HUNTINGTON BANCSHARES INC/MD
Form FWP
August 04, 2016

Issuer Free Writing Prospectus

Filed Pursuant to Rule 433

Registration Statement No. 333-212820

August 4, 2016

Final Term Sheet

Huntington Bancshares Incorporated

2.300% Senior Notes Due January 14, 2022 (the Notes)

SUMMARY OF TERMS DATED AUGUST 4, 2016

Issuer	Huntington Bancshares Incorporated
Security	2.300% Senior Notes Due 2022
Note Type	Senior Notes
Legal Format	SEC Registered (Registration Statement No. 333-212820)
Aggregate Principal Amount Offered	$1,000,000,000
Minimum Denominations	$2,000
Minimum Increments	$1,000
Trade Date	August 4, 2016
Settlement Date	August 9, 2016 (T+3)
Maturity Date	January 14, 2022
Interest Payment Dates	Each January 14 and July 14, commencing on January 14, 2017
Reference Benchmark	UST 1.125% Notes, due July 31, 2021
Benchmark Yield	1.030%
Spread to Benchmark	T+130 basis points

Reoffer Yield	2.330%
Coupon	2.300%
Redemption Provision	The Issuer may redeem the Notes, in whole or in part, on or after December 14, 2021, the date that is one month prior to the maturity date, at a redemption price equal to 100% of the principal amount of the Notes redeemed, plus accrued and unpaid interest thereon to the redemption date.
Price to Investors	99.849% of the face amount
Underwriting Discount	0.350% of the face amount
Listing	None
Joint Book-Running Managers	Goldman, Sachs & Co.
	Credit Suisse Securities (USA) LLC
	Deutsche Bank Securities Inc.
	The Huntington Investment Company

Co-Managers	Keefe, Bruyette & Woods, Inc.
	Sandler O Neill & Partners, L.P.
CUSIP Number	446150 AK0
ISIN Number	US446150AK09

The Issuer has filed a registration statement (File Number 333-212820) (including a prospectus and a preliminary prospectus supplement) with the Securities and Exchange Commission for the offering to which this communication relates. Before you invest, you should read the prospectus and the preliminary prospectus supplement related to that registration statement and other documents that the Issuer has filed with the Securities and Exchange Commission for more complete information about the Issuer and this offering. You may get these documents for free by visiting EDGAR on the website of the Securities and Exchange Commission at www.sec.gov. Copies of the prospectus, preliminary prospectus supplement and any subsequently filed prospectus supplement relating to the offering may be obtained from Goldman, Sachs & Co., Attn: Prospectus Department, 200 West Street, New York, NY 10282, telephone: 866-471-2526, facsimile: 212-902-9316, email: prospectus-ny@ny.email.gs.com, Credit Suisse Securities (USA) LLC, Attn: LCD-IBCM, Eleven Madison Avenue New York, NY 10010, telephone: 1-800-221-1037 and Deutsche Bank Securities Inc., Attn: Prospectus Group, 60 Wall Street, New York, NY 10005-2836, telephone: 800-503-4611, e-mail: prospectus.CPDG@db.com.

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