

UNLIMITED PLUS BUSINESS CHECKING

BUSINESS ACCOUNT CHARGES FORM

1. EVERYDAY TRANSACTIONS

Monthly Account Service Fee	\$40.00	Avoid the fee for any monthly statement period where the total deposit relationship balance is at least \$50,000. See Section 5 for details.
------------------------------------	----------------	--

Interest Bearing	Yes
-------------------------	------------

Transactions Processed	\$0.00
-------------------------------	---------------

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	No fee \$0.30	Up to \$25,000 of in branch or ATM cash deposits per month Per \$100 of in branch or ATM cash deposits over \$25,000
------------------------------------	--------------------------------	---

2. OVERDRAFT AND RETURN FEES

Overdraft Fee	\$36.00	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 3 Overdraft Fee per day.
----------------------	----------------	--

Return Fee	\$36.00	Fee charged each time an item is not paid. Limit of 1 Return Fee per day. There is no fee for declined ATM or debit card authorizations.
-------------------	----------------	--

24-Hour Grace[®]: 24-Hour Grace is available for Overdraft Fees and Return Fees. 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 Fees, on any business day that you do not have enough money in your account to cover a transaction and you incur a Return Fee due to a returned item, such as a check, we will waive the Return Fee and pay the pending items 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.

2. OVERDRAFT AND RETURN FEES - CONTINUED

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 any 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 you will be charged a Return Fee. 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 a Return Fee and Overdraft Fee and we will not pay your return items.

We may remove 24-Hour Grace from your account for unusual circumstances, such as fraud.

24-Hour Grace may not apply to certain accounts or Treasury Management Services.

Please visit huntington.com/grace for further details about this service.

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
Credit Card	None	Transfers will be treated as Cash Advances with no grace period and subject to the Cash Advance limits and APR

4. ONLINE SERVICES

Bill Pay	No fee	
Online Banking	No fee	
Business Online	\$10.00	Per month for company access to Business Online with Standard Reporting. Fees vary for other Business Online Packages.
PC Banking Downloads	No fee	Per month for unlimited sessions
Check Block	\$5.00	Per month per account using Check Block
Reverse Positive Pay	\$5.00	Per month per account using Reverse Positive Pay

5. STATEMENTS

Online Statements	No fee	
Mailed Statements	\$5.00	Per mailed statement per month
Mailed Image Statements	\$5.00	Per mailed statement with mini-check images per month
Custom Timed Statements	\$30.00	Per statement with customized statement period

6. 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

ATM Fees- Huntington	No fee	Huntington ATM cash withdrawals, transfers, or balance Inquiries.
ATM Fees- Non-Huntington	\$3.50	Each Non-Huntington ATM transaction. Does not include additional fees charged by a network or ATM operator.
Deposit Correction	\$7.00	Each item
<i>Applies only to Analyzed Checking and Hybrid Checking</i>		
Dormant Fee	\$5.00	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, Business Analyzed Checking, IOLTA/IOTA accounts, Public Funds Economy Checking, Hybrid Checking or Escrow Solutions.</u></i>		
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.
Photocopy	\$7.00	Each item
Real-Time Payments (RTP) - Credit Received	\$1.00	Per item received using the RTP network
Return Item Process - Reclear Item	\$7.00	
Returned Deposited Item	\$13.00	
Stop Payment (not via online banking)	\$31.00	
Wire Transfer- Domestic Incoming	\$18.00	
Wire Transfer- Domestic Outgoing	\$50.00	When initiated by a Huntington associate


MISCELLANEOUS FEES - CONTINUED

Wire Transfer- International Incoming	\$25.00
--	----------------

Wire Transfer- International Outgoing	\$80.00	When initiated by a Huntington associate
--	----------------	--

Zelle Transactions	\$0.50	Per transaction sent or received
---------------------------	---------------	----------------------------------

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.

Zelle® and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Member FDIC.  and Huntington® are federally registered service marks of Huntington Bancshares Incorporated. ©2022 Huntington Bancshares Incorporated.

FORM: PRICINGBUSMAC (07/22)

IMPORTANT INFORMATION REGARDING YOUR DEPOSIT ACCOUNT(S) AND/OR TREASURY MANAGEMENT SERVICES

EFFECTIVE JULY 1, 2023

We are making the following changes to your business checking, savings, and/or money market account(s) as described in this notice. Unless otherwise specified, these changes are made as part of your *Business Account Charges Form*, which is part of your *Account Documents* (the "Agreement"). Please retain this document for your records.

Use of your account on or after July 1, 2023, indicates your acceptance of the changes. For more information about the changes, please contact your Relationship Manager or call us at (800) 480-2001, Monday through Friday, 7:30am to 6:30pm ET.

