

# Huntington 25 Interest Checking Account

## PERSONAL ACCOUNT CHARGES FORM



### 1 EVERYDAY TRANSACTIONS

<b>Monthly Maintenance Fee</b>	<b>\$25.00</b>	Fee waived for each monthly statement period where your Total Relationship Balance is at least \$25,000. See Section 5 for details.
<b>ATM Fees</b>	<b>NONE</b>	Huntington ATM withdrawals, transfers and mini-statements.
	<b>\$2.00</b>	Each non-Huntington ATM transaction; plus any fee charged by ATM operator (see details for non-Huntington ATM cash withdrawal waiver). Each Huntington ATM extended mini-statement.
<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 rate may affect posted amount.
<b>Ordering Checks</b>	<b>FREE</b>	No fee for any style you choose.
<b>Non- Huntington ATM Cash Withdrawal Fee Waiver</b>	<b>Unlimited</b>	Waiver of non-Huntington ATM Cash Withdrawal fees assessed by Huntington. Huntington will also reimburse you for fees on the same transactions charged by the owner of a non-Huntington ATM or other terminal. You will be responsible for any additional fees for ATM transactions charged by the owner of a non-Huntington ATM, and such fees may be included as part of the withdrawal amount.

### 2 EVERYDAY ACCOUNT MANAGEMENT

#### OVERDRAFT PROTECTION PLAN TRANSFER FEES

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

### 3 OVERDRAFT AND RETURN FEES

<b>Overdraft Fee</b>	<b>\$37.50</b>	Per occurrence of an overdraft item, except \$23 for first occurrence in prior 1-year period. No overdraft fees unless final account balance for the day is overdrawn by more than \$4.99. Limit of 4 fees per day. Examples are overdrafts caused by check, in-person withdrawal, debit card purchase, ATM withdrawal or other electronic means.	An "occurrence" means a day for which there is at least one transaction in your account to cover, whether we pay or return the transaction and whether or not we charge a fee.
<b>Return Fee</b>	<b>\$37.50</b>	Per occurrence of a returned item, except \$23 for first occurrence in prior 1-year period. Limit of 4 fees per day. Examples are return of checks and transfers, or withdrawals by electronic means.	

See reverse side for more information

### 3

## OVERDRAFT AND RETURN FEES - CONTINUED

<b>Extended Overdraft Fee</b>	<b>\$25.00</b>	Fee charged if your account is overdrawn five or more consecutive calendar days. Also charged on the same day (or the next business day if that day is not a business day) for each subsequent week your account is continuously overdrawn. Maximum of four \$25 fees during each continuous overdraft period. No fee if balance overdrawn is less than \$10. Counts as being overdrawn if caused by any debit, including fees.
-------------------------------	----------------	---

**ATM & Debit Card Transactions:** We won't authorize ATM withdrawals or debit card purchases when you don't have enough available money in your account unless you opt in to debit overdraft service. Learn more at [huntington.com/disclosures/regeoddisclosure.pdf](http://huntington.com/disclosures/regeoddisclosure.pdf).

Also, these types of transactions may cause a pending authorization until the transaction is finally settled later that day or in the next few days. See your account Rules and Regulations under "Special Rules for Pending Transactions". The amount of the pending authorization may not be available to pay other items. This may cause checks or other items to overdraw your account or to be returned unpaid. However, we will not charge Overdraft Fees or Return Fees for overdrafts or returns caused by a pending authorization.

When ATM and debit card transactions settle for payment, they may cause an overdraft if there is not enough available money in your account at that time. In that case, we will charge an Overdraft Fee unless you have opted out of debit overdraft service.

**Other Types of Transactions:** For other types of transactions, such as checks, if you don't have enough money in your account to cover them, we may allow you to overdraw your account or we may return the item.

**24-Hour Grace<sup>®</sup>:** For any business day that your account is overdrawn at the end of the day and one or more Overdraft Fees are incurred, we will waive those Overdraft Fees if your account is not overdrawn by more than \$4.99 at the end of the next business day. A "business day" does not include Saturdays, Sundays or

federal holidays even if one or more of our branches are open on those days. For example, we will waive Overdraft Fees incurred on Friday if your account is not overdrawn by more than \$4.99 at the end of the business day on the following Monday.

