

# NEWS RELEASE



**FOR IMMEDIATE RELEASE**  
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**HUNTINGTON BANCSHARES INCORPORATED  
DECREASES ITS PRIME RATE TO 4.00 PERCENT**

**Columbus, Ohio** – Huntington Bancshares Incorporated (NASDAQ:HBAN) announced that its prime rate is decreasing from 4.50% to 4.00%, effective, October 31, 2008.

The rate was last changed on October 9, 2008 when Huntington decreased its prime rate from 5.00% to 4.50%.

**About Huntington**

Huntington Bancshares Incorporated is a \$55 billion regional bank holding company headquartered in Columbus, Ohio. Huntington has more than 142 years of serving the financial needs of its customers. Huntington's banking subsidiary, The Huntington National Bank, provides innovative retail and commercial financial products and services through over 600 regional banking offices in Indiana, Kentucky, Michigan, Ohio, Pennsylvania, and West Virginia. Huntington also offers retail and commercial financial services online at [huntington.com](http://huntington.com); through its technologically advanced, 24-hour telephone bank; and through its network of almost 1,400 ATMs. Selected financial service activities are also conducted in other states including: Auto Finance & Dealer Services offices in Arizona, Florida, Nevada, New Jersey, New York, Tennessee, and Texas; Private Financial and Capital Markets Group offices in Florida; and Mortgage Banking offices in Maryland and New Jersey. Huntington Insurance offers retail and commercial insurance agency services in Ohio, Pennsylvania, Michigan, Indiana, and West Virginia. International banking services are made available through the headquarters office in Columbus, a limited purpose office located in the Cayman Islands, and another located in Hong Kong.

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