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Have a Question or Concern?

Stop by your nearest [Customer](#)
Huntington office or [Information](#)
contact us at: [Privacy Notice](#)

1-800-480-BANK (2265)

www.huntington.com

Huntington 5 Interest Checking Account

Account: -----4324

Statement Activity From:
05/06/21 to 06/07/21

Beginning Balance	\$95.14-
Credits (+)	3,162.50
Debits (-)	3,030.00
Total Fees (-)	42.50
Ending Balance	\$5.14-
Average Balance	125.92
Low Balance	0.14-

Deposit / Credit Activity (+)

Account: -----4324


Date	Description	Amount
05/06	DEBIT CARD PROVISIONAL CREDIT ISSUED	460.00
05/06	DEBIT CARD PROVISIONAL CREDIT ISSUED	460.00
05/06	RETURN/OVERDRAFT FEE REFUND	37.50
05/06	RETURN/OVERDRAFT FEE REFUND	37.50
05/06	EXTENDED OVERDRAFT FEE REFUND	25.00
05/06	EXTENDED OVERDRAFT FEE REFUND	25.00
05/06	24-HOUR GRACE OVERDRAFT FEE WAIVER	37.50
05/12	UIA PRE-PAID CAR UI BENEFIT May 10 169900832	520.00
05/17	UIA PRE-PAID CAR UI BENEFIT May 13 420194080	520.00
05/26	UIA PRE-PAID CAR UI BENEFIT May 24 1587420960	1,040.00

Check Activity (-)

Account: -----4324

Check #	Amount	Date Paid	Check #	Amount	Date Paid
441929	400.00	05/10	444985*	560.00	05/12
441936*	500.00	05/10	763557*	1,040.00	05/26

Investments are offered through the Huntington Investment Company, Registered Investment Advisor, member FINRA/SIPC, a wholly-owned subsidiary of Huntington Bancshares Inc.

The Huntington National Bank is Member FDIC. ®, Huntington® and 24-Hour Grace® are federally registered service marks of Huntington Bancshares Incorporated. The 24-Hour Grace® system and method is patented: US Pat. No. 8,364,581, 8,781,955, 10,475,118, and others pending. ©2021 Huntington Bancshares Incorporated.

**Check Activity (-)****Account: -----4324**

Check #	Amount	Date Paid	Check #	Amount	Date Paid
763718*	520.00	05/17			

(*) Indicates the prior sequentially numbered check(s) may have 1) been voided by you 2) not yet been presented 3) appeared on a previous statement.

Other Withdrawal / Debit Activity (-)**Account: -----4324**

Date	Description	Amount
05/06	OVERDRAFT FEE	37.50
06/07	STRIPE TRANSFER ST-M8L2L2M1G7W0	10.00
06/07	MONTHLY CHECKING FEE	5.00

Total Overdraft Fees and Return Fees Summary**Account: -----4324**

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$37.50	\$300.00
Total Return Fees	\$0.00	\$0.00

	Total for this Period	Total Year-to-Date
Total Refunds of Overdraft and Return Fees	\$162.50	\$200.00
Portion due to 24-Hour Grace Waivers	\$37.50	\$37.50

Huntington 5 Interest Checking Balance Activity**Account: -----4324**

Date	Balance	Date	Balance	Date	Balance
05/05	95.14-	05/12	9.86	06/07	5.14-
05/06	949.86	05/17	9.86		
05/10	49.86	05/26	9.86		

In the Event of Errors or Questions Concerning Electronic Fund Transfers**Contacting Us About Errors and Questions****Reporting: How, When, Where and What:**

- Call us or write to us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transaction. You may call our toll-free number, 1-800-480-BANK (2265), or write to The Huntington National Bank, EA4W61 P.O. Box 1558, Columbus, Ohio 43216.
- We must hear from you no later than 60 days after we sent (or made available) the FIRST statement on which the problem or error appeared. Please provide the following information:
 - Your name and account number (if any).
 - A description of the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 - The dollar amount of the suspected error.

Our Investigation:

- **Timing:** We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly.
- **Provisional (i.e. Temporary) Credits:** If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days; we are not required to provisionally credit your Account.

Verification of Electronic Deposits If you have authorized someone to make regular electronic fund transfers of money to your account at least once every sixty days, you can call to find out whether or not the deposit has been received by us, call either 1-614-480-BANK or call toll free 1-800-480-BANK.

Balancing Your Statement - For your convenience, a balancing worksheet is available on our web site www.huntington.com under the Planning & Tools section, or at your local branch.



IMPORTANT INFORMATION ABOUT YOUR HUNTINGTON ACCOUNT(S)

We have made important changes to your checking, savings and money market account(s) as described in this notice. Please retain this document for your records as these changes are made as part of your *Consumer Deposit Account Agreement, including your Personal Account Charges* form.

If you have questions or would like a complete copy of the Agreement simply visit your local Huntington office, call your Banker or call (800) 480-2265 to speak to a Customer Service Center Specialist. You may also obtain a copy here <https://www.huntington.com/account-disclosures>

Effective June 14, 2021, a new section "20. "Early Pay" is added to your Agreement:

1. EARLY PAY

a. Overview

You may receive a direct deposit up to two days early with our service called Early Pay. We will not charge you a fee for this service.

b. Eligibility

Early Pay comes automatically if you have 1) a checking account with us, 2) a recurring qualifying direct deposit, and 3) provided us a valid email address.

