

**THE HUNTINGTON NATIONAL BANK
NOTICE FOR BUSINESS OVERDRAFT PROTECTION ACCOUNTS**

The Federal Deposit Insurance Corporation (“FDIC”) is requiring all banks to provide certain disclosures to their customers regarding sweep features linked to deposit accounts in the event the bank fails and is taken over by the FDIC. The requirement to provide this disclosure is general for all banks, and is not related in any way to the current or expected condition of any bank.

If you have chosen a Business Overdraft Protection Account, funds in your checking account are periodically swept out of your checking account in order to pay down the balance of the Business Overdraft Protection Account you have with us.

Funds in your checking account, prior to being swept out of your checking account, are insured up to the applicable FDIC insurance limits, which is limited to \$250,000 combined with other funds on deposit with Huntington by the same depositor in accordance with FDIC’s aggregation rules. Please ask us if you have any questions.

If the FDIC takes over a bank, the FDIC has indicated it will complete all internal transfers, but will attempt to block transfers from coming into or going outside of the bank.

If the FDIC takes over the bank, funds swept from your checking account to your Business Overdraft Protection Account you have with us are not FDIC-insured, but the FDIC will recognize your claim for the reduction of the balance for the Business Overdraft Protection Account you have with us by the amount of the swept funds.

Funds Availability

A NOTICE ABOUT YOUR ABILITY TO WITHDRAW FUNDS AT THE HUNTINGTON NATIONAL BANK

The following information is a disclosure of our policy regarding the availability of funds you deposit into your business checking account(s) with us. This availability policy applies only to funds deposited to your business or commercial account. (A money market or savings account is not a checking account for the purpose of this disclosure.)

Our policy is to make funds from your deposits available to you according to the type of deposit you make, and for check deposits, the location of the financial institutions or entities upon which check deposits are drawn. The term "check" as used in this policy does not include a non-cash item, an item payable in medium other than United States money, or a check drawn on or payable through a bank's office located outside the United States. Deposits of these items are outside the scope of this policy.

Please note: even though a deposit made during a business day may not be available on the day of deposit under this Funds Availability Policy, we may consider the amount of the deposit available to authorize transactions or to pay other items or transactions presented for payment, settlement or withdrawal from your account.

If you make a deposit at any Huntington banking office and the first four digits of the routing number of the check deposited correspond to a number below, then that item will be available to you on the first business day after the business day of your deposit.

0410	0515	2412	2519
0412	0519	2420	2710
0420	0710	2421	2711
0421	0711	2422	2712
0422	0712	2423	2719
0423	0719	2430	2720
0430	0720	2432	2724
0432	0724	2433	2740
0433	0740	2434	2749
0434	0749	2440	2750
0440	0750	2441	2759
0441	0759	2442	
0442	2410	2515	

Determining The Availability Of Your Deposits

For determining the availability of your deposits, every day is a "business day" except Saturdays, Sundays and Federal holidays. If you make a deposit on a business day at one of our offices when we are open or at a Huntington ATM before midnight CT, we will consider that day to be the day of your deposit. However, if you make a deposit on a non-business day- i.e. on a Saturday, Sunday, or on a Federal holiday- at an ATM or at an office, when our offices are open, we will consider that deposit as being made on the next business day we are open. See Deposits Made At Night Depositories for availability of deposits made at the night depositories.

Availability Of Electronic Deposits and Cash

Deposits received by means of wire transfers are available to you immediately. Other electronic deposits are available on the date designated by the party depositing the funds. The entire amount of your cash deposit will be available on the day of deposit.

Next Day Availability For Certain Types Of Deposits

The entire amount of the following types of deposits will be available to you on the first business day after the business day of your deposit:

- Checks drawn on The Huntington National Bank;
- U.S. Treasury checks, U.S. Postal Service Money Orders, Federal Reserve Bank checks and Federal Home Loan Bank checks, if they are payable to you;
- State and local government checks and cashier's, certified or teller's checks, if they are payable to you and if you use a special deposit slip available, upon request, at our banking offices; and
- Traveler's Checks, during the first thirty (30) calendar days a new account is open, if they are payable to you and if you use a special deposit slip available, upon request, at our banking offices.

All Other Check Deposits

The availability of all other check deposits is determined by the routing number of the check deposited. The routing number is the nine digit number located in the bottom left corner on personal checks and the middle number on business checks. Some checks are marked "payable through" and have a four or nine digit number near this wording. For those items, use this four digit number (or the first four digits of the nine digit number), not the routing number on the bottom of the check, to determine the availability.

Company Name	_____
Address, City, State	_____
Pay to the Order of	_____ \$ <input type="text"/>
	_____ Dollars
(Bank Name and Location)	_____
000000000	⑆ 123456789 ⑆ 00000000000


Business Check Routing Number

For all items which do not fall under the category above, the entire amount will be available on the second business day after the business day of your deposit. However, at least \$200 of your total deposit will be available for withdrawal on the next business day.

Customers which are financial institutions and customers using The Huntington's Financial Services (Cash Management) products may have a different availability schedule. Detailed availability schedules may be obtained from your Personal Banker.

Availability Of Deposits Made At Automated Teller Machines (ATMs)

The following availability disclosure is made subject to the limits which are stated in our agreement for automated teller machine (ATM) transactions. See **AVAILABILITY OF CHECK DEPOSITS** or **AVAILABILITY OF OTHER DEPOSITS** to determine the availability of deposits made at ATMs we own or operate.

You can determine which ATMs are owned or operated by us by the  or Huntington on the screen.

Name and Address	_____
Pay to the Order of	_____ \$ <input type="text"/>
	_____ Dollars
(Bank Name and Location)	_____
	⑆ 123456789 ⑆ 00000000000

Personal Check Routing Number

Availability Of Deposits Made At Night Depositories

The night depositories are not available for you to make deposits when Huntington offices are open. Deposits placed in the night depositories are considered received when we remove them from the night depositories one time each business day before the Huntington office opens, and such deposits (so long as accessible for processing) will be processed before the Huntington office cut-off time and available in accordance with this funds availability policy, which usually depends on the type of deposit (e.g cash or checks).

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available at the times shown above, and this sub-section could apply to check deposits made to your savings or money market account. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the business day of your deposit. However, the first \$200 of each business day's total deposits will be available on the first business day after the business day of your deposit.

If we are not going to make all funds from your deposit available at the times shown above, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a bank employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, we may delay your ability to withdraw funds deposited by check into your account an additional number of days for the following reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5000 on any one day.
- A check that has been returned unpaid is redeposited.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. The delay in your ability to withdraw funds will generally not exceed seven (7) business days from the business day of your deposit.

Hold On Other Funds


If we cash a check for you that is drawn on another financial institution or entity, we may place a hold on an equal amount of funds in your account for the length of time it would have taken for the check to be available to you if it had been deposited to your account.

Checks That Are Returned To Us Unpaid

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

If you have any questions regarding when your funds will be available to you, please contact your Personal Banker.



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