



I am Huntington. And so are you.

OUR BRAND EXPERIENCE



I AM HUNTINGTON

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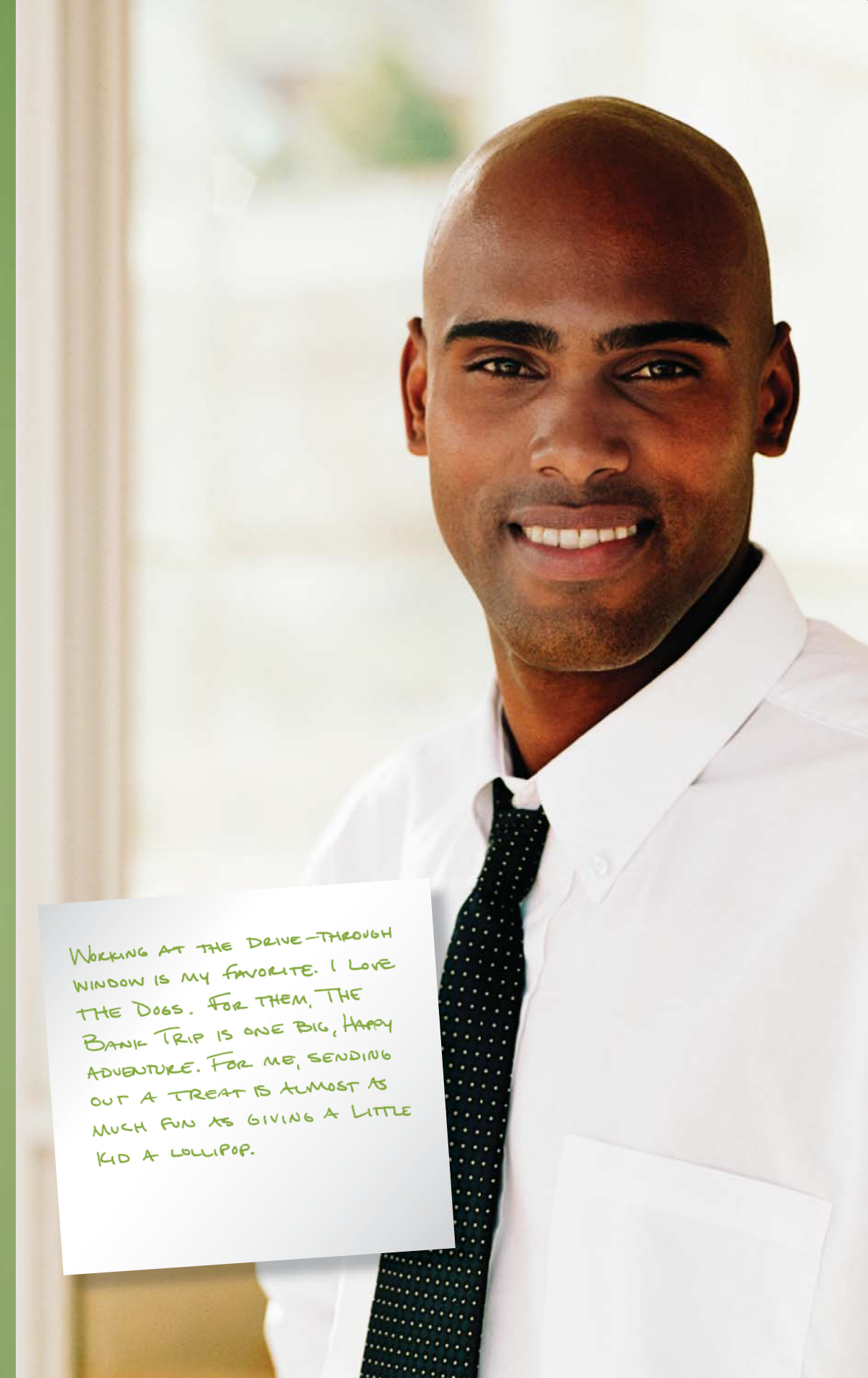
In my letters, emails and conversations, I am Huntington. In my clothing, my attitude, my smile, I am Huntington. Huntington is you and me. We are the face. We are the heart and soul. We create the brand experience. Because we are the line that separates the mediocrity from best.

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.

A photograph of a smiling man with a shaved head, wearing a white dress shirt and a dark tie with small white polka dots. He is holding a white notepad in front of his chest. The background is a bright, out-of-focus indoor setting.

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.

