



I am Huntington. And so are you.

OUR BRAND EXPERIENCE

 Huntington

I AM HUNTINGTON

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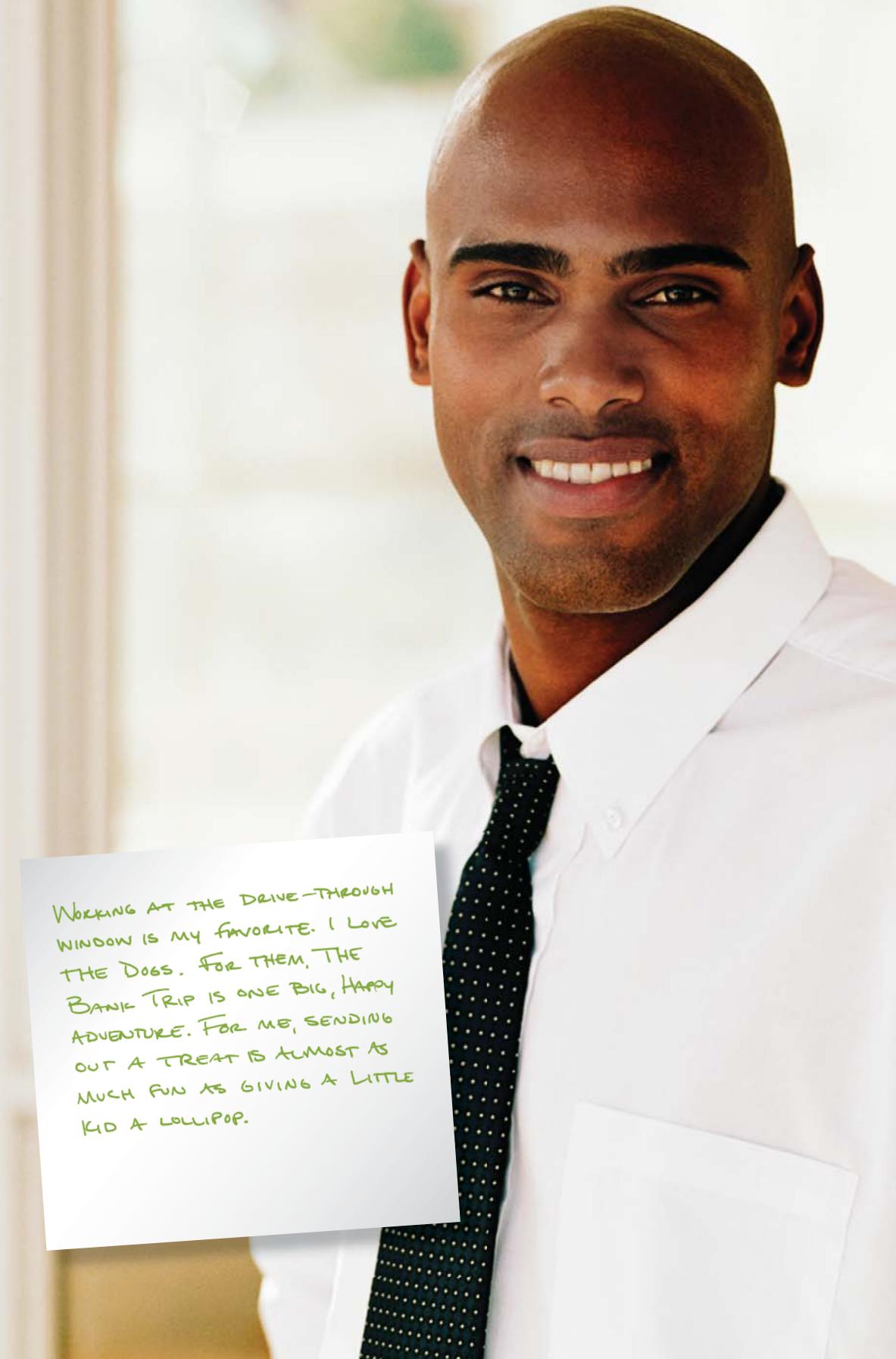
In my letters, emails and conversations, I am Huntington. In my clothing, my attitude, my smile, I am Huntington. Huntington is you and me. We are the face. We are the heart and soul. We create the brand experience. Because we are the line that separates the mediocrity from best.

I am Huntington. And so are you.

Being Brand Brilliant

If our strength is our people, what makes our people strong? It's all of us, together, as one, as Huntington. We share something irreplaceable—the ability to shape our work and the effect it has on others. But when I say something, and you say something, and Bob over there says something else, are we still Huntington?

Each of us, in some intuitive way, understands what it means to be Huntington. Now it's time for a new level of awareness. It's time to say the same things—think the same things. It's time to be brand brilliant. So when it comes to our brand, to Huntington, we all speak for each other...as only a single voice can.



WORKING AT THE DRIVE-THROUGH WINDOW IS MY FAVORITE. I LOVE THE DOGS. FOR THEM, THE BANK TRIP IS ONE BIG, HAPPY ADVENTURE. FOR ME, SENDING OUT A TREAT IS ALMOST AS MUCH FUN AS GIVING A LITTLE KID A LOLLIPOP.



IT'S JUST HOW I THINK

Being my daughter's soccer team coach is part of what makes me "simply the best." Huntington supports that... which says a lot about their belief in the community.

Huntington is not just about money, investments or the services we offer. Huntington is about people. It's about you and me. About community, family and dreams. It's being able to say, lean on me. Because we are a bank invested in people. And while this is not the usual way to think about banking, it's simply the best way.

It Always Comes Back to People

I like to think of Huntington as a person. We have a personality. A point of view. And when you come right down to it, a mind, a body and a soul. It's what makes us different. And, to be honest, it's what makes us so proud to work here. Huntington is a "people person." Our people. Our customers. Our customers' people. Their people. On, and on, and on.

