



HUNTINGTON ACCELERATED BUSINESS CHECKING (WITH INTEREST) BUSINESS ACCOUNT CHARGES FORM

1. EVERYDAY TRANSACTIONS

Monthly Account Service Fee	\$30	Avoid the fee by maintaining in the account an average collected balance of \$25,000 for the monthly statement period or \$100,000 in Total Relationship Balances (see section 5 for details) .
-----------------------------	-------------	---

Minimum Balance to Open	\$100
-------------------------	--------------

Transaction Charge	No fee \$0.50	Up to 600 transactions per month, and per transaction over 600
--------------------	--------------------------------	--

A transaction includes any combination of checks paid, deposit tickets, deposited checks (except those you process through a remote deposit scanner), incoming ACH debits and credits, debit card purchases, and bill payment transactions made through Huntington's Online Bill Pay service.

Branch or ATM Cash Deposits Charge	No fee \$0.20	Up to \$50,000 of in branch or ATM cash deposits per month, and per \$100 of in branch or ATM cash deposits over \$50,000
------------------------------------	--------------------------------	---

2. OVERDRAFT AND RETURN FEES

Overdraft Fee	\$36.00	Fee charged per item if we allow transactions to go through even though you don't have enough money.
---------------	----------------	--

Return Fee	\$36.00	Fee charged per item when you don't have enough money in your account and we return an item.
------------	----------------	--

Extended Overdraft Fee	\$25.00	If your account is overdrawn for five consecutive business days, we will charge you a fee on the next business day (if your account is still overdrawn), and then again on every fifth business day while your account remains overdrawn, up to a maximum of four \$25 fees (or \$100) during that time. There is no fee if your balance is overdrawn by less than \$10, meaning your account balance is negative \$0.01 to negative \$9.99. Counts as being overdrawn when caused by any debit.
------------------------	----------------	--

24-Hour Grace® does not apply to Business Deposit Accounts.

3. OVERDRAFT PROTECTION TRANSFER PLANS

Deposit to Deposit	No Fee	Transfer from a linked savings or money market deposit account
Overdraft Line of Credit Annual Fee	No Fee	Subject to credit application and approval

4. ONLINE TRANSACTIONS

Bill Pay	No Fee
Online Banking	No Fee
Business Online	Varies
PC Banking Downloads – 8 sessions	No Fee
PC Banking Downloads – Unlimited	No Fee

5. TOTAL RELATIONSHIP BALANCES

Total Relationship Balance can qualify you for waiver of certain fees on an applicable checking account (“the qualifying checking account”) by giving you credit for balances in other business accounts. Your Total Relationship refers to your business checking account linked to one or more of the following business accounts: business money market account, savings account, Certificate of Deposit, an AFI-FDIC Insured Money Market Account Sweep, or a commercial loan, if applicable. We link the qualifying checking account with any qualifying business accounts in response to your request for us to do so. We call these linked accounts your Total Relationship accounts. Any deposit account that is linked will appear on your qualifying checking account statement. We calculate your average daily balance by totaling the balances in your account from the end of each day in your statement cycle and dividing that amount by the number of days in that statement cycle. However, for new accounts or closed accounts, we only count the number of days that the account was open during the statement cycle for purposes of determining the average daily balance.

Your Total Relationship Balance for any monthly Total Relationship Statement period is the sum of the balances for each of your Total Relationship accounts, determined in the following manner:


- For your qualifying business checking account we use the monthly average collected balance. Collected funds are those for which we have received final payment from the financial institution or entities upon which the checks are drawn.
- For your qualifying business money market and savings accounts that are Total Relationship accounts, we use the average daily balance in each of these accounts for the Total Relationship statement period.
- For your business certificate of deposit accounts that are Total Relationship accounts, we use the balances in each of these accounts as of the close of business the day before the date of the Total Relationship Statement.
- For your business AFI-FDIC Insured MMA Sweep that are Total Relationship Accounts, we use the average daily balance in the investment account for the Total Relationship Statement period.
- For your qualifying Commercial Loans that are Total Relationship Accounts, we use the outstanding principal balance on this account as of the close of business the day before the date of the Total Relationship Statement. The tax identification number on your commercial loan must match the tax identification number on the qualifying business checking account.

MISCELLANEOUS FEES

Account Analysis Mailed Statement	\$15.00	Per month
ATM Fees- Huntington	No Fee	Huntington ATM cash withdrawals, transfers, or balance inquiries
ATM Fees- Extended statements	\$2.00	Each extended statement from a Huntington ATM
ATM Fees- Non-Huntington	\$3.00	Each Non-Huntington ATM transaction, but no charge for accounts located in Florida.
Custom Timing Statement	\$27.00	Per statement
Deposit Correction	\$7.00	Each item
<i>Applies only to Analyzed Checking and Hybrid Checking</i>		
Dormant Fee	\$5.00	If your account has a balance less than \$50, and there are no customer-initiated transactions for 12 months, there will be a fee each month.
<i>Does not apply to accounts located in Indiana and Florida or to <u>Analyzed Checking</u> , <u>Business Analyzed Checking</u>, <u>IOLTA/IOTA accounts</u>, <u>Public Funds Economy Checking</u>, or <u>Hybrid Checking</u></i>		
Early Account Closing	\$20.00	If account closes within 180 days of opening
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 operator. Exchange rates may affect posted amount.
Mailed Statement	\$3.00	Per month
<i>Applies to <u>Community Business Checking</u>, <u>Analyzed Checking</u>, <u>Public Funds Economy Checking</u>, or <u>Hybrid Checking</u></i>		
Online Statement	No Fee	

Photocopy	\$7.00	Each item
Returned Deposited Item	\$13.00	
Redeposit of Returned Deposited Item	\$6.00	
Stop Payment (not via online banking)	\$31.00	
Wire Transfer- Domestic Incoming	\$18.00	
Wire Transfer- International Incoming	\$25.00	
Wire Transfer- Domestic Outgoing	\$45.00	When initiated by a Huntington associate
Wire Transfer- International Outgoing	\$75.00	When initiated by a Huntington associate

Note: Deposits of any single check of \$100,000,000 or more incur a **fee for travel and other expenses** necessary to directly present the item to the originating institution.

Member FDIC.  and Huntington® are federally registered service marks of Huntington Bancshares Incorporated.
© 2015 Huntington Bancshares Incorporated.