One home. Many possibilities.

Welcome to your Home Equity Line of Credit.
I got a home equity line of credit, now what? Thank you for choosing Huntington to be part of helping you do something big. Let this guide be just the beginning of where your HELOC can take you.
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PCL, HELOC
At Huntington, PCL and HELOC mean pretty much the same thing and are often used interchangeably. HELOC stands for "Home Equity Line of Credit." It is a line of credit that allows you access the equity in your home, up to your approved credit limit. PCL stands for "Personal Credit Line." It refers to your specific account and agreement with us that sets out the terms for your home equity line of credit.

Draw Period and End-of-Draw Date
Every HELOC is divided into two phases: (a) a draw period and (b) a repayment period. In general, a draw period is the length of time, often 10 years, when your HELOC funds are available for you to use whenever you need up to the amount of your credit limit. The end-of-draw date is the last date you can withdraw funds from your HELOC. Then, your loan enters the repayment period.

Repayment Period
The repayment period begins at your end-of-draw date. During this period you no longer have access to your credit line and you begin to pay down your outstanding principal loan balance.

Maturity Date
This is when your HELOC is due to be paid in full.

PSF
A Personal Selection Feature, or PSF, is a feature that allows you to fix the annual percentage rate (APR) on all or a portion of your outstanding balance for a certain period of time that you choose.

See your PCL loan agreement for specific terms, including your credit limit.

TERMS AND DEFINITIONS

Nobody likes jargon—including us. There may, however, be some industry-standard terms about HELOCs that can be unfamiliar. So, let’s just make things clear from the start.
Access to cash. That’s why you got a HELOC in the first place. Here’s what you need to know about getting and using your funds.
ACCESS YOUR MONEY

Q: I signed all the papers and closed the loan. When and how do I get my money?
A: Just use any of these 3 convenient methods:

01 Write yourself a check.
Use the checks you receive by mail 10-15 days after closing. You can write these checks directly to your merchant, contractor, your child’s university or more.
HELPFUL HINT:
Need more checks? Call 1-800-992-2053 to order.

02 Make a withdrawal.
Use the PCL Access Card you receive by mail 10-15 days after closing. Visit any Huntington branch and make a withdrawal from your PCL account.
HELPFUL HINT:
Didn’t request a PCL Access Card? Call 1-800-992-2053 to request one.

03 Transfer funds.
10-15 days after closing, log in to huntington.com and transfer funds to your Huntington checking account. No checking account? No problem. Open one today at one of our branch locations or at huntington.com/Personal/checking.
Call Huntington’s automated, interactive voice response (IVR) system at 1-800-480-2265 and use your secret code to make the transfer. Don’t have or remember your secret code? Call us at 1-800-480-2265.

REQUIRED WITHDRAWALS

Q: Does my outstanding balance affect my credit score?
A: Like many lenders, Huntington regularly reports the type of credit accounts you have and your payment history to credit reporting agencies. It’s up to the credit reporting agency to determine your credit score, which is an estimate of your credit risk. They rely on a variety of factors to make that determination, and may or may not consider your PCL account, your outstanding balance or your repayment history.

Q: I’m not ready to use my HELOC funds. Is that okay?
A: Of course. We don’t require you to make any withdrawals. Your funds are available when and if you need them until your end-of-draw date. However, annual fees still apply even if you do not make any withdrawals.
PERSONAL SELECTION FEATURES

When it comes to your money, we believe you should have choices. This is just another way Huntington is looking out for you.
What is a Personal Selection Feature?

A Personal Selection Feature, or PSF, is a feature that allows you to fix the annual percentage rate (APR) on all or a portion of your outstanding balance for a certain period of time that you choose. You will have a minimum monthly payment amount for the PSF in addition to the minimum monthly payment amount for the general account balance. A fee will be charged for each transaction converting an amount from a variable rate to a fixed rate in IL, KY, MI, OH & PA, and the fixed rate will always be higher. Please see your PCL loan agreement for more details.

Is a PSF a one-time event?

You may apply for more than one PSF throughout the life of your HELOC.

How do I apply for a PSF and is there a fee?

Visit a Huntington branch location and talk with a personal banker. You and any co-borrowers on the account will need to sign some documents in person. Depending on the state you live in, there is a setup fee for each PSF.

What’s the current annual percentage rate for a PSF?

