

Your Privacy Rights

Huntington's Online Privacy Policy

Huntington's Online Privacy Policy ("Online Policy") applies to The Huntington National Bank and its affiliates (collectively described as "Huntington," "we," or "us"). This Online Policy specifically applies to our Online collection, use and disclosure of information collected from visitors during use of our Web sites, located at www.huntington.com, www.directhuntington.com, and www.haberer.com (separately and collectively, the "Site"). This Site is operated in and controlled from the United States of America. This Online Policy should be read together with the [Customer Information Privacy Notice](#) ("Customer Notice"), which describes Huntington's privacy policies and practices for customers and for former customers.

Effective Date

The Online Policy is effective as of 3/1/07.

Changes to the Online Policy

We reserve the right to amend the Online Policy at any time in order to address future developments of the Huntington companies, the Site or changes in industry or legal trends. We will post the revised Online Policy on the Site or announce the change on the home page of the Site. If we make changes to the Online Policy, we will revise the "Effective Date" section above. Any changes to this Online Policy will become effective upon the posting of the revised Online Policy on the Internet, accessible through the Site. By continuing to use the Site following such changes, you will be deemed to have agreed to such changes. If you do not agree with the terms of this Online Policy, as it may be amended from time to time, in whole or in part, please do not continue using this Site. If you have any questions or comments about the Online Policy, please feel free to contact us at privacy@huntington.com.

Types of Information Collected

We collect Personal Information and Aggregate Information from visitors to the Site. We use the term "Personal Information" to mean any information that can identify a specific individual. We use the term "Aggregate Information" to refer to any information that does not allow us to identify a specific individual, such as demographic information, areas visited on the Site or what browser was used to access the Site.

Personal Information

We collect various types of Personal Information from visitors to the Site, such as name, address, email address, phone number, mother's maiden name, Social Security number, date of birth, and driver's license, employment, income, residence, collateral information.

Aggregate Information

We may gather and store Aggregate Information about visitors, such as domain and Web browser information. The collection of this Aggregate Information enables us to measure the number of visitors to various portions of the Site, diagnose problems with our Site, administer the Site, and track visitor activity. We will use this Aggregate Information to learn more about what you and our customers are expecting from our services, and tailor and improve the Site. Because Aggregate Information collected on the Site does not personally identify you, we may use Aggregate Information for any purpose whatsoever, and share Aggregate Information with third parties for any purpose whatsoever.

Notice Regarding the Use of Cookies or Similar Technologies

Cookies or other similar technologies may be used to gather information. Cookies are electronic files that your Web browser places on your hard drive to retain information relating to visits to and use of a Web site. We use cookies to improve the functionality of our Site. We do not use cookies to store or transmit any Personal Information.

We use temporary "session" cookies to enable our customers to navigate more easily within our Site during an online session. These cookies are deleted once you close your Internet browser. We may also use "persistent" cookies to allow you to set and maintain your preferences for using our Site. Persistent cookies remain in your computer's memory after you close your Internet browser. These cookies help us to know how many visitors link to our Site from a third-party Web site, which areas of our Site visitors use most often, and how much time visitors spend at our Site. We provide this type of Aggregate Information to a nonaffiliated application service provider that compiles statistical information for us. We then use this information to improve our Site.

You can block cookies by changing the settings on your Internet browser or through the use of software programs specifically designed to block cookies. Please note, however, that if you choose to block cookies, you will not be able to log-in to our secure Online Banking service, and you may limit other functionality we can provide when you visit our Site. You can also remove cookies by deleting them from your Temporary Internet folder or your Cookies folder.

In addition, we may collect data by using so-called “pixel tags,” “clear GIFs” or similar means (collectively, “Pixel Tags”) embedded in the Site’s content. A Pixel Tag is an electronic image, often a single-pixel (1x1), that is ordinarily not visible to Site visitors and may be associated with cookies on the visitors’ hard drives. The data we may collect includes which operating system and browser you use, screen resolution and other technical information, demographic information, how you navigate to and through our Site, and how long you stay on our web pages. This information is anonymous and does not include Personal Information. Collection of this data enhances Huntington’s ability to meet the needs of online users and make improvements to the online experience.

Our Use of Personal Information

We use Personal Information provided by Site visitors to fulfill the purpose for which such information was provided, consistent with our Customer Notice (such as to open an account, apply for a loan, or process products, services, or transactions requested or authorized by you), to send you information we think may be of interest to you, evaluate your suitability for a job if you apply on line through the Careers section of our Site, or as specifically disclosed at the time the information is requested.

We also may remove identifiers from Personal Information or aggregate that information to make it anonymous. We will use such Aggregate Information as described in the section “Aggregate Information.”