Tagline: A Bank Invested in People®

Vision: Essential Partners

Value Proposition: Simply the Best



That's Who We Are

We are not some huge conglomerate that swallowed up your friendly community bank. We are your community bank. Huntington is a place for saving and borrowing. For investing and insuring. For walking through the door and finding a friendly face. Our size isn't what shapes our personality — we're a local bank with national resources. Powered by a bunch of real people. That's who we are. And it doesn't get much better than that.

I am approachable.

I am engaging.

I am passionate.

I am genuine.

I am flexible.

I am confident.

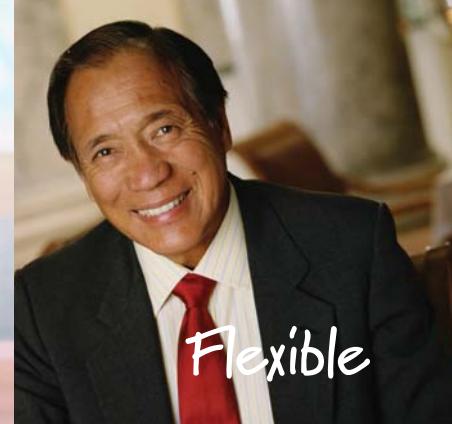
I am ...



Approachable

Engaging

Passionate



Genuine

Flexible

CONFIDENT

Huntington

A photograph of a young man with a shaved head, smiling broadly. He is wearing a bright green v-neck sweater over a white t-shirt. He is holding a white video game controller in his hands, looking down at it. The background is a bright, possibly sunlit room.

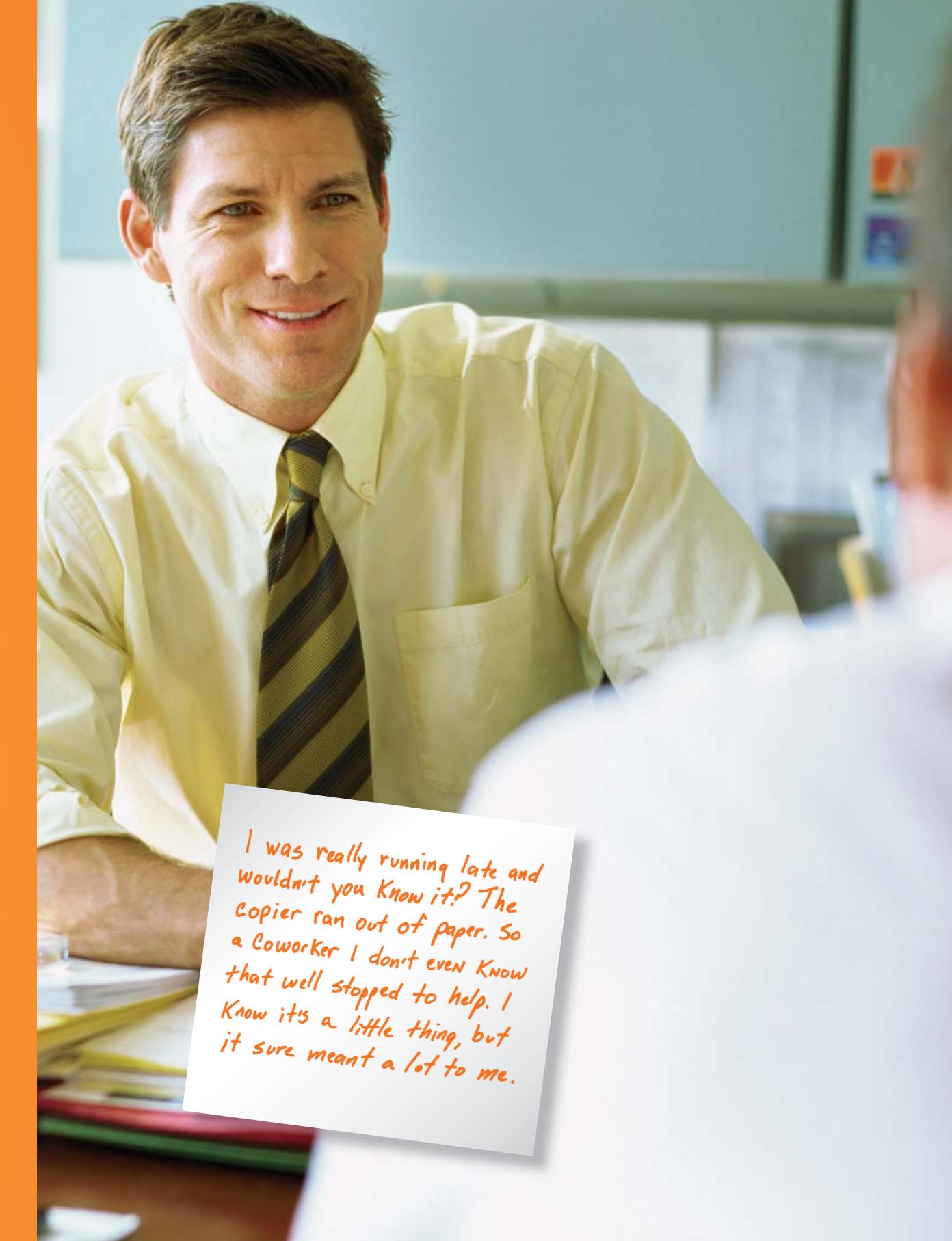
IT'S JUST
HOW I ACT

I am Huntington. You, holding this book in your hand right now, you are Huntington. We are all unique and different (and that's good). In fact, everyone, everywhere, holding this book is also Huntington (also good). We are Huntington. Which makes what we have in common even more powerful.

