



MOMS CLUB OF LINDEN/FENTON
15332 BEALFRED DR
FENTON MI 48430-1711

Have a Question or Concern?

Stop by your nearest
Huntington office or
contact us at:

1-800-480-2001

[www.huntington.com/
businessresources](http://www.huntington.com/businessresources)

Huntington Community Business Checking

Account: -----4415

Statement Activity From: 06/01/23 to 06/30/23		Beginning Balance	\$756.20
		Total Service Charges (-)	0.00
		Ending Balance	\$756.20
Days in Statement Period	30		
Average Ledger Balance*	756.20		
Average Collected Balance*	756.20		
* The above balances correspond to the service charge cycle for this account.			

Service Charge Summary

Account:-----4415

Previous Month Service Charges (-)	\$0.00
Total Service Charges (-)	\$0.00


In the Event of Errors or Questions Concerning Electronic Fund Transfers (electronic deposits, withdrawals, transfers, payments, or purchases), please call either 1-614-480-2001 or call toll free 1-800-480-2001, or write to The Huntington National Bank Research - EA4W61, P.O. Box 1558, Columbus, Ohio 43216 as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic fund transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name, your business's name (if appropriate) and the Huntington account number (if any).
2. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error. We will investigate your complaint or question and will correct any error promptly.

Verification of Electronic Deposits If you authorized someone to make regular electronic fund transfers of money to your account at least once every sixty days, you can find out whether or not the deposit has been received by us, call either 1-614-480-2001 or call toll free 1-800-480-2001.

Balancing Your Statement - For your convenience, a balancing page is available on our web site <https://www.huntington.com/pdf/balancing.pdf> and also available on Huntington Business Online.

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. © 2023 Huntington Bancshares Incorporated.



IMPORTANT INFORMATION REGARDING YOUR DEPOSIT ACCOUNT(S) AND/OR TREASURY MANAGEMENT SERVICES

EFFECTIVE JULY 1, 2023

We are making the following changes to your business checking, savings, and/or money market account(s) as described in this notice. Unless otherwise specified, these changes are made as part of your *Business Account Charges Form*, which is part of your *Account Documents* (the "Agreement"). Please retain this document for your records.

Use of your account on or after July 1, 2023, indicates your acceptance of the changes. For more information about the changes, please contact your Relationship Manager or call us at 1-800-480-2001, Monday through Friday, 7:30am to 6:30pm ET.

Beginning on July 1, 2023, the updated terms and/or fees for the impacted account services will be as follows:

- In Section 1 titled "Everyday Transactions", the term "Monthly Account Service Fee" is changed to "Monthly Service Fee".
- In Section 1 titled "Everyday Transactions", the term "Branch or ATM Cash Deposits" is changed to "Cash Deposits", the "No Fee" definition is changed to "Up to \$2,500 of in branch or ATM cash deposits per month", and the \$0.30 fee definition is changed to "Per \$100 of in branch or ATM cash deposits over \$2,500".

The heading of Section 2, titled "Overdraft and Return Fees", is changed to "2. Overdraft Protection, Overdraft Fees and Return Fees".

- In previous Section 2, titled "Overdraft and Return Fees", the Overdraft Fee description is changed to "Per overdraft item posted to your account, up to a maximum of 3 overdraft fees per day" and a note is changed to "Overdraft fees are charged if we allow transactions to post to your account even though you do not have enough money in the account. 24-Hour Grace® and \$50 Safety Zone can help you avoid overdraft fees, please see Section 4 for more details".
- In previous Section 2, titled "Overdraft and Return Fees", the Return Fee description is changed to "Per presentment of an item to your account, returned unpaid, up to a maximum of 1 return item fee per day" and the note is changed to "Return fees are charged when your account balance is insufficient to pay an item being presented and we return the item without posting it to your account. There is no fee for declined ATM or debit card authorizations. 24-Hour Grace⁷ can help you avoid return fees. Please see Section 4 for more details."
- In previous Section 2, titled "Overdraft and Return Fees", the paragraphs beginning with "24-Hour Grace®: 24-Hour Grace is available for Overdraft Fees..." and ending with "...Please visit [huntington.com/grace](https://www.huntington.com/grace) for further details about this service." is moved to Section 4.