Disclosure of Personal Information

We may disclose Personal Information, as permitted by law, and: (1) consistent with our Customer Notice; (2) to comply with applicable laws; (3) to respond to governmental inquiries or requests; (4) to comply with valid legal process; (5) to protect the rights, privacy, safety or property of Huntington; (6) to permit us to pursue available remedies or limit damages that we may sustain; and (7) to enforce our rights resulting from inappropriate use of the Site.

In the event there is a change in the corporate structure of Huntington such as, but not limited to, merger, consolidation, sale, liquidation, or transfer of substantial assets, Huntington may, in its sole discretion, transfer, sell or assign information collected on and through this Site, including without limitation, Personal Information concerning visitors, to one or more affiliated or unaffiliated third parties.

Please refer to the sections of the [Customer Notice](#) that describe disclosures of customer information for further information on how we may disclose Personal Information about customers and former customers.

Your Choice About Receiving Promotional Emails

Visitors may choose not to receive promotional emails or electronic newsletters from us by following the “unsubscribe” or “remove” instructions in the specific email from which they wish to opt-out. We will respond to a request made pursuant to this method as promptly as practicable. Even if you elect to stop receiving promotional emails from us, we may still contact you to tell you important information about the Site or us.

Maintaining Accuracy in Online Information

We strive to maintain complete and accurate online information about you and your accounts. If you believe that our online records contain inaccurate or incomplete information about you, please call us toll-free at 1-800-480-BANK (2265) (weekdays, 7:00 a.m. to 10:00 p.m. ET and weekends, 8:00 a.m. to 5:00 p.m. ET). Our Online Banking customers may access and edit their own information by logging in to our secure Online Banking service and clicking on the “Customer Service” tab. We will correct any confirmed inaccuracies as necessary and appropriate.

Notice Regarding Children’s Information

We respect the privacy of children and comply with the practices established under the Children’s Online Privacy Protection Act. We do not knowingly collect or retain personally identifiable information from children.

Safeguarding Personal Information

We employ appropriate safeguards to protect Personal Information that you provide to us through our Site. Unfortunately, no method of transmitting or storing data can be guaranteed to be 100% secure. As a result, although we strive to protect Personal Information, we cannot ensure the security of any information you transmit to us through or in connection with the Site. If you have reason to believe that your interaction with us is no longer secure, please notify us of the problem by contacting us at privacy@huntington.com.

In the unlikely event that we believe that the security of your Personal Information in our possession or control may have been compromised, we may seek to notify you of that development. If a notification is appropriate, we would endeavor to do

so as promptly as possible under the circumstances, and, to the extent we have your email address, we may notify you by email.

We may include links in our emails that link you to information on our Web site about our products, services, and special pricing or promotional offers. However, we will never ask you for Personal Information in an email from us (for example, username, password, Social Security number or account number). We will also never include links that take you to a non-secure page where you are asked to provide this information. To determine whether an email that you have received from Huntington is legitimate, you may contact our Customer Service Center toll-free at 1-800-480-BANK (2265) (weekdays, 7:00 a.m. to 10:00 p.m. ET and weekends, 8:00 a.m. to 5:00 p.m. ET).

If you receive an email or other correspondence requesting that you provide any sensitive information via email or to a Web site that does not seem to be affiliated with the Site, or that otherwise seems suspicious to you, please do not provide such information and report such request to us at idtheft@huntington.com.

Notice Regarding Web Linking Practices

We provide access to information, services, and products through Web sites that are owned or operated by other companies (“third-party Web sites”). We have carefully chosen a number of other companies to provide information, services, and products, in hopes of bringing you the value and service you expect from Huntington.

We endeavor to provide you with information, services, and products from trustworthy third-party companies; however, we cannot endorse, approve or guarantee information, products, services or recommendations provided at any third party’s Web site. Because we may not always know when information on a third-party site changes, we are not responsible for the content or accuracy of any third-party Web site. We have no responsibility or liability for your visitation to, and the data collection and use practices of, other sites.

When you visit a third-party Web site by using a hyperlink from the Site, our Customer Notice, Online Policy and [security practices](#) will no longer apply, and your transaction will occur on that Web site (not the Site) and the personal information you provide will be collected by, and controlled by the privacy policy of that Web site’s operator. The data collection, use, and protection provided by the linked site may differ from those that apply at the Site. You should familiarize yourself with the legal notices of any third-party linked site you visit, including the privacy policy and security practices. Those are the policies and practices that will apply to your use of the third-party linked site, NOT Huntington’s policies and practices. Because the privacy and information security practices may be different than Huntington’s, you may be at greater risk to computer viruses, malicious code, or other defects in Web sites that may affect your computer.

