

Huntington
Anywhere Savings Account

Personal Account Charges Form

Effective April 1, 2008

This document contains our schedule of personal account charges for the Huntington Anywhere Savings Account which is a non-business deposit account. Other non-business deposit accounts have a separate schedule of personal account charges.

Some of the fees contained in this document, the method of computing them, and/or any applicable fee waivers may vary from one market area to another. Ask us for the Personal Account Charges Form that applies to the type of account you have.

This document is part of the Disclosure of Account Terms and Rules and Regulations for the Huntington Anywhere Savings Account which you are opening or for which you have requested information. Additional disclosures will be provided on other documents given to you.

From time to time we may offer programs under which we may waive some of the fees described in this document, other than as contained in this document.

As used in this document, "ATM" means automated teller machine.

Huntington Anywhere Savings Account

There is no minimum balance requirement to earn interest.

No monthly savings minimum balance fee.

Excess debit fee:

- Each withdrawal or transfer (excluding ATM transfers, transfers, Web Bank transfers, and transfers to Huntington Installment Loans) in excess of 6 per calendar month (quarterly statements) or 6 per statement cycle (monthly statements) \$2.00

ATM fees:

- Each Huntington ATM cash withdrawal, transfer, or balance inquiry\$0
- Huntington ATM mini-statements \$1.00
- Each non-Huntington ATM¹ transaction \$0

Overdraft and Return Fees

We determine the amount of the fee for the overdraft or returned items or entries on any given day based on the total number of occurrences during the 1-year period ending and including that day:

<u>Occurrences</u>	<u>Overdraft Fee</u>	<u>Return Fee</u>
1	\$23.00 per item	\$23.00 per item
2+	\$37.50 per item	\$37.50 per item

Occurrences: An "occurrence" means a day in which your account has non-sufficient funds to cover one or more items or entries, whether we pay or return them and whether or not we charge an overdraft fee or return fee for them.

Overdraft Fee: For paying items or entries when there are non-sufficient funds in the account, resulting in an overdraft. Examples are overdrafts created by check, draft, in-person withdrawal, ATM withdrawal, or other electronic means. However, we will not charge overdraft fees for any given day unless your account is overdrawn by \$2.00 or more at the end of that day.

Return Fee: For returning (and not paying) items or entries when there are non-sufficient funds in the account. Examples are returns of checks, drafts or transfers or withdrawals by electronic means.


Fees for Other Checking and Savings Account Services

• Returned Deposit Item Fee	\$10.00
• Stop Payment (Charge not applicable to Savings Accounts).....	\$31.00
• Dormant Account Fee (per month) ²	\$5.00
Dormant Account Fee is not applicable for accounts opened in Indiana and Florida.	
• Monthly Hold Mail Fee	\$5.00
• Early Account Closing Fee (within 180 days of opening)	\$25.00
• Money Order charge	
Huntington customers	\$5.00
Non-Huntington customers.....	\$6.00
• Cashier Check charge	
Huntington customers	\$6.00
Non-Huntington customers	\$15.00
• Traveler's Cheques charge	
Huntington customers	2% of face value
Non-Huntington customers.....	3% of face value
• Traveler's Cheques for Two charge	
Huntington customers	2.5% of face value
Non-Huntington customers.....	3% of face value
• Fee for Wire Transfer	
Domestic Outgoing	\$21.00
Domestic Incoming	\$15.00
Foreign/ International Outgoing	\$40.00
Foreign/ International Incoming	\$15.00

Footnotes:

¹ You will be responsible for any surcharge assessed by the owner of a non-Huntington ATM or other terminal. If a surcharge is imposed, it may be included as part of the withdrawal amount.

² Applies when there is no customer initiated transaction for 24 months for personal money market and savings accounts or 6 months for personal checking accounts. Exceptions to the fee: minor accounts and accounts with a minimum balance of \$1,000.

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