

# ASTERISK-FREE CHECKING<sup>®</sup> ACCOUNT

## PERSONAL ACCOUNT CHARGES FORM



### 1 EVERYDAY TRANSACTIONS

<b>Monthly Maintenance Fee</b>	<b>None</b>	No monthly maintenance fees for this account.
<b>ATM Fees</b>	<b>None</b>	Huntington ATM transactions, transfers and mini-statements.
	<b>\$3.50</b>	Each non-Huntington ATM transaction; plus any fee charged by ATM owner. An ATM transaction is a withdrawal, transfer, or balance inquiry.
	<b>\$2.00</b>	Each Huntington ATM extended statement.
<b>International Transactions</b>	<b>3%</b>	Fee charged on the amount posted for each debit card or ATM transaction processed in a foreign currency or outside the U.S., in addition to any fee added by a network or charged by an ATM owner. Exchange rate may affect posted amount.
<b>Statements</b>	<b>Free</b>	Have your monthly statement delivered electronically or mailed to you.
<b>Ordering Checks</b>	<b>Varies</b>	Depends upon the style you choose.
<b>Minimum Deposit to Open</b>	<b>None</b>	No minimum deposit needed to open the account.
<b>Interest Bearing</b>	<b>No</b>	

### 2 EVERYDAY ACCOUNT MANAGEMENT

#### OVERDRAFT PROTECTION PLAN TRANSFER FEES

<b>Deposit to Deposit</b>	<b>None</b>	Transfer from a linked savings or money market deposit account.
<b>Credit Card</b>	<b>None</b>	Transfers will be treated as Cash Advances with no grace period and subject to the Cash Advance APR.
<b>Personal Credit Line</b>	<b>None</b>	Transfers subject to Personal Credit Line APR with no grace period.
<b>Checking Reserve Account</b>	<b>\$12.00</b>	Monthly participation fee charged to your checking reserve account.

### 3 OVERDRAFT AND RETURN FEES

<b>Overdraft Fee</b> Fee charged if we allow transactions to go through even though you don't have enough money in your account.	<b>\$15.00</b>	Per overdraft item. No overdraft fees unless final account balance for the day is overdrawn by more than \$50. Limit of 3 overdraft fees per day. Examples are overdrafts caused by check, in-person withdrawal, debit card purchase, ATM withdrawal or other electronic means.
<b>Return Fee</b> 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).	<b>None</b>	Huntington does not charge Return Fees, however, to ensure your return items are paid using 24-Hour Grace, you must meet all applicable criteria outlined in the "24-Hour Grace" section below. Examples are return of checks or withdrawals by electronic means. There is no fee for declined ATM or debit card authorizations.

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### 3 OVERDRAFT AND RETURN FEES - CONTINUED

**ATM & Debit Card Transactions:** We generally won't authorize ATM or debit card transactions when you don't have enough money available in your account unless you opt in to overdraft options for ATM and Debit card transactions. Learn more at <https://www.huntington.com/disclosures/REGEODDISCLOSURE.pdf>

See your Account Documents under "Special Rules for Pending Transactions" for an explanation of how ATM and debit card transactions impact when we charge Overdraft Fees.

Sometimes, even if you have opted out of ATM and Debit card transactions, those transactions may cause an overdraft in your account even if there is not enough money available. In that case, we will NOT charge an Overdraft Fee. As a result, you may incur more Overdraft Fees from us when you opt in to overdraft options for ATM and Debit cards.

**Other Types of Transactions:** You have the option to request that we pay or return check or ACH transactions when there is not enough money in your Account. This election is separate from your opt-in or opt-out choice for ATM and Debit card transactions.

**Remember, the decision to pay, return, or decline any transaction is at our discretion regardless of the elections you make.**

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**24-Hour Grace®:** 24-Hour Grace is available for Overdraft Fees and return items. For 24-Hour Grace to apply to Overdraft Fees, on any business day that your account is overdrawn at the end of the day and you incur one or more Overdraft Fees, generally we will waive those Overdraft Fees if by midnight CT of the next business day: a) you deposit enough funds to cover all of the overdrafts and any other transactions that post to your account and b) your account is not overdrawn by more than \$50, except as explained below. Any deposit to cure the overdraft must be made before midnight CT at the end of that next business day.

For 24-Hour Grace to apply to return items, on any business day that you do not have enough money in your account to cover a transaction, such as a check that is going to be returned unpaid, we will pay the pending return item(s) if by midnight CT of the next business day: a) you deposit enough funds to cover the amount of the eligible returned items and any other transactions that post to your account and b) your account is not overdrawn by more than \$50. Because the items eligible to be returned is in our discretion, not all returned items will qualify for 24-Hour Grace. You can determine which items qualify for 24-Hour Grace on the business day in which you must make a deposit by logging into the online system or call us to understand what items are available for you to cure.