We have also established co-branded relationships with other parties on the Internet to offer you information, services, and products. You can identify that you are at a co-branded Web site through the use of a hyperlink, when you see the words “brought to you by”, “powered by”, or “provided by”, or the logo of a different company is visible in a prominent location on the web page. We do not own the companies that we have chosen to develop a co-branded relationship with, and we do not control how those companies use any information you supply them.

Notice Regarding the Use of Online Surveys and Sweepstakes

Online surveys and sweepstakes are offered from time to time on the Site. Online surveys are used so that we can gather information to better serve you. Based on the information you provide to us, we may inform you of accounts and services from Huntington. You are not required to complete online surveys, sweepstakes or promotions. You should carefully review the rules of each sweepstakes or promotion in which you participate through the Site, as they may contain additional important information about Huntington’s use of Personal Information about you. To the extent that the terms and conditions of each sweepstakes or promotion concerning treatment of you Personal Information conflict with this Online Policy, the terms and conditions will control.

Notice Regarding the Use of Online Planning Tools

We make planning tools, such as mortgage and savings calculators available. We do not currently store information that you enter into one of these planning tools or calculators.

Huntington's Customer Information Privacy Notice

This Customer Information Privacy Notice ("Customer Notice"):

- Explains how we collect and disclose customer information when you apply for or obtain financial products and services for personal, family, or household purposes from any of the Huntington companies described at the end of this Customer Notice.
- Gives you choices. You may tell us your preferences about sharing customer information with other Huntington companies. You may also tell us your preferences about receiving special pricing or other promotional offers from us.

We may supplement this Customer Notice to address special state law requirements not otherwise described in the State Disclosures section below. In the event of any conflict between the provisions of this Customer Notice and any supplement, the provisions of such supplement will apply to the extent applicable.

Confidentiality and Security

Protecting customer information has always been important to us. Access to customer information is limited to those persons who need to know that information. For example, access to customer information is needed to resolve questions or inquiries, for internal security or fraud control, to provide products or services, or to protect or enforce our rights.

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard customer information.

Customer Information We Collect

We collect customer information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, Social Security number, assets, income, and, in the case of applications for life or health insurance or medical-related debts, any required medical and health information.
- Information about your transactions or relationships with us, with other Huntington companies or with third parties, such as information about your balances and payment history.
- Information we receive from consumer reporting agencies, such as your creditworthiness and credit history.

Our Policy About Disclosing Customer Information Outside of Huntington

We do not disclose customer information we collect about our customers or former customers to third parties outside of Huntington, except as permitted or required by law. These exceptions are described below. Since this is our policy, there is nothing you need to do to request us not to share customer information with such third parties.

Exception for Joint Marketing and Service Providers

We may disclose customer information we collect on customers and former customers to companies that perform marketing services for us or to other financial institutions with whom we have joint marketing arrangements.

Examples of these companies or financial institutions are:

- Financial institutions with whom we have joint marketing agreements, such as insurance companies, mutual fund companies, credit card companies, and motor vehicle dealers.
- Companies that provide marketing services for us, such as bulk mailing companies, direct marketing companies, market research firms, and marketing consultants.

Other Exceptions

Other examples of when we disclose customer information outside of Huntington are as follows:

- To consumer reporting agencies.
- In connection with audits or any sale or transfer of your accounts or a Huntington company or division.
- For fraud, security or risk control.
- To help complete a transaction you initiate, including information requested to verify the existence or condition of an account.
- To resolve disputes or inquiries you may have about your accounts.

- With your consent or at your direction.
- When disclosure is required by law, such as pursuant to court order, subpoena, legal process or government agency examination or investigation, or to protect or enforce our rights.
- To companies that perform services for us in connection with your accounts, such as data processing and software companies and collection agencies.
- As otherwise necessary to service your account, or as permitted or required by law.

Customer Information We May Share with Other Huntington Companies

We may disclose customer information we collect on customers and former customers to other Huntington companies. Huntington companies that may receive this information are financial service providers, such as banks, mortgage companies, securities brokers, and insurance agencies. However, we do not share medical or health information among Huntington companies except as permitted or required by law, such as to process applications for life or health insurance or medical-related debts where such information is required.

Additionally, you have the right to ask us not to share certain information about you with other Huntington companies, including:

- Information you give us on applications or other forms, such as your income or marital status.
- Information we obtain from a consumer report, such as your credit score or credit history.
- Information we obtain from others regarding their relationships or transactions with you or to verify what you tell us, such as account balances or employment history.