Working Together

It takes more than you or me to bring Huntington to life. It takes a team. Ten people. A hundred people. A thousand people. Or even a couple of friends talking a project through over lunch. It takes partnerships to get things done. So we do more. We help more. We succeed more. All because of teamwork.

We are part of a team.



I was really running late and wouldn't you know it? The copier ran out of paper. So a coworker I don't even know that well stopped to help. I know it's a little thing, but it sure meant a lot to me.



A coworker sent me a note thanking me for calling when one of her customers needed a little extra help. I felt so good knowing that a simple phone call made such a difference.

By Pen and By Speech

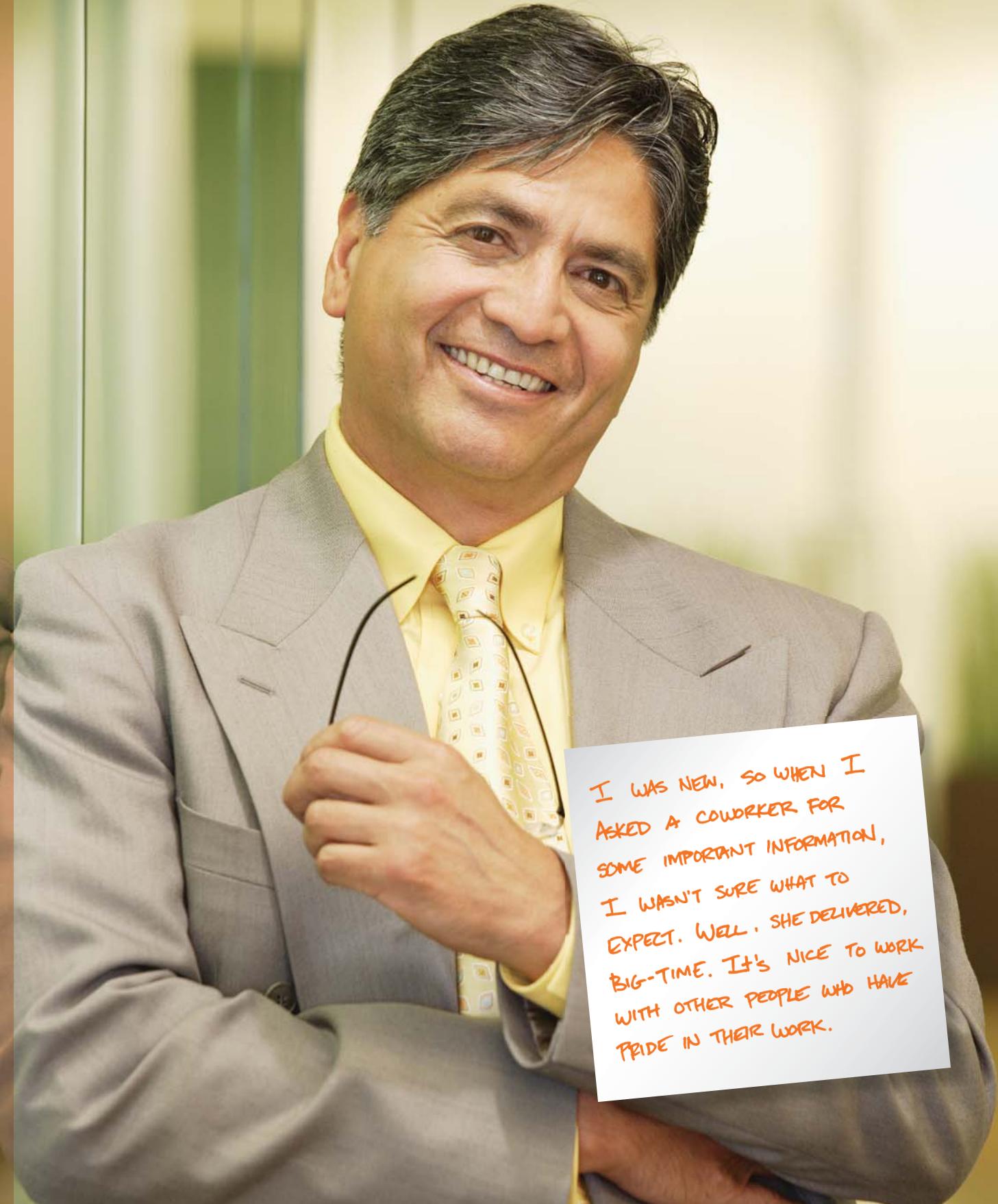
If a tree falls in the forest, can anyone hear it? Only if you, my friend, pick up the phone or send an email, or ask for a meeting, or otherwise spread the word. This is why we place a premium on communication. Together, we have a great big chorus of voices. So we speak up when we've got something to say. And listen when it's someone else's turn to sing.

We communicate.

