview of important changes  |
|--|--|--|
| <p>Business, Analyzed Business or Public Funds Interest Checking</p> <p>Public Service Trust Account</p> | <p><b>Business, Not-for-Profit or Public Funds Interest Checking</b></p> <p><b>IOLTA</b></p> | <ul style="list-style-type: none"> <li>• Sole Proprietors will receive Business Interest Checking; Not-for-Profits will receive Not-for-Profit Interest Checking; Public Agencies will receive Public Funds Interest Checking</li> <li>• Monthly service fee is \$15, which can be waived with an average collected checking balance of \$7,500 or more</li> <li>• Includes up to 100 transactions<sup>1</sup> per month (\$0.50 per transaction thereafter) for Business Interest Checking and \$0.25 for Not-for-Profit and Public Funds Interest Checking</li> <li>• Includes up to \$20,000 in branch cash deposits per month (\$0.50 per transaction thereafter)</li> <li>• For IOLTA accounts only: Interest earnings, compounded and credited monthly, will be remitted to your state's Bar Foundation</li> </ul> |
| <p>Business Advantage Checking</p>   | <p><b>Accelerated Business Checking</b></p>  | <ul style="list-style-type: none"> <li>• \$30 monthly maintenance fee, which can be waived with \$25,000 average collected checking balance or \$100,000 in Total Relationship Balances</li> <li>• Includes up to 600 transactions<sup>1</sup> per month (\$0.40 per transaction thereafter)</li> <li>• Monthly service fee will be waived until December 2014 billing, which will be debited January 15, 2015</li> <li>• Monthly service fee waiver using a Bank of America debit card, business credit card or business charge card is no longer available</li> <li>• Includes up to \$50,000 in branch cash deposits per month (\$0.15 per \$100 thereafter)</li> </ul>   |

## CHANGES TO BUSINESS MONEY MARKET AND CDs

| Bank of America accounts...   | Will become these Huntington accounts       | Overview of important changes  |
|---|---|--|
| <p>Interest Maximizer Money Market</p> <p>Business Investment Account</p> <p>Analyzed Business Investment Account</p> | <p><b>Business Premier Money Market</b></p> | <ul style="list-style-type: none"> <li>• Monthly service fee is \$10, which can be waived with an average collected balance of \$10,000 or more</li> <li>• Includes up to \$1,000 in branch cash deposits per month (\$0.15 per \$100 thereafter)</li> <li>• \$15 per withdrawal or transfer in excess of six per month</li> <li>• Includes up to 20 checks deposited per month (\$0.14 per deposited check thereafter)</li> <li>• Includes up to 10 ACH credits per month (\$0.20 per ACH credit thereafter)</li> <li>• Tiered interest rates with interest compounded monthly</li> </ul> |
| <p>CD</p>   | <p><b>CD</b></p>                            | <ul style="list-style-type: none"> <li>• No change in your current rate or maturity date until next renewal</li> <li>• At maturity, your CD will automatically renew as a CD with a comparable term but with a standard rate and penalty structure</li> </ul>  |

<sup>1</sup> A transaction includes any combination of checks paid, deposit tickets, deposited checks (except those you process through a remote deposit scanner), incoming ACH debits and credits, debit card purchases and bill payment transactions made through Huntington's Online Banking service.

Refer to the Money Market and CD sections in the enclosed *Huntington Account Disclosures* booklet for terms and conditions that apply to your new account(s).

# ONLINE AND MOBILE BANKING

Huntington sets a high priority on banking convenience. Our intuitive, secure online site makes it remarkably easy to manage your money.

Whether you want to arrange a simple transfer of funds or need some reporting to help build a solid monthly budget, you will find all the tools you need. And with our free Mobile Banking Apps<sup>1</sup> for iPhone®, Android™ and iPad®, you can take care of your routine banking from just about anywhere using your mobile device.

To protect your privacy, current online and bill pay customers will receive new temporary login information in a separate communication before Friday, September 12.



<sup>1</sup> Carrier's message and data rates may apply. iPhone® and iPad® are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android™ is a trademark of Google Inc.

## CHANGES TO ONLINE BANKING AND BILL PAY

### Online Banking and Bill Pay Interruption

There will be an interruption in online services during your transition to Huntington. Bank of America Bill Pay and external transfers will end at **5 PM on Tuesday, September 9**. Online transactions scheduled prior to Tuesday, September 9 at 5 PM will be processed as normal. Your Bank of America Online and Mobile Banking access will end at 9 PM on Friday, September 12, 2014.

### Mobile Banking Interruption

Please discontinue making bill payments and external transfers from your Bank of America Mobile Apps beginning at **5 PM on Tuesday, September 9**. Huntington Online Banking customers may download the Huntington Mobile Apps and resume mobile deposit activity after the transition is completed on **Monday, September 15**. Our Mobile Apps are not available to Business Online customers.

### Bill Pay Timing

At Huntington, funds are debited from your account on the same day your bill pay authorization is processed, not on the due date. Enter payments **five days in advance** of the due date for payees who will receive your payment via check, and two days in advance if they can be paid electronically. (Icons will identify electronic and check-based payees.) Please note that the cut-off time for bill payments to be entered and processed is **4 PM** on business days.