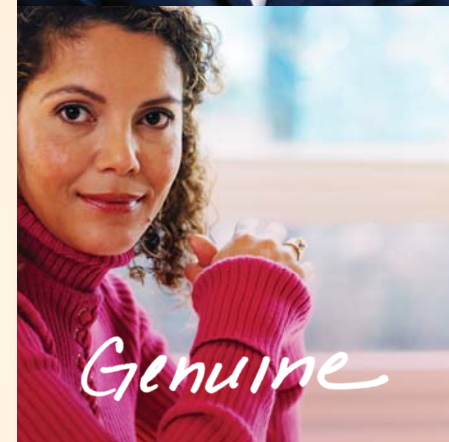
I am engaging.

I am passionate.

I am genuine.

I am flexible.

I am confident.



Huntington

A close-up photograph of a young Black man with a joyful expression, smiling broadly and looking slightly upwards and to the right. He is wearing a vibrant green V-neck sweater over a white t-shirt. He is holding a white smartphone in his hands, with his fingers positioned as if he is about to interact with the screen. The background is softly blurred, showing what appears to be a window with light coming through. The overall mood is positive and hopeful.

**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.

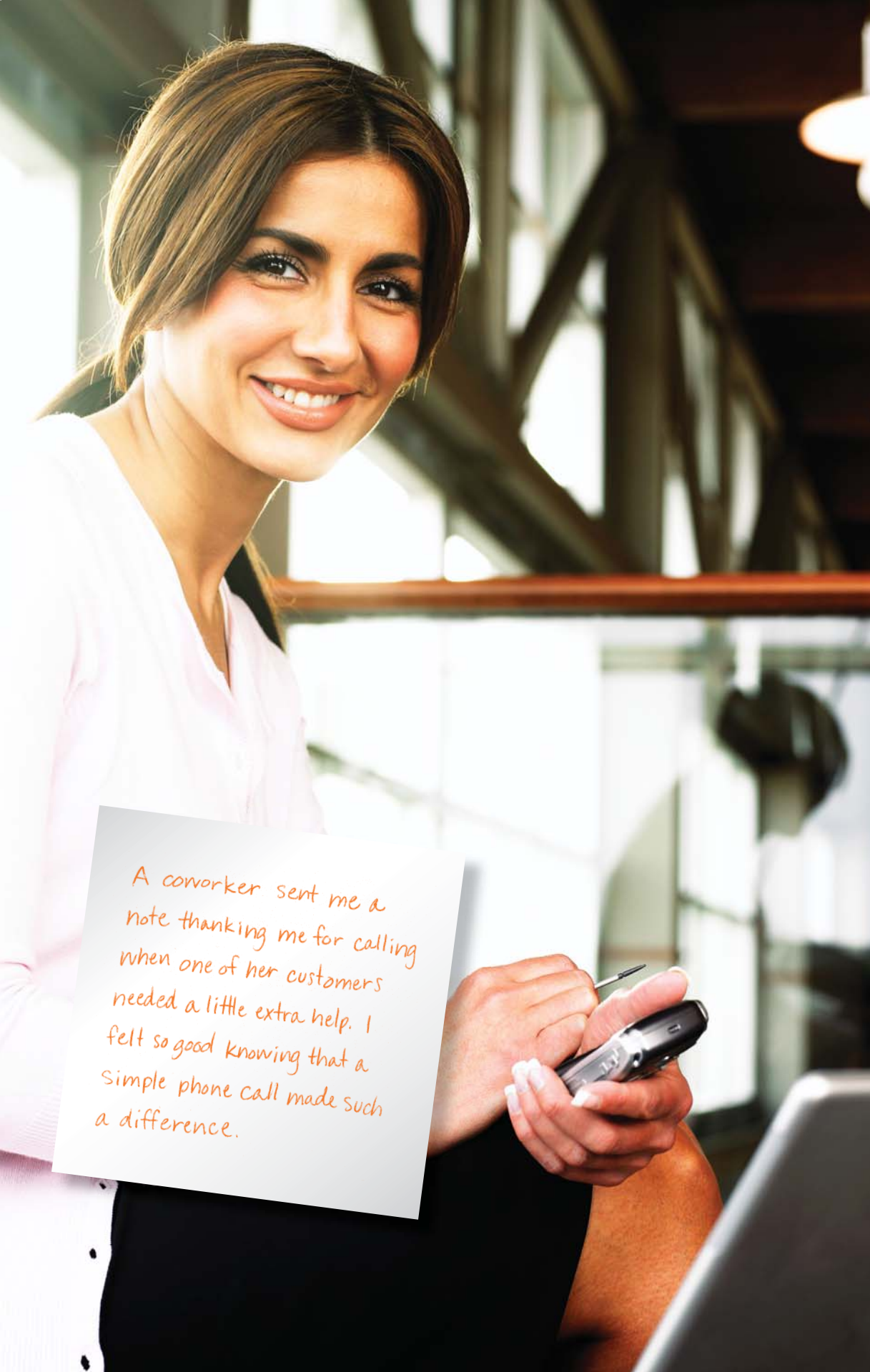
Working Together

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 we stopped to help. I know it's a little thing, but it sure meant a lot to me.