Any deposit or transfer to cure the overdraft must be made prior to midnight at the end of that next business day. In figuring the amount needed to cure the overdraft, remember to take into consideration other transactions that may be posted to your account that will affect the amount needed to cure. Examples of such other transactions are checks, withdrawals, transfers, purchases, payments or other debits. We do not become aware of these other transactions until they are presented to us for payment or settlement. Transactions affecting your account are presented to us all during the next business day on which you need to cure. We do not completely know all transactions that will be presented for that next business day until we finish processing after the end of that next business day. Thus, during the time you have to cure on the next business day, only you know all of your transactions that may affect the amount needed to cure. 24-Hour Grace does not apply to Extended Overdraft Fees or Return Fees, nor does it affect the number of overdraft occurrences for purposes of determining the amount of an Overdraft Fee.

Please visit [huntington.com/grace](http://huntington.com/grace) for further details about this service.

See next page for more information

## 4

## OTHER SERVICES FROM HUNTINGTON

<b>Stopping Payment</b>	<b>\$31.00</b>	Each request to stop a payment.
<b>Return Deposit Item</b>	<b>\$10.00</b>	Each item you deposit that is rejected by another financial institution and returned to us.
<b>Monthly Mail Hold</b>	<b>\$5.00</b>	Each month we hold your paper statements for you to pick up at a later date.
<b>Money Order</b>	<b>\$5.00</b>	Per order
<b>Cashier Check</b>	<b>\$6.00</b>	Per Check
<b>Traveler's Cheques</b>	<b>2%</b>	of face value
<b>Wire Transfer</b>	<b>\$25.00</b>	Domestic Outgoing <b>\$15.00</b> Domestic Incoming
	<b>\$75.00</b>	Foreign/International Outgoing <b>\$15.00</b> Foreign/International Incoming
<b>Image Statement</b>	<b>\$2.00</b>	Each periodic statement with images of cleared checks.
<b>Document Copies</b>	<b>\$5.00</b>	Per page
<b>Garnishment</b>	<b>\$75.00</b>	Maximum amount that can be charged for processing a garnishment order

## CLOSING YOUR ACCOUNT

<b>Dormant Account</b>	<b>\$5.00</b>	Per month charge if checking account is inactive for 6 months; waived with a minimum balance of at least \$1,000 or for minor accounts. Not charged for accounts in IN and FL.
<b>Early Account Closing</b>	<b>\$25.00</b>	For closing your account within 180 days of opening it.

## 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 a combination of deposits held directly with us or investments made through our affiliate, The Huntington Investment Company. Eligible deposits are this checking account and your personal money market, savings, certificate of deposit (CD), and individual retirement (IRA) accounts. 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. You must ask us to link eligible accounts for them to be included in the total relationship balance. Eligible accounts you have linked to other checking accounts cannot be linked to this checking account. We figure the total relationship balance each month by adding the qualifying balances, as we determine them, for all of your eligible linked accounts to the average daily balance of this checking account for the monthly statement period.



MasterCard® is a registered trademark of MasterCard International.

iPhone® and iPad® are registered trademarks of Apple, Inc., registered in the U.S. and other countries. Android™ is a trademark of Google Inc.

The Huntington National Bank is an Equal Housing Lender and Member FDIC. ®, Huntington®, and 24-Hour Grace® are federally registered trademarks of Huntington Bancshares Incorporated. The 24-Hour Grace® system and method is patented. US Pat. No. 8,364,581.

©2014 Huntington Bancshares Incorporated.

Investment and insurance products and services are offered through The Huntington Investment Company, Registered Investment Advisor, Member FINRA/SIPC, and a wholly-owned subsidiary of Huntington Bancshares Incorporated. Investment and insurance products are:

**NOT A DEPOSIT • NOT FDIC INSURED • NOT GUARANTEED BY THE BANK • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE**




## Addendum

### Earn 10% more points for rewards for your Huntington Voice Card™

When you open this consumer deposit account, you may qualify for a 10% Bonus on points earned for rewards on your Huntington Voice Card. You must have chosen the Rewards option on your Huntington Voice Card and maintain this consumer deposit account to qualify. If your consumer deposit account or Huntington Voice Card is closed you will no longer qualify for this bonus. The 10% bonus is calculated each day by adding together your rewards points earned for each net purchase and multiplying that total by 10%. The 10% Bonus in points will be added to your reward point totals and will be reflected on your credit card statement each month.

An Early Account Closing Fee will apply to the consumer deposit account closed within 180 days of opening.

This "Addendum" is part of the Account Documents for the consumer deposit account you are opening.

Member FDIC. ® and Huntington® are federally registered service marks of Huntington Bancshares Incorporated. © 2014 Huntington Bancshares Incorporated.