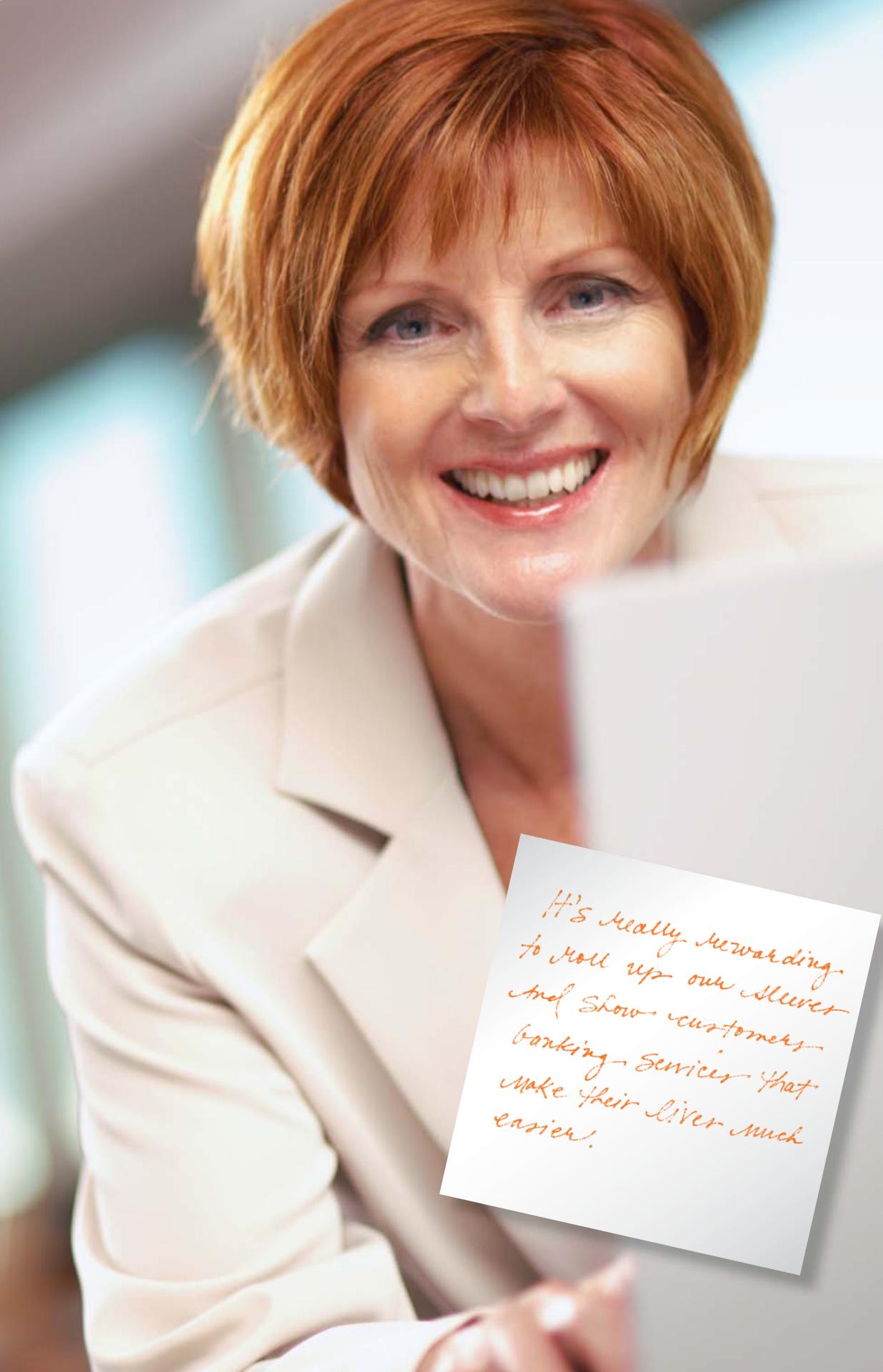
Raising Our Hands

What we do every day has an impact on everyone around us. We do our best work, give our best thoughts—always. Each of us is responsible for our actions. That means if you promise something, you deliver. And if you need help, you ask for it.

We are accountable.



I WAS NEW, SO WHEN I ASKED A COWORKER FOR SOME IMPORTANT INFORMATION, I WASN'T SURE WHAT TO EXPECT. WELL, SHE DELIVERED, BIG-TIME. IT'S NICE TO WORK WITH OTHER PEOPLE WHO HAVE PRIDE IN THEIR WORK.



Lending Our Hearts

Any old behemoth conglomerate can ignore its customers. But, as I'm sure you know by now, Huntington is not a behemoth. We are an established company with a youthful spirit. We believe in service. Immediate, cheerful, helpful service. We are Huntington. Huntington is people. Our customers are people. And when the two come together, that's where we will always be "simply the best."

We provide service.

