

ASTERISK-FREE CHECKING® ACCOUNT



PERSONAL ACCOUNT CHARGES FORM

1 EVERYDAY TRANSACTIONS

| | | |
|----------------------------|--------|--|
| Monthly Maintenance Fee | NONE | No monthly maintenance fees for this account. |
| ATM Fees | NONE | Huntington ATM withdrawals, transfers and mini-statements. |
| | \$3.00 | Each non-Huntington ATM transaction; plus any fee charged by ATM owner. |
| | \$2.00 | Each Huntington ATM extended statement. |
| International Transactions | 3% | 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. |
| Statements | Free | Have your monthly statement delivered electronically or mailed to you. |
| Ordering Checks | Varies | Depends upon the style you choose. |
| Minimum Deposit to Open | None | No minimum deposit needed to open the account. |
| Interest Bearing | No | |

2 EVERYDAY ACCOUNT MANAGEMENT

OVERDRAFT PROTECTION PLAN TRANSFER FEES

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

3 OVERDRAFT AND RETURN FEES

| | | |
|--|---------|---|
| Overdraft Fee Fee charged if we allow transactions to go through even though you don't have enough money in your account. | \$37.50 | Per occurrence of an overdraft item, except \$23 for first occurrence in prior 1-year period. No overdraft fees unless final account balance for the day is overdrawn by more than \$4.99. Limit of 4 fees per day. Examples are overdrafts caused by check, in-person withdrawal, debit card purchase, ATM withdrawal or other electronic means. |
| Return Fee 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). | \$37.50 | Per occurrence of a returned item, except \$23 for first occurrence in prior 1-year period. Limit of 4 fees per day. Examples are return of checks and transfers, or withdrawals by electronic means. |

An "occurrence" means a day for which there is at least one transaction in your account to cover, whether we pay or return the transaction and whether or not we charge a fee.

See next page for more information >>

3 OVERDRAFT AND RETURN FEES - CONTINUED

| | | |
|-------------------------------|----------------|--|
| Extended Overdraft Fee | \$25.00 | 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), 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. |
|-------------------------------|----------------|--|

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.

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 our Debit Overdraft service. 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 or Return Fees.

Sometimes, even if you have not opted in to our Debit Overdraft service, ATM and debit card 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 our Debit Overdraft service.

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 Huntington Debit Overdraft service.

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

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 that have a valid date and time associated with the transaction in chronological order.
- 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 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.

See next page for more information >>

4 OTHER SERVICES FROM HUNTINGTON


| | | | | |
|----------------------|----------|---|----------|--------------------------------|
| Stopping Payment | \$ 31.00 | Each request to stop a payment. | | |
| Return Deposit Item | \$ 10.00 | Each item you deposit that is rejected by another financial institution and returned to us. | | |
| Foreign Currency Fee | \$ 8.00 | Fee for depositing or ordering foreign currency; exchange rates will apply. | | |
| Expedited Delivery | \$ 25.00 | Fee for expedited delivery of your debit or ATM card. | | |
| Cashier Check | \$ 6.00 | Per check | | |
| Traveler's Cheques | 2% | Of face value | | |
| Wire Transfer | \$ 25.00 | Domestic Outgoing | \$ 15.00 | Domestic Incoming |
| | \$ 75.00 | Foreign/International Outgoing | \$ 15.00 | Foreign/International Incoming |
| Image Statement | \$ 2.00 | Each periodic statement with images of cleared checks. | | |
| Document Copies | \$ 5.00 | Per request | | |
| Garnishment | \$ 75.00 | Maximum amount that will be charged for processing a garnishment order. | | |

CLOSING YOUR ACCOUNT

| | | |
|-----------------|---------|---|
| Dormant Account | \$ 5.00 | Per month charge if account is inactive for 6 months; waived with a minimum balance of at least \$1,000 or for minor accounts. Not charged for accounts in IN and FL. |
|-----------------|---------|---|



MasterCard® is a registered trademark of MasterCard International.

The Huntington National Bank is an Equal Housing Lender and Member FDIC. ®, Huntington®, Asterisk-Free Checking® and 24-Hour Grace® are federally registered trademarks of Huntington Bancshares Incorporated. The 24-Hour Grace® system and method is patented. US Pat. No. 8,364,581. ©2017 Huntington Bancshares Incorporated.

