

Exhibit 3(i)

HUNTINGTON BANCSHARES INCORPORATED
ARTICLES OF RESTATEMENT OF CHARTER (UNDER SECTION 2-608)

Huntington Bancshares Incorporated, a Maryland corporation, having its principal office in Baltimore City, Maryland (hereinafter called the Corporation), hereby certifies to the State Department of Assessments and Taxation of the State of Maryland, that:

A. The Corporation desires to restate its charter as currently in effect.

B. The charter of the Corporation was originally filed by the State Department of Assessments and Taxation on the 14th day of April, 1966.

C. The provisions of the charter which are now in effect, stated in accordance with the provisions of Section 2-608 of the Corporations and Associations Article of the Annotated Code of Maryland, are as follows:

FIRST: WE, THE UNDERSIGNED, Michael P. Nakon, whose post-office address is 1036 Union Commerce Building, Cleveland, Ohio, D. Kevin O'Reilly, whose post-office address is 1036 Union Commerce Building, Cleveland, Ohio, and David A. Zeitzheim, whose post-office address is 1036 Union Commerce Building, Cleveland, Ohio, each being at least twenty-one years of age, do, under and by virtue of the General Laws of the State of Maryland authorizing the formation of corporations, associate ourselves as incorporators with the intention of forming a corporation.

SECOND: The name of the corporation is Huntington Bancshares Incorporated.

THIRD: The purposes for which the corporation is formed are:

To acquire by purchase, exchange of shares or otherwise, hold, sell, assign, pledge, dispose of and otherwise deal in and with shares of stock, shares, bonds, debentures, notes, or other obligations issued by any national banking association, state bank, savings bank, trust company or other company or corporation to the extent permitted by the Bank Holding Company Act of 1956 as amended from time to time, and to possess and exercise in respect thereof any and all the rights, powers and privileges of individual holders;

To furnish advice and services including, without limitation, management and banking services, with or without charge, to national banking associations, state banks, savings banks, trust companies and other companies and corporations;

The corporation shall be authorized to exercise and enjoy all of the powers, rights and privileges granted to, or conferred upon, corporations of a similar character by the General Laws of the State of Maryland now or hereafter in force, and the enumeration of the foregoing powers shall not be deemed to exclude any powers, rights or privileges so granted or conferred.

FOURTH: The post-office address of the principal office of the corporation in this State is c/o The Corporation Trust Incorporated, 32 South Street, Baltimore, Maryland 21202. The name of The resident agent of the corporation in this State is the Corporation Trust Incorporated, a corporation of this State, and the post-office address of the resident agent is 32 South Street, Baltimore, Maryland 21202.

FIFTH: The total number of shares of all classes of stock which the Corporation shall have authority to issue is 106,617,808, of which 100,000,000 shares shall be Common Stock without par value and 6,617,808 shares shall be Serial Preferred Stock without par value.

The holders of the Common Stock are entitled at all times to one vote for each share and to such dividends as the Board of Directors may in their discretion from time to time legally declare, subject, however, to the voting and dividend rights, if any, of the holders of the Serial Preferred Stock. In the event of any liquidation, dissolution or winding up of the Corporation, the remaining assets of the Corporation after the payment of all debts and necessary expenses, subject, however, to the rights of the holders of the Serial Preferred Stock then outstanding, shall be distributed among the holders of the Common Stock pro rata in accordance with their respective holdings. The Common Stock is subject to all of the terms and provisions of the Serial Preferred Stock as fixed by the Board of Directors as hereinafter provided.

The Board of Directors shall have the authority to classify and reclassify any unissued shares of Serial Preferred Stock by authorizing the issuance of the Serial Preferred Stock from time to time in one or more series with such distinctive serial designations as may be established by the Board of Directors and any such series (a) may have such voting powers,

full or limited, or may be without voting powers; (b) may be subject to redemption at such time or times and at such prices; (c) may be entitled to receive dividends (which may be cumulative or noncumulative) at such rate or rates, on such conditions, and at such times and payable in preference to, or in such relation to, the dividends payable on any other class or classes or series of stock; (d) may have such rights upon the dissolution of, or upon any distribution of the assets of, the Corporation; (e) may be made convertible into, or exchangeable for, shares of any other class or classes or of any other series of the same or any other class or classes of stock of the Corporation, at such price or prices or at such rates of exchange, and with such adjustments; and (f) shall have such other preferences, conversion or other rights, voting powers, restrictions, limitations as to dividends, qualifications, terms or conditions of redemption or other rights, all as shall hereafter be authorized by the Board of Directors and stated and expressed in the Articles Supplementary or other charter document providing for the issuance of such Serial Preferred Stock.

