

THE HUNTINGTON NATIONAL BANK
"THANKS HEADS UP" SWEEPSTAKES
OFFICIAL RULES

**NO PURCHASE, LOAN APPLICATION, CONTRIBUTION OR TRANSACTION
NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT
IMPROVE YOUR CHANCES OF WINNING WITH AN ENTRY.**

1. ELIGIBILITY: The Huntington National Bank “Thanks Heads Up” Sweepstakes (the “Sweepstakes”) is only open to (i) legal US residents of the States of Ohio, Illinois, Indiana, Kentucky, Michigan, Pennsylvania or West Virginia, (ii) who are at least eighteen (18) years of age as of the date of entry, and (iii) who are customers of Huntington National Bank at the time of entry and when the prizes are awarded [“Entrant(s)”]. The following individuals are not eligible to enter or win: employees and/or contractors of The Huntington National Bank (“Sponsor”) and their respective owners, parent companies, affiliates, directors, subsidiaries, representatives, agents and their parent, affiliates and subsidiaries, participating advertising and sweepstakes agencies, including but not limited to Mercury Promotions & Fulfillment (“Administrator”) and those entities involved in the preparation of materials for, analysis of data, administration and/or execution of this Sweepstakes (collectively “Sweepstakes Entities”). Void where prohibited by law. Sweepstakes is subject to all applicable federal, state, and local laws and regulations.

2. SWEEPSTAKES PERIOD. The Sweepstakes begins on July 22, 2019 at 12:00 AM Eastern Time (“ET”) and ends on August 30, 2019 at 11:59:59 PM ET (the “Sweepstakes Period”). During the Sweepstakes Period, there will be six (6) “Weekly Entry Periods” and one (1) “Grand Prize” Period as set forth below:

Weekly Entry Periods	Start Date (12:00 A.M. E.T.)	End Date (11:59:59 P.M. E.T.)	Mail-In Receipt Deadline Date	Random Selection Date (on or about this date)	Notification Date (on or about this date)
Entry Period 1	7/22/2019	7/27/2019	8/2/2019	8/6/2019	8/9/2019
Entry Period 2	7/28/2019	8/3/2019	8/9/2019	8/13/2019	8/16/2019
Entry Period 3	8/4/2019	8/10/2019	8/16/2019	8/20/2019	8/23/2019
Entry Period 4	8/11/2019	8/17/2019	8/23/2019	8/27/2019	8/30/2019
Entry Period 5	8/18/2019	8/24/2019	8/30/2019	9/3/2019	9/6/2019
Entry Period 6	8/25/2019	8/30/2019	9/6/2019	9/10/2019	9/13/2019
Grand Prize Period	7/22/2019	8/30/2019	9/6/2019	9/10/2019	9/13/2019

Non-winning entries into one Weekly Entry Period will carry forward into future Weekly Entry Periods.

3. HOW TO ENTER: During the Sweepstakes Period, an Entrant (i) who has a checking account, savings account, and/or money market account with the Sponsor, (ii) enrolls or is enrolled in the Huntington Heads Up program and (iii) during the Sweepstakes Period, enrolls in

the Huntington Alerts program and opts in for push notifications as a delivery option, will automatically receive an entry into each of the active Weekly Entry Periods and an entry into the Grand Prize Period. By enrolling in the Huntington Alerts program and opting in to receive push notifications as a delivery option, Entrant hereby agrees to be bound by these Official Rules.