It is a fixed rate, and is based on an index and margin. Your Huntington personal banker can look at your PCL loan agreement, talk about current rates and explain your options.
Making a payment should be quick and easy—and it is. If you need it, here’s some extra information about paying your HELOC.
**MAKING A PAYMENT**

**Q:** What is my monthly payment?

**A:** That depends. If you have an outstanding balance, you’ll have a minimum monthly payment. Your minimum payment will fluctuate each month during the draw period because the payment is based on a few different factors, including:

01 The total amount of funds you’ve withdrawn or transferred
02 The number of days in your billing cycle
03 Changes to the Prime Rate
04 Personal Selection Features (PSFs)
05 Over-credit-limit amounts
06 Annual fees or other charges
07 Past due amounts on your account

**Q:** When is my monthly payment due?

**A:** Your payment is due on the same day every month. And remember, at closing you picked the day of the month that works best for you.

**Q:** Can I change my payment due date?

**A:** We may be able to do that. Visit a branch location and talk with your Huntington personal banker or contact us at:

PCL Customer Assistance Team
PHONE: 1-800-250-6660
HOURS: Mon–Fri, 8:00am–7:00pm ET

**Q:** Can I pay extra on my HELOC?

**A:** Once you’ve made your minimum monthly payment, any extra funds we receive during your billing cycle go toward your outstanding principal balance.

**HELPFUL HINT:**
Not sure or can’t remember your payment due date? No problem. Look for your payment due date on the My Accounts Detail page online, on your monthly statement.

**RELATED LINKS:**
Find a branch location.
**PAYMENTS**

**Q:** How many payments do I have to make?
**A:** That depends. The amount you’ve withdrawn, any extra payments you’ve made, and a number of other factors have an impact on the number of payments you’ll make.

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**MAIL, PHONE, AND WEB PAYMENTS**

**Q:** Where do I mail my monthly payment?
**A:** Please mail your check to:

The Huntington National Bank  
Attention: Payment Processing GW1W18  
PO Box 182387  
Columbus, OH 43218-2387

**Q:** Can I make online payments?
**A:** Of course! You can easily make a payment from another bank or through Bill Pay at huntington.com. If you use a Huntington account to pay, your payment will be made from whichever Huntington account you have set up to pay your other bills.

01 Log in to your account HUB at huntington.com  
02 Select PCL account from the drop-down list  
03 Tap or click “Make a Payment”

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**HELPFUL HINT:**
Once your PCL is in the repayment period, your outstanding balance is divided into payments. Your loan agreement determines the number and amount of these payments.

**HELPFUL HINT:**
Never miss a PCL payment. You may set up automatic, recurring payments by logging into your account on huntington.com.
PAYMENTS

PAYMENT STATUS

Q: When will my account show that I’ve made a payment?
A: Payments are credited to your account according to the terms of your PCL loan agreement. In general, mail, phone, or web payments are credited to your account based on when we receive them and will be visible on your account in 1–2 business days. Payments made in the branch after 5pm ET will be credited to your account the next business day. Payments made through huntington.com must be made by midnight to be credited to your account for the same day. Payments made at midnight or after on huntington.com will be credited to your account the next business day. Note: Business days do not include holidays or weekends. All cutoff times are Eastern Time.

Q: Where can I see a payment I’ve already made?
A: All of your transactions, including your payment history, can be found online. Log in to your account HUB at huntington.com, Select PCL account from the drop-down list, Tap or click “Personal Credit Line”

MISSED OR SKIPPED PAYMENTS

Q: Can I skip a payment?
A: No. If you have a balance, you need to make at least your minimum monthly payment. If you have a concern about making a payment, please call us at 1-800-992-2053. Or visit any Huntington branch to talk with a personal banker.

HELPFUL HINT:

RELATED LINKS:
Find a branch location.
PAYMENTS

PAYMENT CHANGES

Q: Can I change my monthly payment amount?

A: If you have a concern about your ability to make your monthly minimum payment, please contact us.

PCL Customer Assistance Team
PHONE: 1-800-250-6660
HOURS: Mon–Fri, 8:00am–7:00pm ET
You shouldn’t need a map to understand your statement. At Huntington, you don’t. If you’ve got questions, we’ve got answers.
**YOUR MONTHLY PAYMENT**

**Q:** Will I get a monthly statement or an email notification?

**A:** It’s your choice. You can receive monthly statements by mail or go paperless. If you opt for paperless statements, we’ll send you an email when your statement is available online.

**Q:** How can I get a copy of my current monthly statement?

**A:** You can see it—and up to two years’ worth of past statements—online.

01 Log in to your account at huntington.com
02 Click “Service Center”
03 Under “Statements,” tap or click “View Statements”
04 Choose your account and a statement period

Looking for a statement older than 24 months? No problem. Log in the same way, then tap or click “Account Services” to request copies of past statements.

