



HUNTINGTON COMMUNITY BUSINESS CHECKING BUSINESS ACCOUNT CHARGES FORM

1. EVERYDAY TRANSACTIONS

Monthly Account Service Fee	None	
Minimum Balance to Open	\$100	
Transaction Charge	No fee \$0.60	Up to 100 transactions per month, and per transaction over 100
<p>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.</p>		
Branch or ATM Cash Deposits Charge	No Fee \$0.20	Up to \$5,000 of in branch or ATM cash deposits per month, and per \$100 of in branch or ATM cash deposits over \$5,000
Mailed Statement Fee	\$3.00	per month. Avoid the fee by receiving online statements in lieu of mailed statements.

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	2%	Of the line amount, 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	\$15.00 \$0.80	Per month, and per additional session over 8
PC Banking Downloads – Unlimited	\$20.00	Per month


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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.

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