By Pen and By Speech

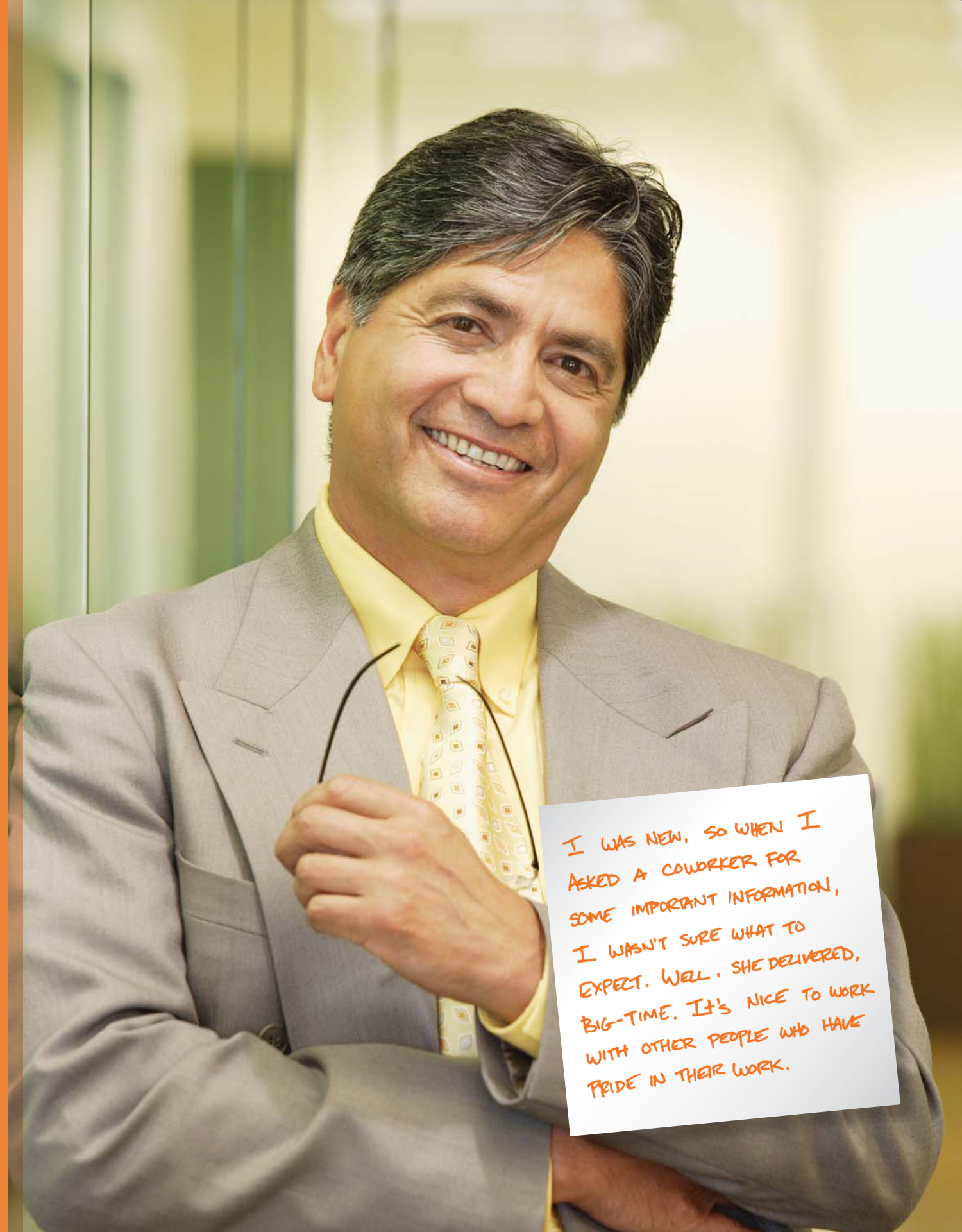
If a tree falls in the forest, can anyone hear it? Only if you, my friend, pick up the phone or send an email, or ask for a meeting, or otherwise spread the word. This is why we place a premium on communication. Together, we have a great big chorus of voices. So we speak up when we've got something to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

We communicate.

