

SMARTINVEST CHECKINGSM ACCOUNT

PERSONAL ACCOUNT CHARGES FORM

1 ACCOUNT REQUIREMENTS

Advisory Relationship You must have an investment advisory account (other than annuities) through The Huntington National Bank or the Huntington Investment Company.

AND

Account Balance Your Total Relationship Balance is at least \$100,000. See Section 7 for details

You will have 95 days after you open this account to meet these account requirements. After that time, we will determine every business day if you meet these account requirements, and if you do not, we will give you 60 days to do so. If you fail to do so after that 60-day period, we will convert your account to a Huntington Platinum Perks Checking SM Account unless you have already transferred this account to a different checking account with us.

2 EVERYDAY TRANSACTIONS

Monthly Maintenance Fee **None** No monthly maintenance fees for this account.

ATM Fees **None** Huntington ATM transactions, transfers, mini-statements and ATM extended statement.

None Each non-Huntington ATM transaction
You are responsible for fees charged by the ATM owner but see details for non-Huntington ATM cash withdrawal waiver.

Non- Huntington ATM Cash Withdrawal Fee Reimbursement **Unlimited** Huntington will reimburse you for legitimate cash withdrawal fees charged by the owner of a non-Huntington ATM.* Reimbursement does not include any other fees charged by the owner of a non- Huntington ATM for other transactions (for example a balance inquiry), and such fees may be included as part of the withdrawal amount.

*Legitimacy of cash withdrawal fees charged by owners of non-Huntington ATMs to be determined in Huntington's sole discretion. The generation of fee reimbursements for direct or indirect profit is not permissible.

International Transactions **None** 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.

Ordering Checks **None** No fee for any style of checks you choose.

Minimum Deposit to Open **None** No minimum deposit needed to open the account.

Interest Bearing **Yes** Tiered interest rates tied to your Total Relationship Balance
Tier 1: Total Relationship Balance is at least \$100,000 up to \$1,000,000
Tier 2: Total Relationship Balance is equal to or greater than \$1,000,000
No minimum balance to earn interest

See next page for more information >>

3 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	None	Monthly participation fee charged to your checking reserve account.

4 OVERDRAFT AND RETURN FEES

Overdraft Fee	None	Fee charged if we allow transactions to go through even though you don't have enough money in your account.
Return Fee	None	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.

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.

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.

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 items 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.

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4 OVERDRAFT AND RETURN FEES - CONTINUED

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 for further details about this service.

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 by 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.

5 OTHER SERVICES FROM HUNTINGTON

Stopping Payment	None	Each request to stop a payment.
Foreign Currency	None	Fee for depositing or ordering foreign currency; exchange rates will apply.
Expedited Delivery	None	Fee for Expedited delivery of your debit or ATM card.
Cashier Check	None	Per check
Wire Transfers	None	Each incoming/outgoing wire.
Image Statement	None	Each periodic statement with images of cleared checks.
Document Copies	None	Per request
Dormant Account	None	Per month charge if account is inactive for 12 months.
Garnishment Fee	None	Maximum amount that will be charged for processing a garnishment order.
Safe Deposit Box		One free small (3" x 5") safe deposit box. Fees may apply for larger boxes.

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6 FEE WAIVER ON OTHER CONSUMER DEPOSIT ACCOUNTS

When you have a SmartInvest Checking Account, all fees listed in Sections 2 to 5 above will not be charged on other consumer deposit accounts that you have with us individually or jointly with other owners. This waiver will not include fees for early withdrawals on Certificate of Deposit Accounts or Individual Retirement Accounts.

7 TOTAL RELATIONSHIP BALANCE

You must maintain a Total Relationship Deposit Balance of at least \$100,000. Eligible deposits and investments for the Total Relationship Balance include eligible deposits held directly with us or eligible investments made through The Huntington National Bank or our affiliate, The Huntington Investment Company. Eligible deposits are this account and any other checking, money market, savings, certificate of deposit (CD), and individual retirement accounts (IRA) owned by you. Eligible investments are those in your name made through The Huntington National Bank or which The Huntington Investment Company reports to our deposit system for inclusion in the Total Relationship Balance, and generally include investments (both IRA and non-IRA) held in brokerage accounts, certain direct investments in mutual funds and annuities, as well as advisory account balances. Investments held in IRAs and agency accounts with Huntington Private Client Group® are eligible. Personal agency accounts within the Trust Group that utilize your social security number are also eligible. We figure the Total Relationship Balance each day by adding the qualifying balances (as we determine them) for all of your eligible accounts.



The Huntington National Bank is an Equal Housing Lender and Member FDIC.  Huntington®, Huntington.Welcome.®, 24-Hour Grace®, and Huntington Private Client Group® are federally registered service marks of Huntington Bancshares Incorporated. SmartInvest CheckingSM and Huntington Platinum Perks CheckingSM are 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.

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