

# UNLIMITED BUSINESS CHECKING



## BUSINESS ACCOUNT CHARGES FORM

### 1. EVERYDAY TRANSACTIONS

<b>Monthly Service Fee</b>	<b>\$20.00</b>	Avoid the fee for any monthly statement period through one of the following: <ol style="list-style-type: none"><li>1) Keep a total business deposit relationship balance of at least \$10,000; see Section 5 for details.</li><li>2) Maintain a qualifying personal checking account; see Section 6 for details.</li></ol>
<b>Interest Bearing</b>	<b>No</b>	
<b>Unlimited Transactions</b>	<b>No fee</b>	For unlimited transactions processed through your account  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.
<b>Cash Deposits</b>	<b>No fee</b>	Up to \$10,000 of in branch or ATM cash deposits per month
	<b>\$0.30</b>	Per \$100 of in branch or ATM cash deposits over \$10,000
<b>Zelle® Transactions</b>	<b>\$0.50</b>	For each transaction sent or received on your account
<b>Real-Time Payments (RTP®) - Credit Received</b>	<b>\$1.00</b>	Per item received using the RTP network
<b>Deposit Correction</b>	<b>No fee</b>	For each deposit correction processed on your account
<b>ATM Fees - Huntington®</b>	<b>No fee</b>	For each Huntington ATM withdrawal, transfer, or balance inquiry
<b>ATM Fees - Non-Huntington</b>	<b>\$3.50</b>	For each Non-Huntington ATM transaction, plus any fee charged by the ATM owner. An ATM transaction is a withdrawal, transfer, or balance inquiry.
<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>Wire Transfer - Domestic Incoming</b>	<b>\$18.00</b>	For each incoming domestic wire received on your account
<b>Wire Transfer - Domestic Outgoing</b>	<b>\$50.00</b>	For each outgoing domestic wire initiated by a Huntington associate
<b>Wire Transfer - International Incoming</b>	<b>\$25.00</b>	For each incoming international wire received on your account
<b>Wire Transfer - International Outgoing</b>	<b>\$80.00</b>	For each outgoing international wire initiated by a Huntington associate
<b>Dormant Fee</b>	<b>\$5.00</b>	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)

**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.

## 2. OVERDRAFT PROTECTION, OVERDRAFT FEES AND RETURN FEES

<b>Deposit-To-Deposit Overdraft Protection Transfer Plan</b>	<b>No fee</b>	Transfer from a linked savings or money market deposit account
<b>Checking Reserve</b> (Annual Maintenance)	<b>No fee</b>	Subject to credit application and approval
<b>Credit Card Overdraft Protection Transfer Plan</b>	<b>No fee</b>	For each transfer, however transfers will be treated as Cash Advances with no grace period and subject to the Cash Advance limits and APR
<b>Overdraft Fee</b>	<b>\$36.00</b>	Per overdraft item posted to your account, up to a maximum of 3 overdraft fees per day

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<sup>®</sup> and \$50 Safety Zone<sup>SM</sup> can help you avoid overdraft fees, please see Section 4 for more details.

<b>Return Fee</b>	<b>\$36.00</b>	Per presentation of an item to your account, returned unpaid, up to a maximum of 1 return item fee per day
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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<sup>®</sup> can help you avoid return fees, please see Section 4 for more details.

## 3. ONLINE SERVICES, STATEMENTS AND OTHER SERVICE FEES

<b>Online Banking</b>	<b>No fee</b>	For online banking access and use of the Business Hub
<b>Paperless Statements</b>	<b>No fee</b>	When you enroll in online banking and self-enroll in paperless statements in lieu of statements delivered in the mail
<b>Bill Pay</b>	<b>No fee</b>	For access to Huntington's Online Bill Pay service and transactions you authorize from the bill pay service
<b>PC Banking Downloads</b> (direct connect to business software)	<b>No fee</b>	Per month for unlimited data downloads of your account information into business management software using an automated direct connect functionality
<b>Business Online - BOL</b>	<b>\$10.00</b>	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
<b>Check Block</b>	<b>\$5.00</b>	Per month, per account enrolled in Check Block services
<b>Reverse Positive Pay</b>	<b>\$8.00</b>	Per month, per account enrolled in Reverse Positive Pay services
<b>Note:</b> 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		
<b>Mailed Statements</b>	<b>\$5.00</b>	Per mailed statement, per month; waive this fee by enrolling in paperless statements online
<b>Mailed Image Statements</b>	<b>\$7.00</b>	Per mailed statement with up to 10 mini-check images per month

### 3. ONLINE SERVICES, STATEMENTS AND OTHER SERVICE FEES - CONTINUED

<b>Document Copies</b> (Photocopy Fee)	<b>\$10.00</b>	Per page printed as a result of a request you make to research items on your account
<b>Stop Payment</b> (via online)	<b>\$27.00</b>	For each Stop Payment request you submit online
<b>Stop Payment</b> (not via online)	<b>\$35.00</b>	For each Stop Payment request initiated through a Huntington associate
<b>Returned Deposited Item</b>	<b>\$15.00</b>	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
<b>Return Item Process - Reclear Item</b>	<b>\$7.00</b>	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

### 4. OVERDRAFT AND RETURN FEE RELIEF AND 24-HOUR GRACE

**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.

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 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.



## 5. BUSINESS RELATIONSHIP BALANCE BENEFIT

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 business 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.

## 6. PERSONAL CHECKING ACCOUNT RELATIONSHIP BENEFIT

The business can avoid the monthly checking maintenance fee for any statement period on this checking account when a business owner maintains a personal Huntington Perks Checking Account through that same statement period. To remove the benefit of a personal relationship, the owner of the personal checking account will need to contact (800) 480-2001.

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