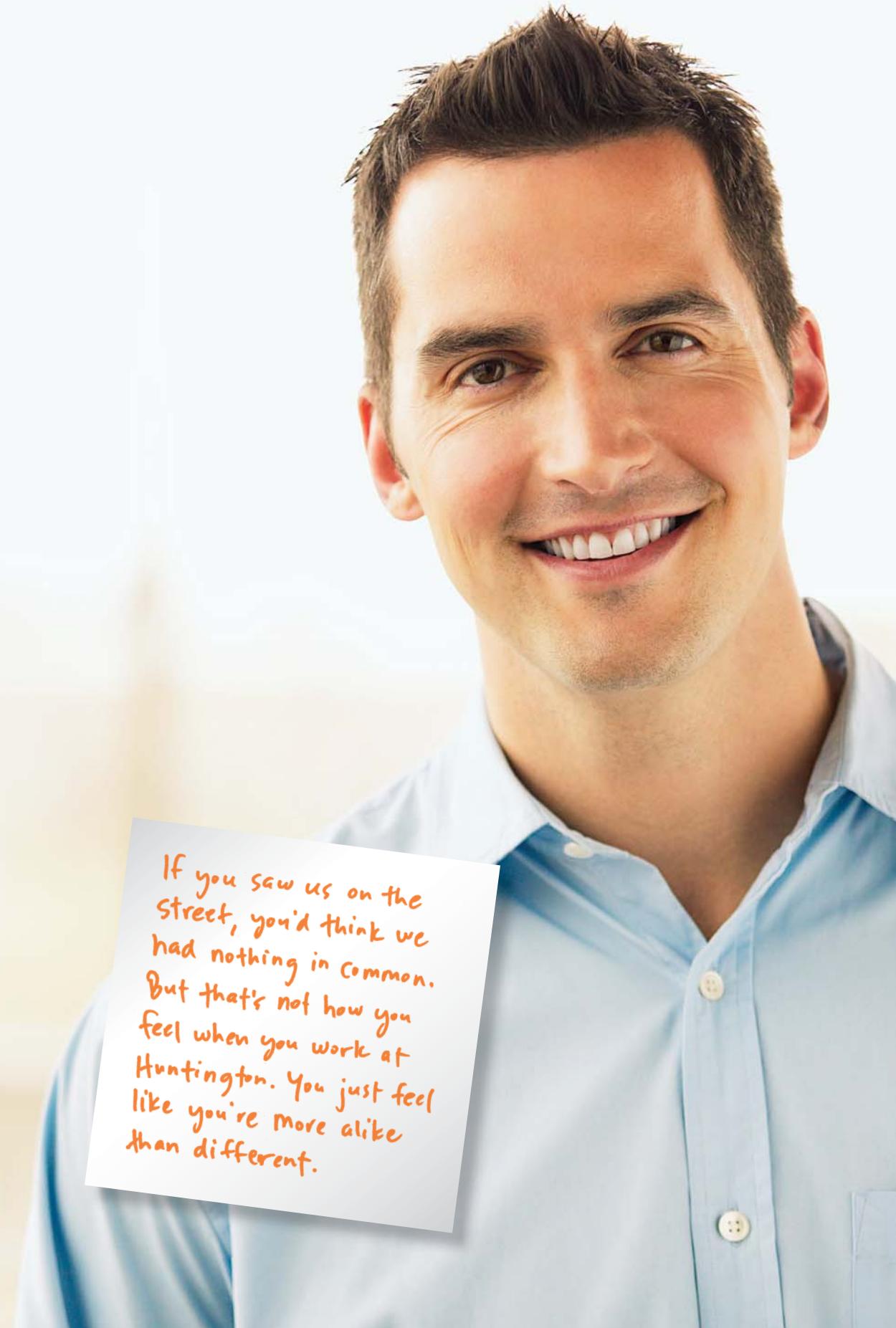
Strangers No More

We love that everyone brings something new to the table. I am me, you are you, Bob is Bob. We are different. But, thanks to Huntington, we are also delightfully the same.

Because we are all Huntington. So it doesn't matter whether we're dogs or cats, green or purple, tall or small. We're different, but the same. And that's what makes us strong.

We are diverse.

If you saw us on the street, you'd think we had nothing in common. But that's not how you feel when you work at Huntington. You just feel like you're more alike than different.





Our Energy Unleashed

Here's what it means to be passionate about your work:

- You ignore bad hair days and concentrate on making a difference.
- When you hit upon a new idea, it consumes you.
- You absolutely do not understand people who do a half-hearted job.
- If you see a place to help, you help. Even if it's not in your job description.
- You don't care if people think you're idealistic. It's true. And you're proud of it.

We know if we give our best every day, we'll be there when our customer needs us most.

We are passionate.



IT'S JUST HOW I TALK

I was so flattered when one of my favorite customers complimented me on my new jacket. Of course you want to look good every day, but it's great when you realize people really do notice.

Huntington is a talker. We talk with photos. We talk with colors. The way we use our words, of course, is talking. But so is the way we use our logo. And the way we use our name. When you come right down to it, branding is talking...it's repeating the same things again, and again, and again. Always. Every time. In the remaining pages, we'll talk about how to talk about Huntington. We'll look at the entire toolbox of brand elements. Some formal, some casual, but all important if you're Huntington. And you are.

Our Name is Huntington

“Huntington” is kind of like a nickname. It’s what our customers call us. What we call ourselves. And, like many people, Huntington answers mainly to its nickname. Think what it would be like if your family always called you Bob, but someone suddenly started calling you Robert—you’d either think you were in trouble, or fail to realize they were talking to you at all. Or if they wanted to use an initial, you’d just be “R.” Or maybe “B.” And all they had to do was call you Bob to get your attention. That’s why, after all this time, our more formal names have evolved into “Huntington.” It’s simple, it’s clear, and that’s who we are.

Who are we?

We are Huntington for most references to any entity, including the holding company, the retail bank and any other subsidiary.

Who could we be?

In certain legal documents and formal references to the corporation, we are sometimes called The Huntington National Bank, Huntington Bank or Huntington Bancshares Incorporated. However, it’s almost certain this is not what you tell people when they ask where you work...or where your customers say they bank.

WHO WE ARE MOST DEFINITELY NOT

The Huntington
Huntington Banks
HNB
HBI

Any Way We Say It

When it comes to business communication, Huntington has two voices: one casual and one formal.

A casual voice speaks directly to the audience. You're having a conversation. Phrases are usually short. And you can leave the thesaurus on the shelf. Write the way you talk and you'll communicate beautifully. For instance, this book is written in a casual voice. (As if you hadn't noticed.)

A formal voice speaks to the audience, but not at them. This kind of writing is used mainly for business-to-business communications. It's important to be clear and concise, but not overly wordy. If you have a sentence that's more than 20 words long, it's too long. Cut it in half.

CASUAL

Letters and Emails

I am writing in response to your letter...

Signs & Promos

Going places? We'll drive you there.

Personal Greetings

Hi! How can I help you?

Telephone Greetings

Huntington Beach Street office, this is Bob. How can I help you?

NOT CASUAL

Pursuant to your letter of May 4 ...

Consider a home equity loan from Huntington to finance your new automobile.

Good morning, ma'am. How may we be of service today?

Good morning, Huntington. How may we help you?

FORMAL

Letters and Emails

I hope you'll take a moment to give me a call. I'd love to show you how Huntington can help with your company's 401(k) plan.