**Q:** How do I choose paperless statements?

**A:** Paperless statements online are a secure way to manage and track your account. Here’s how to make sure you’re getting them:

01 Log in to your account at huntington.com
02 Click “Service Center”
03 Under “Statements,” choose “Paperless Settings”
04 Then select “E-Statements” under “Statement Delivery Preferences”
05 Tap or click “Update” to finish

**Q:** What can I expect after going paperless?

**A:** For starters, less clutter and more convenience. Plus, an email letting you know your statement is available. Here’s how to see and download your monthly statement:

01 Tap or click the link in the email or log in to your account at huntington.com
02 Tap or click “Messages” in the tab, then “Other Messages”
03 Choose Message # next to the statement you want to look at and follow the prompts.
Managing your account should be a cinch. At Huntington, it is. From checking your available funds to changing your email address.
ACCOUNT INFORMATION

YOUR ACCOUNT NUMBER

Q: Where can I find my account number?
A: Your HELOC account number is called a PCL (Personal Credit Line) or servicing number. Find it here:

- First Payment Letter
- Online Accounts List
- PCL Loan Agreement
- Welcome Letter

HELPFUL HINT:
Whenever you see the last four digits of your account number on huntington.com, tap or click “Show” to see your entire account number.

MANAGE YOUR ACCOUNT ONLINE

Q: How do I get in to my account from my phone or computer?
A: It’s easy to access your account from anywhere on any device at any time.

01 Enroll in online banking if you haven’t already. Just be sure to have your account number (PCL Servicing Number) handy.
02 Enter your user name and password, then choose PCL from the accounts drop-down list.

Q: Do I need to register for online banking and if so, why?
A: You don’t need to, but there are many benefits to using online banking. With online banking at Huntington, you can view your current balance, transactions, and payment history, transfer funds, update your profile, and lots more.
UPDATE YOUR PERSONAL INFORMATION

Q: How do I change my address, contact information, or password?
A: You can update your personal profile at huntington.com, including your email address. To update your mailing address or other information, please visit a branch location or call us at 1-800-992-2053.

Q: I changed my address on my checking account. Do I have to change it on my PCL account, too?
A: Yes. You may change your address online by logging in to your account HUB on huntington.com. You may also visit a branch location or call us at 1-800-992-2053.

Q: My name changed. How do I update my account?
A: We can do that for you. Please mail a copy of your marriage certificate, divorce decree, or other legal document to:

The Huntington National Bank  
Attention: Research Department GW1N09  
5555 Cleveland Ave.  
Columbus, OH 43231

Note: Unfortunately, we can’t change the name on an account from an individual to that of a personal trust.

HELFUL HINT:
Wondering what a PCL is? Can’t remember what HELOC means?

HELOC stands for “Home Equity Line of Credit.” It is a line of credit that allows you access the equity in your home, up to your approved credit limit.

PCL stands for “Personal Credit Line.” It refers to your specific HELOC account and agreement with us that sets out the terms for your home equity line of credit.
**ANNUAL PERCENTAGE RATES**

**Q:** How is the annual percentage rate on my HELOC determined?

**A:** For your Primary Line Feature, the APR is a variable rate and can change as often as monthly. It is based on the U.S. prime rate and the margin for the Primary Line Feature shown on your PCL loan agreement.

For a Personal Selection Feature (PSF), the APR is a fixed rate that is determined at the time the feature is set up. It is based on the term of the PSF that you choose, the index for interest rate swaps published by the Federal Reserve, and the margin for the PSF shown on your PCL loan agreement.

**Q:** Why did my APR change?

**A:** The APR on your Primary Line Feature is tied to the U.S. prime rate. So, when the prime rate changes, your APR changes, too.

**Q:** How often does my APR change for my Primary Line Feature?

**A:** It could change as often as monthly. It all depends on changes to the US prime rate. For your Primary Line Feature, because your APR is calculated using the prime rate, your APR could change monthly or less frequently. A change in your APR is always effective on the first day of the monthly statement period and it is effective for the entire statement period. You can find the first month that your rate changes for your Primary Line Feature on the first page of your PCL Loan Agreement under “Rate Change Begin Month”.

**HELPFUL HINT:**
Looking for a fixed rate? Visit a branch or call us at 1-800-992-2053 and ask about a Personal Selection Feature.

**ANNUAL FEE**

**Q:** Do I pay an annual fee with my HELOC?

**A:** Yes, there is an annual fee. Look for the annual fee on your first billing statement, and every year thereafter on the anniversary of it.

Huntington may waive fees on occasion as part of a promotional offer.
Things can change. And when they do, we want you to be ready. Here’s what you should know about what could affect your HELOC.
CHANGE, REFINANCE, OR PAY OFF

CREDIT LIMIT CHANGES

Q: Can I change my credit limit?
A: An increase in your credit limit requires you to complete a new application. To start a new application, please call our Customer Solution Center, visit a branch location, or apply online.

