



Important Questions and Answers
for
Former Unizan Financial Corp. Shareowners
about the
Unizan Share Exchange

GENERAL QUESTIONS

1. What is happening?

On March 1, 2006, Huntington Bancshares Incorporated and Unizan Financial Corp. completed the combination of their businesses. As a result of the merger, shares of Unizan common stock no longer trade on the Nasdaq National Market. Additionally, each share of Unizan common stock was converted into the right to receive 1.1424 shares of Huntington common stock and cash in lieu of any fractional share, if applicable, payable in U.S. dollars. Now, Unizan shareowners of record must exchange their shares in order to receive shares of Huntington.

2. What do I need to do in order to exchange my Unizan stock for Huntington stock?

Computershare Trust Company of New York is the exchange agent for the merger. The method of exchange depends on the manner in which you hold your Unizan shares.

2.1 Holders of Unizan stock certificate(s) (including lost certificates) –

If you hold one or more physical Unizan stock certificate(s), you will receive a Letter of Transmittal from Computershare. In order to receive Huntington stock in exchange for your physical Unizan stock certificate(s), please:

1. Complete a Letter of Transmittal and sign where indicated. Your shares will automatically be credited to a Huntington Direct Registration Account, an electronic book entry record, at Computershare. To request a stock certificate instead of direct registration, check the appropriate box on the Letter of Transmittal.
2. Complete the Form W-9 contained in the Letter of Transmittal.
3. Enclose all of your Unizan stock certificate(s). If you hold a physical Unizan stock certificate(s) but it has been lost, stolen or destroyed, please see question 16 below.
4. Enclose the Letter of Transmittal, Form W-9 and stock certificate(s) in the envelope provided and send the package to Computershare Trust Company of New York, at the address listed on the Letter of Transmittal. **We strongly recommend you send the package registered mail, insured, and with a return receipt requested (see questions 17-19 below).**

Please pay particular attention to the detailed instructions regarding delivery of the certificate(s) in the Letter of Transmittal and in the questions and answers that follow. After receipt of the properly completed materials, Computershare will send you a direct registration advice reflecting your shares being credited to your Direct Registration Account, or a stock certificate if so requested (see question 5 below), and a check for cash in lieu of any fractional share, if applicable.

Computershare Trust Company of New York is the exchange agent for the merger, and you must deliver your physical Unizan stock certificate(s) to them only. The exchange **cannot** be made at any other location, including Unizan or Huntington banking offices.

If you hold multiple stock certificates, you must return all stock certificates you hold with your Letter of Transmittal.

2.2 Holders of book entry position –

If you hold Unizan shares in book entry with Computershare (including shares purchased through Unizan's Dividend Reinvestment and Stock Purchase Plan), you will receive a Letter of Transmittal from Computershare. In order to receive Huntington stock in exchange for your shares held in book entry, please:

1. Complete a Letter of Transmittal and sign where indicated.
2. Complete the Form W-9 contained in the Letter of Transmittal.
3. Enclose the Letter of Transmittal, and Form W-9 in the envelope provided and send the package to Computershare Trust Company of New York, at the address listed on the Letter of Transmittal.

After receipt of the properly completed materials, Computershare will send you a direct registration advice reflecting your shares being credited to your Direct Registration Account, or a stock certificate if so requested (see question 5 below), and a check for cash in lieu of any fractional share, if applicable.

Computershare Trust Company of New York is the exchange agent for the merger, and you must deliver your paperwork to them only. The exchange **cannot** be made at any other location, including Unizan or Huntington banking offices.

2.3 Holders through banks or brokers (“street name”) –

If you hold shares through a bank or broker, your bank or broker will handle the conversion of your shares. **You do not need to take any action.** Please note banks or brokers use their own methodologies for computing the cash in lieu of fractional shares. As such, you may receive a slightly different amount of cash for your remaining fractional share, if applicable, than as described below in question 3.

3. What will I receive in exchange for my Unizan stock?

You will receive 1.1424 shares of Huntington common stock for each share of Unizan common stock. The converted shares will be delivered as whole Huntington shares and cash in lieu of any fractional share, if applicable. For example, if you hold 100 shares of Unizan common stock, you will receive 114 shares of Huntington common stock and a cash payment instead of the 0.24 of a share of Huntington common stock that you otherwise would have received (i.e., $100 \text{ shares} \times 1.1424 = 114.24 \text{ shares}$). If the five-day average closing price was \$25.00, the cash payment would be equal to \$6.00 (i.e., $0.24 \text{ shares} \times \$25.00 = \$6.00$). Please note that some banks and brokers may calculate the fractional share amount for street name holders differently, though any difference should be immaterial.

