

OFFICIAL RULES

These are the Official Rules of the Contest ("Contest"). The Contest is sponsored and administered by The Huntington National Bank ("Huntington" or "Sponsor"), 41 S. High Street, HC0611, Columbus, Ohio 43287.

NO PURCHASE IS NECESSARY TO ENTER OR WIN THE CONTEST. A PURCHASE WILL NOT INCREASE THE ODDS OF WINNING.

ELIGIBILITY

This Contest is open to legal residents of Colorado, Illinois, Indiana, Kentucky, Michigan, Minnesota, North Dakota, Ohio, Pennsylvania, South Dakota, West Virginia and Wisconsin who are at least 18 years of age at the time of entry unless otherwise prohibited by law.

Employees of Huntington, its affiliates, subsidiaries, advertising and promotion agencies, and any entity involved in the development, production, implementation, administration or fulfillment of the Contest (all of the foregoing, together with Huntington, collectively referred to as "Promotion Entities") and their immediate family members and/or those living in the same household of such persons, whether related or not, are not eligible to receive a gift in connection with the Contest.

HOW TO ENTER THE CONTEST

You may enter the Contest by December 31, 2022 at 11:59 p.m. ET ("Contest Period") by submitting an entry form to Huntington through the Contest website (an "Entry") with identifying information and telling Huntington who you would help (your "Nominee") and why. To be eligible, your Nominee must be a legal resident of one of the states listed above as of the date you enter the Contest.

Your Entry must comply with these Official Rules. Huntington reserves the right, but not the obligation, to review any Entry for violation of these Official Rules and may, at its sole discretion, reject, delete, or otherwise exclude an Entry for any reason, including without limitation, if the Entry contains any inappropriate content or any other commentary or material which Huntington, in its sole discretion, deems inappropriate.

Huntington can void the Entry of any entrant who Huntington believes has attempted to tamper with or impair Contest administration, security, fairness, or proper play.

SELECTING GIFT RECIPIENTS AND AWARDING GIFTS

All eligible Entries will be reviewed by Huntington and judged based on the following criteria:

- 1. Adherence to the Purpose of the Contest in Helping Others
- 2. Authentic, Inspirational and Unique Story
- 3. Quality of the Submission

Huntington will choose up to 30 Nominees in its sole discretion to receive a gift.

Huntington will notify you via email by January 9, 2023 if Huntington has chosen your Nominee to receive a gift ("Gift Notification"). In order for your Nominee to remain eligible to receive a gift, you must respond to the Gift Notification within the time period stated in the Gift Notification.

Huntington may require you and your Nominee to complete, sign, and return an affidavit of eligibility and liability/publicity release before awarding a gift. Huntington also may require you and your Nominee to submit to a background check whose results are acceptable to Huntington. You acknowledge that Huntington, itself or through one or more third-parties, may conduct the background check. You agree to provide Huntington and such third-parties with reasonable information requested and that such information may be used by Huntington and the relevant third-parties to complete the background check. You hereby consent to this background check and understand that information obtained through the background check will be disclosed to Huntington and used to determine whether your Nominee is eligible to receive a gift.

In the event of noncompliance with the Official Rules by you or your Nominee, your Entry will not receive further consideration and any gift to be awarded will be forfeited and an alternate Nominee may be selected to receive a gift (time permitting).

GIFTS

Huntington will award up to 30 gifts to Nominees chosen by Huntington, subject to the following:

- 1. Huntington will take into consideration any recommendation for a gift provided for in your Entry, but the value, form and method of delivery of the gift for the Nominee shall be determined by Huntington within its sole discretion;
- 2. If the Nominee declines the gift, the gift will be forfeited; and
- 3. You may not substitute or transfer/assign any gift. All properly claimed gifts will be awarded provided a sufficient number of eligible entries are received. Gifts are awarded "AS IS."

Allow 30 days for delivery of gifts after the Nominee is chosen.

GENERAL RULES

The Contest is governed by and subject to the laws of the state of Ohio and the United States. Void where prohibited by law. Each person receiving a gift is solely responsible for all applicable federal, state and local taxes. If required, an IRS Form 1099-MISC will be provided. By entering the Contest, you agree to be bound by the Official Rules and decisions of the judges, which are final and binding on all matters relating to the Contest. The Promotion Entities are not responsible for any typographical or other errors in the printing of the offer, administration of the Contest or the announcement of the gifts, or for lost, late, misdirected, damaged, incomplete or illegal Entries.

The Promotion Entities reserve the right at their sole discretion to disqualify any entrant found to be (a) tampering or attempting to tamper with the entry process or (b) violating the Official Rules.

This Contest is not affiliated with or endorsed by Facebook or Instagram.

