

**THE HUNTINGTON NATIONAL BANK
CONSENT FOR ELECTRONIC DISCLOSURES:**

**PART I- CONSENT FOR ELECTRONIC DISCLOSURES FOR ALL ACCOUNTS
(EXCEPT ANYWHERE SAVINGS)**

**PART II- CONSENT FOR ELECTRONIC DISCLOSURES FOR ANYWHERE
SAVINGS**

In this Consent Form, "we", "us", and "our" mean The Huntington National Bank. The words "you" and "your" mean the person(s) who will be the owner(s) of accounts opened electronically online through any of our websites. If there is more than one of you, any consent or withdrawal of consent for electronic disclosures by any one of you will be effective for all of you.

Part I of this Consent Form applies to all accounts for which we provide electronic access except for the Anywhere Savings Account. Part II of this Consent Form applies to the Anywhere Savings Account.

PART I- CONSENT FOR ELECTRONIC DISCLOSURES FOR ALL ACCOUNTS (EXCEPT ANYWHERE SAVINGS ACCOUNT)

Your Consent

We must have your consent to provide disclosures and documents to you in electronic format. This consent covers all of the following:

- When you apply to open a deposit account on any of our websites.
- When you obtain banking services on any of our websites.
- When you receive disclosures and documents electronically after your account is opened or banking services are obtained.

If you do not consent to electronic format of these disclosures and documents, you will not be able to open deposit accounts, obtain banking services or conduct transactions on our websites.

Your consent applies to all of the following categories of documents and disclosures we provide to you electronically, except that we will not provide periodic statements electronically unless you separately request them through our online banking service and provide any consent that we require at that time:

- Documents and disclosures in connection with applying for and opening a deposit account on any of our websites, including but not limited to deposit account agreements, deposit account fee schedules, rate sheets or other disclosures of deposit account interest rates, funds availability disclosures, privacy notices, automated clearing house authorizations, information sharing notices, affiliate marketing notices and any other documents, agreements or disclosures in connection with applying for or opening a deposit account on any of our websites.
- Documents and disclosures in connection with online or other electronic banking services at the time of opening a deposit account on any of our websites or after a deposit account is opened, including but not limited to agreements and disclosures for online banking services, bill pay services, online fund transfer services, check or debit card services, automated teller machine services, telephone banking services, fund transfer services through the automated clearinghouse or other electronic network, privacy notices, information sharing notices, affiliate marketing notices, and any other notices and disclosures in connection with online or electronic banking services.
- Documents and disclosures in connection with transactions on or the operation of your deposit accounts, including but not limited to change in terms notices, notices relating to any breach of data security, privacy notices, information sharing notices, affiliate marketing notices, taxpayer identification number certification or other tax forms, and any other communications from us with respect to error resolution or other matters involving your account.

Paper Copies

If you consent to electronic delivery of documents and disclosures, we may also provide you with paper copies, but we are not required to do so. If we do not provide you with paper copies, you may obtain these documents and disclosures in paper form without charge from us by printing them yourself from our website or by saving a copy to your computer and printing later. You may also request a paper copy from us to the extent we maintain the ability to print such paper copies by calling us at our toll free telephone number, 877-932-BANK (2265) Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time, and Saturday and Sunday from 8:00 a.m. to 5:00 p.m. Eastern time.

Withdrawal of Consent

If you want to withdraw consent before you have finished this transaction, you may do so by canceling the transaction before you have completed it. Withdrawal of consent will not be effective for documents that we have already provided to you electronically.

If you want to withdraw consent at any other time, you must call us at our toll free telephone number, 877-932-BANK (2265) Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time, and Saturday and Sunday from 8:00 a.m. to 5:00 p.m. Eastern time. However, if you withdraw your consent, you must also terminate your online banking access through our website or we may do so. Also, if your online banking service is terminated for any other reason, we will treat that as your withdrawal of consent to receive documents and disclosures electronically.

If you withdraw the consent you are providing in this Consent Form to receive documents and disclosures electronically, that will also withdraw any separate consent you have provided to us through our online banking service to receive periodic statements electronically.

If you withdraw your consent, any subsequent documents and disclosures will be provided in paper form. If you want to receive documents and disclosures in electronic format after you have withdrawn your consent, you must complete the consent process again and reconfirm your ability to receive documents and disclosures in electronic format.