4. I hold shares in multiple accounts. How will they be treated?

Multiple accounts are treated separately for purposes of the exchange and a Letter of Transmittal needs to be completed and signed for **each** account. You can separately request the accounts to be combined by contacting Computershare Investor Services **after** the exchange is complete.

4.1 If you hold shares in more than one form –

If you hold shares in a combination of physical certificate(s) or in book entry with Computershare (including shares purchased through Unizan’s Dividend Reinvestment and Stock Purchase Plan), your shares for the exchange will be aggregated together among these different forms. In addition to your new Huntington shares, you will receive one payment for a fractional share, if applicable.

5. Will I receive a physical stock certificate from Huntington for my Huntington shares?

If you hold a physical Unizan stock certificate(s) or shares in book entry with Computershare (including shares purchased through Unizan’s Dividend Reinvestment and Stock Purchase Plan), your shares will automatically be credited to a Huntington Direct Registration Account, an electronic book entry record, at Computershare. After receipt of the properly completed materials, Computershare will send you a direct registration advice reflecting your shares credited to your Direct Registration Account and a check for cash in lieu of any fractional share, if applicable.

To request a stock certificate instead of direct registration, check the appropriate box on the Letter of Transmittal and you will receive a certificate for your new Huntington shares and a check for cash in lieu of any fractional share, if applicable.

If you hold your Unizan shares through a bank or broker in “street name”, your Huntington shares will continue to be held in electronic form through your bank or broker.

6. I have not received a Letter of Transmittal or I need a new Letter of Transmittal. Whom should I contact?

Letters of Transmittal will be sent to each stockholder by Computershare, shortly following the March 1, 2006 completion of the merger, to the addresses shown on their records. Please allow approximately two weeks to receive your Letter of Transmittal. If you believe Computershare does not have your current address or need an additional Letter of Transmittal, please contact Computershare at (866) 812-3379 to request a new Letter of Transmittal. *Please note that if you hold shares only through a bank or broker you will NOT receive a Letter of Transmittal and do not need to complete a Letter of Transmittal.*

QUESTIONS ABOUT DELIVERY AND TRANSFERS

7. Where will my shares be delivered? What address will be used for my Huntington Direct Registration Account?

7.1 Holders of Unizan stock certificate(s) (including lost certificates) –

If you hold a physical Unizan stock certificate(s), statements relating to Huntington Direct Registration Accounts, or physical Huntington stock certificate if so requested (see question 5 below), will be delivered to your address of record with Computershare. However, you may provide special delivery instructions on the Letter of Transmittal for your Huntington Direct Registration Advice or physical Huntington stock certificate. You may also provide special issuance instructions, as described in question 8 below.

7.2 Holders of book entry position –

If you hold your shares in book entry with Computershare (including shares purchased through Unizan’s Dividend Reinvestment and Stock Purchase Plan), statements relating to Huntington Direct Registration Accounts, or a stock certificate if so requested (see question 5 below), will be delivered to your address of record with Computershare. However, you may provide special delivery instructions on the Letter of Transmittal for your Huntington direct registration advice. You may also provide special issuance instructions, as described in question 8 below.

7.3 Holders through banks or brokers (“street name”) –

If you hold your shares through a bank or broker, your bank or broker will handle the conversion of your shares and you should contact your bank or broker to change your address.

8. What if I would like to change the registration of my shares?

8.1 Holders of Unizan stock certificate(s) (including lost certificates) --

If you are completing a Letter of Transmittal because you hold physical Unizan stock certificate(s), you may take this opportunity to change the registration of your shares by following the instructions and completing the appropriate sections on the Letter of Transmittal.

Important: If you transfer or change registration of your shares, your signatures on the Letter of Transmittal must be guaranteed by a firm that is a bank, broker, dealer, credit union, savings association or other entity which is a member in good standing of the Securities Transfer Agents’ Medallion Program (“STAMP”), Stock Exchange Medallion Program (“SEMP”) or New York Stock Exchange Medallion Signature Program (“MSP”) (each an “Eligible Institution”). Your surrendered certificate(s) must be endorsed or accompanied by duly executed stock powers signed exactly as the name(s) of the registered owners appear on such certificate(s) or stock power(s), with the signatures on the certificate(s) or stock power(s) guaranteed by an Eligible Institution. A stock power is available at Computershare’s Web site, <http://www-us.computershare.com/Investor/FormsMoreInfo.asp?FormID=34> or by calling (866) 812-3779.

