

# At Huntington, we have several options for you to consider.

Options to Consider	What it Covers				Your Choices	What it Means
	Checks	Electronic Payments & Transfers	Debit Card Purchases	ATM Withdrawals		
Overdraft Protection Services (Ability to link accounts for automatic transfers)	✓	✓	✓	✓	Link a Savings or Money Market Account	Money can be transferred to cover overdrafts in increments of \$100. The transfer fee is \$0. <sup>1</sup>
					Link a Voice Credit Card <sup>®</sup>	Money can be transferred to cover overdrafts up to 10% of your available credit limit. The transfer fee is \$0. Transfers are subject to the applicable cash advance APR and are not subject to a grace period. <sup>2</sup>
					Link a Personal Credit Line	Money can be transferred to cover overdrafts up to your available credit in increments of \$100. The transfer fee is \$0. Transfers are subject to the applicable personal credit line APR and are not subject to a grace period. <sup>2</sup>
Overdraft options for ATM & Debit Card Transactions			✓	✓	Opt In	The bank has your permission to consider authorizing transactions even if you don't have enough funds in your account. (It's still at the bank's discretion to decide.) You could incur overdraft fees if your account remains overdrawn after midnight the next business day. <sup>3</sup> If Huntington elects not to overdraw your account, your transaction could still be declined.
					Opt Out (Default Election)	In most cases, transactions will be declined if you don't have enough money in your account. You will not incur an overdraft fee.
Overdraft options for Checks, Electronic Payments and Transfers	✓	✓			Opt In (Default Election)	The bank has your permission to consider paying transactions even if you don't have enough funds in your account. (It's still at the bank's discretion to decide.) You could incur overdraft fees if your account remains overdrawn after midnight the next business day. <sup>3</sup> If Huntington elects not to overdraw your account, your transaction will likely result in a return fee and additional fees from the merchant.
			Opt Out	In most cases, transactions will be declined if you don't have enough money in your account. This could result in a return fee from Huntington and additional fees from the merchant.		

See next page for important information.

<sup>1</sup> Regulations limit the number of transfers that can be made on savings and money market accounts during a calendar month or statement cycle. See additional information in the Account Documents.

<sup>2</sup> Remember that the terms and conditions for funding account still apply, such as interest and transaction limitations.

<sup>3</sup> We 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.