

TEEN BANKING CHECKING ACCOUNT



PERSONAL ACCOUNT CHARGES FORM

1 ACCOUNT DETAILS

The Teen Banking Checking account is a joint account owned by an Adult and a Minor. The Adult, who is the parent or legal guardian of the Minor, must be 18 years of age or older and is responsible for the Account activity of the Minor who may be under the age of 18. If the Adult is not the parent or legal guardian of the Minor, he or she represents that they have the consent of the Minor's parent or legal guardian to open the Account with the Minor.

The Teen Banking Checking account offers a specialized debit card with available Spending Settings. Spending Settings may be established and adjusted through online banking by the Adult for the Minor's use. Debit card transactions that exceed the Spending Settings limits will generally be declined; however, due to processing rules, transactions may be authorized for an amount that does not exceed the limit and may later post for an amount that exceeds the spending limit. For example: a restaurant bill may be approved based on the total bill before tip, but the transaction may ultimately exceed the set limit when the tip is added.

2 EVERYDAY TRANSACTIONS

Monthly Maintenance Fee	\$5.00	Avoid the fee when an owner on the account also owns a Huntington Perks Checking®, Huntington Platinum Perks Checking®, SmartInvest Checking®, or Private Client Account.
ATM Fees	None	Huntington ATM transactions and transfers, Huntington ATM extended statements and mini statements, and balance inquiries.
	\$3.50	Each non-Huntington ATM transaction; plus any fee charged by ATM owner. An ATM transaction is a withdrawal or transfer.
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	

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.

See next page for more information

4 OVERDRAFT AND RETURN FEES

Overdraft Fee

None

This account will not incur Overdraft fees.

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.

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).

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.

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.

See next page for more information

4 OVERDRAFT AND RETURN FEES - CONTINUED

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 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	\$31.00	Each request to stop a payment.
Foreign Currency Fee	\$15.00	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	None	Internal 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	None	Periodic statements with images of cleared checks.
Document Copies	None	For copies of statements and check images.
Garnishment	\$75.00	Maximum amount that will be charged for processing a garnishment order.
Dormant Account	None	Accounts will be considered dormant after 12 months of inactivity.

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.

 The Huntington National Bank is an Equal Housing Lender and Member FDIC.    Huntington.Welcome.  24-Hour Grace[®] and Asterisk-Free Checking[®] are federally registered 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. ©2025 Huntington Bancshares Incorporated.

See next page for more information

TEEN BANKING CHECKING ACCOUNT PARENTAL CONSENT

The Teen Banking Checking account ("Account") is intended to be a joint account owned by a minor child who is under the age of 18 and a parent or guardian who is at least 18 years old. If the adult owner on the Account is not the parent or legal guardian of the minor co-owner, the adult must have consent from the minor's parent or guardian to open this Account. If all owners on the Account are 18 years of age or older, no parental consent is required.

