

# UNLIMITED PLUS BUSINESS CHECKING

## BUSINESS ACCOUNT CHARGES FORM

### 1. EVERYDAY TRANSACTIONS

<b>Monthly Account Service Fee</b>	<b>\$40</b>	Avoid the fee for any monthly statement period where the total deposit relationship balance is at least <b>\$50,000</b> . See Section 5 for details.
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<b>Interest Bearing</b>	<b>Yes</b>
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<b>Minimum Balance to Open</b>	<b>\$0.00</b>
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<b>Transaction Charge</b>	<b>\$0.00</b>
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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.

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<b>Branch or ATM Cash Deposits Charge</b>	<b>No fee</b> <b>\$0.30</b>	Up to \$25,000 of in branch or ATM cash deposits per month, and per \$100 of in branch or ATM cash deposits over \$25,000
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### 2. OVERDRAFT AND RETURN FEES

<b>Overdraft Fee</b>	<b>\$36.00</b>	Fee charged if we allow transactions to go through even though you don't have enough money. No overdraft fees unless final account balance for the day is overdrawn by more than \$50. Limit of 4 fees per day.
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<b>Return Fee</b>	<b>\$36.00</b>	Fee charged when you don't have enough money in your account and we return an item. Limit of 4 fees per day.
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<b>Extended Overdraft Fee</b>	<b>\$25.00</b>	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 \$50 or less. Counts as being overdrawn when caused by any debit.
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## 2. OVERDRAFT AND RETURN FEES - CONTINUED

**24-Hour Grace®:** For any business day that your account is overdrawn at the end of the day and one or more Overdraft Fees are incurred, we will waive those Overdraft Fees if your account is not overdrawn by more than \$50 at the end of the next business day. Any deposit to cure the overdraft must be made prior to midnight CT at the end of that next business day. In figuring the amount needed to cure the overdraft, remember to take into consideration other transactions, such as checks or other debits that may be posted to your account that will affect the amount needed to cure. We are unaware of these other 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. 24-Hour Grace does not apply to Return Fees or Extended Overdraft Fees.

Please visit [huntington.com/grace](http://huntington.com/grace) for further details about this service.

## 3. OVERDRAFT PROTECTION TRANSFER PLANS

<b>Deposit to Deposit</b>	<b>No fee</b>	Transfer from a linked savings or money market deposit account
<b>Overdraft Line of Credit Annual Fee</b>	<b>No fee</b>	Subject to credit application and approval
<b>Credit Card</b>	<b>None</b>	Transfers will be treated as Cash Advances with no grace period and subject to the Cash Advance limits and APR

## 4. ONLINE TRANSACTIONS

<b>Bill Pay</b>	<b>No fee</b>	
<b>Online Banking</b>	<b>No fee</b>	
<b>Business Online</b>	<b>\$10.00</b>	Per month for company access to Business Online Basic with Standard Reporting. Fees vary for other Business Online Packages.
<b>PC Banking Downloads</b>	<b>No fee</b>	For unlimited sessions

## 5. TOTAL DEPOSIT RELATIONSHIP BALANCE

The business can avoid the monthly checking maintenance fee for any statement period on this checking account when the business keeps a total deposit relationship balance of at least \$50,000 in a combination of deposits held directly by us. Eligible deposits are this checking account and any other checking, money market, savings, or certificate of deposit (CD) account(s) owned by the business, but deposits owned by separate legal entities (even those that share EINs or TINs) are not eligible. We figure the total relationship deposit balance each month by adding the average daily balance for all eligible deposit account balances of the business for the applicable statement period.

We calculate the average daily balance by totaling the balances in your account from the end of each day in the applicable statement period and dividing that amount by the number of days in that period. However, for new accounts or closed accounts, we only count the number of days that the account was open during the applicable statement period for purposes of determining the average daily balance.

## MISCELLANEOUS FEES

<b>Account Analysis Mailed Statement</b>	<b>\$15.00</b>	Per month
<b>Escrow Check Disbursement</b>	<b>\$8.00</b>	When initiated by Huntington associate
<b>ATM Fees- Huntington</b>	<b>No fee</b>	Huntington ATM cash withdrawals, transfers, or balance inquiries
<b>ATM Fees- Extended statements</b>	<b>\$2.00</b>	Each extended statement from a Huntington ATM
<b>ATM Fees- Non-Huntington</b>	<b>\$3.00</b>	Each Non-Huntington ATM transaction, but no charge for accounts located in Florida.
<b>Check Block</b>	<b>\$5.00</b>	Fee charged per month for each account using Check Block service.
<b>Custom Timing Statement</b>	<b>\$27.00</b>	Per statement
<b>Deposit Correction</b>	<b>\$7.00</b>	Each item
<i>Applies only to Analyzed Checking and Hybrid Checking</i>		
<b>Dormant Fee</b>	<b>\$5.00</b>	If your account balance after adding all of your business account balances is 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 Florida or to <u>Analyzed Checking</u>, <u>Business Analyzed Checking</u>, <u>IOLTA/IOTA accounts</u>, <u>Public Funds Economy Checking</u>, <u>Hybrid Checking</u> or <u>Escrow Solutions</u>.</i>		
<b>Early Account Closing</b>	<b>\$20.00</b>	If account closes within 180 days of opening
<b>International Transactions</b>	<b>3%</b>	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.
<b>Mailed Statement</b>	<b>\$5.00</b>	Per month
<i>Applies to <u>Business Checking 100</u>, <u>Analyzed Checking</u>, <u>Public Funds Economy Checking</u>, <u>Commercial Interest Checking</u>, <u>Escrow Solutions Checking</u>, and <u>Hybrid Checking</u></i>		

<b>Mailed Image Statement</b>	<b>\$5.00</b>	Per month
<i>Applies to all account types except <u>Business Premier Plus MMA</u>, <u>Commercial Premier Money Market</u>, <u>Notice Accounts</u>, <u>IOTA/IOLTA</u>, and <u>Business Premier Savings</u>.</i>		
<b>Online Statement</b>	<b>No fee</b>	
<b>Photocopy</b>	<b>\$7.00</b>	Each item
<b>Real-Time Payments (RTP) - Credit Received</b>	<b>\$0.30</b>	Per item received using the RTP network
<b>Returned Deposited Item</b>	<b>\$13.00</b>	
<b>Redeposit of Returned Deposited Item</b>	<b>\$6.00</b>	
<b>Reverse Positive Pay</b>	<b>\$5.00</b>	Per month per account using Reverse Positive Pay
<b>Stop Payment (not via online banking)</b>	<b>\$31.00</b>	
<b>Wire Transfer- Domestic Incoming</b>	<b>\$18.00</b>	
<b>Wire Transfer- International Incoming</b>	<b>\$25.00</b>	
<b>Wire Transfer- Domestic Outgoing</b>	<b>\$45.00</b>	When initiated by a Huntington associate
<b>Wire Transfer- International Outgoing</b>	<b>\$75.00</b>	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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