
EXECUTIVE SUMMARY

Our products and services enable our public sector clients to receive maximum value for the public dollar. We are committed to serving the public sector. We know that you are no different from other business operations, except that in the public sector, the economic climate, public scrutiny of finances, and increased security expenses can present you with greater challenges as you work to keep expenses down, revenues up, and cash flowing. When you work with Huntington, you will have an entire team of professionals, led by a relationship manager in your market who is well-versed in current investment policies and legislative issues.

TREASURY MANAGEMENT SERVICES

Our treasury management services will enhance your operations. Technologically advanced services give timely, accurate balance reporting and allow you to move your funds more efficiently. Our treasury management services will streamline your collection and disbursement functions.

FRAUD PROTECTION

Nearly every organization has had some experience with some kind of fraud. Our fraud protection services help protect you from check and ACH fraud, and keep you informed of the latest fraud issues. Called Business Security Suite, these services reduce your risk, and allow you to show sufficient due diligence to the bank and to courts when you attempt to recoup losses from fraud.

CAPITAL MARKETS

The Huntington Capital Markets Division offers a wide range of products and services, including:

- Investment Banking
- Fixed Income Sales and Trading
- Municipal Bond Underwriting (for both tax-exempt and taxable issues)
- Private Placement Financing
- Individual Portfolio Strategies

Our licensed representatives are experienced in working with political subdivisions and maintaining compliance with state statutes and policies.

PUBLIC ENTITY EMPLOYEE BENEFITS

We can create a single, customized plan to cover healthcare, retirement, and banking services benefits for your employees.

INSURANCE

As one of the top 50 insurance agent/broker agencies in the country, we serve over 10,000 business clients and more than 320 government clients. We offer comprehensive medical insurance, dental, vision, and long-term care insurance, property and casualty insurance, health savings accounts, and retirement plans.

PUBLIC FINANCE

The Huntington Investment Company acts as an underwriter on a variety of municipal tax-exempt and taxable transactions, providing financing solutions tailored to the issuer's specific objectives. We offer municipal notes and bonds for most public entities, including school districts, cities, port authorities, counties, and state agencies. Financing can be short-term (12 months or less) through long-term (more than five years). We have \$3.2 billion in public finance transactions.

EQUIPMENT FINANCE

We are one of the fastest growing bank-affiliated leasing companies in the country. Leasing equipment can help you maximize cash flow, minimize and leverage tax positions, optimize financial reporting, and leverage your assets.

RISK MANAGEMENT

Preserving your assets starts with risk identification. Our risk management professionals can help. They will identify your exposures to risk, evaluate the appropriate risk treatment, and help you determine the risk management insurance that will work best for you.