Beginning on July 1, 2023, the updated terms and/or fees for the impacted account services will be as follows:

- In Section 1 titled "Everyday Transactions", the term "Monthly Account Service Fee" is changed to "Monthly Service Fee" and the description is changed to "Avoid this monthly fee by keeping a Business Relationship Balance of at least \$50,000 for any monthly statement period (see Section 5 for more details)".
- In Section 1 titled "Everyday Transactions" the description for Interest Bearing is changed to "This account will earn interest on the collected balance in the account, computed as a daily periodic rate of the applicable annual rate and compounded monthly"
- In Section 1 titled "Everyday Transactions", the term "Transactions Processed" is changed to "Unlimited Transactions", a description is added as "For unlimited transactions processed through your account", and the note is changed to "An Unlimited 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.
- In Section 1 titled "Everyday Transactions", the term "Branch or ATM Cash Deposits" is changed to "Cash Deposits".

The heading of Section 2 titled "Overdraft and Return Fees", is changed to "2. Overdraft Protection, Overdraft Fees, and Return Fees".

- In previous Section 2, titled "Overdraft and Return Fees", the Overdraft Fee description is changed to "Per overdraft item posted to your account, up to a maximum of 3 overdraft fees per day" and the note is changed to "Overdraft fees are charged if we allow transactions to post to your account even though you do not have enough money in the account. 24-Hour Grace® and \$50 Safety Zone can help you avoid overdraft fees, please see Section 4 for more details".
- In previous Section 2, titled "Overdraft and Return Fees", the Return Fee description is changed to "Per presentment of an item to your account, returned unpaid, up to a maximum of 1 return item fee per day" and the note is changed to "Return fees are charged when your account balance is insufficient to pay an item presented and we return the item without posting it to your account. There is no fee for declined ATM or debit card authorizations. 24-Hour Grace® can help you avoid return fees. Please see Section 4 for more details."
- In previous Section 2, titled "Overdraft and Return Fees", the paragraphs beginning with "24-Hour Grace®: 24-Hour Grace is available for Overdraft Fees..." and ending with "...Please visit [huntington.com/grace](https://www.huntington.com/grace) for further details about this service." Is moved to Section 4.

The heading of Section 3, titled "Overdraft Protection Transfer Plans", is changed to "3. Online Services, Statements and Other Service Fees".

- In previous Section 3, titled "Overdraft Protection Transfer Plans", the term "Deposit to Deposit" is changed to "Deposit-To-Deposit Overdraft Protection Transfer Plan" and this information is moved to Section 2, titled "Overdraft Protection, Overdraft Fees and Return Fees."
- In previous Section 3, titled "Overdraft Protection Transfer Plans", the term "Overdraft Line of Credit Annual Fee" is changed to "Checking Reserve (Annual Maintenance)", the fee is changed to "No fee", the description is changed to "Subject to credit application and approval", and this information is moved to Section 2 titled "Overdraft Protection, Overdraft Fees and Return Fees".

- In previous Section 3, titled “Overdraft Protection Transfer Plans”, the term “Credit Card” is changed to “Credit Card Overdraft Protection Transfer Plan”, the fee is changed to “No fee” and this information is moved to Section 2, titled “Overdraft Protection, Overdraft Fees and Return Fees”.

The heading of Section 4, titled “Online Services”, is changed to “4. Overdraft and Return Fee Relief and 24-Hour Grace”.

- In previous Section 4, titled “Online Services”, a description for Bill Pay is added as “For access to Huntington’s Online Bill Pay service and transactions you authorize from the bill pay service” and this information is moved to Section 3 titled “Online Services, Statements and Other Service Fees”.
- In previous Section 4, titled “Online Services”, a description for Online Banking is added as “For online banking access and use of the Business Hub” and this information is moved to Section 3, titled “Online Services, Statements and Other Service Fees”.
- In previous Section 4, titled “Online Services”, the term “Business Online” is changed to “Business Online - BOL”, the description is changed to “Per month for each company access to Business Online with Standard Reporting, which offers individualized employee entitlements with tokenized access; Fees vary for other Business Online Packages”, and this information is moved to Section 3 titled “Online Services, Statements and Other Service Fees”.
- In previous Section 4, titled “Online Services”, the term “PC Banking Downloads” is changed to “PC Banking Downloads (direct connect to business software)”, the description is changed to “Per month for unlimited data downloads of your account information into business management software using an automated direct connect functionality” and this information is moved to Section 3, titled “Online Services, Statements and Other Service Fees”.
- In previous Section 4, titled “Online Services”, the description for Check Block is changed to “Per month, per account enrolled in Check Block services” and this information is moved to Section 3 “Online Services, Statements and Other Service Fees”.
- In previous Section 4, titled “Online Services”, the description for Reverse Positive Pay is changed to “Per month, per account enrolled in Reverse Positive Pay services”, the fee for Reverse Positive Pay is changed to \$8.00, a note is added as “Note: Individual accounts may utilize either the Check Block service or the Reverse Positive Pay service, but both services may not be added to an account at the same time”, and this information is moved to Section 3 titled “Online Services, Statements and Other Service Fees”.

The heading of Section 5 titled “Statements” is changed to “Business Relationship Balance Benefit” and the entire contents of Section 6 titled “Total Deposit Relationship Balance” is moved to Section 5 as “Business Deposit Relationship Balance Benefit”.