Alternative entry: Entrants may alternatively mail a postcard which must comply with United States Postal Service regulations that contain the Entrant's complete name, street address (no PO Boxes), city, state, ZIP Code, daytime telephone number, valid e-mail address and date of birth to: The Huntington National Bank "Thanks Heads Up" Sweepstakes, 35610 Mound Road, Sterling Heights MI 48310-4725. Mailed entries must be post-marked and received within the periods in the table above. Entries must be completed in full with accurate information. Entries must be handwritten and legible. Illegible, incomplete, inaccurate, lost, late, misdirected, stolen, delayed, damaged, postage due, machine printed, typewritten or mechanically reproduced entries will not be accepted. **Only one postcard per Entrant.** The postcard will enter the Entrant into all active Weekly Entry Periods as of the date of receipt of the postcard and the Grand Prize drawing. All entries become property of Sponsor and will not be returned. Your submission of an entry certifies that you (1) satisfy the eligibility requirements, and (2) have read and complied with all of the Official Rules of this Sweepstakes and agree to be bound by these Official Rules.

Sponsor does not assume any responsibility for incorrect or inaccurate capture of entry information, technical malfunctions, human or technical error, seeding or printing errors, lost/delayed/garbled data or transmissions, omission, interruption, deletion, defect, or failures of any telephone or computer line or network, computer equipment, software or any combination thereof. Entry materials that have been tampered with or altered are void.

Regardless of the method of entry used, limit one (1) entry into the Sweepstakes throughout the Sweepstakes Period.

4. PRIZES: The "Prizes" available in this Sweepstakes are as follows:

- A. Grand Prize (1 Grand Prize for the entire Sweepstakes Period). The "Grand Prize" is a check in the amount of Three Thousand Dollars (\$3,000) made payable to the Grand Prize winner. The approximate retail value ("ARV") of the Grand Prize is Three Thousand Dollars (\$3,000).
- B. Weekly Entry Period First Prize (24 Weekly Entry Period First Prizes total during the Sweepstakes Period, 4 Weekly Entry Period First Prizes for each Weekly Entry Period). The "Weekly Entry Period First Prize" is a One Hundred Dollar (\$100) prepaid MasterCard®. The ARV of each Weekly Entry Period First Prize is One Hundred Dollars (\$100).
- C. Weekly Entry Period Second Prize (80 Weekly Entry Period Second Prizes total during the Sweepstakes Period, 13 Weekly Entry Period Second Prizes for each Weekly Entry Period 1 through 5; and 15 Second Prizes for Weekly Entry Period 6). The "Weekly Entry Period Second Prize" is a Twenty-five Dollar (\$25) SuperCertificate®. The ARV of each Weekly Entry Period Second Prize is Twenty-five Dollar (\$25).

The approximate value of all Prizes in this Sweepstakes is Seven Thousand Four Hundred Dollars (\$7,400). Odds of winning will depend on the number of eligible entries received in each Weekly Entry Period Prize pool and non-winning entries from prior Weekly Entry Periods, if applicable. Prizes are not transferrable or assignable except as set forth herein. No cash alternative is available. Sponsor reserves the right to substitute a prize of equal or greater value for any reason.

Corporate Funded International Prepaid MasterCard's are issued by MetaBank®, Member FDIC pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Corporation. MasterCard is not a sponsor of this Sweepstakes.

The SuperCertificate® may be redeemed at GiftCertificates.com for select merchant gift cards and certificates. GiftCertificates.com is not a sponsor of this Sweepstakes.

All prepaid MasterCards and SuperCertificates are subject to individual merchant terms and conditions, and all trademarks are property of their respective owners. Prepaid MasterCard can be used anywhere prepaid MasterCard is accepted. Winners must use prepaid MasterCards and SuperCertificates in compliance with their respective terms and conditions and as allowed by law. Sponsor is not responsible for misplaced, lost, stolen or tampered with prepaid MasterCards or SuperCertificates. Prepaid MasterCards and SuperCertificates are not redeemable for cash.

Each winner is solely responsible for all applicable federal, state and local taxes associated with a Sweepstakes Prize.

Limit: One (1) Weekly Entry Period Prize and one (1) Grand Prize per Entrant.

No prizes other than the Prizes set forth above will be awarded in this Sweepstakes. No more than one (1) Grand Prize, twenty-four (24) Weekly Entry Period First Prizes and eighty (80) Weekly Entry Period Second Prizes will be awarded.

