-*- Demonstration Powered by OpenText Exstream 09/14/2026, Version 23.2.0 64-bit -*-

Huntington Welcome.®

SMARTINVEST MONEY MARKET℠ ACCOUNT

PERSONAL ACCOUNT CHARGES FORM

1 ACCOUNT REQUIREMENTS

You must have a Huntington SmartInvest Checking ℠ Account to be eligible for a SmartInvest Money Market Account.

If you no longer have your SmartInvest Checking Account, we will convert this account to a Huntington Relationship Money Market Account the next business day after your SmartInvest Checking is closed unless you have already transferred this account to another account with us. In the event of an account conversion please refer to the Huntington Relationship Money Market Account Personal Account Charges Form here for information on the terms and conditions that will apply to your account including requirements and fees: https://www.huntington.com/rrrelationmmarpac

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 ATM owner but see details for non-Huntington ATM cash withdrawal waiver.
Non-Huntington ATM Cash Withdrawal Fee Waiver	**Unlimited**	Huntington will reimburse you for legitimate cash withdrawal fees charged by the owner of a non-Huntington ATM.* Waiver and 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**	Minimum deposit needed to open the account.
Interest Bearing	**Yes**	Tiered interest rate tied to your Total Relationship Balance Tier 1: Total Relationship Balance is at least $100,000 and 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/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.

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 item(s) 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.

See next page for more information >>

-*- Demonstration Powered by OpenText Exstream 09/14/2026, Version 23.2.0 64-bit -*-

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 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.

See next page for more information >>

5 OTHER SERVICES FROM HUNTINGTON - CONTINUED

Image Statement	**None**	Each periodic statement with images of cleared checks.
Document Copies	**None**	Per request
Garnishment	**None**	Fee for processing a garnishment order.
Dormant Account	**None**	Per month charge if account is inactive for 12 months.

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.

EQUAL HOUSING LENDER

The Huntington National Bank is an Equal Housing Lender and Member FDIC. ®, Huntington®, Huntington.Welcome.®, and 24-Hour Grace® are federally registered service marks of Huntington Bancshares Incorporated. SmartInvest Money Market℠ and SmartInvest Checking℠ 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. © 2026 Huntington Bancshares Incorporated.

Investment, Insurance and Non-deposit Trust products are: NOT A DEPOSIT • NOT FDIC INSURED • NOT GUARANTEED BY THE BANK • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE

The Huntington National Bank ("Huntington Bank") offers a full range of wealth management and financial services through dedicated teams of professionals within the Huntington Private Bank® and Huntington Financial Advisors® as follows:

Banking solutions, including loans and deposit accounts, are provided by Huntington Bank, Equal Housing Lender and Member FDIC.

Trust and investment management services are provided by Huntington Bank, a national bank with fiduciary powers.

Certain insurance products are offered by Huntington Insurance, Inc. and underwritten by third-party insurance carriers not affiliated with Huntington Insurance, Inc.

Certain investment advisory solutions, securities, and insurance products are provided by Huntington Financial Advisors®, a financial advisory practice of Ameriprise Financial Services, LLC ("Ameriprise"). Huntington Financial Advisors® is the trade name of the investment program offered through Huntington Bank. Certain employees of Huntington Bank provide investment advisory, brokerage, and insurance services, offered by and through Ameriprise in their capacity as registered representatives of Ameriprise. Ameriprise is a registered investment adviser and broker-dealer member of FINRA and SIPC. Ameriprise is not affiliated with Huntington Bank, Huntington Insurance, Inc., or Huntington Bancshares Incorporated. **Ameriprise and Huntington Bank partner to provide financial planning services and solutions to clients. Huntington Bank is not an investment client of Ameriprise; however, it receives revenue sharing payments from Ameriprise, which creates a conflict of interest. Details on how we work together can be found on ameriprise.com/sec-disclosure.**

Huntington Private Bank® is a federally registered service mark of Huntington Bancshares Incorporated.

Huntington Financial Advisors® is a federally registered service mark of Huntington Bancshares Incorporated and is used under license.

Huntington Bank and Huntington Insurance, Inc. are wholly-owned subsidiaries of Huntington Bancshares Incorporated.

Minimum investment or deposit balance criteria apply with respect to the Huntington Private Bank. Please contact a Huntington Private Bank colleague for more information on eligibility requirements.