Savings and money market accounts are not eligible for the Early Pay service. Qualifying direct deposits must be recurring (that is occur on a regular basis) and consistent of income or some other benefit, for example, social security or military benefits. It is in our discretion to identify which direct deposit will qualify for the Early Pay service. We may take up to 90 days to identify the recurring qualifying direct deposit but you could receive the service sooner.

c. How it Works

The way it works is we receive notice of a recurring qualifying direct deposit, and we may advance you that money before the direct deposit is sent to us. Once the direct deposit is sent to us, we use (and you agree we can use) the funds we receive to pay back the funds we advanced before that money is transferred to your checking account. Because of this process, when we collect the money advance we will not (a) overdraw your checking account, (b) charge you an overdraft fee (because your account would not be overdrawn from this process, (c) close your checking account because of an overdraft or (d) try and collect more money than what was received by us. However, we will process a request, for example from your employer, to reverse a qualifying direct deposit, and that reversal may overdraw your checking account and result in a fee. Any dispute about this reversal or the qualifying direct deposit must be resolved directly between you and the party reversing the qualifying direct deposit.

d. Unenrollment and Availability

We may cancel your Early Pay service at any time. We may not be able to provide you the Early Pay service if: (a) we are not provided a notice before the qualifying direct deposit is sent, (b) the direct deposit is not qualifying, recurring, or does not contain a description that identifies it as such, or (c) you no longer receive recurring qualifying direct deposits.

Because of these and other unanticipated circumstances, we cannot guarantee you will receive the Early Pay service.

e. Cancellation of Service

You can opt out of the Early Pay service at any time, by contacting your local branch or call our service center at (800) 480-2265 and ask to be removed from the Early Pay service. You may still receive the Early Pay service while we are processing your request to opt out.

Effective July 26, 2021, these changes are made to your Consumer Deposit Account Agreement and Personal Charges



Account Form.

1. Within the Personal Account Charges Form titled "Overdraft and Return Fees" in the "Overdraft Fee" section, the first sentence referencing "first occurrence" is removed.

except \$23 for the first occurrence in prior 1-year period

2. Within the Personal Account Charges Form titled "Overdraft and Return Fees" in the "Overdraft Fee" section, the sentence regarding the limit of 4 fees per day is clarified to reference overdraft fees:

Limit of 4 overdraft fees per day

3. Within the Personal Account Charges Form titled "Overdraft and Return Fees" in the "Overdraft Fee" is changed to \$36.

4. Within the Personal Account Charges Form titled "Overdraft and Return Fees" in the "Return Fee" section, the first sentence referencing "first occurrence" is removed.

except \$23 for first occurrence in prior 1-year period

5. Within the Personal Account Charges Form titled "Overdraft and Return Fees" in the "Return Fee" section, the sentence regarding the limit of 4 fees per day is clarified to reference return fees:

Limit of 4 return fees per day

6. Within the Personal Account Charges Form titled "Overdraft and Return Fees" in the "Return Fee" is changed to \$36.
7. Within the Personal Account Charges Form titled "Overdraft and Return Fees", the following definition of "occurrence" for overdraft and return fees is removed entirely:

For both overdraft and return fees, 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.

8. Within the Personal Account Charges Form titled "Overdraft and Return Fees, the 24-Hour Grace provision will be updated to include eligibility for return items. The existing 24-Hour Grace provision is replaced by the following.

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, we will waive those Overdraft Fees if your account is not overdrawn by more than \$50 at the end of the next business day. 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 item, if you deposit enough funds to a) cover the amount of all the eligible returned items and b) your account is not overdrawn by more than \$50 by depositing enough funds by midnight CT at the end of that next business day. If your deposit only covers part or some of the eligible returned items, 24-Hour Grace will not apply. 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, your deposit must be enough to cover all of the overdraft and eligible return items, plus any other transactions that will post that day. Remember to take into consideration other transactions, such as checks or other debits, that may be posted to your account that will affect the amount needed to take advantage of 24-Hour Grace. We are unaware of these other 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.

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, 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, you will be charged Return Fees and Overdraft Fees. We may remove 24-Hour Grace from your account for unusual circumstances, such as fraud.

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

9. Within Section IV of the Consumer Deposit Account Agreement titled "Electronic Funds Transfer Services" in the "International Card Transactions" section, the first paragraph clarifies the currency conversion procedures for international card transactions:

i. If you use your card or card number for an international transaction and the transaction is in a currency other than U.S. Dollars, we will post the transaction to your Account in U.S. Dollars based on the applicable currency exchange rate used by Mastercard International. Mastercard's currency conversion procedure is based on rates observed in the wholesale market or government-mandated rates, where applicable. The currency conversion rate that Mastercard uses for a particular transaction is the rate for the applicable currency on the date the transaction occurred. However, in limited situations, particularly where transaction submissions to Mastercard for processing are delayed, the currency conversion rate that Mastercard uses may be the rate for the applicable currency on the date that the transaction is processed. Also, networks through which an international transaction occurs may charge fees that are added to the transaction amount. As a result, the amount posted to your Account may be a different amount than the original amount of the transaction.