5. PRIZE DRAWINGS: Potential winners will be selected in a random drawing conducted on or about the Random Selection Dates in the table as set forth above from valid entries received. Sponsor (or Sponsor's authorized representative), will conduct the drawings to randomly select potential "winners" from among all of the eligible entries received during the respective entry period. Sponsor's decisions will be final. Each potential winner does not need to be present to win. Entries are subject to verification and are automatically void and will be rejected if entry contains errors or omissions.

Each potential winner will be contacted by email and/or telephone on the Notification Dates as set forth in the table above using the email address and telephone number which is set forth on his/her postcard or account information with Sponsor on the Notification Dates as set forth in the table above. Each potential winner must respond within three (3) days from the time of notification or he/she may be disqualified. Each Entrant is responsible for having an updated telephone number, address and e-mail address on file with Sponsor.

The potential Grand Prize winner will be required to sign and return a notarized Affidavit of Eligibility/Compliance and Publicity/Liability Release, where allowed by law, and such other documents as may be reasonably requested by Sponsor. Failure to sign and return these documents by the return date specified in the Prize notification may result in forfeiture of the entire Grand Prize and the selection of an alternate potential Grand Prize winner. The Grand Prize winner will be issued an IRS Form 1099 for tax purposes in the amount of the actual retail value of the Prize and must submit his/her Social Security Number or Tax ID Number, as required by law.

The Grand Prize and Weekly Entry Period First Prizes will be mailed to the street address which is set forth on his/her account information with Sponsor. Redemption instructions will be provided to SuperCertificate® winners via electronic mail to the winner's e-mail address which is set forth

on his/her account information with Sponsor. Allow 4 to 6 weeks for delivery of a Prize after verification of the potential winner's eligibility.

If a potential winner is found to be ineligible, not in compliance with these Official Rules, declines to accept the Prize or Administrator is unable to contact a potential winner, the Prize will be forfeited, and in Sponsor's sole discretion, the forfeited Prize may be awarded to an alternate potential winner. No more than three (3) attempts will be made to award each Prize. Each potential winner may be required to furnish proof of identification and other proof of eligibility under these Official Rules.

6. LIMITATIONS OF LIABILITY: SPONSOR IS NOT RESPONSIBLE FOR ANY TYPOGRAPHICAL, PRINTING, HUMAN OR OTHER ERROR INVOLVED OR RELATING TO THE ADMINISTRATION OF OR ASSOCIATED WITH THE SWEEPSTAKES, THE SELECTION OF A WINNER OR THE ANNOUNCEMENT OF A PRIZE. IN NO EVENT WILL MORE PRIZES BE AWARDED THAN ARE STATED IN THESE OFFICIAL RULES. ADDITIONALLY, IF FOR ANY REASON THE SWEEPSTAKES, OR ANY ELEMENT THEREOF, IS NOT CAPABLE OF RUNNING AS PLANNED, INCLUDING TAMPERING, UNAUTHORIZED INTERVENTION, CHEATING, FRAUD, TECHNICAL FAILURES, OR ANY OTHER CAUSES, TECHNOLOGICAL OR OTHERWISE, WHICH CORRUPT, DISRUPT OR OTHERWISE AFFECT THE ADMINISTRATION, SECURITY, FAIRNESS, INTEGRITY, OR PROPER CONDUCT OF THIS SWEEPSTAKES, SPONSOR RESERVES THE RIGHT IN ITS SOLE DISCRETION TO CANCEL, TERMINATE, MODIFY OR SUSPEND ANY AND ALL ASPECTS OF THE SWEEPSTAKES, AND PROCEED IN A MANNER IT DEEMS FAIR, REASONABLE AND IN KEEPING WITH THE INTENT OF THE SWEEPSTAKES, INCLUDING SELECTION OF A POTENTIAL WINNER(S) FROM AMONG ALL ELIGIBLE ENTRIES RECEIVED PRIOR TO SUCH CANCELLATION, TERMINATION, MODIFICATION OR SUSPENSION. SPONSOR FURTHER RESERVES THE RIGHT TO DISQUALIFY ANY INDIVIDUAL IT SUSPECTS, IN ITS SOLE AND ABSOLUTE DISCRETION, TO BE TAMPERING WITH THE OPERATION OF THE SWEEPSTAKES. CAUTION: ANY ATTEMPT BY ANY INDIVIDUAL TO UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND, SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM AND SEEK PROSECUTION OF ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT OF THE LAW.

