Overdraft Options for ATM and Debit Card Transactions

If you opt-in to your Overdraft Option for ATM and Debit Card transactions, we may pay ATM and debit card transactions into overdraft. This notice explains our standard overdraft options, fees charged for overdrafts, and the impacts of your choices.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- We have standard overdraft practices (which we sometime refer to as overdraft options) that come with your account.
- We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

Unless you ask us not to, we do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number

- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions

- Debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

WHAT FEES WILL I BE CHARGED IF HUNTINGTON PAYS MY OVERDRAFT?

Under our standard overdraft practices:
- We will charge you a fee of up to $37.50 each time we pay an overdraft, up to a limit of four (4) fees per day, and we will not charge the fee unless your account is overdrawn by $5 or more.

- If your account is overdrawn for five consecutive business days, we will charge you a $25 fee on the next business day (if your account is still overdrawn), and then again on every fifth business day while your account remains overdrawn, up to a maximum of four $25 fees (or $100) during that time. There is no fee if your balance is overdrawn by less than $10, meaning your account balance is negative $0.01 to negative $9.99. Counts as being overdrawn when caused by any debit.

WHAT IF I WANT HUNTINGTON TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND DEBIT CARD TRANSACTIONS?

If you want us to authorize and pay overdrafts for ATM and debit card transactions, tell us which one of the following options you want and we will record it:

- Opt-Out: NO. I do not want Huntington to authorize and pay overdrafts on ATM and debit card transactions

    - I understand you may still authorize and pay overdrafts for ATM and debit card transactions, but if you do so, I will not be charged a fee.

- Opt-In: YES. I want Huntington to authorize and pay overdrafts on ATM and debit card transactions

    - I understand that you authorize and pay overdrafts for ATM and debit card transactions at your discretion, and charge overdraft fees when you pay such transactions.

Instructions to the customer: THIS FORM IS FOR YOU TO KEEP. DO NOT RETURN IT TO US. We will enter the choice you tell us into our database. If you do not tell us, the default election on your account will be "Opt- Out" for ATM and Debit Card transactions. If you Opt-In, we will provide you a notice confirming the choice you made, and that notice will be provided electronically if you opened your account through our Online Account Opening process. You can also tell us to authorize and pay overdrafts on ATM and debit card transactions by calling our automated toll-free number at 800-445-3658 or stop by any Huntington branch and talking to one of our bankers. Online Banking customers can also log on to Huntington Online Banking and click on the Customer Service tab. If you have more than one account, you will need to tell us your preference for each account. We may take up to 3 Business Days to process your Opt-In or Opt-out election for ATM and Debit Card transactions.