

Huntington 25 Interest Checking Account



PERSONAL ACCOUNT CHARGES FORM

1 EVERYDAY TRANSACTIONS

Monthly Maintenance Fee	\$25.00	Fee waived for each monthly statement period where your Total Relationship Balance is at least \$25,000. See Section 5 for details.
ATM Fees	None	Huntington ATM transactions, transfers and mini-statements.
	\$3.00	Each non-Huntington ATM transaction; plus any fee charged by ATM owner (see details for non-Huntington ATM cash withdrawal waiver).
	\$2.00	Each Huntington ATM extended statement.
International Transactions	3%	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 owner. Exchange rate may affect posted amount.
Statements	Free	Have your monthly statement delivered electronically or mailed to you.
Ordering Checks	Free	No fee for any style you choose.
Non-Huntington ATM Cash Withdrawal Fee Waiver	Unlimited	Non-Huntington ATM Cash Withdrawal fees assessed by Huntington will be waived, and on the same transaction Huntington will reimburse you for cash withdrawal fees charged by the owner of a non-Huntington ATM. Waiver and reimbursement does not include any other fees charged by the owner of a non-Huntington ATM for other transactions (for example a balance inquiry), and such fees may be included as part of the withdrawal amount.
Minimum Deposit to Open	None	No minimum deposit needed to open the account.
Interest Bearing	Yes	

2 EVERYDAY ACCOUNT MANAGEMENT

OVERDRAFT PROTECTION PLAN TRANSFER FEES

Deposit to Deposit	None	Transfer from a linked savings or money market deposit account.
Credit Card	None	Transfers will be treated as Cash Advances with no grace period and subject to the Cash Advance APR.
Personal Credit Line	None	Transfers subject to Personal Credit Line APR with no grace period.
Checking Reserve Account	\$12.00	Monthly participation fee charged to your checking reserve account.

3 OVERDRAFT AND RETURN FEES

Overdraft Fee	\$36.00	Per overdraft item. No overdraft fees unless final account balance for the day is overdrawn by more than \$50. Limit of 4 overdraft fees per day. Examples are overdrafts caused by check, in-person withdrawal, debit card purchase, ATM withdrawal or other electronic means.
Fee charged if we allow transactions to go through even though you don't have enough money in your account.		

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3 OVERDRAFT AND RETURN FEES - CONTINUED

Return Fee **\$36.00** Return Fee charged each time an item is not paid. Limit of 4 return fees per day. Examples are return of checks or withdrawals by electronic means. There is no fee for declined ATM or debit card authorizations.

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).

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.

Remember, if we decide to waive a fee, the terms of the Account Documents will not change and we are not required to waive that fee again in the future.

ATM & Debit Card Transactions: We generally won't authorize ATM or debit card transactions when you don't have enough money available in your account unless you opt in to overdraft options for ATM and Debit card transactions. Learn more at <https://www.huntington.com/disclosures/REGEOODDISCLOSURE.pdf>

See your Account Documents under "Special Rules for Pending Transactions" for an explanation of how ATM and debit card transactions impact when we charge Overdraft Fees or Return Fees.

Sometimes, even if you have opted out of ATM and Debit card transactions, those transactions may cause an overdraft in your account even if there is not enough money available. In that case, we will NOT charge an Overdraft Fee. As a result, you may incur more Overdraft Fees from us when you opt in to overdraft options for ATM and Debit cards.

Other Types of Transactions: You have the option to request that we pay or return check or ACH transactions when there is not enough money in your Account. This election is separate from your opt-in or opt-out choice for ATM and Debit card transactions.

Remember, the decision to pay, return, or decline any transactions is at our discretion regardless of the elections you make.

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. 24-Hour Grace does not apply to Extended Overdraft Fees.

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.

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3 OVERDRAFT AND RETURN FEES - CONTINUED

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 Return Fees. 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 Return Fees 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.

Please visit huntington.com/grace for further details about this service.

TRANSACTION POSTING ORDER

On Business Days, we post deposits and credits first, followed by specific categories of debits, which may include checks, ACH transactions, and electronic transactions (such as Debit Card and ATM transactions). Fees and interest (if any) are posted last. Within the specific categories of debits:

- We post electronic transactions in chronological order by using the date and time assigned to the transaction and that date and time could be in a different time zone from where you are conducting the transaction.
- We post checks in check number order, unless the check is cashed in the branch, in which case we post those checks first.
- We post other transactions in low-to-high order based on amount within their specific categories.

We try and post debit transactions in the order in which you spent your money. Because the transactions involved in posting order can vary from customer to customer, the description above is generally how we handle transaction posting order. However, we may change our transaction posting order at any time in our discretion without notice to you.

4 OTHER SERVICES FROM HUNTINGTON

Stopping Payment	\$31.00	Each request to stop a payment.
Foreign Currency Fee	\$8.00	Fee for depositing or ordering foreign currency; exchange rates will apply.
Return Deposit Item	\$10.00	Each item you deposit that is rejected by another financial institution and returned to us.
Expedited Delivery	\$25.00	Fee for expedited delivery of your debit or ATM card.
Cashier Check	\$6.00	Per check
Wire Transfer - Internal	\$10.00	Each outgoing wire from a Huntington account to a Huntington account.
Wire Transfer - Domestic Incoming	\$15.00	Each Domestic Incoming Wire Transfer.
Wire Transfer - Foreign/International Incoming	\$15.00	Each Foreign/International Incoming Wire Transfer.
Wire Transfer - Domestic Outgoing	\$25.00	Each Domestic Outgoing Wire Transfer.
Wire Transfer - Foreign/International Outgoing	\$75.00	Each Foreign/International Outgoing Wire Transfer.
Image Statement	\$2.00	Each periodic statement with images of cleared checks.
Document Copies	\$5.00	Per request
Garnishment	\$75.00	Maximum amount that will be charged for processing a garnishment order.
Dormant Account	\$5.00	Per month charge if account is inactive for 12 months; waived if you have at least a \$50 balance after adding all of your personal deposit account balances with us or for minor accounts. Not charged for accounts in FL.

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5 TOTAL RELATIONSHIP BALANCE

You can avoid the monthly checking maintenance fee for any statement period on this checking account when you keep a total relationship balance of at least \$25,000 in eligible deposits held directly with us or investments made through our affiliate, The Huntington Investment Company. Eligible deposits are this account and any other checking, money market, savings, certificate of deposit (CD), and individual retirement (IRA) accounts owned by you. Eligible investments are those in your name which The Huntington Investment Company reports to our deposit system for inclusion in the total relationship balance, and generally include investments (both IRA and non-IRA) held in brokerage accounts and certain direct investments in mutual funds and annuities, as well as retail life insurance products. We figure the total relationship balance each month by adding the qualifying balances, as we determine them, for all of your eligible accounts to the average daily balance of this checking account for the monthly 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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