7. INDEMNIFICATION: EACH WINNER AGREES, BY ACCEPTING A PRIZE TO RELEASE, DISCHARGE, INDEMNIFY AND HOLD HARMLESS THE SWEEPSTAKES ENTITIES, AND ANY OTHER PERSONS OR ENTITIES PARTICIPATING IN THE DESIGN, ADMINISTRATION OR FULFILLMENT OF THIS SWEEPSTAKES AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (COLLECTIVELY "RELEASED PARTIES") FROM AND AGAINST ANY AND ALL LIABILITY FOR ANY THREATENED OR ACTUAL INJURIES, LOSS, COSTS, SETTLEMENTS (WHETHER OR NOT LITIGATION IS COMMENCED), OR DAMAGES OF ANY KIND TO ANY PERSON, INCLUDING DEATH OR DISABILITY, AND PROPERTY, ARISING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM PARTICIPATION IN THIS SWEEPSTAKES OR ACCEPTANCE, POSSESSION, USE, OR MISUSE OF A PRIZE, PARTICIPATION IN ANY SWEEPSTAKES - RELATED ACTIVITY WHETHER HOSTED BY SPONSOR OR A THIRD PARTY OR INABILITY TO PARTICIPATE IN PARTS THEREOF INCLUDING, WITHOUT LIMITATION, CLAIMS, SUITS, INJURIES, LOSSES AND DAMAGES RELATED TO PERSONAL INJURIES, DEATH, DAMAGE TO OR DESTRUCTION OF PROPERTY, RIGHTS OF PUBLICITY OR PRIVACY, DEFAMATION OR PORTRAYAL IN A FALSE LIGHT (WHETHER INTENTIONAL OR UNINTENTIONAL), WHETHER UNDER A THEORY OF CONTRACT, TORT (INCLUDING NEGLIGENCE), WARRANTY OR OTHER THEORY, AND WHETHER OR NOT CAUSED IN WHOLE OR IN PART BY THE NEGLIGENCE OF ONE OR MORE OF THE RELEASED PARTIES.

INDIVIDUALS COVENANT NOT TO SUE ANY RELEASED PARTY OR CAUSE THEM TO BE SUED REGARDING ANY MATTER RELEASED ABOVE; AND FURTHER COVENANT NOT TO DISAFFIRM, LIMIT OR RESCIND THIS RELEASE. A WAIVER BY SPONSOR OF ANY TERM IN THESE OFFICIAL RULES DOES NOT CONSTITUTE A WAIVER OF ANY OTHER PROVISION.

