

Overdraft Overview.



We want you to avoid overdraft fees. Having a clearer understanding of overdrafts is a good place to start.

So, what is an overdraft?

In most cases, an overdraft is when the bank allows you to spend more money than you have in your account, rather than denying or returning a transaction. Keep in mind, when you spend more than you have in your account, it is always at the bank's discretion to decide whether or not to let a transaction go through. **There are circumstances where the bank will not allow your account to be overdrawn. See back page for a list of some examples.¹**

How could an overdraft fee occur?

Let's look at an example of an overdraft.



Let's say your account balance is at **\$50**



You then make a purchase with your debit card of **\$75**



The bank now has to decide whether to approve or deny this purchase, and takes into consideration which overdraft protection options you have selected.

- If the bank denies your purchase, your card is declined and you will not incur an overdraft fee.
- If the bank approves your purchase, you will then have overdrawn your account. This could result in an overdraft fee (\$37.50), **which could be eligible for 24-Hour Grace®**



A similar process also applies to checks.

The bank has the discretion to allow a check (that you write) to overdraw your account, and you may incur an overdraft fee. However, if the bank does not allow your account to be overdrawn and you don't have other funds available, they will return the check, which results in a return fee (\$37.50).

Please remember, return fees are not covered by 24-Hour Grace®

The best way to protect yourself from overdraft fees and return fees is to know your balance and be sure you don't spend money you don't have. **Here are 3 other things you should consider doing:**

- 1** Sign up for Overdraft Protection and link a savings account to your checking account. We offer free transfers from savings when you're overdrawn.²
- 2** Decide what overdraft options you want for your debit card, ATM transactions, checks and automatic payments/transfers. Talk to a banker to learn what each option means for you.
- 3** Understand the different tools and services Huntington offers to help you avoid overdraft fees. Ask your banker about alerts, 24-Hour Grace,[®] All Day Deposit,SM and online and mobile banking.

How to avoid overdraft fees with 24-Hour Grace.[®]

Our 24-Hour Grace[®] feature is designed to give you more time to make a deposit in order to avoid an overdraft fee.³ **24-Hour Grace[®] applies only after we allow a transaction to go through, your account is overdrawn and you make a deposit that meets the following criteria:**



Right Time:

Make a deposit before midnight the next business day.⁴



Right Amount:

Make a deposit or transfer that brings your account balance positive, including new transactions from that day.

At Huntington, we have several options for you to consider.

Options to Consider	What it Covers				Your Options	What it Means
	Checks	Electronic Payments & Transfers	Debit Card Purchases	ATM Withdrawals		
<p>Overdraft Protection Services (Ability to link accounts for automatic transfers)</p>	✓	✓	✓	✓	<p>Link a Savings Account or Money Market Account</p> <p>Link a Voice Credit Card®</p> <p>Link a Personal Credit Line</p>	<p>Money can be transferred to cover overdrafts in increments of \$100. The transfer fee is \$0.²</p> <p>Money can be transferred to cover overdrafts up to 10% of your available credit limit. The transfer fee is \$0.</p> <p>Transfers are subject to the applicable cash advance APR and are not subject to a grace period.⁵</p> <p>Money can be transferred to cover overdrafts up to your available credit in increments of \$100. The transfer fee is \$0.</p> <p>Transfers are subject to the applicable personal credit line APR and are not subject to a grace period.⁵</p>
<p>Overdraft options for ATM & Debit Card Transactions</p>			✓	✓	<p>Opt In</p> <p>Opt Out (Default Election)</p>	<p>The bank has your permission to consider authorizing transactions even if you don't have enough funds in your account. (It's still at the bank's discretion to decide.)</p> <p>You could incur overdraft fees if your account remains overdrawn after midnight the next business day.⁴</p> <p>If Huntington elects not to overdraw your account, your transaction could still be declined.</p> <p>Transactions may be declined if you don't have enough money in your account. You will not incur an overdraft fee.</p>
<p>Overdraft options for Checks, Electronic Payments and Transfers</p>	✓	✓			<p>Opt In (Default Election)</p> <p>Opt Out</p>	<p>The bank has your permission to consider paying transactions even if you don't have enough funds in your account. (It's still at the bank's discretion to decide.)</p> <p>You could incur overdraft fees if your account remains overdrawn after midnight the next business day.⁴</p> <p>If Huntington elects not to overdraw your account, your transaction will likely result in a return fee and additional fees from the merchant.</p> <p>Transactions may be declined if you don't have enough money in your account. This could result in a return fee from Huntington and additional fees from the merchant.</p>

Summary of fees to avoid.

Type of Fee	What it Costs	What it Means	Would 24-Hour Grace [®] apply?
Overdraft Fee ⁶	\$37.50	Fee charged if we allow a transaction to go through even though you don't have enough money in your account.	✓
Extended Overdraft Fee	\$25	Fee charged if your account is overdrawn five or more consecutive calendar days. An additional \$25 fee will be charged each additional week your balance remains overdrawn (limit of four fees or \$100).	X
Return Fee ⁶	\$37.50	Fee charged when you don't have enough money in your account and we return an item (for example, a check is "bounced" or a transaction is returned unpaid).	X

You can change any of your overdraft elections anytime by visiting a Huntington branch or calling 1-800-480-BANK (2265).



Understand the different tools and services Huntington offers to help you avoid overdraft fees.

Overdraft Overview

huntington.com/overdraft

All Day DepositSM for ATM and Mobile App

huntington.com/allday

24-Hour Grace[®]

huntington.com/grace

Mobile Banking Alerts

huntington.com/alerts

¹ The bank systematically evaluates your ability to overdraft based on a variety of factors such as tenure, deposit frequency, overdraft history, bankruptcy history, etc.

² Regulations limit the number of transfers that can be made on savings and money market accounts during a calendar month or statement cycle. See additional information in the Account Documents.

³ If your account is overdrawn, we'll give you more time to make it right to avoid the overdraft fee. To find out how 24-Hour Grace[®] works, visit huntington.com/grace.

⁴ We must receive your deposit by the next business day after your account is overdrawn by making a deposit at a branch before closing or before midnight at an ATM, by mobile deposit, or online transfer.

⁵ Remember that the terms and conditions for funding account still apply, such as interest and transaction limitations.

⁶ The first overdraft fee in a 12-month period is \$23. There is no overdraft fee assessed when an account is overdrawn by less than \$5. Limit of four fees per day.

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