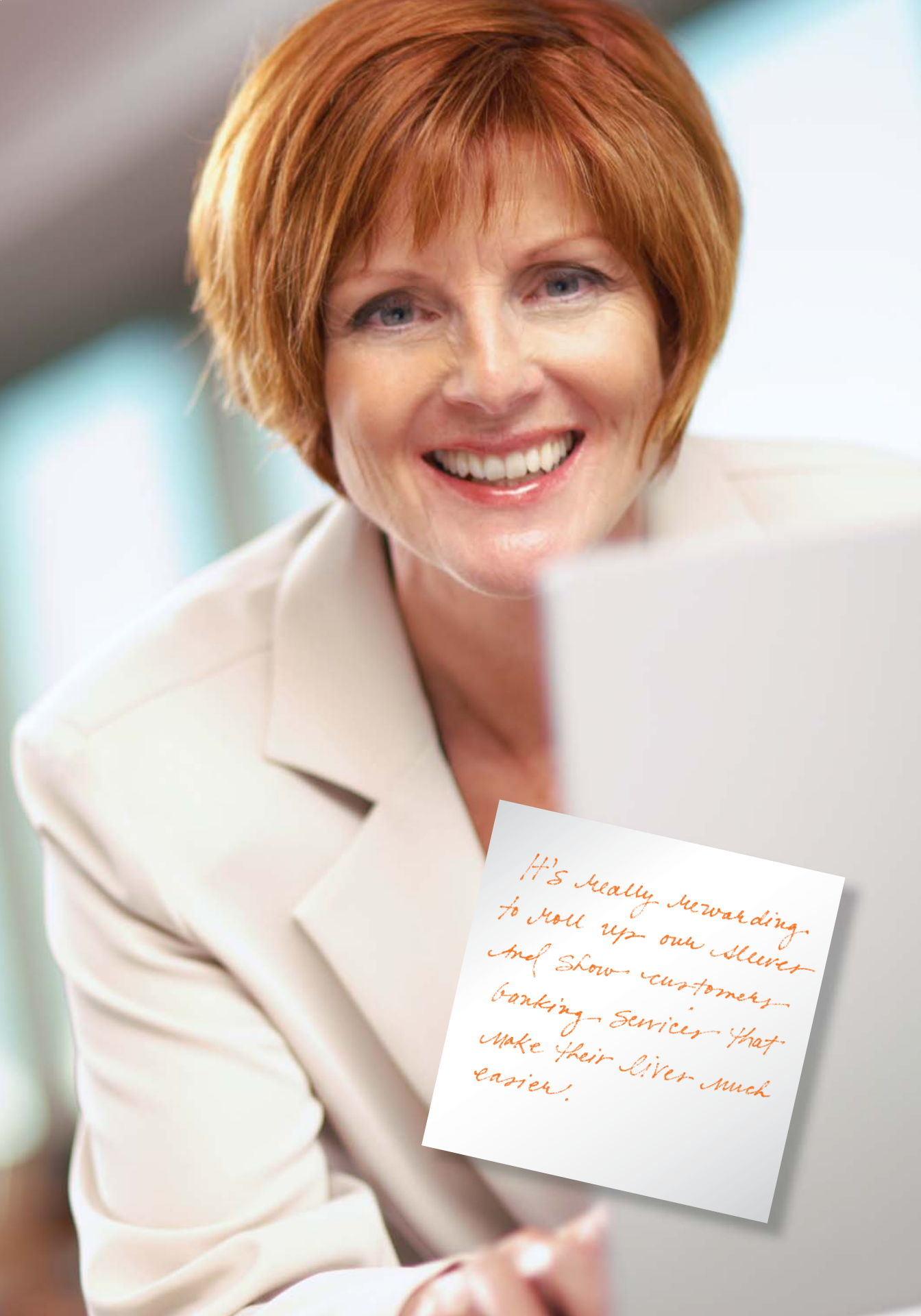
Raising Our Hands

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.



*It's really rewarding
to roll up our sleeves
and show customers
banking services that
make their lives much
easier.*

