

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



BENJAMIN D CARPENTER
206 ALLYND BLVD
CHARDON OH 44024-1011

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

Asterisk-Free Checking Account

Account: 02773809646

Statement Activity From:
07/09/20 to 08/06/20

Beginning Balance	\$21.31
Credits (+)	23,007.10
Debits (-)	23,007.10
Total Fees (-)	0.00
Ending Balance	\$21.31
Average Balance	809.31
Low Balance	0.00

Deposit / Credit Activity (+)

Account: 02773809646


Date	Description	Amount
07/09	INTERNET TFR FRM SAVINGS 070920 04772870179	11,642.59
07/09	INTERNET TFR FRM SAVINGS 070920 04772870179	11,243.20
07/31	INTERNET TFR FRM CHECKING 073120 02030458015	121.31

Other Withdrawal / Debit Activity (-)

Account: 02773809646

Date	Description	Amount
07/10	5/3 INSTALL LOAN PAYMENT 070920 REF 00056735959	11,243.20
07/10	FIRSTMARK PAYMENTS 200709 1830945	11,642.59
07/13	GOOGLE STORE PAYMENT 200710 604597100532604	21.31
08/03	VGI-TGTRET2055INVESTMENT 073120 148788064828376	50.00
08/04	PAYPAL INST XFER 200803 DCARPENTER3	50.00

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.  and Huntington [®] are federally registered service marks of Huntington Bancshares Incorporated. Patent pending for the 24-Hour Grace[™] system and method. ©2020 Huntington Bancshares Incorporated.

Asterisk-Free Checking Balance Activity

Account: 02773809646

Date	Balance	Date	Balance	Date	Balance
07/08	21.31	07/13	0.00	08/04	21.31
07/09	22,907.10	07/31	121.31		
07/10	21.31	08/03	71.31		

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 *Overdraft Options for ATM and Debit Card Transactions*, *Personal Account Charges* form, and the *Consumer Deposits Account Agreement*, which is part of your *Account Documents* (the "Agreement").

If you have questions or would like a complete copy of the Agreement simply visit any local Huntington branch, contact your banker or call 800-480-2265. You may also obtain a copy here: <https://www.huntington.com/account-disclosures>

Effective September 1, 2020 these changes are made to your Agreement:

- 1) In *Overdraft Options for ATM and Debit Card Transactions*, the first bullet under WHAT FEES WILL I BE CHARGED IF HUNTINGTON PAYS MY OVERDRAFT?, is replaced with the following:

We will charge you a fee of up to \$37.50 each time we pay an overdraft, up to a limit of four (4) fees per day, and we will not charge the fee unless your account is overdrawn by more than \$50.

- 2) In *Overdraft Options for ATM and Debit Card Transactions*, the second bullet under WHAT FEES WILL I BE CHARGED IF HUNTINGTON PAYS MY OVERDRAFT?, is replaced with the following:

If your account is overdrawn for five consecutive business days, we will charge you a \$25 fee on the next business day (if your account is still overdrawn), and then again on every fifth business day while your account remains overdrawn, up to a maximum of four \$25 fees (or \$100) during that time. There is no fee if your balance is overdrawn by \$50 or less. Counts as being overdrawn when caused by any debit.

- 3) In the *Personal Account Charges* form, under 3. OVERDRAFT AND RETURN FEES, the description next to **Overdraft Fee \$37.50** is replaced with the following:

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 \$50. Limit of 4 fees per day. Examples are overdrafts caused by check, in-person withdrawal, debit card purchase, ATM withdrawal or other electronic means.

- 4) In the *Personal Account Charges* form, under 3. OVERDRAFT AND RETURN FEES, the description next to **Extended Overdraft Fee \$25.00** is replaced with the following:

If your account is overdrawn for five consecutive business days, we will charge you a fee on the next business day (if your account is still overdrawn), and then again on every fifth business day while your account remains overdrawn, up to a maximum of four \$25 fees (or \$100) during that time. There is no fee if your balance is overdrawn by \$50 or less. Counts as being overdrawn when caused by any debit.

- 5) In the *Personal Account Charges* form, under 3. OVERDRAFT AND RETURN FEES, the first sentence under **24-Hour Grace®** is replaced with the following:

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 \$50 at the end of the next business day.

- 6) In the *Consumer Deposit Account Agreement*, in Section **8. SPECIAL RULES FOR PENDING TRANSACTIONS** a. Overview, the example was updated to reflect the changes in this notice.