Personal Contact

Hi, I'm Bob Smith. Thank you so much for seeing me!

Telephone Contact

Huntington Beach Street office, this is Bob Smith. How can I help you?

WORDY

We hope you'll take time out of your business day to pick up the phone and call us here at Huntington, your local bank. We believe in investing in people, so we are uniquely suited to help your small business concern set up and administer a 401(k) plan for your valued employees.

Good morning, my name is Bob Smith. I'm glad to have this opportunity to show you what Huntington can do for you.

Huntington Beach Street office, this is Bob Smith, manager and loan officer. How may I help you?

Any Way We Show It

Okay, we've talked about words, but what about the way words look? Our logo does more than literally spell out the word "Huntington." Our logo is like a flag. It unites us. It represents us. It stands for everything Huntington has been, is and can be.

Our logo has two parts: the logotype and the logomark. The logotype, of course, is the way we use type to spell the word "Huntington." The logomark is our familiar hexagonal tire tread symbol. Together, these two elements are our logo, sometimes also called a lockup, because the two elements are always locked together.

There are very specific guidelines regarding the use of our logo. If you're creating an ad, a sign, a flyer or anything else that uses our logo, it's important to follow them carefully. These two pages show you the correct ways to use our logo.



Minimum Size

The logo lockup should never be smaller than 1" wide.



Clear Space

You should always make sure the logo has room to breathe and is kept away from any other graphic elements. Space around the lockup should be at least the height of the letter H in the logotype.



Colors

The logo lockup may be used in one of three colors: Huntington Green, black, or white.



Vertical

A stacked version of the logo should only be used when absolutely necessary (like for special sign applications or when the logo needs to fit in a square format).



The Way It Was Meant to Be Seen

Our logo is our flag. If we change it, we're changing who we are.

Here how various ne'er-do-wells in the past have messed with our flag.



Tire Tread

Our logomark may occasionally be used by itself as a graphic element. It can be used large in the background. Ideally, the effect is subtle, made with a varnish, transparency or another low-contrast printing technique.

A Family of Greens

Huntington is green. But so is money, grass, and Kermit the Frog. Because we are more than a bank, we are more than just one green. It's the color of freshness, vitality and growth. Use it whenever possible.

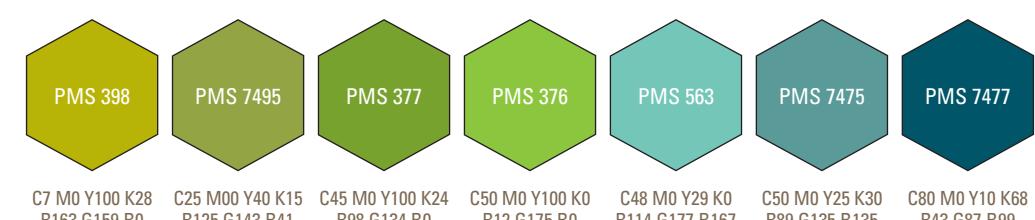
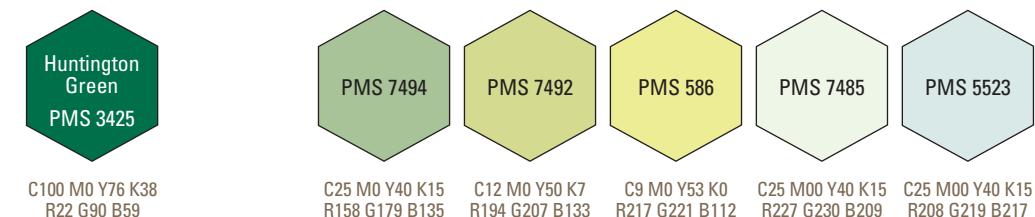
Rich in Color

In addition to green, we have a secondary color palette that includes oranges, blues and neutrals. Together with our family of greens, it creates a vibrant color palette that can be combined in a variety of ways.

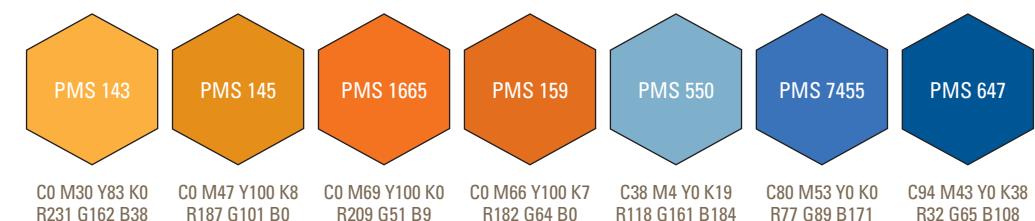
Keep It Clean

Even though white is not one of our colors (it's actually the absence of any color), it is very much part of who we are. Use large amounts of white to create breaks in large amounts of information. You can also use small amounts of white reversed out of photographs and large blocks of color.

Family of Greens



Secondary Colors



The colors shown in this document have not been evaluated by Pantone, Inc. for accuracy and may not match the Pantone Color Standards. For accurate standards, refer to the current edition of the Pantone color formula guide. Pantone® is a registered trademark of Pantone, Inc.

Beautiful By Design

Typography sets the tone of every design and communication. Huntington uses two different type families. They are often used in combination to communicate different messages. Always choose one type family to lead the design and use the other as an accent. And make sure that it is large enough to read (no smaller than 12 point).

Minion is a classic serif typeface. In general, serif faces inspire confidence and appear formal.

Univers is a sans serif family that provides a modern counterpoint to Minion's familiar warmth. It's fresh, clean and contemporary.

The following page has some of the more common weights from Univers and Minion families.

Using Huntington's Two Type Families

Sometimes, different type families are used for headlines and body copy. In this case, we've used the serif face, Minion, as the headline font. This indicates stability and friendliness. Univers Condensed has been used for the body copy. Its clean, fresh lines are easy to read and comprehend.