Lending Our Hearts

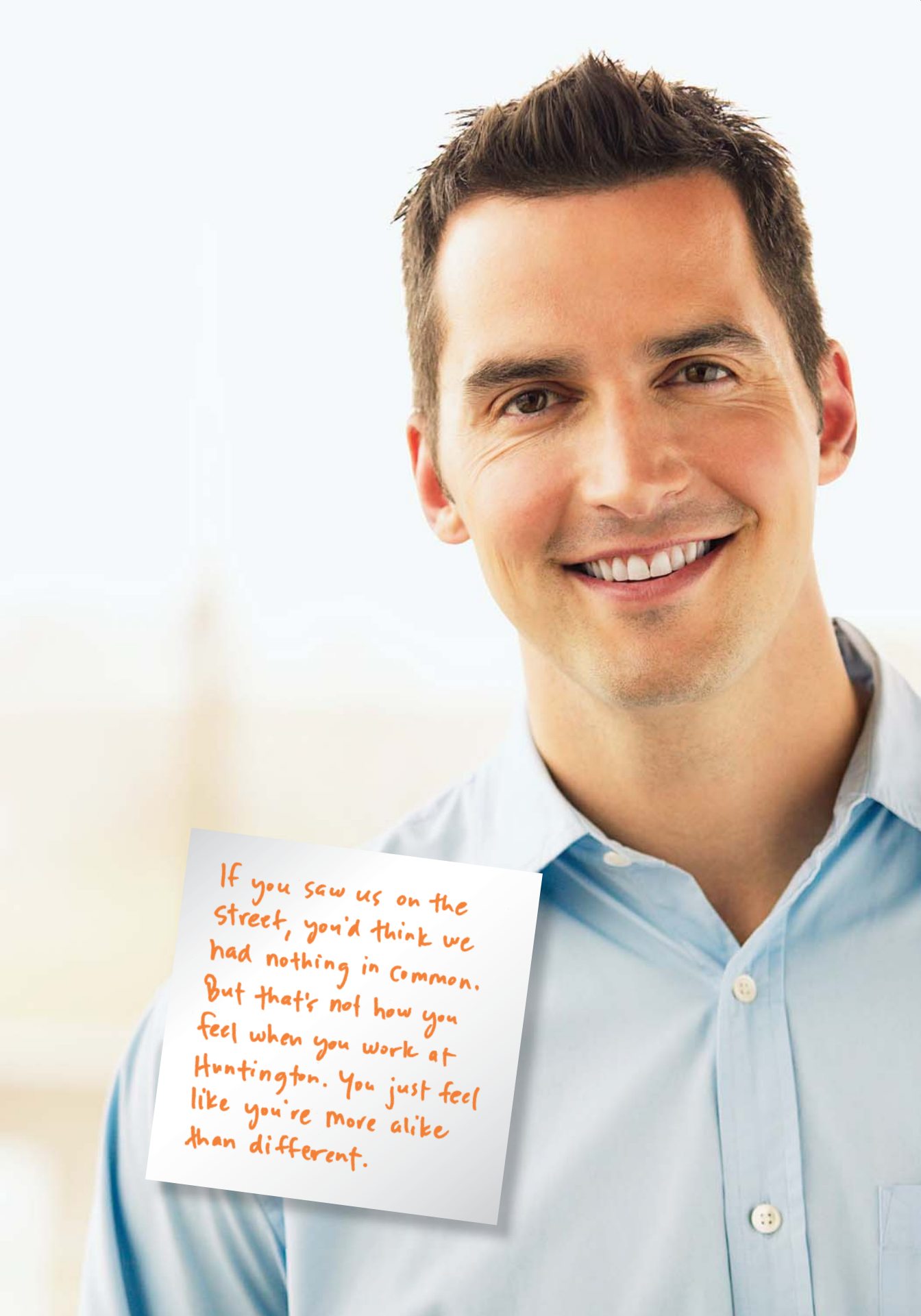
Any old behemoth conglomerate can ignore its customers. But, as I'm sure you know by now, Huntington is not a behemoth. We are an established company with a youthful spirit. We believe in service. Immediate, cheerful, helpful service. We are Huntington. Huntington is people. Our customers are people. 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.

A close-up portrait of a young man with short brown hair, smiling warmly at the camera. He is wearing a light blue button-down shirt. He is holding a small, white, rectangular piece of paper in his left hand, which is positioned in the lower-left area of the frame. The paper has handwritten text in orange ink. The background is a bright, out-of-focus indoor setting with a window showing a city skyline.

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.



I love to bake. So every Monday, I bring something to share. And if someone's having a difficult day, I'll bring in their favorite treat the next morning. Then we both feel better.

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.)

	CASUAL	NOT CASUAL
Letters and Emails	I am writing in response to your letter...	Pursuant to your letter of May 4 ...
Signs & Promos	Going places? We'll drive you there.	Consider a home equity loan from Huntington to finance your new automobile.
Personal Greetings	Hi! How can I help you?	Good morning, ma'am. How may we be of service today?
Telephone Greetings	Huntington Beach Street office, this is Bob. How can I help you?	Good morning, Huntington. How may we help you?

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.

	FORMAL	WORDY
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.	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.
Personal Contact	Hi, I'm Bob Smith. Thank you so much for seeing me!	Good morning, my name is Bob Smith. I'm glad to have this opportunity to show you what Huntington can do for you.
Telephone Contact	Huntington Beach Street office, this is Bob Smith. How can I help 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.

		
DO NOT change the placement of the tire tread.	DO NOT change the relationship of scale.	DO NOT change the proportions of the logo.
		
DO NOT change the typeface.	DO NOT add elements.	DO NOT use drop shadows.
		
