Loan Autopay Disclosure

The Automatic Payment service automatically debits the amount you authorize for your scheduled payment from your deposit account on a monthly basis. By signing up for this service, you authorize us to initiate debits from your deposit account (e.g., checking or savings account) that you specify at time of enrollment. Your payment will be debited from the deposit account you indicate on the specified date each month or the next business day if the specified day is a non-business day, that is Saturday, Sunday, or a Federal holiday. You authorize us to debit your account for the "Payment Amount Due" you select. You authorize us to increase or decrease that amount and we will notify you if we will increase or decrease the "Payment Amount Due" debited from your account. The amount may increase or decrease based on a change in the rate on your loan or home equity line of credit or a change in your escrow account, which may include a change in your property taxes, insurance, or private mortgage insurance. Your payment amount may also change for certain fees, such as an annual fee, being assessed to your account.

Funds for this transaction must be available in your deposit account. If there are insufficient funds when your Payment Amount Due is scheduled to be debited, your bank may return that amount, and if that occurs, we will reverse the Total Amount from your loan, and fees will be automatically assessed on your loan for insufficient funds, as permitted by law.

Your authorization and your use of the Automatic Payment service is optional and is not required in order to obtain credit from us. You can cancel this Automatic Payment authorization at any time, by contacting Customer Service at 866-921-5871, but this cancellation must be received at least 5 business days before the Payment Amount Due is scheduled to be debited.

If you have questions regarding our Automatic Payment service, please contact Customer Service at 866-921-5871.

Please retain a copy of this authorization for your records.

The Huntington National Bank is an Equal Housing Lender and Member FDIC. Lending products are subject to credit application and approval.

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