8. GOVERNING LAW, DISPUTES: THIS SWEEPSTAKES IS GOVERNED BY, AND WILL BE CONSTRUED IN ACCORDANCE WITH, THE LAWS OF THE STATE OF OHIO, AND THE FORUM AND VENUE FOR ANY DISPUTE SHALL BE IN FRANKLIN COUNTY, OHIO. IF THE CONTROVERSY OR CLAIM IS NOT OTHERWISE RESOLVED THROUGH DIRECT DISCUSSIONS OR MEDIATION, IT SHALL THEN BE RESOLVED BY FINAL AND BINDING ARBITRATION ADMINISTERED BY JAMS IN ACCORDANCE WITH ITS ARBITRATION RULES AND PROCEDURES OR SUBSEQUENT VERSIONS THEREOF ("ARBITRATION RULES"). THE ARBITRATION RULES FOR SELECTION OF AN ARBITRATOR SHALL BE FOLLOWED, EXCEPT THAT THE ARBITRATOR SHALL BE EXPERIENCED AND LICENSED TO PRACTICE LAW IN OHIO. ALL PROCEEDINGS BROUGHT PURSUANT TO THIS PARAGRAPH WILL BE CONDUCTED IN FRANKLIN COUNTY, OHIO. THE REMEDY FOR ANY CLAIM SHALL BE LIMITED TO ACTUAL DAMAGES, AND IN NO EVENT SHALL THE RELEASED PARTIES BE RESPONSIBLE OR LIABLE FOR PUNITIVE, EXEMPLARY, CONSEQUENTIAL OR INCIDENTAL DAMAGES OR DAMAGES MULTIPLIED OR OTHERWISE INCREASED, INCLUDING ATTORNEY'S FEES OR OTHER SUCH RELATED COSTS OF BRINGING A CLAIM, OR TO RESCIND THIS AGREEMENT OR SEEK INJUNCTIVE OR ANY OTHER EQUITABLE RELIEF. ENTRANTS AGREE THAT THE RIGHTS AND OBLIGATIONS OF ANY ENTRANT AND/OR SWEEPSTAKES ENTITIES AND/OR ANY OTHER PARTY SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION. ANY DEMAND FOR ARBITRATION MUST BE FILED WITHIN ONE (1) YEAR OF THE TIME THE CAUSE OF ACTION OCCURRED, OR THE CAUSE OF ACTION SHALL BE FOREVER BARRED.

9. PRIVACY AND PUBLICITY: By participating in the Sweepstakes, Entrants may be sharing personal or confidential information with Sponsor and its agents. By participating in the Sweepstakes, Entrants agree to Sponsor's use of his/her personal information as described herein and in Sponsor's Consumer Information Privacy Notice which can be seen at <https://www.huntington.com/Privacy-Security/privacy-policies/privacy-notice>. All winners consent to the use of their names, photographs, likenesses and limited biographical information for publicity or advertising purposes without further compensation, except where prohibited by law.

10. GENERAL: By participating in the Sweepstakes, each Entrant agrees to these Official Rules and the decisions of Sponsor, which are final and binding in all matters and all respects relating to this Sweepstakes. Entrants waive any right to claim ambiguity in these Official Rules. In the event of a dispute as to the identity of a winner based on an e-mail address, the winning entry will be declared made by the authorized account holder of the e-mail address submitted at time of entry. "Authorized account holder" is defined as the natural person who is assigned to an e-mail address by an Internet access provider, on-line service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address. Potential winners may be required to show proof of being the authorized account holder. This Sweepstakes is void outside of Ohio, Illinois, Indiana, Kentucky, Michigan, Pennsylvania or West Virginia and wherever else prohibited or restricted by law. All entries and/or materials submitted become the property of Sponsor and will not be returned.

11. WINNERS' NAMES: A list of winners (first name, last name and city of residence only) can be obtained by sending a self-addressed, stamped (with first class postage affixed) envelope

to: Winner List, HNB " Thanks Heads Up Sweepstakes, 35610 Mound Road, Dept. 900, Sterling Heights, MI 48310-4725. Request must be received by September 30, 2019. The winners' names will be sent after the Sweepstakes concludes and the Prizes are awarded.

12. SPONSOR/ADMINISTRATOR: This Sweepstakes is sponsored and promoted by The Huntington National Bank, 41 South High Street, Columbus, OH 43287. This Sweepstakes is administered by Mercury Promotions & Fulfillment, 35610 Mound Road, Sterling Heights, MI 48310-4725. By entering this Sweepstakes, you hereby acknowledge that the Sweepstakes is in no way sponsored, endorsed, administered by or associated with Facebook or Instagram and release Facebook and Instagram from any and all liability related to your participation in the Sweepstakes.

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