

THE HUNTINGTON NATIONAL BANK  
PO BOX 1558 EA1W37  
COLUMBUS OH 43216-1558



JIELU WANG  
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CHICAGO IL 60601-2916

*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](http://www.huntington.com)

### ***Huntington Relationship Summary***

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Statement Period from 06/26/19 to 07/26/19


#### ***Account Balances***

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Account Type	Number	Date	Balance
Asterisk-Free Checking	02591842319	07/26	666.10
Huntington Premier Savings	04598820840	07/26	1,536.46
<b>Total Balance</b>			<b>\$2,202.56</b>

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

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***Asterisk-Free Checking Account******Account: 02591842319***

Statement Activity From: 06/26/19 to 07/26/19	<b>Beginning Balance</b>	<b>\$666.10</b>
	Credits (+)	0.00
	Debits (-)	0.00
	Total Fees (-)	0.00
	<b>Ending Balance</b>	<b>\$666.10</b>
	Average Balance	666.10
	Low Balance	666.10

Your savings account 04598820840 is tied for overdraft protection to account 02591842319.

***Huntington Premier Savings Account******Account: 04598820840***

Statement Activity From: 06/26/19 to 07/26/19	<b>Beginning Balance</b>	<b>\$1,536.46</b>
	Credits (+)	0.00
	Debits (-)	0.00
	Total Fees (-)	0.00
	<b>Ending Balance</b>	<b>\$1,536.46</b>
	Average Balance	1,536.46
	Low Balance	1,536.46

Interest earned this statement period \$0.02\*

(\*) This amount represents interest accrued on your account during this statement period. Interest is available for withdrawal when paid to your account.

Annual Percentage Yield Earned this statement period 0.01%

**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](http://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 *Account Documents* (the "Agreement").

Effective July 29, 2019, these changes are made to your Agreement:

### **IF YOU OWE US MONEY**

If you owe a debt to us (including any overdrafts or fees owed) whether jointly with another or individually, you agree that we may use the money in any of your Accounts to pay the debt, regardless of the source of the funds (unless prohibited by applicable law). This is our right of set-off. We will not be responsible for any check, item, or transaction that is returned because we set-off a debt against your Account. You agree to indemnify us and hold us harmless from any claim (including reasonable attorneys' fees) arising as a result of our exercise of our right of set-off. If we charge off your Account, it may be reported to the credit reporting agencies.

To the extent permitted by law, you agree that our right of set-off applies to all funds deposited into your Account, including funds received from the Social Security Administration and other federal or state agencies. If you owe us money, we may take different collection actions based on a variety of factors, including how much money you owe us.

## **STATEMENTS AND RECEIPTS**

### **a. Statements**

We will provide monthly statements if you have electronic banking transactions during the statement period. However, if your Account has a zero or positive balance and there is no activity (deposits, withdrawals, or transfers) on your Account, we may only provide a statement three months from the month in which activity last occurred on your Account. If we classify your Account as inactive, we may stop sending statements. You agree to notify us promptly if you change your address.

### **FEES**

Fees related to specific transactions may be deducted from your Account at any time. For some fees, like the fee for non-Huntington transactions, we may wait until the end of a statement cycle to add up the number of times the fee was assessed and aggregate the total into one charge.

**(3) OTHER CHECK DEPOSITS:** Checks drawn on The Huntington National Bank, U.S. Treasury checks, Federal Reserve Bank and Federal Home Loan checks, U.S. Postal Service money orders, State and Local Government Checks, cashier's, certified or teller's checks and Traveler's checks:

- The entire amount of your deposit will be available on the NEXT BUSINESS DAY after the business day we receive your deposit.
- If you have been a checking, savings, or money market account customer with us for 30 days or less, you will need a special deposit slip with your State and Local Government Checks, cashier's checks, certified checks, or teller's check in order for that deposit to be available the NEXT BUSINESS DAY. Otherwise those deposits will be available the SECOND BUSINESS DAY after the business day we receive your deposit. You can obtain a special deposit slip at any of our branches.