Current Online and Bill Pay customers will receive new temporary login information in a separate communication.

### Online Banking Account History

Online Banking services will be transferred automatically to Huntington, including **one year of your account history** and check images.

### Bill Pay Payees and Recurring Payments

We will transfer as much payee and recurring payment information for Bill Pay users as possible; however, if there are **any payees/ payments that you will need to reestablish**, we will provide that information in a separate communication with your login instructions.

### E-Statements and Alerts

Your current **electronic statements will not transfer; please reestablish them with Huntington**. You should also print or make arrangements to receive any historical statements from Bank of America that you may need. In addition, personal banking customers should plan to **reestablish alerts at Huntington**. This service is not available to business customers.

### Automated Account Transfers

Please remember to **reauthorize and/or reestablish any internal or external transfers** involving your accounts that are transitioning to Huntington.

### Quicken Users

Visit [huntington.com/welcome](http://huntington.com/welcome) for instructions on how to set up your software with your new Huntington account.

### eBills

When your accounts transfer to Huntington, you will **no longer receive eBills through Huntington Online Banking**. Remember to contact any billers currently set up with this service to request paper bills.

### Personal Wire Transfers

You can no longer initiate a wire transfer online or by phone from your personal accounts. Please visit any Huntington branch to initiate wire transfers.



# TREASURY MANAGEMENT SERVICES

Huntington Treasury Management makes it easy to accept and make payments of all kinds, while giving you electronic and traditional tools to support accurate monitoring of your company's cash flow. We can craft an individualized plan to fit your company's Treasury Management needs, whether your business is a neighborhood institution or a global endeavor. Our knowledgeable and experienced Treasury Management team is available to assist you and ensure that Huntington understands the requirements of your business.

Current users of Treasury Management services should refer to the back of the enclosed letter for important news about these services.

## **Huntington Treasury Management services include...**

- **Account Analysis**
- **ACH Origination**
- **Electronic Data Interchange (EDI)**
- **Merchant Services**
- **Remote Deposit Capture**
- **Sweeps**
- **Wire Transfer Origination**
- **ZBA**



# LOANS AND MORTGAGES

Although your current credit relationships will remain with Bank of America, we want you to know that Huntington has all the choices and the resources to meet your future needs. If you've got plans, we've got the financing options at Huntington. Stop by any Huntington branch.

## **For Personal Banking Customers:**

You'll gain the experience, the personal attention and the range of options that can help you make smart borrowing decisions. Count on Huntington for:

- Home Equity Loans and Lines of Credit
- Mortgages and Refinancing
- Personal Loans
- Auto Loans and Leasing

## **For Small Businesses:**

In addition to our flexible term loans and lines of credit, we are a preferred lender for the Small Business Administration (SBA), which can mean a streamlined approval process and the experience to help you leverage your low-cost financing opportunities.

## **For Commercial Businesses:**

Your company can rely on a full spectrum of financing options to assist in your day-to-day cash flow. And we'll support your long-term plans with Commercial Real Estate Loans that feature fixed or variable rates, flexible terms and a high loan-to-value ratio. We also offer Asset-Based Lending, as well as specialized skills in Equipment Finance and Leasing, Auto Finance and Dealer Services, and more.



## NOW LET'S GET STARTED.



At Huntington, we want to be a valued resource for you, your family, your business and your community for many years to come.

You'll find all the products and services you need. Even more important, we're the kind of bank that customers can build a strong relationship with. And it shows: For the second year in a row we've been ranked "Highest in Customer Satisfaction for Retail Banking in the North Central Region." [Source: J.D. Power]<sup>1</sup>

We appreciate this opportunity to serve you, and we look forward to making a real difference in your financial life at Huntington.

### Questions? You can reach us in any of these ways:


Call 866-375-6502

Visit your local Bank of America branch – soon to be Huntington

Log on to [huntington.com](http://huntington.com)

<sup>1</sup> Huntington National Bank received the highest numerical score among retail banks in the North Central region in the proprietary J.D. Power 2013-2014 Retail Banking Satisfaction Studies<sup>SM</sup>. 2014 study based on 80,445 total responses measuring 25 providers in the North Central region (IN, KY, MI, OH & WV) and measures opinions of consumers with their primary banking provider. Proprietary study results are based on experiences and perceptions of consumers surveyed January 2014. Your experiences may vary. Visit [jdpower.com](http://jdpower.com).



The Huntington National Bank is an Equal Housing Lender and Member FDIC.  Huntington<sup>®</sup>, 24-Hour Grace<sup>®</sup>, Asterisk-Free Checking<sup>®</sup> and Huntington Plus<sup>®</sup> are federally registered service marks of Huntington Bancshares Incorporated. Huntington<sup>®</sup> Welcome<sup>™</sup> and Voice Credit Card<sup>™</sup> are service marks of Huntington Bancshares Incorporated. The 24-Hour Grace<sup>®</sup> system and method is patented; US Pat. No. 8,364,581.



©2014 Huntington Bancshares Incorporated.