

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 transactions, 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

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|---------------------------------|----------------|--|
| 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

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| 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 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 \$50. 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 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. |

For both overdraft and return fees, 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 \$50 or less. 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 overdraft options for ATM and Debit card transactions. Learn more at <https://www.huntington.com/disclosures/REGEOODDISCLOSURE.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 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.

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.

24-Hour Grace®: For any business day that your account is overdrawn at the end of the day and one or more Overdraft Fees are incurred, we will waive those Overdraft Fees if your account is not overdrawn by more than \$50 at the end of the next business day. Any deposit to cure the overdraft must be made prior to midnight CT at the end of that next business day. In figuring the amount needed to cure the overdraft, remember to take into consideration other transactions, such as checks or other debits that may be posted to your account that will affect the amount needed to cure. We are unaware of these other 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. 24-Hour Grace does not apply to Extended Overdraft Fees or Return Fees, nor does it affect the number of overdraft occurrences for purposes of determining the amount of an Overdraft Fee.

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

See next page for more information >>

4 OTHER SERVICES FROM HUNTINGTON

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| 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 |
| Wire Transfers - Internal | \$10.00 | Each outgoing wire from a Huntington account to a Huntington account. |
| Wire Transfers - Domestic Incoming | \$15.00 | Each Domestic Incoming Wire Transfer. |
| Wire Transfers - Foreign/International Incoming | \$15.00 | Each Foreign/International Incoming Wire Transfer. |
| Wire Transfers - Domestic Outgoing | \$25.00 | Each Domestic Outgoing Wire Transfer. |
| Wire Transfers - Foreign/International Outgoing | \$75.00 | Each Foreign/International Outgoing Wire Transfer. |
| 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. |
| Dormant Account | \$5.00 | 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. |



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