

Funds Availability Policy

Business Banking Customers

This policy applies to the following business checking accounts: Business Checking 100, Unlimited Business Checking, Unlimited Plus Business Checking, Community Business Checking, Fast Track Business Checking, Accelerated Business Checking, IOLTA and IOTA Checking accounts, Business Interest Checking and Non-Profit Interest Checking.

Our Funds Availability Policy helps determine when funds you deposit into your business checking account(s) with us will be available. Our policy is to make funds from your deposits available to you according to the type of deposit you make and the amount of time you have had a deposit account with us. Follow the steps below to determine the availability of your deposit. Unless otherwise indicated, this Funds Availability Policy does not apply to savings accounts, money market accounts, or certificates of deposit.

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

STEP ONE: Determine the day your deposit is received.


STEP TWO: Determine when funds are generally available.

STEP THREE: Review the “Longer Delays May Apply” section below which provides information about when other delays may impact when funds from check deposits become available.

1. STEP ONE: DETERMINING THE DAY YOUR DEPOSIT IS RECEIVED

When determining the day your deposit is received, every day is a business day, except Saturdays, Sundays and federal holidays.

- a. Deposits Made With Our Branch Tellers or Huntington ATMs:
 - i. Cash deposits are considered received on the day of deposit, even if that day is not a business day.
 - ii. Any other deposit made before our branch closes or before midnight CT at our ATMs, on a business day, is considered received that day. Otherwise, it is considered received the following business day.

(You can determine Huntington ATMs we own or operate by  or “Huntington” on the ATM screen).

- b. Deposits Made With Our Huntington Night Depositories:

If you make a deposit through one of our night depositories, the day your deposit is considered received by us is the business day we remove it from the night depository, so long as your deposit is accessible for processing (e.g., your bag with the deposit is not locked). This typically is the next business day after you make the deposit, but could be longer depending on the location of the night depository. Once received, availability of your deposit will be made in accordance with the information defined in Step Two below.

2. STEP TWO: DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

Once you have determined what day your deposit is received, you can determine when your funds will generally be available as shown below. Available funds may be used for all purposes we permit, including, for example, withdrawals in cash or used to pay checks and other items. Don't forget to check the LONGER DELAYS MAY APPLY SECTION (Step Three), which includes additional information that may impact the availability of your deposit.

- a. Deposits Made With Our Branch Tellers or Huntington ATMs:
 - i. If you have been a checking, savings, or money market customer with us for longer than 30 days:
 - (1) **CASH Deposits:** The entire amount will be available the SAME DAY as the day we receive your deposit.
 - (2) **CHECK Deposits:** The entire amount will be available the NEXT BUSINESS DAY after the business day we receive your deposit.
 - ii. If you have been a checking, savings or money market customer with us for 30 days or less:
 - (1) **CASH Deposits:** The entire amount will be available the SAME DAY as the day we receive your deposit.

- (2) **CHECK Deposits:** Generally up to \$500 (for checks not classified as "Other CHECK Deposits" below) will be available the NEXT BUSINESS DAY after the business day we receive your deposit. The remainder will be available the SECOND BUSINESS DAY after the business day we receive your deposit.
- (3) **Other Check Deposits:** Checks drawn on The Huntington National Bank, U.S. Treasury checks, Federal Reserve Bank and Federal Home Loan checks, U.S. Postal Service money orders, State and Local Government Checks, cashier's, certified or teller's checks and Traveler's checks:
 - The entire amount of your deposit will be available on the NEXT BUSINESS DAY after the business day we receive your deposit.

b. Electronic Deposits:

The entire amount of deposits received by wire transfers or other electronic deposits, such as ACH credits, will be available the SAME BUSINESS DAY your deposit is received.

c. Real Time Payments

The entire amount of deposits received by Real Time Payments (RTP) will be available the SAME CALENDAR DAY your deposit is received, even if that day is not a business day.

3. STEP THREE: DETERMINING IF WE HAVE PLACED A HOLD ON YOUR DEPOSIT

a. 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 second business day after the business day of your deposit. However, at least the first \$225 of each day's total deposits may be available on the first business day after the business day of 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, when possible. 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 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, funds you deposit by check may be delayed for a longer period under the following circumstances:

- i. If we believe the check being deposited is uncollectible.
- ii. If you make deposits in any one day that exceed \$5,525.
- iii. If a check that has been returned unpaid is re-deposited.
- iv. If you have overdrawn your account repeatedly in the last six months.
- v. If there is an emergency such as failure of communications or computer equipment.
- vi. If you have been a checking, savings, or money market account customer with us for 30 days or less.

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

b. Additional Terms to Consider

i. Huntington Mobile App

This Funds Availability Policy and the requirements of Regulation CC with respect to availability do not apply to deposits made through Huntington's mobile app to the extent that service is offered. Deposits made through Mobile Deposit must be received by us no later than 11:59 p.m. CT on any business day in order to be considered on that same day. Funds from these deposits will be available for withdrawal between the first and second business day after the day of deposit. However, we may apply additional delays on the availability of funds based on any other factors as determined by us in our sole discretion. Please refer to your Online Services Agreement for more information on mobile deposits.

ii. Holds 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 for withdrawal if it had been deposited to your Account.

iii. Checks That Are Returned To Us Unpaid and Processing

Please remember that even after we have made funds available to you, and you have withdrawn the funds, this doesn't mean that the check or other item you deposited has cleared or been paid by the paying bank. It's possible that the item may be returned to us even after significant time has passed since your deposit and you are still responsible for checks or other items you deposit that are returned to us unpaid and for any other problems involving your deposit.

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.

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.

Availability of Real Time Payments

The entire amount of deposits received by Real Time Payments (RTP) will be available the same calendar day your deposit is received, even if that day is not a business day.

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, 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

Business Check Routing Number

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

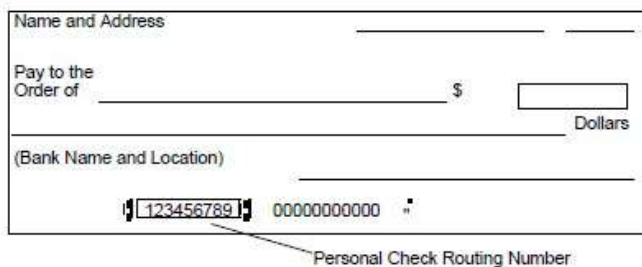
For all items which do not fall under the category above, the entire amount will be available on the second business day after the business day of your deposit. However, at least \$225 of your total deposit will be available for withdrawal on the next business day.

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.



The image shows a sample of a personal check with the following fields:

- Name and Address
- Pay to the Order of _____ \$ _____ Dollars
- (Bank Name and Location)
- Routing Number: 123456789 0000000000
- 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 second business day after the business day of your deposit. However, the first \$225 of each business day's total deposits usually may 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 \$5525 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.
- If you have been a checking, savings, or money market account customer with us for 30 days or less.

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.