

Summary of fees to avoid.

Type of Fee	What it Costs	What it Means	Would 24-Hour Grace® apply?
Overdraft Fee ¹	\$37.50	Fee charged if we allow a transaction to go through even though you don't have enough money in your account.	YES
Extended Overdraft Fee	\$25	If your account is overdrawn for five consecutive business days, we will charge you a fee on the next business day (if your account is still overdrawn). While your account remains overdrawn, we will charge you an additional \$25 fee every fifth business day up to a maximum of four fees, or \$100.	NO
Return Fee ¹	\$37.50	Fee charged when you don't have enough money in your account and we return an item (for example, a check is "bounced" or a transaction is returned unpaid).	NO

¹We must receive your deposit by the next business day after your account is overdrawn by making a deposit at a branch before closing or before midnight at an ATM, by mobile deposit, or online transfer.

You can change any of your overdraft elections anytime by visiting a Huntington branch or calling 800-480-BANK (2265).

