

UNLIMITED BUSINESS CHECKING

BUSINESS ACCOUNT CHARGES FORM

1. EVERYDAY TRANSACTIONS

Monthly Account Service Fee	\$20	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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Interest Bearing	No
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Minimum Balance to Open	\$0.00
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Transaction Charge	\$0.00
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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.

Branch or ATM Cash Deposits Charge	No fee \$0.30	Up to \$10,000 of in branch or ATM cash deposits per month, and per \$100 of in branch or ATM cash deposits over \$10,000
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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 4 fees per day.
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Return Fee	\$36.00	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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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 \$50 or less. Counts as being overdrawn when caused by any debit.
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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 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 TRANSACTIONS

Bill Pay	No fee	
Online Banking	No fee	
Business Online	\$10.00	Per month for company access to Business Online Basic with Standard Reporting. Fees vary for other Business Online Packages.
PC Banking Downloads	No fee	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 \$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.

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FORM: PRICINGBUSHUC (08/20)

Unlimited Checking (PT)

We are making important changes to your Huntington Business checking account(s) as described in this notice. Please retain this document for your records. Unless otherwise specified, these changes are made as part of your Business Account Charges Form and Miscellaneous Account Charges Form, which are part of your Business Deposit Account Agreement and disclosures (taken together and referred to as the "Agreement"). Unless otherwise stated, these changes are effective 07/01/2021.

Beginning on 07/01/2021, we are changing the fees we charge for certain services related to your account with us. The updated fees for the impacted account services will be as follows:

- Mailed Statement: \$3.00 per month
- Mailed Image Statement: \$5.00 per month
- Early Account Closing Fee of \$20 has been eliminated and will no longer be assessed on your account.
- Real-Time Payments (RTP) - Credit Received: \$1.00 Per item received using the RTP network.
- Zelle Transactions - \$0.50 Per transaction sent or received.