Using Huntington's Two Type Families

Sans serif headlines, such as the Univers used in this example, can generally be used more graphically than serif faces, such as the Minion used in this paragraph. The Univers conveys an overall message of simplicity, while the Minion indicates that the paragraph copy is more formal and therefore important.

Univers Light
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Univers
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Univers Bold
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Univers Black
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Minion
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Minion Semibold
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Minion Bold
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Univers Condensed Light
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Univers Condensed
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Univers Condensed Bold
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

UNIVERS
MINION

Minion Condensed
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Minion Condensed Bold
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789&@\$%(.#;!:?)

Surrounded By Life

Huntington photographs take their direction from people and nature. They allow us to connect with our audience, to give them a little glimpse into the Huntington personality. Like you and me, our photographs share common traits. We're a local bank with national resources. Manned by a bunch of real people. That's who we are. That's what our photographs are.

Friendly Engaging photos that make you feel good.

Positive Photos that reinforce our brand message about life. Bright, colorful and cheery.

Genuine Photos of life: real people doing real things, real pieces of nature.

Energetic Interactive photos. Slice of life. Person-to-person.

Confident Photos that show simplicity. Creative, clean and airy.

Thoughtful Tightly cropped photos that tell a story all their own.



Going Outside

Designing outdoor signage is different from designing for other mediums. You only have seconds to make an impact. The type needs to be big enough to read from far away. The message should be short and simple—probably no more than seven or eight words. Be sure that your audience knows who you are and how they can contact you. And to make the most impact, be sure that all the signs are consistent.



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when I'm the first person in, I don't mind making the coffee. Hey, like most, I really need my morning fix. Besides, I know somebody else will do it tomorrow.

As you've no doubt realized by now, it takes more than a logo to be Huntington. We also share colors, typefaces and messaging. Used together, they are Huntington. So before you make a flyer, or an internal publication, or an ad, or anything else that comes from Huntington, take a look at the next few pages for some idea-starters. See what others have done. Be motivated. Be inspired. Then be confident that when you use the elements we've given you in this book, you'll create something that's "simply the best."

ENVIRONMENTAL



EXTERNAL PRINT

BUSINESS
made easy

2005 ANNUAL REPORT

A BANK

GROWTH

INNOVATION DRIVES PERFORMANCE

It's hard to believe that just five years ago, the Private Financial and Capital Markets Group didn't exist. In 2000, the group had assets with a mere \$100.00 in total annual retail sales. However, a hardworking management team, an innovative approach, a dedicated distribution network and five top performing funds turned that all around by the end of last year. "Good numbers are not an accident," says Senior Vice President and Head of Private Financial and Capital Markets Group, Kirk Monson. "We've had to concentrate on service because with investments service is the product." We have made a point of developing unique funds with their own story to tell. For instance, Monstar worked with Huntington Investment Company broker, Chris Elmore, on the Dividend Capture Fund to position it for the unique needs of the individual investor while keeping volatility low. It's now one of Huntington's best selling retail funds. Unique thinking also resulted in our Rotating Markets Fund – instead of competing on price alone, we compete on net performance, achieving this by cleverly applying our investment strategies to "rotate" among various market segments.

Lead by Senior Vice President and Chief Investment Officer, Private Financial and Capital Markets Manager, Randy Bateman, the investment team managers are encouraged to think outside the box and to constantly look for opportunities to uncover. Each member of the investment team has expertise in a particular area and then shares that expertise with the rest of the group. This bonds together individual strengths for the common good. And, last year, we had an array of positive press coverage. In 2005, we were honored to be named the Huntington Dividend Capture Fund as the top performing fund in its category. We were also recently profiled the Huntington Mid Corp America Fund. Elping's named the Huntington Small Cap Fund as the top performing fund in its category. In addition, The Wall Street Journal named the same fund as its Category King top 10 list of small and mid cap funds. We are very proud of these accolades. "We've spent the past five years creating, implementing and augmenting, and our clients have reaped the rewards of our hard work."

CONTROL
made easy

Business Online puts you in control. By assigning user privileges, you decide who can access specific information and functions.

You control when and who can

- Transfer money between your Huntington accounts
- Use our Business Online Check Cashier House (ACH)
- Pay bills using our Business Bill Pay service
- Place stop payments on checks
- View bank statements
- And more

You can

- Add, change or delete employees
- Customize what functions each individual user should have
- Place stop payments on when and what types of activity occurred

ACCESS
made easy

Business Online connects you to your Huntington accounts so you can access the information and services you need, when it's convenient to you.

You can access Business Online

- 24 hours a day, 7 days a week
- From any location (home, office, hotel, etc.)
- From anywhere you have an Internet connection

You'll have access to

- Electronic Banking
- Electronic Transactions
- Check Services
- And more!

Huntington

BUSINESS ONLINE

ACCESS
CONTROL
DETAIL
THE BIG PICTURE

Introducing Huntington Business Online

Business Online is your connection to the Huntington products and services you rely on to run your business. Through a single point of entry, you'll have up-to-the-minute account information and transaction capabilities, customized reporting and round-the-clock access.

As your business needs change, so does Business Online. Add employees (users), products and services as your needs dictate. From setting up user access to managing the smallest transactional detail, Business Online makes doing business a lot easier.

We've always been there for you.
Now we're here for you.

The Huntington logo is at the top left. The main headline 'we can help' is in large, bold, white letters on an orange background. Below it, the sub-headline 'Need cash?' is in a smaller, white, sans-serif font. A white box contains a 'Special offer for:' section with sample information. A large orange circle on the left contains the text 'You're Pre-Qualified for a rate as low as Prime minus XXX% currently XXX% APR ~ of XXXXX'.