8.2 Holders of book entry position –

If you hold shares in book entry with Computershare (including shares purchased through Unizan’s Dividend Reinvestment and Stock Purchase Plan), you may take this opportunity to change the registration of your shares by following the instructions and completing the appropriate sections on the Letter of Transmittal.

Important: If you transfer or change registration of your shares, your signatures on the Letter of Transmittal must be guaranteed by a firm that is a bank, broker, dealer, credit union, savings association or other entity which is a member in good standing of the Securities Transfer Agents’ Medallion Program (“STAMP”), Stock Exchange Medallion Program (“SEMP”) or New York Stock Exchange Medallion Signature Program (“MSP”) (each an “Eligible Institution”).

8.3 Holders through banks or brokers (“street name”) –

If you hold your shares through a bank or broker, your bank or broker will handle the conversion of your shares and you should contact your bank or broker regarding any transfer or sale of your shares.

9. Will Huntington sell my shares for me instead of exchanging my stock certificate(s)?

No. Huntington cannot sell your shares for you. However, if you receive your shares in direct registration, you may initiate a sale of your shares through your electronic Huntington Direct Registration Account. Please read the information provided with your advice on the direct registration program describing sales procedures and fees. If you received a physical Huntington stock certificate, you may present it to your broker to sell the shares for you. You may also present it to Computershare Investor Services to be placed in a Huntington direct registration account for a subsequent sale. Information on the direct registration program describing sales procedures and fees will be provided with your Direct Registration Advice.

QUESTIONS ABOUT TAX REPORTING

10. What taxpayer identification number should I give Computershare?

If you complete a Letter of Transmittal, you are required to give to Computershare your Social Security Number or tax payer identification number in connection with the exchange of your Unizan shares. Please consult the instructions for the Form W-9 enclosed with the Letter of Transmittal for further details.

11. Will I be provided with any information relative to the cost basis of my Unizan common stock that is being exchanged?

No. It is the responsibility of each shareholder to retain any information that you currently have relative to the cost basis of your Unizan common stock. Transfer agent records reflect the registration and transfer of shares only. They do not reflect prices associated with transactions. Therefore, the transfer agent cannot assist you in calculating your cost basis.

12. What are the tax consequences relative to the exchange of my shares?

Each shareowner should review the section of the Joint Proxy Statement/Prospectus entitled “United States Federal Income Tax Consequences of the Merger” (available at <http://www.sec.gov/archives/edgar/data/47217/000101287002000378/ds4a.txt>) and consult his or her own tax advisor as to the tax consequences of the merger to such shareholder under Federal, state, local or other applicable law.

ADDITIONAL QUESTIONS FOR HOLDERS OF PHYSICAL UNIZAN STOCK CERTIFICATE(S)

13. Do I have to exchange my physical Unizan stock certificate(s)?

Yes. It is in your best interest to exchange your Unizan stock certificate(s) as soon as possible in order to receive your new Huntington shares and any future dividends. Your accrued dividends will be held without interest by Computershare until the exchange of your Unizan shares.

14. Can I bring or send my stock certificate(s) into the offices of Unizan or Huntington for exchange?

No. Computershare Trust Company of New York is the exchange agent for the merger, and you must deliver your physical Unizan stock certificate(s) to them only. The exchange cannot be made at any other location. We strongly recommend sending the package registered mail, insured, with a return receipt requested (see questions 17-19 below).

15. If any of my physical Unizan stock certificate(s) have been lost, stolen, or destroyed, what should I do?

If your physical Unizan stock certificate(s) have been lost, stolen, misplaced or destroyed, contact Computershare for instructions at (866) 812-3779 **prior** to submitting your Letter of Transmittal.

16. How should I send in my physical Unizan stock certificate(s) for exchange?

You may mail your physical Unizan stock certificate(s), together with the signed Letter of Transmittal, in the enclosed pre-addressed envelope by registered mail, insured, with a return receipt requested, or you may deliver the certificate(s), together with the signed Letter of Transmittal, by hand or overnight courier to Computershare Trust Company of New York, at one of the addresses specified on page 1 of the Letter of Transmittal. The method of delivery is at your option. (See question 2 above.)

17. Should I insure my physical Unizan stock certificate(s) if I mail them?

Yes. Should your certificates become lost in the mail, you will be required to pay a fee to purchase a surety bond before the lost certificates can be replaced. This fee is 3% of the value of the shares represented by your certificate(s). This is why we strongly recommend that you mail your certificate(s) by registered mail, insured, with a return receipt requested.