The heading of Section 3, titled "Overdraft Protection Transfer Plans", is changed to "3. Online Services, Statements and Other Service Fees".

- In previous Section 3, titled "Overdraft Protection Transfer Plans", the term "Deposit to Deposit" is changed to "Deposit-To-Deposit Overdraft Protection Transfer Plan" and this information is moved to Section 2, titled "Overdraft Protection, Overdraft Fees and Return Fees".
- In previous Section 3, titled "Overdraft Protection Transfer Plans", the term "Overdraft Line of Credit Annual Fee" is changed to "Checking Reserve (Annual Maintenance)", the fee is changed to "No Fee", the description is changed to "Subject to credit application and approval" and this information is moved to Section 2, titled "Overdraft Protection, Overdraft Fees and Return Fees".
- In previous Section 3, titled "Overdraft Protection Transfer Plans", the term "Credit Card Overdraft Protection Transfer Plan" is added with "No fee", and a description of "For each transfer, however, transfers will be treated as Cash Advances with no grace period and subject to the Cash Advance limits and APR" and this information is moved to Section 2, titled "Overdraft Protection, Overdraft Fees and Return Fees".

The heading of Section 4, titled "Online Services", is changed to "4. Overdraft and Return Fee Relief and 24-Hour Grace".

- In previous Section 4, titled "Online Services", a description for Bill Pay is added as "For access to Huntington's Online Bill Pay service and transactions you authorize from the bill pay service" and this information is moved to Section 3 titled "Online Services, Statements and Other Service Fees".

- In previous Section 4, titled "Online Services", the description for Online Banking is added as "For online banking access and use of the Business Hub" and this information is moved to Section 3 titled "Online Services, Statements and Other Service Fees".
- In previous Section 4, titled "Online Services", the term "Business Online" is changed to "Business Online - BOL" and the description "Per month for each company access to Business Online with Standard Reporting, which offers individualized employee entitlements with tokenized access; Fees vary for other business Online Packages" and this information is moved to Section 3 titled "Online Services, Statements and Other Service Fees".
- In previous Section 4, titled "Online Services", the term "PC Banking Downloads" is changed to "PC Banking Downloads (direct connect to business software)", the description is changed to "Per month for unlimited data downloads of your account information into business management software using an automated direct connect functionality", and this information is moved to Section 3 titled "Online Services, Statements and Other Service Fees".
- In previous Section 4, titled "Online Services", the description for Check Block is changed to "Per month, per account enrolled in Check block services" and this information is moved to Section 3 titled "Online Services, Statements and Other Service Fees".
- In previous Section 4, titled "Online Services", the description for Reverse Positive Pay is changed to "Per month, per account enrolled in Reverse Positive Pay services", the fee for Reverse Positive Pay is changed to \$8.00, a note is added as "Note: Individual accounts may utilize either the Check Block service or the Reverse Positive Pay service, but both services may not be added to an account at the same time", and this information is moved to Section 3 titled "Online Services, Statements and Other Service Fees".

Section 5, titled "Statements" is changed to "5. Total Relationship Balances" and the entire contents of Section 6 titled "Total Relationship Balances" is moved to Section 5. Section 6 is removed

- In previous Section 5, titled "Statements", the term "Online Statement" is changed to "Paperless Statements", a description is added as "When you enroll in online banking and self-enroll in paperless statements in lieu of statements delivered in the mail" and this information is moved to Section 3 titled "Online Services, Statements and Other Service Fees".
- In previous Section 5, titled "Statements", the description for Mailed Statements is changed to "Per mailed statement, per month; waive this fee by enrolling in paperless statements online" and this information is moved to Section 3 titled "Online Services, Statements and Other Service Fees".
- In previous Section 5, titled "Statements", the Mailed Image Statements fee is changed to \$7.00, the description is changed to "Per mailed statement with up to 10 mini-check images per month" and this information is moved to Section 3 titled "Online Services, Statements and Other Service Fees".
- In previous Section 5, titled "Statements", the item "Custom Timed Statements" is removed entirely.

The following items have been removed from the Miscellaneous Fees Section and changed within the document as stated.

