

# UNLIMITED BUSINESS CHECKING

## BUSINESS ACCOUNT CHARGES FORM

### 1. EVERYDAY TRANSACTIONS

<b>Monthly Account Service Fee</b>	<b>\$20.00</b>	Avoid the fee for any monthly statement period where the total deposit relationship balance is at least \$10,000. See Section 5 for details.
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<b>Interest Bearing</b>	<b>No</b>
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<b>Transactions Processed</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.

<b>Branch or ATM Cash Deposits</b>	<b>No fee</b> <b>\$0.30</b>	Up to \$10,000 of in branch or ATM cash deposits per month Per \$100 of in branch or ATM cash deposits over \$10,000
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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 3 Overdraft Fees per day.
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<b>Return Fee</b>	<b>\$36.00</b>	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.
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**24-Hour Grace<sup>®</sup>**: 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.

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.

## 2. OVERDRAFT AND RETURN FEES - CONTINUED

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 Fees 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](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 SERVICES

<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 with Standard Reporting. Fees vary for other Business Online Packages.
<b>PC Banking Downloads</b>	<b>No fee</b>	Per month for unlimited sessions
<b>Check Block</b>	<b>\$5.00</b>	Per month per account using Check Block
<b>Reverse Positive Pay</b>	<b>\$5.00</b>	Per month per account using Reverse Positive Pay

## 5. STATEMENTS

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

## 6. 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 \$10,000 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>ATM Fees- Huntington</b>	<b>No fee</b>	Huntington ATM cash withdrawals, transfers, or balance Inquiries.
<b>ATM Fees- Non-Huntington</b>	<b>\$3.50</b>	Each Non-Huntington ATM transaction. Does not include additional fees charged by a network or ATM operator.
<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, Business Analyzed Checking, IOLTA/IOTA accounts, Public Funds Economy Checking, Hybrid Checking or Escrow Solutions.</u></i>		
<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>Photocopy</b>	<b>\$7.00</b>	Each item
<b>Real-Time Payments (RTP) - Credit Received</b>	<b>\$1.00</b>	Per item received using the RTP network
<b>Return Item Process - Reclear Item</b>	<b>\$7.00</b>	
<b>Returned Deposited Item</b>	<b>\$13.00</b>	
<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- Domestic Outgoing</b>	<b>\$50.00</b>	When initiated by a Huntington associate

## MISCELLANEOUS FEES - CONTINUED

<b>Wire Transfer- International Incoming</b>	<b>\$25.00</b>
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<b>Wire Transfer- International Outgoing</b>	<b>\$80.00</b>	When initiated by a Huntington associate
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<b>Zelle Transactions</b>	<b>\$0.50</b>	Per transaction sent or received
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**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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