18. What value should I use to insure my physical Unizan stock certificate(s) if I mail them?

We recommend that you insure your physical Unizan stock certificate(s) for approximately 3% of their value, based on the number of shares of Huntington common stock that you will receive multiplied by the price of Huntington common stock. That is the cost of a surety bond required to replace your lost Unizan stock certificate(s).

19. How long will it take to receive confirmation of deposit of my shares in my Direct Registration Account or new Huntington stock certificate after I send in my physical Unizan stock certificate(s)?

If the Letter of Transmittal is properly completed and all physical Unizan common stock certificate(s) are presented, Computershare Trust Company of New York expects that it will take approximately 15 business days from the date they receive these materials in good order until the shares are deposited into your Direct Registration Account and a direct registration advice is mailed or, if a certificate is requested, the certificate is mailed. Exchanges with registration changes and/or lost certificate replacements are expected to take additional time.

QUESTIONS ABOUT DIVIDENDS AND DIVIDEND REINVESTMENT PROGRAMS

20. Will I still get any dividends payable on the Huntington common stock even if it takes me a couple of months to get my Unizan common stock exchanged?

Yes. However, you will not receive your dividends until your Unizan Common stock is exchanged for Huntington common stock. When that is accomplished, you will receive a check (without interest) for any such dividends held pending the exchange of your Unizan common stock.

21. How much is the dividend I will receive?

The current declared dividend on Huntington Common Stock is \$0.25 per share. However, no assurance can be given that this dividend rate will remain unchanged, and Huntington reserves the right to increase or decrease its dividend as may be determined by the Huntington Board of Directors, in its discretion.

22. Can my dividends be deposited directly into an account at a financial institution?

Yes. If you hold your Huntington shares in the form of a physical stock certificate or through a Huntington Direct Registration Account you will receive a form that you may use to authorize direct deposit of future dividends from Computershare Investor Services, Huntington's transfer agent. This authorization form will be included with the first dividend you receive on your Huntington common stock following the exchange of your Unizan shares. You may also contact Computershare Trust Company of New York at (866) 812-3779 to request a form.

23. Does Huntington have a dividend reinvestment plan?

Yes. If you hold one or more shares of Huntington stock either in the form of a physical stock certificate or in a Huntington's Direct Registration Account, you will receive information regarding how to enroll in Huntington's

Dividend Reinvestment and Common Stock Purchase Plan (DRIP) at the time you receive your direct registration advice or new Huntington stock certificate(s).

If you hold shares through a bank or broker, you will have to contact your bank or broker to have your dividends reinvested.

24. Does Huntington allow direct investment?

Yes. The Huntington DRIP program allows direct investment. However, you also must elect automatic dividend reinvestment in order to be eligible to make direct investments.

25. I participate in the Unizan Dividend Reinvestment and Stock Purchase Plan. Will I automatically be enrolled in the Huntington DRIP program?

No. The Unizan Dividend Reinvestment and Stock Purchase Plan terminated at the completion of the merger. If you wish to participate in the Huntington DRIP program, you must enroll using the Huntington enrollment form you receive with your certificate or direct registration advice.

26. Will shares I received in the Unizan Dividend Reinvestment and Stock Purchase Plan be converted into Huntington stock?

Yes. If you purchased shares through the Unizan Dividend Reinvestment and Stock Purchase Plan and did not withdraw these shares from that account, the shares will be converted as described above.

QUESTIONS ABOUT THE TRADING OF HUNTINGTON COMMON STOCK

27. Where is Huntington common stock traded and what is its symbol?

Huntington's common stock is listed and traded on NASDAQ Stock Market under the symbol HBAN.

28. How is Huntington common stock listed in newspapers?

The stock is listed as "HuntgBcshr" or "HuntBanc" in most newspapers.

ADDITIONAL QUESTIONS

29. What do I do if I have not exchanged my stock certificates from a prior merger?

You must contact Computershare Trust Company of New York, the exchange agent, at (866) 812-3779 to obtain the additional paperwork that is required.

30. I have additional questions. Whom should I contact?

For questions regarding the exchange of your Unizan shares or about your new Huntington shares, you should contact Computershare Trust Company of New York, the exchange agent, at (866) 812-3779.

After your exchange has been completed, for additional questions, including historical information on your Unizan shares, please contact Computershare Investor Services, Huntington's transfer agent at (800) 725-0674.