SIXTH: The number of directors of the corporation at the date of these Articles of Restatement is twelve (12), which number may be increased or decreased pursuant to the by-laws of the corporation and shall never be less than three (3). The names of the directors currently in office are: Don M. Casto

III, John B. Gerlach, John C. Geupel, James V. Pickett, W. O. Schoedinger, Timothy P. Smucker, Zuheir Sofia, J. Ray Topper, Marvin E. White, William J. Williams, Frank Wobst and Milton A. Wolf.

SEVENTH: Beginning with the election of directors in 1987, the Board of Directors shall be divided into three classes, Class I, Class II, and Class III. Each such class shall consist, as nearly as possible, of one-third of the total number of directors and any remaining directors shall be included within each such class or classes as the Board of Directors shall designate. At the annual meeting of stockholders in 1987, Class I directors shall be elected for a one-year term, Class II directors for a two-year term, and Class III directors for a three-year term. At each succeeding annual meeting of stockholders beginning in 1988, successors to the class of directors whose term expires at that annual meeting shall be elected for a three-year term. If the number of directors is changed, any increase or decrease shall be apportioned among the classes so as to maintain the number of directors in each class as nearly equal as possible. A director shall hold office, subject to any removal, death, resignation, or retirement until the annual meeting for the year in which his term expires and until his successor shall be elected and qualify.

To the extent that any holders of any class or series of stock other than Common Stock shall have the separate right, voting as a class or series, to elect directors, the directors elected by such class or series shall be deemed to constitute an additional class of directors and shall have a term of office for one year or such other period as may be designated by the provisions of such class or series providing such separate voting rights to the holders of such class or series of stock, and any such class of directors shall be in addition to the classes designated above.

Any director of the Corporation may be removed with cause by the affirmative vote of the holders of two-thirds of all the votes entitled to be cast for the election of directors, but no director may be removed by the stockholders without cause.

EIGHTH: The following provisions are hereby adopted for the purpose of defining, limiting and regulating the powers of the Corporation and of the directors and stockholders:

The Board of Directors of the Corporation is hereby empowered to issue from time to time shares of its stock, whether now or hereafter authorized. Stockholders shall not have preemptive rights with respect to shares of stock issued by the Corporation.

The Corporation shall indemnify (a) its directors to the full extent provided by the general laws of the State of

Maryland now or hereafter in force, including the advance of expenses under the procedures provided by such laws; (b) its officers to the same extent it shall indemnify its directors; and (c) its officers who are not directors to such further extent as shall be authorized by the Board of Directors and be consistent with law. The foregoing shall not limit the authority of the Corporation to indemnify other employees and agents consistent with law.

The Corporation reserves the right from time to time to make any amendment of its charter, now or hereafter authorized by law, including any amendment which alters the contract rights, as expressly set forth in its charter, of any outstanding stock.

The Bylaws of the Corporation may be adopted, amended or repealed by the affirmative vote of two-thirds (2/3) of the votes entitled to be cast by the outstanding shares of voting stock of the Corporation. Bylaws may also be adopted, amended or repealed by the Board of Directors as provided or permitted by the Bylaws.

NINTH: The Board of Directors shall base the response of the Corporation to any "Acquisition Proposal" on the Board of Directors' evaluation of what is in the best interest of the Corporation. In evaluating what is in the best interest of the Corporation, the Board of Directors shall consider:

(1) The best interest of the stockholders. For this purpose, the Board shall consider, among other factors, not only the consideration offered in the Acquisition Proposal in relation to the then current market price of the Corporation's stock, but also in relation to the current value of the Corporation in a freely negotiated transaction and in relation to the Board of Directors' then estimate of the future value of the Corporation as an independent entity or as the subject of a future Acquisition Proposal;

(2) The best interests of depositors of banks affiliated with the Corporation and of other creditors of the Corporation and its subsidiaries; and

(3) Such other factors as the Board of Directors determines to be relevant, including, among other factors, the social, legal and economic effects upon employees, suppliers, customers and the business of the Corporation and its subsidiaries and on the communities in which the Corporation and its subsidiaries operate or are located.