DO NOT outline the logo.	DO NOT use two colors for the tire tread and logotype.	DO NOT use colors other than PMS 3425, black or white.
		
DO NOT use the white logo on a light background.	DO NOT use the PMS 3425 or black logo on a dark background.	DO NOT use the logo over a busy background.

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

Huntington Green
PMS 3425

C100 M0 Y76 K38
R22 G90 B59

PMS 7494

C25 M0 Y40 K15
R158 G179 B135

PMS 7492

C12 M0 Y50 K7
R194 G207 B133

PMS 586

C9 M0 Y53 K0
R217 G221 B112

PMS 7485

C25 M00 Y40 K15
R227 G230 B209

PMS 5523

C25 M00 Y40 K15
R208 G219 B217

PMS 398

C7 M0 Y100 K28
R163 G159 B0

PMS 7495

C25 M00 Y40 K15
R125 G143 B41

PMS 377

C45 M0 Y100 K24
R98 G134 B0

PMS 376

C50 M0 Y100 K0
R12 G175 B0

PMS 563

C48 M0 Y29 K0
R114 G177 B167

PMS 7475

C50 M0 Y25 K30
R89 G135 B135

PMS 7477

C80 M0 Y10 K68
R43 G87 B99

Secondary Colors

PMS 143

C0 M30 Y83 K0
R231 G162 B38

PMS 145

C0 M47 Y100 K8
R187 G101 B0

PMS 1665

C0 M69 Y100 K0
R209 G51 B9

PMS 159

C0 M66 Y100 K7
R182 G64 B0

PMS 550

C38 M4 Y0 K19
R118 G161 B184

PMS 7455

C80 M53 Y0 K0
R77 G89 B171

PMS 647

C94 M43 Y0 K38
R32 G65 B108

PMS 1205

C0 M5 Y31 K0
R241 G227 B172

PMS 4535

C0 M4 Y30 K11
R207 G197 B162

PMS 4525

C0 M7 Y39 K17
R187 G175 B130

PMS WG5

C0 M5 Y10 K29
R159 G149 B139

PMS 7536

C0 M4 Y22 K32
R171 G163 B135

PMS 409

C0 M13 Y15 K45
R130 G117 B112

PMS WG11

C0 M17 Y34 K62
R86 G75 B66

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&@\$(,.;:!?)

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

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

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

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

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

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

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

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

UNIVERS
MINION

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.





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.

IT'S JUST
HOW I DO IT

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



The image is a composite graphic. The top-left portion is an orange slide with the text "BUSINESS" in large white letters and "made easy" in smaller green letters below it. In the top-left corner of this slide is the Huntington Business Online logo, and in the top-right corner is the Huntington logo. The background of the entire image is a light blue gradient. On the right side, there is a portrait of a woman with short dark hair, wearing a blue top and a dark jacket. Overlaid on the bottom-left of the woman's portrait is a small, semi-transparent image of a computer screen displaying a login form. The login form has the title "Business Online" and fields for "User ID:" and "User Password:". Below these fields are two buttons: "LOG IN" and "FORGOT PASSWORD?".

Huntington

2005 ANNUAL REPORT

A BANK

**INNOVATION
DRIVES PERFORMANCE**

It's hard to believe that just five years ago, the Private Financial and Capital Markets Group didn't have much to brag about. Two equity funds with a mere \$100,000 in total annual retail sales. However, a handsicked 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 David Vice President, Private Financial and Capital Markets Group, Kirk Metzner. "We've needed to differentiate on service because with investments, service is the product." We have made a point of investing unique funds with their own story to tell. For instance, MetLife worked with Huntington Investment Company broker, Chris Elmore, on the Dividend Capture Fund to position it for customers who want to generate monthly income while keeping volatility low. It's now one of Huntington's best-selling retail funds. Unique thinking also resulted in our Floating Markets Fund – instead of competing to price above, we compete on net performance, achieving this by cleverly applying our investment strategies to "retailers" among various market segments.

RANDY BATEMAN
Senior Vice President and Chief Investment Officer

Led by Senior Vice President and Chief Investment Officer, Private Financial and Capital Markets Group, Randy Bateman, the investment team members are encouraged to look outside the box. It's there that incredible opportunities are uncovered. Each member of the investment team has expertise in a particular area and then shares that with others. It's this kind of partnership that binds together individual strengths for the common good and, last year, resulted in a lot of positive press in top investment publications. Recently named the Huntington Dividend Capture Fund to its top 100 mutual fund rankings, Investor's Business Daily profiled the Huntington Mid-Cap America Fund. Fidelity's ranked the Huntington Asia Small Cap Fund to its top 10 list of small and midsize global funds, while The Motley Fool Investor named the same fund to its Country King top 10 list of all small cap core funds as the third best performer. Bateman explains, "We've spent the past five years creating, implementing and augmenting, and our clients have reaped the rewards of our hard work."