- In previous Section 5, titled “Statements”, the term “Online Statements” is changed to “Paperless Statements”, a description is added as “When you enroll in online banking and self-enroll in paperless statements in lieu of statements delivered in the mail” and this information is moved to Section 3, titled “Online Services, Statements and Other Service Fees”.
- In previous Section 5, titled “Statements”, the description for Mailed Statements is changed to “Per mailed statement, per month; waive this fee by enrolling in paperless statements online” and this information is moved to Section 3, titled “Online Services, Statements and Other Service Fees”.
- In previous Section 5, titled “Statements”, the Mailed Image Statements fee is changed to \$7.00, the description is changed to “Per mailed statement with up to 10 mini-check images per month” and this information is moved to Section 3, titled “Online Services, Statements and Other Service Fees”.
- In previous Section 5, titled “Statements”, the item “Custom Timed Statements” is removed entirely.
- In previous Section 6, titled “Total Deposit Relationship Balance” the sentence that reads “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 combination of deposits held directly by us.” is changed to “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 combination of business deposits held directly by us.” and the entirety of this Section is moved to Section 5 “Business Relationship Balance Benefit”.

The following items have been removed from the Miscellaneous Fees Section and changed within the document as stated.

- In previous Section titled “Miscellaneous Fees”, the description for ATM Fees-Huntington is changed to “For each Huntington ATM withdrawal, transfer, or balance inquiry”, the description for ATM Fees-Non-Huntington is changed to “For each Non-Huntington ATM transaction, plus any fee charged by the ATM owner. An ATM transaction is a withdrawal, transfer, or balance inquiry.”, and this information is moved to Section 1, titled “Everyday Transactions”.
- In previous Section titled “Miscellaneous Fees”, the fee for Deposit Correction is changed to “No fee”, the description is changed to “For each deposit correction processed on your account” and the Section is moved to Section 1 titled “Everyday Transactions”.
- In previous Section titled “Miscellaneous Fees”, the description for Dormant Fee is changed to “Per month, if your combined business account balances are less than \$50 and no customer-initiated transactions have occurred in the prior 12 months (Does not apply to accounts located in Florida)” and this information is moved to Section 1 titled “Everyday Transactions”.
- In previous Section titled “Miscellaneous Fees”, the item International Transactions has moved to Section 1, titled “Everyday Transactions”.
- In previous Section titled “Miscellaneous Fees”, the term “Photocopy” is changed to “Document Copies (Photocopy Fee)”, the fee is changed to \$10.00, the description is changed to “Per page printed as a result of a request you make to research items on your account” and this information is moved to Section 3, titled “Online Services, Statements and Other Service Fees”.
- In previous Section titled “Miscellaneous Fees”, the line for “Real-Time Payments (RTP) - Credit Received” is moved to Section 1, titled “Everyday Transactions”.
- In previous Section titled “Miscellaneous Fees”, a description for Return Item Process - Reclear Item is added as “Per item that is marked as a Returned Deposited Item but is re-deposited to your account at another financial institution without special processing or manual entry” and this information is moved to Section 3, titled “Online Services, Statements and Other Service Fees”.
- In previous Section titled “Miscellaneous Fees”, the Returned Deposited Item fee is changed to \$15.00, a description is added as “Per item you presented for deposit, but is rejected by another financial institution and returned to Huntington; does not apply when a returned item is able to be re-deposited as a Return Item Process - Reclear Item” and this information is moved to Section 3, titled “Online Services, Statements and Other Service Fees”.
- In previous Section titled “Miscellaneous Fees”, the Stop Payment (not via online) fee is changed to \$35.00, and a description is added as “For each Stop Payment request initiated through a Huntington associate”. An item is added as “Stop Payment (via online)” with a fee of \$27.00, a description added as, “For each Stop Payment request you submit online” and this Section is moved to Section 3, titled “Online Services, Statements and Other Service Fees”.
- In previous Section titled “Miscellaneous Fees”, a description for Wire Transfer-Domestic Incoming is added as “For each incoming domestic wire received on your account” and this information is moved to Section 1, titled “Everyday Transactions”.
- In previous Section titled “Miscellaneous Fees”, a description for Wire Transfer-International Incoming is added as “For each incoming international wire received on your account”, and this information is moved to Section 1, titled “Everyday Transactions”.
- In previous Section titled “Miscellaneous Fees”, a description for Wire Transfer-Domestic Outgoing is changed to “For each outgoing domestic wire initiated by a Huntington associate” and this information is moved to Section 1, titled “Everyday Transactions”.
- In previous Section titled “Miscellaneous Fees”, a description for Wire Transfer-International Outgoing is changed to “For each outgoing international wire initiated by a Huntington associate”, and this information is moved to Section ,1 titled “Everyday Transactions”.

- In previous Section titled "Miscellaneous Fees", the description for Zelle Transactions is changed to "For each transaction sent or received on your account" has moved to Section 1 titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", the note of "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.", is changed to "Note: Deposits of any single check of \$100,000,000 (one hundred million dollars) or more incurs a fee for travel and other expenses necessary to directly present the item to the originating institution." and this information has moved to Section 1, titled "Everyday Transactions".