'Acquisition Proposal' means any proposal for the consolidation or merger of the Corporation with another corporation, any share exchange involving the Corporation's outstanding capital stock, any liquidation or dissolution of the Corporation, any transfer of all or a material portion of the assets of the Corporation, and any tender offer or exchange offer for any of the Corporation's outstanding stock.

TENTH: To the fullest extent permitted by Maryland statutory or decisional law, as amended or interpreted, no director or officer of this Corporation shall be personally liable to the Corporation or its shareholders for money damages. No amendment of the charter of the Corporation or repeal of any of its provisions shall limit or eliminate the benefits provided to directors and officers under this provision with respect to any act or omission which occurred prior to such amendment or repeal.

ELEVENTH: The duration of the corporation shall be perpetual.

D. The provisions set forth in these Articles of Restatement constitute all of the provisions of the charter of the Corporation currently in effect.

E. The restatement of the charter of the Corporation has been approved by a majority of the entire Board of Directors.

F. The charter is not amended by these Articles of Restatement.

IN WITNESS WHEREOF, Huntington Bancshares Incorporated has caused these presents to be signed in its name and on its behalf by its President and its corporate seal to be hereunto affixed and attested by its Secretary on May 18, 1988.

HUNTINGTON BANCSHARES INCORPORATED

By: /s/Zuheir Sofia

Zuheir Sofia, President

Attested:

/s/ Ralph K. Frasier

Ralph K. Frasier, Secretary

HUNTINGTON BANCSHARES INCORPORATED

ARTICLES OF AMENDMENT

Huntington Bancshares Incorporated, a Maryland corporation (the "Corporation"), hereby certifies to the State Department of Assessments and Taxation of Maryland that:

FIRST: The charter of the Corporation is hereby amended by deleting Article Seventh in its entirety and inserting the following in lieu thereof:

"Except as may otherwise be provided in the terms of any class or series of stock other than Common Stock, (a) at the annual meeting of stockholders of the Corporation held in 2009, each director shall be elected to hold office until the second succeeding annual meeting of stockholders and until his or her successor is duly elected and qualifies, and (b) commencing with the annual meeting of stockholders of the Corporation held in 2010, each director shall be elected to hold office until the next annual meeting of stockholders and until his or her successor is duly elected and qualifies. Directors may be elected to an unlimited number of successive terms.

Subject to the rights of holders of one or more classes or series of stock other than Common Stock to elect or remove one or more directors, any director, or the entire Board of Directors, may be removed from office at any time, but only for cause and then only by the affirmative vote of at least two-thirds of the votes entitled to be cast generally in the election of directors."

SECOND: The tenure of office of any director elected prior to the annual meeting of stockholders of the Corporation held in 2009 shall not be affected hereby.

THIRD: The amendment to the charter of the Corporation as set forth above has been duly advised by the Board of Directors and approved by the stockholders of the Corporation as required by law.

FOURTH: There has been no change in the authorized stock of the Corporation effected by the amendment to the charter of the Corporation as set forth above.

FIFTH: The undersigned officer acknowledges these Articles of Amendment to be the corporate act of the Corporation and as to all matters of facts required to be verified under oath, the undersigned officer acknowledges that to the best of his knowledge, information and belief, these matters and facts are true in all material respects and that this statement is made under the penalties of perjury.

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IN WITNESS WHEREOF, the Corporation has caused these Articles of Amendment to be signed in its name and on its behalf by its Chief Executive Officer and attested to by its Assistant Secretary on this 5th day of May, 2008.

ATTEST:

/s/ Larry Case

Name: Larry D. Case

Title: Assistant Secretary

HUNTINGTON BANCSHARES
INCORPORATED

By: /s/ Thomas E. Hoaglin

Name: Thomas E. Hoaglin

Title: Chief Executive Officer