Your Choice About Sharing Customer Information with Other Huntington Companies

You may call us toll-free at 1-800-537-0861 (24-hours a day, seven days a week) or stop by the nearest Huntington banking office to ask us not to share customer information about you as described above with other Huntington companies. If you make this choice, it will apply to all of your accounts with us. Please be aware, however, that this choice is limited. It does not cover information we are permitted by law to share with other Huntington companies even if you make this choice, such as identifying information and information about our experiences and transactions with you. Also, if you make this choice, our ability to service your account relationships among different Huntington companies may be limited.

Joint Accounts

If you are a joint account customer who asks us not to share customer information with other Huntington companies, we will treat your request as applying only to you, unless you tell us otherwise. You are permitted to make this choice on behalf of other joint account customers if the other customers are properly identified. Also, one or more joint account customers may make this choice in a single response. Please note, however, that if you make this choice on behalf of other joint account customers, it will apply to all accounts of those other customers.

Your Choice About Promotional Offers

You may call us toll-free at 1-800-537-0861 (24-hours a day, seven days a week) or stop by the nearest Huntington banking office to tell us your preferences about receiving special pricing or other promotional offers from us. Please note, however, that whether or not you make this choice, statements and other information that we send to you about your accounts and transactions may contain special pricing or other promotional offers.

Correcting Errors in Information We Share with Consumer Reporting Agencies

If you believe any of the information we share with a consumer reporting agency is in error, please let us know. Write to us at: The Huntington National Bank, Consumer Reporting Agencies, P.O. Box 1558, EA4W25, Columbus, Ohio 43216. Please provide us with your complete name, current address, phone number, and Social Security number. You will also need to include your account number, type of account, and the specific item in dispute. You must tell us the reason you believe this information has been reported in error.

Identity Theft

The law provides certain rights to victims of identity theft. If you believe you are a victim of identity theft with respect to any of your accounts or transactions with us, you may notify us at: The Huntington National Bank, Identity Theft, P.O. Box 1558, EA5C48, Columbus, Ohio 43216. Please provide as much detail as possible about the accounts or transactions in question, including any dates and account or transaction numbers that apply. We may contact you to discuss additional information necessary to resolve the matter.

For more information about our identity theft policies and practices, please visit huntington.com and type "ID Theft" in the search box. There you will find helpful information about how to protect yourself. You will also find additional information

on what to do if you believe you are a victim of identity theft.

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

State Disclosures

In addition to your rights described below and in this Customer Notice, you may have other rights under state laws. We will comply with applicable state laws with respect to our information practices.

Important information for Ohio residents that apply for or obtain an insurance product for personal, family, or household purposes from Huntington's group of insurance agencies: We may collect personal information from sources other than the persons proposed for insurance coverage (see, for example, the "Customer Information We Collect" section above). We may also disclose that information, as well as other personal or privileged information subsequently collected, to third parties outside of Huntington without your authorization to the extent disclosure is permitted by law. Ohio law provides a right to review and correct personal information that Huntington collects about you. To receive a more detailed description of our information practices, please write to us at: The Huntington National Bank, Ohio Insurance Information Practices, P.O. Box 1558, CB19A, Columbus, Ohio 43216.

Important information for Nevada residents: At any time, you may request to be placed on Huntington's internal do-not-call list by calling us toll-free at 1-800-537-0861 (24-hours a day, seven days a week) or stopping by the nearest Huntington banking office. Nevada law requires that we provide you with the following contact information to enable you to obtain further information: (i) The Huntington National Bank, Nevada Do-Not-Call Information, P.O. Box 1558, EA5C48, Columbus, Ohio 43216, Phone: 1-800-480-BANK (2265) (weekdays, 7:00 a.m. to 10:00 p.m. ET and weekends, 8:00 a.m. to 5:00 p.m. ET), Email: privacy@huntington.com, and (ii) Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, Nevada 89101, Phone: 1-702-486-3132, Email: BCPINFO@ag.state.nv.us.

Huntington Companies Covered by this Customer Notice

- The Huntington National Bank (banking), also using the name Huntington Mortgage Group (mortgage lending).
- Bosgraaf Capital Company, LLC (mortgage lending).
- Huntington LT (vehicle leasing).
- The Huntington Investment Company (investments).
- Haberer Registered Investment Advisor, Inc. (investment advisory services).
- Huntington Wealth Planning Advisors, Inc. (financial planning services).
- Huntington's group of insurance agencies operating under the names Huntington Title Services, HBI Title Services, Huntington Life Insurance Agency, and Huntington Property and Casualty Insurance Agency.

Effective Date

This Customer Notice is effective as of 3/1/07.