GROWTH

[illegible]

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

- Reporting
- 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.




Huntington Westfield Banking Office


GRAND OPENING

Starting Monday, May 1 • 9:00 a.m. – 5:00 p.m.

[illegible][illegible]

Whatever your plans...





A bank invested in people.™

we can help

Debt Consolidation • Cut Monthly Bills • Home Improvement
College Tuition • New Car • World Travel • Or for almost anything you need


Huntington

Special offer for:

Sample A Sample
123 Main Street
Anytown, US 12345

You're
Pre-Qualified
for a rate as low as
**Prime minus
X.XX%
currently X.XX% APR**
as of X/XX/07



we can help

Get the money you need
at a rate you'll love.

Sample A, Sample,

We pre-qualified you for a great low rate

lending to our neighbors. So when you need money, we can help. That's
d like you to know you have been pre-qualified for a Huntington Home
Personal Credit Line with a rate as low as Prime minus XX% — that's
ly just X.XX% APR! — It's just what you need to pay off your bills and
ans or just get the extra cash you need with low monthly payments.

We got rid of the fees

any all those fees some banks charge? You won't pay any closing costs or
tion fees or annual fees** with this Huntington Home Equity Personal
Line, which saves you money right from the start. In fact, your interest
tax deductible, so you save even more (consult your tax advisor).

We make it EASY

just takes is one quick phone call to get started. Call 1-XXX-XXX-XXXX or
visit a HUNTING banking office near you and be sure to mention promotion
code HUNXX. Our friendly lending specialists are ready to help you. Call or visit
us today — this special pre-qualified fixed rate offer ends XXXXXXXX XX.

Sincerely,



Ken Meek
Senior Vice President

P.S. There's no better time to get the money you need especially now that **you're
already pre-qualified. So call us today at 1-XXX-XXX-XXXX and we can
help you get started with a Huntington Home Equity Personal Credit Line.**

*These are reverse only for inspection information only. See amounts greater than \$417,000.
**Reverse-paid title insurance may be required on line amounts greater than \$417,000.

**2 easy ways
to reply:**

Get it all started now!
Call 1-XXX-XXX-XXXX
(Please mention promotion code HUNXX)

Our lending specialists are
ready to help you anytime
Mon-Fri 7am to 10pm and
Sat & Sun 9am to 5pm ET.

**Or stop by one of our
convenient banking
office locations:**

23 Main Street
Anytown, US 12345
Phone: (123) 456-7890

**This special offer ends
XXXXXXXXXX XXst —
reply today!**

You can choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll-free, 1-888-50FT-OUT
(1-888-567-8688). **See PRE-SCREEN & OPT-OUT NOTICE** on the reverse side of this letter for more information about pre-screened offers.

Profile



VOLUME I, ISSUE IV | DECEMBER 2005

“Simply the Best!”

10 signs we’re on the right path.

- 08 | Bateman outshines *Forbes* stock pickers.
- 09 | Energy up, confidence down, inflation peaking.
- 10 | Huntington stock climbs.

Anthony Davis, mortgage loan closer, views “Simply the Best” service as part of his daily routine.

Huntington stock climbs

A walk through third quarter with Investor Relations

OUR HUNTINGTON STOCK INVESTORS, ADVISED BY AN UNUSUAL MONTH AS OUR THIRD-QUARTER PERFORMANCE WAS BETTER THAN ANALYST EXPECTATIONS, CONTINUING TO HAVE THE BENEFIT OF OTHER FINANCIAL INSTITUTIONS IN NEW YORK CITY.

After our third-quarter earnings report, our price increased 3.6%.

Jason Short, an investor, says:


Buy-Side vs. Sell-Side

The most inquiry after our “Buy-Side” and “Sell-Side” events? “What’s the difference between a buy-side investor and a sell-side investor?”

Sell-side analysts work at brokerage houses (such as Merrill Lynch) or for independent public research firms. Their job is to help clients make investment decisions by selling or recommending securities to their clients. They are usually referring to the large group of the wider group of all investors. Their primary goal is to sell a company’s securities and to take this commission that is a part of their job. They are also able to recommend, and possibly have a conflict of interest, in addition to company fundamentals.

Buy-side investors are the ones who actually purchase and own stock. They tend to be more sophisticated, but only in the sense that they are more sophisticated in their buying, not in their knowledge. They are not influenced by the media or by the press. They are not influenced by the media or by the press. They are not influenced by the media or by the press.





HUNTINGTON

It's **YOUR** story now

You ARE THE AUTHOR

We're putting the Huntington story in your hands. You are the one who talks to the customer. You are the one who makes the first and last impression. You create and deliver the products and services our customers depend upon. You hear their hopes and help them work to build their future. Only you can become their essential partner.

