



MOM'S CLUB OF MORGANTOWN-E, WV
192 TIBBS RD
MORGANTOWN WV 26508-8123

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: -----5749

Statement Activity From: 06/01/21 to 06/30/21		Beginning Balance	\$897.61
		Total Service Charges (-)	0.00
		Ending Balance	\$897.61
Days in Statement Period	30		
Average Ledger Balance*	897.61		
Average Collected Balance*	897.61		
* The above balances correspond to the service charge cycle for this account.			

Service Charge Summary

Account:-----5749

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. © 2021 Huntington Bancshares Incorporated.



IMPORTANT INFORMATION ABOUT YOUR HUNTINGTON ACCOUNT(S)

We have made important changes to your business checking, savings and money market accounts as described in this notice. Please retain this document for your records as these changes apply to your Business Account Charges Form, Electronic Banking Card Addendum for Business Customers and your Business Deposit Account Agreement (the "Agreement").

If you have questions or would like a complete copy of the documents referenced above simply visit your local Huntington office, call your Banker or call 1-800-480-2001 to speak to a Customer Service Center Specialist.

Effective July 26, 2021, the following are changes to the Business Account Charges Form and the Electronic Banking Card Addendum for Business Customers.

1, Within Section 2 of the Business 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 with the following addition:

Limit of 4 Overdraft Fees per day.

2, Within Section 2 of the Business 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 with the following addition:

Limit of 4 Return Fees per day.

3, Within Section 2 of the Business Account Charges Form titled "Overdraft and Return Fees", the 24-Hour Grace provision will be updated to include eligibility for return items. The 24-Hour Grace provision is replaced entirely 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 for further details about this service.

4. Within Section 7 of the Business Deposit Account Agreement titled "Special Rules for Pending Transactions", subsection c. "Pending Credits" the following sentence is added before the last sentence in the paragraph:

c. Pending Credits

Please note 24-Hour Grace may not apply to certain accounts or Treasury Management Services.

Within the Electronic Banking Card Addendum for Business Customers, in the "International Transactions" section, the currency conversion procedures for international transactions are clarified:

International Transactions

If a card or Secret Code is used for an international transaction, the transaction may be in a currency other than U.S. Dollars. The transaction is an international transaction if the network that presents the transaction to us processes it as occurring outside of the United States, or its territories, possessions or facilities (such as a U.S. military base, U.S. embassy, or U.S. consulate). The transaction is also an international transaction regardless of location if the transaction was in a currency other than U.S. Dollars. We will post an international transaction in U.S. dollars based on Mastercard International's conversion procedure which 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 that the transaction occurred. However, in limited situations, particularly where transaction submission 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. There may be restrictions or prohibitions that prevent use of the card or Secret Code for certain international transactions or for transactions involving certain countries. We charge an international transaction fee that is a percentage of the amount posted to the account for an international transaction. See the applicable Business Account Charges Form for the applicable percentages.

5. Within the Electronic Banking Card Addendum for Business Customers, in the "Card and Secret Codes" section, the procedures for issuing Secret Codes are clarified:

We will send to you the cards for each of your Authorized Users along with any Secret Codes that are not preselected by Authorized Users. We reserve the right to limit the number of cards and Secret Codes issued. Each card will have its own Secret Code. An Authorized User must use a card and/or Secret Code to access the services we provide under the agreement. You agree to recover and return to us any cards that were given to a person who ceases to be an Authorized User.



Important Information regarding your Business Checking Account

The following price change will be effective July 1, 2021:

- Real-Time Payments (RTP) Credit Received: \$1.00 per item received using the RTP network

The following price changes will be effective July 1, 2021 if you use these treasury management services on your account:

- ACH Origination - Premium Processing Charge: This surcharge will no longer apply for items originated after 4:30pm EST
- Advanced Reporting - Current Day Item Reporting: \$0.05 per current day item reported
- Automated Credit Sweep - Monthly Maintenance: \$300.00 per month, per account
- Automated Funds Investment - FDIC-Insured MMA Monthly Maintenance: \$75.00 per month, per account
- Business Security Suite - ACH Positive Pay with Check Block: \$20.00 per month, per account
- Vault Deposit - Checks Only: \$0.75 per deposit ticket when depositing check(s) only through cash vault
- Vault Order - Currency Strap: \$0.60 per currency strap when ordered through cash vault
- Vault Order - Processing Fee: \$1.00 per online or phone order placed through cash vault
- Zero Balance Accounting - Concentration Account Monthly Maintenance: \$50.00 per month
- Zero Balance Accounting - Additional Account Monthly Maintenance: \$40.00 per month, per account

Use of your account on or after July 1, 2021 indicates your acceptance of the above changes.

For more information about the changes, please see your Huntington banker or call us at (800) 480-2001, Monday through Friday, 8:00 a.m. to 7:00 p.m. ET.