INDEMNIFICATION: YOU AGREE TO RELEASE, DISCHARGE, INDEMNIFY AND HOLD HARMLESS THE PROMOTION ENTITIES, AND ANY OTHER PERSONS OR ENTITIES PARTICIPATING IN THE DESIGN, ADMINISTRATION OR FULFILLMENT OF THIS CONTEST AND THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (COLLECTIVELY "RELEASED PARTIES") FROM AND AGAINST ANY AND ALL LIABILITY FOR ANY THREATENED OR ACTUAL INJURIES, LOSS, COSTS, SETTLEMENTS (WHETHER OR NOT LITIGATION IS COMMENCED), OR DAMAGES OF ANY KIND TO ANY PERSON, INCLUDING DEATH OR DISABILITY, AND PROPERTY, ARISING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM PARTICIPATION IN THIS CONTEST OR ACCEPTANCE, POSSESSION, USE, OR MISUSE OF A GIFT, PARTICIPATION IN ANY CONTEST -RELATED ACTIVITY WHETHER HOSTED BY HUNTINGTON OR A THIRD PARTY OR INABILITY TO PARTICIPATE IN PARTS THEREOF, INCLUDING, WITHOUT LIMITATION, CLAIMS, SUITS, INJURIES, LOSSES AND DAMAGES RELATED TO PERSONAL INJURIES, DEATH, DAMAGE TO OR DESTRUCTION OF PROPERTY, RIGHTS OF PUBLICITY OR PRIVACY, DEFAMATION OR PORTRAYAL IN A FALSE LIGHT (WHETHER INTENTIONAL OR UNINTENTIONAL), WHETHER UNDER A THEORY OF CONTRACT, TORT (INCLUDING NEGLIGENCE), WARRANTY OR OTHER THEORY, AND WHETHER OR NOT CAUSED IN WHOLE OR IN PART BY THE NEGLIGENCE OF ONE OR MORE OF THE RELEASED PARTIES. YOU COVENANT NOT TO SUE ANY RELEASED PARTY OR CAUSE THEM TO BE SUED REGARDING ANY MATTER RELEASED ABOVE; AND FURTHER COVENANT NOT TO DISAFFIRM, LIMIT OR RESCIND THIS RELEASE. A WAIVER BY HUNTINGTON OF ANY TERM IN THESE OFFICIAL RULES DOES NOT CONSTITUTE A WAIVER OF ANY OTHER PROVISION.

DISPUTES

IF ANY CONTROVERSY OR CLAIM RELATING TO THE CONTEST IS NOT OTHERWISE RESOLVED THROUGH DIRECT DISCUSSIONS OR MEDIATION, IT SHALL THEN BE RESOLVED BY FINAL AND BINDING ARBITRATION ADMINISTERED BY JAMS IN ACCORDANCE WITH ITS ARBITRATION RULES AND PROCEDURES OR SUBSEQUENT VERSIONS THEREOF ("ARBITRATION RULES"). THE ARBITRATION RULES FOR SELECTION OF AN ARBITRATOR SHALL BE FOLLOWED, EXCEPT THAT THE ARBITRATOR SHALL BE EXPERIENCED AND LICENSED TO PRACTICE LAW IN OHIO. ALL PROCEEDINGS BROUGHT PURSUANT TO THIS PARAGRAPH WILL BE CONDUCTED IN FRANKLIN COUNTY, OHIO. THE REMEDY FOR ANY CLAIM SHALL BE LIMITED TO ACTUAL DAMAGES, AND IN NO EVENT SHALL THE RELEASED PARTIES BE RESPONSIBLE OR LIABLE FOR PUNITIVE, EXEMPLARY, CONSEQUENTIAL, SPECIAL OR INCIDENTAL DAMAGES OR DAMAGES MULTIPLIED OR OTHERWISE INCREASED, INCLUDING ATTORNEY'S FEES OR OTHER SUCH RELATED COSTS OF BRINGING A CLAIM, OR TO RESCIND THIS AGREEMENT OR SEEK INJUNCTIVE OR ANY OTHER EQUITABLE RELIEF.

ENTRANTS AGREE THAT THE RIGHTS AND OBLIGATIONS OF ANY ENTRANT AND/OR CONTEST ENTITIES AND/OR ANY OTHER PARTY SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION. ANY DEMAND FOR ARBITRATION MUST BE FILED WITHIN ONE (1) YEAR OF THE TIME THE CAUSE OF ACTION OCCURRED, OR THE CAUSE OF ACTION SHALL BE FOREVER BARRED.

PRIVACY

By entering the Contest, you agree to Huntington's use of your personal information as described herein and in the Huntington Privacy Policy, located at https://www.huntington.com/Privacy-Security/privacy-policies.

GIFT RECIPIENT'S LIST

For a list of gift recipients, send a direct message to the Huntington Facebook or Instagram, page and include "Huntington Winner's List Request" by January 30, 2023.

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