

FUNDS AVAILABILITY POLICY

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The following information is a disclosure of our policy regarding the availability of funds you deposit into your personal checking account(s) with us. This availability policy applies only to funds deposited at Huntington offices or Huntington automated teller machines. (Unless otherwise indicated, money market accounts, savings accounts, and certificates of deposit are not checking accounts for the purpose of this disclosure.)

Our policy is to make funds from your deposits available to you according to the type of deposit you make and the amount of time your account has been with us. The term "check" as used in this policy does not include a non-cash item, an item payable in medium other than United States money, or a check drawn on or payable through a bank's office located outside the United States. Deposits of these items are outside of the scope of this policy.

Please note: even though a deposit made during a business day may not be available on the day of deposit under this Funds Availability Policy, we may consider the amount of the deposit available to authorize transactions or to pay other items or transactions presented for payment, settlement or withdrawal from your account.

DETERMINING THE AVAILABILITY OF A DEPOSIT

For determining the availability of your deposits, every day is a "business day" except Saturdays, Sundays and Federal holidays. If you make a deposit on a business day at one of our offices when we are open or at a Huntington ATM before midnight, we will consider that day to be the day of your deposit. However, if you make a deposit on a non-business day- i.e. on a Saturday, Sunday, or on a Federal holiday- at an ATM or at an office, when our offices are open, we will consider that deposit as being made on the next business day we are open. See Deposits Made At Night Depositories for availability of deposits made at the night depositories.

AVAILABILITY OF ELECTRONIC DEPOSITS

Deposits received by means of wire transfers are available for withdrawal on the business day we receive the transfer. Other electronic deposits such as Social Security benefits and payroll payments are available on the business day we receive the transaction.

AVAILABILITY OF CHECK DEPOSITS

Except in certain circumstances (see e.g., "LONGER DELAYS MAY APPLY"), if you have maintained a deposit account relationship with us for:

- **Over 30 Days:** All funds from your check deposits will be available on the first business day after the business day of each deposit.
- **Up to and including 30 Days:** Up to \$500.00 of funds from check deposits in your account will be available on the first business day after the business day of each deposit. The remainder of your funds from check deposits will be available on the second business day after the business day of each deposit.

AVAILABILITY OF OTHER DEPOSITS

The entire amount of your cash deposit made at a Huntington office or ATM will be available on the same day as the day of deposit. Further, regardless of the age of your account, the entire amount of the following types of deposits will be available on the first business day after the business day of each deposit, except in certain circumstances (see e.g., "LONGER DELAYS MAY APPLY"),:

- Checks drawn on The Huntington National Bank;
- U.S. Treasury checks, U.S. Postal Service Money Orders, Federal Reserve Bank checks and Federal Home Loan Bank checks, if they are payable to you (note: if the check or money order is not payable to you, see **AVAILABILITY OF CHECK DEPOSITS** to determine availability) ;
- State and local government checks and cashier's, certified or teller's checks, if they are payable to you and if you use a special deposit slip available, upon request, at our banking offices (note: if the check is not payable to you, or if you fail to use a special deposit slip, see **AVAILABILITY OF CHECK DEPOSITS** to determine availability); and
- Traveler's Checks, during the first thirty (30) calendar days a new account is open, if they are payable to you and if you use a special deposit slip available, upon request, at our banking offices (note: if your account has been opened more than 30 days, the check is not payable to you or if you fail to use a special deposit slip, see **AVAILABILITY OF CHECK DEPOSITS** to determine availability).

AVAILABILITY OF DEPOSITS MADE AT AUTOMATED TELLER MACHINES

The following availability disclosure is made subject to the limits which are stated in our agreement for automated teller machine (ATM) transactions. See **AVAILABILITY OF CHECK DEPOSITS** or **AVAILABILITY OF OTHER DEPOSITS** to determine the availability of deposits made at ATMs we own or operate.

You can determine which ATMs are owned or operated by us by the  or Huntington on the screen.

DEPOSITS MADE AT NIGHT DEPOSITORIES

The night depositories are not available for you to make deposits when Huntington offices are open. Deposits placed in the night depositories are considered received when we remove them from the night depositories one time each business day before the Huntington office opens, and such deposits (so long as accessible for processing) will be processed before the Huntington office cut-off time and available in accordance with this funds availability policy, which usually depends on the type of deposit (e.g cash or checks).

LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available at the times shown above. Depending on the type of check that you deposit, funds may not be available until the second business day after the business day of your deposit. However, the first \$200.00 of each day's total deposits will be available on the first business day after the business day of deposit.

If we are not going to make all funds from your deposit available at the times shown above, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to a bank employee, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- If we believe the check being deposited is uncollectible.
- If you make deposits in any one day that exceed \$5,000.00.
- If a check that has been returned unpaid is redeposited.
- If you have overdrawn your account repeatedly in the last six months.
- If there is an emergency such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and tell you when you will be able to withdraw the funds. The delay in your ability to withdraw funds will generally not exceed seven (7) business days from the business day of your deposit.

HOLDS ON OTHER FUNDS

If we cash a check for you that is drawn on another financial institution or entity, we may place a hold on an equal amount of funds in your account for the length of time it would have taken for the check to be available for withdrawal if it had been deposited to your account.

CHECKS THAT ARE RETURNED TO US UNPAID

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

If you have any questions regarding when your funds will be available for withdrawal, please contact your local banking office, or you may call our toll free number **1-800-480-BANK** or in Columbus **480-BANK**.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT - SUBSTITUTE CHECKS AND YOUR RIGHTS

For purposes of this section regarding substitute checks, account includes not only your checking account, but also any savings account, money market account, and certificate of deposit account you have with us.

What is a substitute check and how will it appear in my periodic statement?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks you receive back from us may be substitute checks. For example, if you have deposited a check that was replaced with a substitute check but was returned to us (for non-sufficient funds, for example), we will provide you with the returned substitute check. This notice describes rights you have when you receive substitute checks from us in your periodic statement. The rights in this notice do not apply to original checks (unless those items have been replaced with a substitute check) or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

If you receive a substitute check from us, federal law provides a special procedure that allows you to request a refund for losses you suffer as a result of the substitute check (for example, if you think the substitute check caused us to withdraw the wrong amount from your account or to withdraw money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, non-sufficient fund fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure and we do not resolve the dispute before the end of the 10th business day after we receive your claim, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) at the end of the 10th business day. You will receive the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim if we have not resolved your claim before that time.

However, under certain circumstances, we may delay your refund until the earlier of the:

- (i) Start of the business day following the business day on which we determine your claim is valid or
- (ii) 45th calendar day following the business day on which you submit your claim. Circumstances would include if:

- Your account is a new account, i.e., it was established in the previous 30 calendar days;
- We have reasonable cause to believe the claim is fraudulent;
- Without considering your claim, the account has been repeatedly overdrawn during the six month period ending on the date we received your claim.

We may reverse the refund (including any interest on the refund) if, later, we are able to demonstrate that your claim regarding the substitute check is not valid.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received, please contact us at **1-800-480-2265** or stop by your nearby Huntington banking office. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim, which we may require you to submit in writing, must include the information detailed below.

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or information to help us identify the substitute check.

This identifying information could include the:


- Account Number
- Check Number

- Amount
- The name of the person, business or organization to whom you wrote the check

For your convenience, you may obtain our form, Check 21 Re-Credit Request Form, at any of our banking offices, by calling us at **1-800-480-2265**, or through our web site at huntington.com.



The Huntington National Bank

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