Customer Solution Center
PHONE: 1-800-992-2053
HOURS: Mon–Fri, 8:00am–7:00pm
Sat, 8:00am–2:00pm
Sun, Closed

REFINANCING A HELOC

Q: What are some reasons I may want to refinance my HELOC?
A: There are a number of reasons you may want to refinance your HELOC including:

01 Increase credit limit
02 Divorce from a co-borrower
03 Reaching the maturity date
04 Need for new terms and conditions

PAYING OFF A HELOC

Q: What is my payoff amount?
A: Your outstanding balance and your payoff amount are usually not the same because of interest, fees, or other charges. Be sure to check your PCL loan agreement for the terms and conditions of your HELOC. To get your payoff amount, please call us at 1-800-992-2053 or visit a branch location.

RELATED LINKS:
Find a branch location
Apply for a HELOC online

Find a branch location
Apply for a HELOC online
CLOSING A HELOC

Q: How do I close my account?
A: Before you close your account, we recommend talking with your personal banker just to make sure there are no early penalty or other fees, and to get your payoff amount. Once you have a $0 balance, please visit a branch or contact our Customer Solution Center for assistance to close your HELOC.

HELPFUL HINT:
Did you know you have the option to leave your HELOC open for the remainder of your draw period so you can have immediate access to funds if you need them? Please note that an annual fee may apply as long as your account remains open.

SELLING YOUR HOME

Q: I’m moving. Can I keep my HELOC even though I no longer own the house?
A: No. When you sell your home, you must pay it off. Most homeowners arrange to pay off their HELOC at closing on the sale of their home. If you are in contract to sell your home, please understand that you must not borrow funds from your HELOC.
Questions about tax documents, fraud, errors, or how to contact us? You're looking in the right place.
TAX DOCUMENTS (IRS FORM 1098)

Q: What income tax deductions can I take on my HELOC??
A: Huntington does not provide tax advice. We suggest you contact a qualified tax, accounting, or legal professional.

Q: Where can I find mortgage interest information for tax purposes?
A: If applicable, Huntington will mail an IRS Form 1098 Mortgage Interest Statement by January 31 each year to the address we have on file for you. You may also download Form 1098 by logging into your account HUB on huntington.com.

FRAUD PREVENTION

Q: My account was suspended due to suspicion of fraud. When will I have access to the funds again?
A: Huntington takes protecting you from fraud very seriously. We’ll see what we can do to get you back to normal. Please call us at 1-800-992-2053 or visit a branch location.

RELATED LINKS:
Find a branch location.
CONCERNS, ERRORS, OR LIFE EVENTS

Q: What do I do if I think there’s an error with my HELOC?

A: Let’s figure it out together. Please contact our Customer Solution Center or write to us. If you write, please include your name, PCL account number (also called servicing number), and any details about the possible error.

Customer Solution Center
PHONE: 1-800-992-2053
HOURS: Mon–Fri, 8:00am–7:00pm
Sat, 8:00am–2:00pm
Sun, Closed

Huntington
PO Box 1558
GW4W61
Columbus, OH 43216

Q: What if I’m experiencing difficulty paying my line due to a change in circumstances?

A: We understand the challenges homeowners are facing these days. And we can possibly help you find solutions if you are having difficulty making your payments, have a hardship, or need assistance. Our Home Savers colleagues are prepared to answer your payment-related questions and help you with other possible workout options. At your convenience, please contact us to discuss your payment difficulties.

PHONE: 1-888-627-7809
EMAIL: Homesavers@huntington.com

HOURS: Mon–Fri, 8:00am–9:00pm
Sat, 8:00am–1:00pm
Sun, Closed

If you have an FHA loan, you may also contact a HUD counselor for further assistance. To find a HUD counselor in your area, contact HUD at hud.gov/offices/hsg/sfh/hcc/hcs.cfm or call 1-800-569-4287. They can offer independent advice, often at little or no cost to you.

RELATED RESOURCE:
You can also find other approved counseling agencies at the Consumer Financial Protection Bureau (CFPB) website or by calling 1-855-411-CFPB (2372).
Q: I’m getting divorced and my spouse is a co-borrower. How does this affect my HELOC?
A: Separation, dissolution, and divorce laws are complex, so it’s best to consult with a qualified divorce attorney. In general, borrowers and co-borrowers remain responsible for the loan until the loan is paid off and closed, or is refinanced by one of the borrowers.

CONTACT US

Q: How can I contact you?
A: We’re always happy to help with any questions you have about your HELOC monthly payment, statements—or anything else, for that matter.

Customer Solution Center
PHONE: 1-800-992-2053
HOURS: Mon–Fri, 8:00am-7:00pm
Sat, 8:00am-2:00pm
Sun, Closed

Chat @ huntington.com
Tap or click the green logo at the bottom of any screen to start.