Home Improvement • Debt Consolidation • Cut monthly bills • College tuition • New Car • Spec Improvement • Debt Consolidation • Cut monthly bills • College tuition • New Car • Special Vi
Debt Consolidation • Cut monthly bills • College tuition • New Car • Special Vacation Home In
consolidation • Cut monthly bills • College tuition • New Car • Special Vacation • Home Impro
Cut monthly bills • College tuition • New Car • Special Vacation • Home Improvement • Debt
s • College
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cation • Ho
ome Improve
vement • De
bt Consol
idation • Cut
monthly bi
lls • Colle
ge tuition
tion • New
Car • Spec
cial

DISCOUNT
LTD. FOR
PAID
IN
PURCHASE
Permit No.

Huntington Home Equity Personal Credit

A color photograph of a young man with short dark hair and glasses, smiling broadly. He is wearing a light-colored button-down shirt, a dark tie with a diagonal striped pattern, and dark trousers. He has his arms crossed and is wearing a dark wristwatch. The background is a bright office with large windows showing a blurred landscape outside.

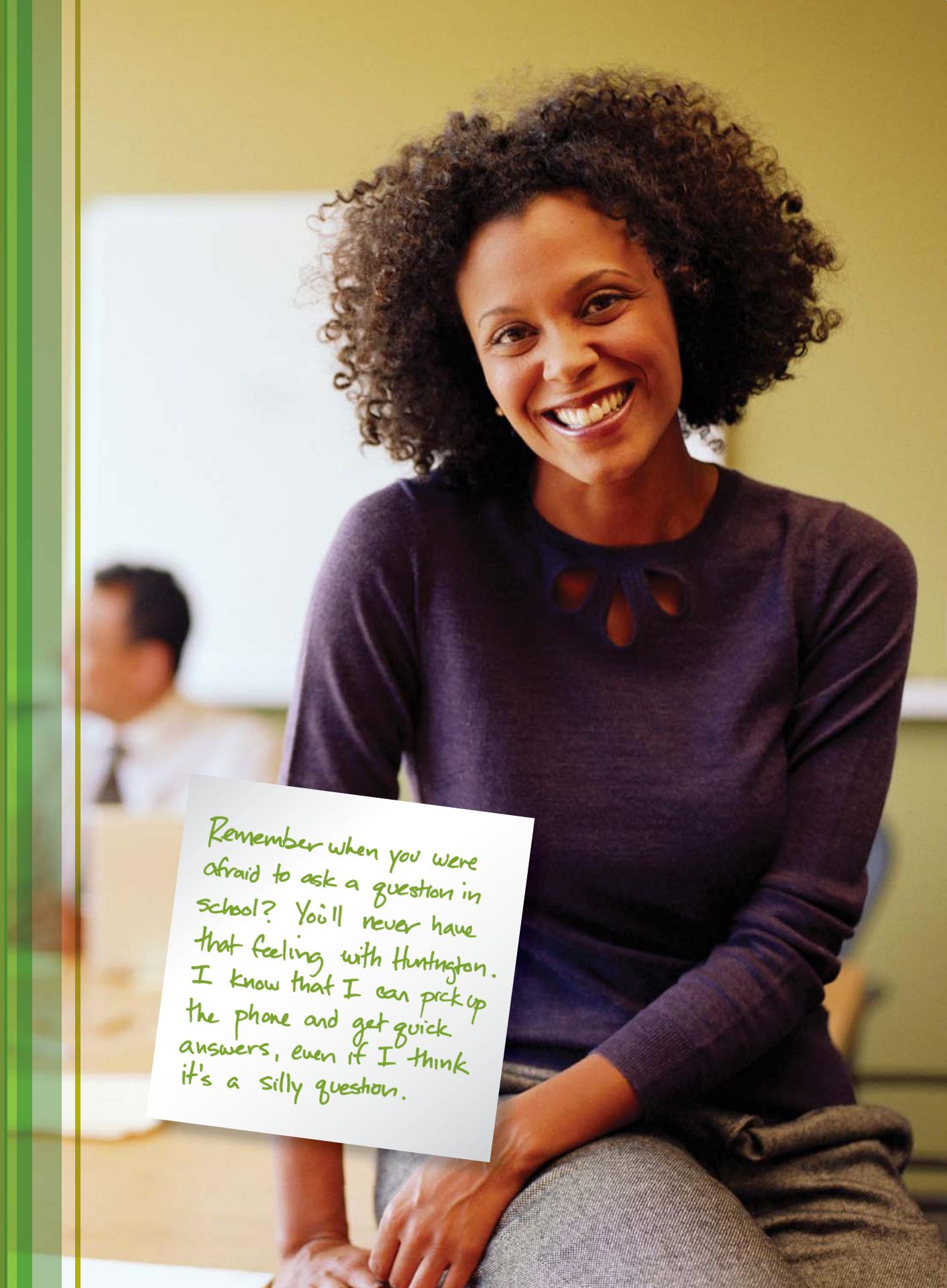


HUNTINGTON
It's **YOUR**
story now

So there you have it.

Being Huntington is about being you. It's about being me. It's about being part of a team and communicating. It's about being knowledgeable, personable and passionate. But it's also about being inquisitive. So if you have any questions about these guidelines, by all means, contact us at marketing@huntington.com

Remember when you were afraid to ask a question in school? You'll never have that feeling with Huntington. I know that I can pick up the phone and get quick answers, even if I think it's a silly question.



I see you as a person. You can trust me.
In your life and in your work, lean on me.

Whether you're in the local community directly touching customers or you provide support behind the scenes, we are all Huntington. Being simply the best means we do our very best every day—so that our customers see our best every day.



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