

Huntington/ FirstMerit Merger (Pre-Conversion)

Challenge:

With more than a year between the announcement of this very large merger and the completion of the systems integration, communications had to embrace and engage all the acquired customers, specifically reassuring FirstMerit's substantial commercial segment that they would continue to be well-served despite the widespread perception of Huntington's retail focus

Solution:

A comprehensive communications plan, including a series of well-timed interim DM/EM, website and in-branch tactics to maintain customer and employee engagement; a "merger icon" appeared on all materials as an identifier

FirstMerit Bank has now joined Huntington

MERGER NEWS
Welcome

HUNES0 - L01 Announcement Communication
Letter A: RETAIL (same letter to both Personal/Smbiz audiences)
<CUSTOMER NAME>
<CUSTOMER ADDRESS 1>
<CITY, STATE, ZIP>

August 24, 2016

Dear [James Smith],

I am pleased to let you know that FirstMerit is now part of The Huntington National Bank, and we can officially welcome you as our customer.

Our two banks have a lot in common, including strong Midwest roots and a tradition of award-winning customer service. With the best ideas and expertise to draw on, we'll be even stronger together. Let me give you a preview of what our united organization can do for you.

Starting immediately, you can use your FirstMerit debit or ATM card to get cash at any Huntington ATM with no transaction fee.

In early 2017, we will merge our systems, bringing you these advantages:

- You'll be able to conveniently bank in our combined network of nearly 1,000 branches and 1,900 ATMs across eight states in the Midwest. We will also offer 7-day banking in most Giant Eagle store locations in Ohio and Meijer store locations in Michigan.
- Plus, we offer innovations that make banking easier. With All Day Deposits™, you don't have to worry about out-of-hours, because you'll have until midnight to make deposits through ATMs or our mobile app. And our Quick Balance feature will let you check your balances with a single tap of your smartphone.
- If you own a small business, Huntington is committed to helping you grow. We've been the #1 SBA lender in the Midwest region for eight years running!

For now, please continue banking as usual at FirstMerit branches, online or with your banker.

We're committed to a smooth transition, and we'll keep you fully informed every step of the way, so please be sure to watch your mail and/or email for personalized updates from us. You can also visit huntington.com/FirstMerit for more about Huntington and the latest merger news.

We look forward to showing you what Huntington can do for you. Welcome to Huntington.

Sincerely,

Jim Brockelhurst
Executive Vice President
Director of Consumer Bank Strategy

Huntington is the #1 SBA lender in its region made up of Indiana, Kentucky, Ohio, Michigan, West Virginia & Western PA. Source: U.S. Small Business Administration (SBA) from October 1, 2007 through March 31, 2016.

Member FDIC. Huntington® is a federally registered service mark of Huntington Bancshares Incorporated. LTR-A

PERSONAL BANKING

Huntington
Welcome.

Hello from Huntington

MERGER NEWS
Welcome

As you may know, FirstMerit has now officially joined with Huntington, which means we can begin the process of uniting two banks that already have a lot in common. We both have deep roots and strong commitments in the Midwest. We've won similar awards for outstanding service and customer-friendly products. And we both believe in going the extra mile to help local families and communities thrive.

Together, we'll be even stronger. Early next year when we merge our systems, we'll be able to offer you the convenience of nearly 1,000 branches and 1,900 ATMs across eight states in our region. And with the best ideas and resources from both banks to draw upon, you'll find innovations that can make a real difference in your life.

We're committed to a smooth, simple transition, and we look forward to showing you what Huntington can do for you.

To learn more, go to huntington.com/FirstMerit

In-Branch Handout-Front

3 things to know about Huntington

- WE LOOK OUT FOR OUR CUSTOMERS**
We're the only bank that has 24-Hour Grace™, a service that helps you avoid overdraft fees. (Learn more at huntington.com/grace.) And with All Day Deposits™ for ATM and mobile, you have until midnight to deposit your checks, so you don't have to rush to beat an early cutoff time.
- WE MAKE BANKING MORE CONVENIENT**
In addition to hundreds of branches, we offer free mobile and online banking, envelope-free ATMs, and 7-day banking in our supermarket locations in Ohio and Michigan. And our mobile app comes with Quick Balance, which displays your balances with just one tap.
- WE'RE COMMITTED TO YOU AND YOUR COMMUNITY**
Like FirstMerit, Huntington believes in partnering with the civic, government, and non-profit groups that help our neighborhoods thrive. Through philanthropic grants, community development dollars, programs for small businesses, and a passionate team of caring staff volunteers, the towns in your area will find a friend in Huntington.

From MONEY Magazine, November 2015. © 2015 Time Inc. MONEY is a registered trademark of Time Inc. and is used under license. MONEY and Time Inc. are not affiliated with, and do not endorse products or services of, The Huntington National Bank. The Huntington National Bank received the highest numerical score among 19 retail banks in the North Central region in its 2014-2015 Best Banks Customer Satisfaction Survey. *2015 Best Business Award. Your experiences may vary. Visit fb.com for more information. Member FDIC. © Huntington and All Day Deposits are federally registered service marks of Huntington Bancshares Incorporated. Huntington, Huntington and All Day Deposits are service marks of Huntington Bancshares Incorporated. The 24-Hour Grace™ system and method is patented. CD 100, No. 8,284,132. © 2015 Huntington Bancshares Incorporated. 14-00000-0

In-Branch Handout-Back

Legal Day One Letter

Legal Day One Merchandising Guide Signage to be posted before branch opens for business on August 16, 2016.

Door and Window Signage	Check Desk	AT Teller Line	Elements for Display
1. Door and Window Signage (Fridge) Adhesive sign to be placed on the inside of glass facing outward adjacent to the entrance of the sign. Adhesive to be applied to the inside of glass facing outward, top right corner of the sign.	2. Check Desk Sign Adhesive sign to be placed on the check desk.	3. Teller Line Test Cards Place one test card on the right side of the teller line.	1. FirstMerit Bank, now part of The Huntington National Bank. 2. Welcome 3. Check Desk Sign 4. Teller Line Test Cards 5. FirstMerit Bank, now part of The Huntington National Bank. 6. Smbiz Regulatory Sign 7. Important Notice One-Day
2. Check Desk Sign Adhesive sign to be placed on the check desk.	3. Teller Line Test Cards Place one test card on the right side of the teller line.	4. Smbiz Regulatory Sign Adhesive sign to be placed on the right side of the teller line.	8. Stickers and Self-Inking Stamp
3. Teller Line Test Cards Place one test card on the right side of the teller line.	4. Smbiz Regulatory Sign Adhesive sign to be placed on the right side of the teller line.	5. Important Notice One-Day Adhesive sign to be placed on the right side of the teller line.	
4. Smbiz Regulatory Sign Adhesive sign to be placed on the right side of the teller line.	5. Important Notice One-Day Adhesive sign to be placed on the right side of the teller line.	6. Smbiz Regulatory Sign Adhesive sign to be placed on the right side of the teller line.	
5. Important Notice One-Day Adhesive sign to be placed on the right side of the teller line.	6. Smbiz Regulatory Sign Adhesive sign to be placed on the right side of the teller line.	7. Stickers and Self-Inking Stamp	

Please leave all other merchandising and regulatory signage in place, to include FDIC signs and LPL signs, until further notice.

Planogram