In response to significant shifts in consumer attitudes and behavior as a result of the recent U.S. economic downturn, Huntington (Nasdaq: HBAN; www.huntington.com) today announced plans to introduce its new 24-Hour Grace™ account feature.

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COLUMBUS, Ohio -- September 16, 2010 -- In response to significant shifts in consumer attitudes and behavior as a result of the recent U.S. economic downturn, Huntington (Nasdaq: HBAN; www.huntington.com) today announced plans to introduce its new 24-Hour Grace™ account feature. This first-and-only service of its kind gives Huntington customers additional time during the next business day to cover overdrafts to their consumer bank accounts, and supports the bank's research showing U.S. consumers' desire to increase their savings and make their money work harder for them.

"Our own customers are saving more and being more careful to avoid overdrafts," said Huntington CEO Steve Steinour. The trend among Huntington customers reflects an increased savings rate across the country, which has more than doubled from 2.4 percent of disposable income in January 2008 to 5.9 percent in July 2010, according to the U.S. Department of Commerce: Bureau of Economic Analysis.

"We've conducted extensive research over the past year into the changing attitudes of consumers toward banking services and money management. What we've learned is that customers are seeking a fair approach to their banking account features and benefits, in addition to a desire for added convenience and transparency," explained Steinour. "This inspired us to develop solutions including 24-Hour Grace, which deliver the fairness our customers are looking for."

With 24-Hour Grace, Huntington will automatically waive the overdraft fees as long as the customer makes a deposit during the next business day to resolve the overdraft status. 24-Hour Grace will be free and available to all Huntington consumer banking customers beginning on Monday, Sept. 20.

"In our research, 24-Hour Grace was overwhelmingly preferred over other overdraft forgiveness concepts. We see this as a way to give our customers who inadvertently overdraw their accounts an opportunity to make it right," said Mary Navarro, Huntington senior executive vice president and director of Retail and Business Banking. "We believe 24-Hour Grace offers a fair approach to overdraft fees and is the right thing to do for our customers."

In addition to 24-Hour Grace, Huntington made other customer-friendly fee reductions in June of this year. This focus on consumer fairness will continue to influence Huntington's future banking products and services.

Huntington is a Greenwich Excellence Award (national) winner for overall customer satisfaction, branch services and online services. Huntington is also ranked highest among its peer group, by a double digit margin, in overall service score according to a 2010 MSR Group Syndicated Study.