

The best benefits. The most choices.

Get it all with Huntington At Work[®].

Working in cooperation with Ferris State University, Huntington is able to offer you our very best checking account. When you sign up for Huntington At Work[®], you'll receive our best interest-earning checking account, with the ability to choose the benefits that are best suited for you. And you'll get it all for FREE with Direct Deposit¹.

And it doesn't stop there! Huntington now has Ferris State customized checks and check cards. Don't forget to show your school spirit and order yours when you sign up for your Huntington At Work account. Huntington will donate \$3 to Ferris State University for every box of checks ordered!



Huntington will give you the option of a **\$50.00 cash bonus** or **\$50 to an FSU Scholarship Fund** when you sign up

ACCOUNT BENEFITS

Earn a great interest rate

No monthly checking fee with Direct Deposit¹

Free Money Orders, Official Checks, Notary Service and Traveler's Cheques²

Benefits Free of Charge:

- Highly-ranked Online Banking*
- Bill Pay
- Visa[®] Check Card
- Unlimited check writing
- Online Statements
- Unlimited telephone banking transactions
- Check Safekeeping
- No-fee Huntington ATM withdrawals, transfers and mini statements.

Choose two free options from:

- Huntington Exclusive Design checks or 50% discount on most other personal styles
- Non-Huntington ATM transactions³
- Choice of Overdraft Protection⁴
- Check Image Statement
- 3x5 safe deposit box

In addition, you'll receive great loan, mortgage, investments and savings account discounts. For more information, visit huntington.com/atwork

For more information call or visit Sally Robison at the Huntington Big Rapids banking office.

301 State Street
Big Rapids, MI 49307
231-527-4200

RELATIONSHIP BENEFITS

.25% discount from current interest rates on new Huntington Installment Loans and Lines of Credit⁵ plus an additional .25% discount when you arrange automatic payment from your Huntington At Work Checking Account

No annual fee Huntington WorldPoints[™] Platinum Plus[®] Credit Card⁵

Annual fee waived for the first year on Home Equity Personal Credit Lines⁶

Installment Loan processing fee waived⁷

\$250 off closing costs on a Huntington First Mortgage⁸

No-fee Money Market and/or Savings Account⁹

No annual fee Huntington Funds IRA¹⁰

¹ Without Direct Deposit, \$4.00 monthly checking fee applies. ² Excludes Traveler's Cheques for Two. ³ You will be responsible for any surcharge assessed by the owner of a non-Huntington ATM or other terminal. If a surcharge is imposed, it may be included as part of the withdrawal amount. ⁴ Checking Reserve is subject to credit application and approval. Deposit to Deposit Overdraft Protection is also available. *According to the Keynote® April 2007 WebExcellence rankings of consumer online banking sites.

⁵ Subject to credit application and approval. Huntington's credit card program is issued and administered by FIA Card Services, N.A. The WorldPoints program is managed in part by independent third parties.

⁶ Subject to application, credit approval and acceptable appraisal and title search. APRs available as low as Prime - 1% as of June 16, 2007 and subject to change without notice. The nominal rate will be based on Prime plus or minus a margin. The margin is based on your home's loan-to-value ratio, credit history and the size of your credit line. The nominal rate is variable and can change monthly, but will never be higher than 18%. "Prime" means "Bank Prime Loan" rate published by the Board of Governors of the Federal Reserve System in its statistical release H. 15 (519) entitled "Selected Interest Rates." Current Prime is 8.25% as of June 16, 2007. Use of the word "Prime" does not mean that the rate is the best or lowest rate offered by any lender. Current nominal rate shown in advertisement is available on deposit account. The Annual Fee is \$96 and is waived for the first year only. Maximum loan-to-value ratio is 80%. Other credit line products are available that require less equity. Insurance may also be required on the real property securing the account. Borrower paid title insurance may be required on line amounts greater than \$417,000. There may be an early cancellation fee of \$250 if you close your account within 3 years. Offer is available to new Huntington Home Equity Line of Credit customers only and does not apply to refinancing of existing Huntington accounts.

⁷ Excludes loans originated through Huntington Mortgage Group and indirect loans, such as applications made through auto dealerships.

⁸ Subject to credit application and approval. \$250 closing costs discount available on loans originated by Huntington Mortgage Group and excludes Home Equity Loans and Lines of Credit. Cannot be used in conjunction with another Mortgage offer. The checking account must be opened and the account holder must advise the Loan Officer of discount eligibility prior to Mortgage closing to receive offer.

⁹ Includes waiver of monthly minimum balance fee/monthly maintenance fee, non-Huntington ATM fees, and excess debit fees.

¹⁰ You must purchase a minimum of \$4,000 of Huntington Funds within a Huntington Investment Company ("HIC") IRA in order to qualify for the HIC Annual IRA Fee Waiver. Huntington money market mutual funds are not included in this offer. The Huntington Funds IRA Fee Waiver Coupon is to be completed by a registered investment representative and attached to the Huntington Investment Company** Application or Trade Ticket. Edgewood Services, Inc. is the distributor of the Huntington funds, and is not affiliated with the Huntington National Bank. Huntington Asset Advisors, Inc. is the Investment Advisor of Huntington Funds.

*According to the Keynote® April 2007 WebExcellence rankings of consumer online banking sites.

** Securities are offered through the Huntington Investment Company, Registered Investment Advisor, member ASD/SIPC and a wholly-owned subsidiary of Huntington Bancshares Inc. Fixed and variable annuities are offered by licensed agents of The Huntington Investment Company. Brokerage accounts are maintained through National Financial Services, LLC. All other insurance products are offered by Huntington Insurance Agency Services, Inc., a subsidiary of Huntington Bancshares Incorporated and underwritten by third party insurance carriers not affiliated with Huntington Insurance Agency Services, Inc. Securities and insurance products are: Not a Deposit, Not FDIC insured, Not insured by any federal government agency. Not guaranteed by Huntington National Bank or its affiliates, May Lose Value.