For you to take advantage of 24-Hour Grace, generally your deposit must be enough to cover all of the overdraft and eligible return items (except as explained below) from the previous business day PLUS any other transactions that will post that day. This is because the order in which we process transactions starts with your current day's activity and overdraft or eligible return items from the previous business day are usually processed later in the order. This is why you should remember to take into consideration transactions, such as checks or other debits, that may be posted to your account on the day you make the deposit that will affect the amount needed to take advantage of 24-Hour Grace. We are unaware of these transactions until they are presented to us for payment, and usually that is not until we finish processing after the end of that next business day. This means only you know all of your transactions that may affect the amount needed for 24-Hour Grace to apply.

A deposit that covers only part of the overdrafts or return items may not result in waiver of fees. If you have overdraft items and returned items that are eligible for 24-Hour Grace, and you deposit funds to cure only the overdraft items (and not the return items), your Overdraft Fees will be waived, but your return items will not be paid. However, if you have overdraft items and returned items that are eligible for 24-Hour Grace, and you deposit enough funds to cure only the return items (and not the overdraft items), you will be charged Overdraft Fees and we will not pay your return items.

We may remove 24-Hour Grace from your account for unusual circumstances, such as fraud.

Please visit [huntington.com/grace](https://www.huntington.com/grace) for further details about this service.

**See next page for more information >>**

## 3 OVERDRAFT AND RETURN FEES - CONTINUED

### TRANSACTION POSTING ORDER

On Business Days, we post deposits and credits first, followed by specific categories of debits, which may include checks, ACH transactions, and electronic transactions (such as Debit Card and ATM transactions). Fees and interest (if any) are posted last. Within the specific categories of debits:

- We post electronic transactions in chronological order using the date and time assigned to the transaction and that date and time could be in a different time zone from where you are conducting the transaction.
- We post checks in check number order, unless the check is cashed in the branch, in which case we post those checks first.
- We post other transactions in low-to-high order based on amount within their specific categories.

We try and post debit transactions in the order in which you spent your money. Because the transactions involved in posting order can vary from customer to customer, the description above is generally how we handle transaction posting order. However, we may change our transaction posting order at any time in our discretion without notice to you.

## 4 OTHER SERVICES FROM HUNTINGTON

<b>Stopping Payment</b>	<b>\$31.00</b>	Each request to stop a payment.
<b>Foreign Currency Fee</b>	<b>\$8.00</b>	Fee for depositing or ordering foreign currency; exchange rates will apply.
<b>Expedited Delivery</b>	<b>\$25.00</b>	Fee for expedited delivery of your debit or ATM card.
<b>Cashier Check</b>	<b>\$6.00</b>	Per check
<b>Wire Transfers - Internal</b>	<b>\$10.00</b>	Each outgoing wire from a Huntington account to a Huntington account.
<b>Wire Transfers - Domestic Incoming</b>	<b>\$15.00</b>	Each Domestic Incoming Wire Transfer.
<b>Wire Transfers - Foreign/International Incoming</b>	<b>\$15.00</b>	Each Foreign/International Incoming Wire Transfer.
<b>Wire Transfers - Domestic Outgoing</b>	<b>\$25.00</b>	Each Domestic Outgoing Wire Transfer.
<b>Wire Transfers - Foreign/International Outgoing</b>	<b>\$75.00</b>	Each Foreign/International Outgoing Wire Transfer.
<b>Image Statement</b>	<b>\$3.00</b>	Each periodic statement with images of cleared checks.
<b>Document Copies</b>	<b>\$5.00</b>	Per request
<b>Garnishment</b>	<b>\$75.00</b>	Maximum amount that will be charged for processing a garnishment order.
<b>Dormant Account</b>	<b>\$5.00</b>	Per month charge if account is inactive for 12 months; waived if you have at least a \$50 balance after adding all of your personal deposit account balances with us or for minor accounts. Not charged for accounts in Florida.

***Remember, if we decide to waive a fee, the terms of the Account Documents will not change and we are not required to waive that fee again in the future.***



The Huntington National Bank is an Equal Housing Lender and Member FDIC<sup>®</sup>, Huntington<sup>®</sup>, Huntington.Welcome.<sup>®</sup>, 24-Hour Grace<sup>®</sup> and Asterisk-Free Checking<sup>®</sup> are federally registered service marks of Huntington Bancshares Incorporated. The 24-Hour Grace system and method is patented. US Pat. Nos. 8,364,581, 8,781,955, 10,475,118, 10,748,209, and others pending. © 2023 Huntington Bancshares Incorporated.