- In previous Section titled "Miscellaneous Fees", the description for ATM Fees-Huntington is changed to "For each Huntington ATM withdrawal, transfer, or balance inquiry", the description for ATM Fees-Non-Huntington is changed to "For each Non-Huntington ATM transaction, plus any fee charged by the ATM owner. An ATM transaction is a withdrawal, transfer, or balance inquiry.", and this information is moved to Section 1, titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", the description for Deposit Correction is changed to "No fee", the description is changed to "For each deposit correction processed on your account" and this information is moved to Section 1, titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", the description for Dormant Fee is changed to "Per month, if your combined business account balances are less than \$50 and no customer-initiated transactions have occurred in the prior 12 months (Does not apply to accounts located in Florida)" and this information is moved to Section 1 titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", the item International Transactions has moved to Section 1, titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", the term "Photocopy" is changed to "Document Copies (Photocopy Fee)", the fee is changed to \$10.00, the description is changed to "Per page printed as a result of a request you make to research items on your account" and this information is moved to Section 3, titled "Online Services, Statements and Other Service Fees".
- In previous Section titled "Miscellaneous Fees", the line for "Real-Time Payments (RTP) - Credit Received" is moved to Section 1, titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", a description for Return Item Process - Reclear Item is added as "Per

item that is marked as a Returned Deposited Item but is re-deposited to your account at another financial institution without special processing or manual entry" and this information is moved to Section 3, titled "Online Services, Statements and Other Service Fees".

- In previous Section titled "Miscellaneous Fees", the Returned Deposited Item fee is changed to \$15.00, a description is added as "Per item you presented for deposit, but is rejected by another financial institution and returned to Huntington; does not apply when a returned item is able to be re-deposited as a Return Item Process - Reclear Item" and this information is moved to Section 3, titled "Online Services, Statements and Other Service Fees".
- In previous Section titled "Miscellaneous Fees", the Stop Payment (not via online) fee is changed to \$35.00, and a description is added as "For each Stop Payment request initiated through a Huntington associate". An item is added as "Stop Payment (via online)" with a fee of \$27.00, a description added as, "For each Stop Payment request you submit online" and this Section is moved to Section 3, titled "Online Services, Statements and Other Service Fees".
- In previous Section titled "Miscellaneous Fees", a description for Wire Transfer-Domestic Incoming is added as "For each incoming domestic wire received on your account" and this information is moved to Section 1, titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", a description for Wire Transfer-International Incoming is added as "For each incoming international wire received on your account", and this information is moved to Section 1, titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", a description for Wire Transfer-Domestic Outgoing is changed to "For each outgoing domestic wire initiated by a Huntington associate" and this information is moved to Section 1, titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", a description for Wire Transfer-International Outgoing is changed to "For each outgoing international wire initiated by a Huntington associate", and this information is moved to Section 1, titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", the description for Zelle Transactions is changed to "For each transaction sent or received on your account" has moved to Section 1, titled "Everyday Transactions".
- In previous Section titled "Miscellaneous Fees", the note of "Deposits of any single check of \$100,000,000 or more incur a fee for travel and other expenses necessary to directly present the item to the originating institution.", has been updated to "Note: Deposits of any single check of \$100,000,000 (one hundred million dollars) or more incurs a fee for travel and other expenses necessary to directly present the item to the originating institution." and this information is moved to Section 1, titled "Everyday Transactions".

We also want to inform you of upcoming price changes for Treasury Management Services. These changes will be effective **July 1, 2023**, and reflected on your July analysis statement (received in August). Please note, not all price changes may impact you. For questions regarding specific Treasury Management price changes, please contact your Relationship Manager, Treasury Management Advisor or call us at 1-800-480-2001, Monday through Friday, 7:30am to 6:30pm ET.

- ACH Origination, Transmission, and Third Party Fees
- AFI Sweep Fees
- Auto Credit Sweep Fees
- Automated Healthcare Solutions Fees
- Business Security Suite Fees
- Controlled Disbursement Fees
- Deposit Control Account Agreement Fees
- Disbursement Reconciliation Fees
- EDI Origination Fees
- Escrow Account Fees
- Lockbox Fees
- Returns Fees
- Safe Cash Manager Fees
- Stop Payment Fees
- Vault Services Fees
- Visual Archive Fees
- Wire Origination Fees (Manual, and Online)

As a reminder, use of your account on or after **July 1, 2023**, indicates your acceptance of the changes.