GO AHEAD WRITE A GREAT STORY

We've assembled the tools for you. Everything you need to guide you as you write the next chapter of the Huntington story is in this book. All you have to provide is commitment, a little creativity, and a lot of passion. So read on!

The next chapter is yours.

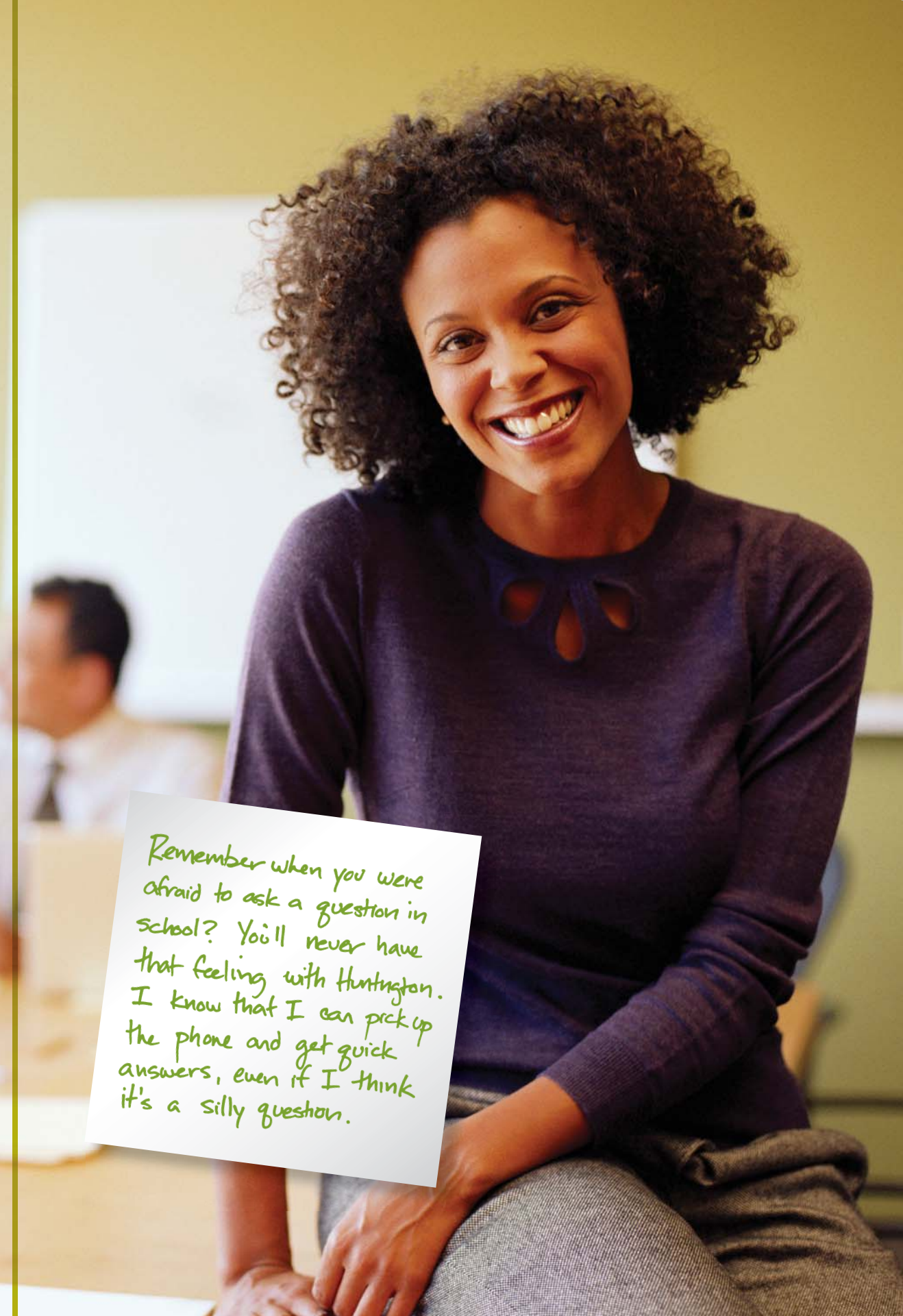
WE ALL SHARE A VISION TO BECOME AN ESSENTIAL PARTNER

For our Customers

Our Vision guides us. Partnerships begin and end with people. We are a bank that invests in people. We invest in our customers personally, emotionally and professionally. Their goals must become our goals.

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

A woman with curly hair, wearing a dark blue sweater, is sitting at a desk and smiling. In the background, another person is visible, slightly out of focus. A handwritten note is placed on the desk in front of her.

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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