

V. Funds Availability Policy

Our Funds Availability Policy helps you determine when funds you deposit into your Huntington consumer checking account(s) will be available to you. Our policy is to make funds from your deposits available to you according to the type of deposit you make and the amount of time you have had a deposit account with us. Follow the steps below to determine the availability of your deposit. Unless otherwise indicated, this Funds Availability Policy does not apply to savings accounts, money market accounts, certificates of deposit or IRAs.

Please note that even though a deposit made during a business day may not be available that same day under this Funds Availability Policy, we may use the full amount of the deposit to authorize transactions or to pay other items presented for payment from your Account.

STEP ONE: Determine the day your deposit is received.

STEP TWO: Determine when funds are generally available.

STEP THREE: Review the “Longer Delays May Apply” section below which provides information about when other delays may impact when funds from check deposits become available.

1. STEP ONE: DETERMINING THE DAY YOUR DEPOSIT IS RECEIVED

When determining the day your deposit is received, every day is a business day, except Saturdays, Sundays and federal holidays.

- a. Deposits Made With Our Branch Tellers or Huntington ATMs:
 - i. Cash deposits are considered received on the day of deposit, even if that day is not a business day.
 - ii. Any other deposit made before our branch closes or before midnight CT at our ATMs, on a business day, is considered received that day. Otherwise, it is considered received the following business day. (You can determine Huntington ATMs we own or operate by  or “Huntington” on the ATM screen.)
- b. Deposits Made With Our Huntington Night Depositories:

Our night depository is intended for business customers with large after-hours deposits and should not be used by consumer customers. We provide ATMs where you can conduct transactions during or after business hours. If you make a deposit through one of our night depositories, the day your deposit is considered received by us is the business day we remove it from the night depository, so long as your deposit is accessible for processing (e.g., your bag with the deposit is not locked). This typically is the next business day after you make the deposit, but could be longer depending on the location of the night depository. Once received, availability of your deposit will be made in accordance with the information defined in Step Two below.

2. STEP TWO: DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

Once you have determined what day your deposit is received, you can determine when your funds will generally be available as shown below. Available funds may be used for all purposes we permit, including, for example, withdrawals in cash or used to pay checks and other items. Don't forget to check the LONGER DELAYS MAY APPLY SECTION (Step Three), which includes additional information that may impact the availability of your deposit.

- a. Deposits Made With Our Branch Tellers or Huntington ATMs:
 - i. If you have been a checking, savings, or money market customer with us for longer than 30 days:
 - (1) CASH Deposits:** The entire amount will be available the SAME DAY as the day we receive your deposit.
 - (2) CHECK Deposits:** The entire amount will be available the NEXT BUSINESS DAY after the business day we receive your deposit.
 - ii. If you have been a checking, savings or money market customer with us for 30 days or less:
 - (1) CASH Deposits:** The entire amount will be available the SAME DAY as the day we receive your deposit.
 - (2) CHECK Deposits:** Generally up to \$500 (for checks not classified as “Other CHECK Deposits” below) will be available the NEXT BUSINESS DAY after the business day we receive your deposit.

The remainder will be available the SECOND BUSINESS DAY after the business day we receive your deposit.
 - (3) Other Check Deposits:** Checks drawn on The Huntington National Bank, U.S. Treasury checks, Federal Reserve Bank and Federal Home Loan checks, U.S. Postal Service money orders, State and Local Government Checks, cashier's, certified or teller's checks and Traveler's checks:

- The entire amount of your deposit will be available on the NEXT BUSINESS DAY after the business day we receive your deposit.
- If you have been a checking, savings, or money market account customer with us for 30 days or less, you will need a special deposit slip with your State and Local Government Checks, cashier's checks, certified checks, or teller's checks in order for that deposit to be available the NEXT BUSINESS DAY. Otherwise those deposits will be available the SECOND BUSINESS DAY after the business day we receive your deposit. You can obtain a special deposit slip at any of our branches.

b. Electronic Deposits:

The entire amount of deposits received by wire transfers or other electronic deposits, such as direct deposits, will be available the SAME BUSINESS DAY your deposit is received.

3. STEP THREE: DETERMINING IF WE HAVE PLACED A HOLD ON YOUR DEPOSIT

a. Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available at the times shown above, and this sub-section could apply to check deposits made to your savings or money market account. Depending on the type of check that you deposit, funds may not be available until the second business day after the business day of your deposit. However, at least the first \$225 of each day's total deposits may be available on the first business day after the business day of deposit.

If we are not going to make all funds from your deposit available at the times shown above, we will notify you at the time you make your deposit, **when possible**. We will also tell you when the funds will be available. If your deposit is not made directly to a bank employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- i. If we believe the check being deposited is uncollectible.
- ii. If you make deposits in any one day that exceed \$5,525.
- iii. If a check that has been returned unpaid is re-deposited.
- iv. If you have overdrawn your Account repeatedly in the last six months.
- v. If there is an emergency such as failure of communications or computer equipment.
- vi. If you have been a checking, savings, or money market account customer with us for 30 days or less.

We will notify you if we delay your ability to withdraw funds for any of these reasons and tell you when you will be able to withdraw the funds. The delay in your ability to withdraw funds will generally not exceed seven (7) business days from the business day of your deposit.

b. Additional Terms to Consider

i. Huntington Mobile App

This Funds Availability Policy and the requirements of Federal Reserve Board Regulation CC do not apply to deposits made through Huntington's mobile app. Deposits made through Mobile Deposit must be received by us no later than 11:59 p.m. CT on any business day in order to be considered on that same day. Funds from these deposits will be available for withdrawal between the first and second business day after the day of deposit. However, we may apply additional delays on the availability of funds based on any other factors as determined by us in our sole discretion. Please refer to your Online Services Agreement for more information on mobile deposits.

ii. Holds On Other Funds

If we cash a check for you that is drawn on another financial institution or entity, we may place a hold on an equal amount of funds in your Account for the length of time it would have taken for the check to be available for withdrawal if it had been deposited to your Account.

iii. Checks That Are Returned To Us Unpaid and Processing

Please remember that even after we have made funds available to you, and you have withdrawn the funds, this doesn't mean that the check or other item you deposited has cleared or been paid by the paying bank. It's possible that the item may be returned to us even after significant time has passed since your deposit and you are still responsible for checks or other items you deposit that are returned to us unpaid and for any other problems involving your deposit.

- c. Real Time Payments
The entire amount of deposits received by Real Time Payments (RTP) will be available the SAME CALENDAR DAY your deposit is received, even if that day is not a business day.

VI. Substitute Checks and Your Rights

1. WHAT IS A SUBSTITUTE CHECK?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your Account. However, you have rights under other law with respect to those transactions.

2. WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your Account (for example, if you think that we withdrew money from your Account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your Account and fees that were charged as a result of the withdrawal (for example, non-sufficient fund fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your Account is an interest-bearing Account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your Account earns interest) within ten (10) business days after we received your claim and the remainder of your refund (plus interest if your Account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your Account.

3. HOW DO I MAKE A CLAIM FOR A REFUND?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your Account, please contact us at **1-800-480-2265** or stop by your nearby Huntington banking office. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the Account statement showing that the substitute check was posted to your Account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- a. A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- b. An estimate of the amount of your loss;
- c. An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- d. A copy of the substitute check or the following information to help us identify the substitute check:
 - i. Account Number
 - ii. Check Number
 - iii. Amount
 - iv. The name of the person, business or organization to whom you wrote the check.