Information Needed to Contact You

You must contact us and provide us with your updated information needed to contact you electronically or otherwise. You may update your e-mail address by accessing the "Customer Service" tab within our online banking service and clicking on the "My Information" link, or you may call us toll free at 877-932-BANK (2265) Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time, and Saturday and Sunday from 8:00 a.m. to 5:00 p.m. Eastern time.

Hardware and Software Requirements

Electronic disclosures and documents will be presented via the Internet. Since you are already accessing this Consent Form via the Internet, it is likely that you are already using all the hardware and software you need to access the documents and disclosures electronically.

In order to view these documents and disclosures, you will need a hardware device, such as a personal computer (PC) or other similar Internet device that can access the Internet via modem or other form of connection. Your hardware device must run on an appropriate operating system, such as Microsoft® Windows 95 or above, Mac OS X (10.0) or above, or Linux/UNIX. You must contract with an Internet service provider (ISP) in order to be able to connect to the Internet. ISPs are companies like AOL, RoadRunner™ or digital subscriber lines through your local telephone company. You must use any hardware or software required by your ISP. Additionally, Internet browser software, such as Microsoft® Internet Explorer (5.0 or above for Mac OS; 6.0 or above for Windows), AOL (6.0 or above for Mac OS;

7.0 or above for Windows), Safari (1.0 or above for Mac OS), Netscape® Navigator 6.2 or above (for all platforms) or Mozilla Firefox® 1.0 or above, is required to access these documents and disclosures from a personal computer. Your Internet browser software must be able to use 128-bit encryption. Adobe® Acrobat Reader is required to view some documents and disclosures from a personal computer. You will need a printer or a long-term storage device, such as your computer's disk drive, to retain these documents and disclosures for future reference.

PART II- CONSENT FOR ELECTRONIC DISCLOSURES FOR ANYWHERE SAVINGS ACCOUNT

Your Consent

We must have your consent to provide disclosures and documents to you in electronic format for an Anywhere Savings Account. This consent covers all of the following:

- When you apply to open an Anywhere Savings Account on any of our websites.
- When you obtain banking services in connection with an Anywhere Savings Account on any of our websites.
- When you receive disclosures and documents electronically for your Anywhere Savings Account after your Anywhere Savings Account is opened or banking services are obtained.

If you do not consent to electronic format of these disclosures and documents, you will not be able to open an Anywhere Savings Account or obtain banking services or conduct transactions on our websites for an Anywhere Savings Account.

Your consent applies to all of the following categories of documents and disclosures we provide to you electronically in connection with an Anywhere Savings Account:

- Documents and disclosures in connection with applying for and opening an Anywhere Savings Account on any of our websites, including but not limited to deposit account agreements, deposit account fee schedules, rate sheets or other disclosures of deposit account interest rates, funds availability disclosures, privacy notices, automated clearing house authorizations, information sharing notices, affiliate marketing notices and any other documents, agreements or disclosures in connection with applying for or opening an Anywhere Savings Account on any of our websites.
- Documents and disclosures in connection with online or other electronic banking services at the time of opening an Anywhere Savings Account on any of our websites or after the account is opened, including but not limited to agreements and disclosures for online banking services, bill pay services, online fund transfer services, check or debit card services, automated teller machine services, telephone banking services, fund transfer services through the automated clearinghouse or other electronic network, privacy notices, information sharing notices, affiliate marketing notices, and any other notices and disclosures in connection with online or electronic banking services.
- Documents and disclosures in connection with transactions on or the operation of your Anywhere Savings Account, including but not limited to change in terms notices, notices relating to any breach of data security, privacy notices, information sharing notices, affiliate marketing notices, taxpayer identification number certification or other tax forms, and any other communications from us with respect to error resolution or other matters involving your account.
- Periodic statements and any communication we provide in or with periodic statements for your Anywhere Savings Account, including but not limited to change in terms notices, error resolution notices for electronic fund transfers and privacy notices.

Information about Online Periodic Statements and Linked Accounts

You may choose or have chosen to “link” qualifying account(s) to each other and receive one consolidated periodic statement for all of the linked accounts. By linking any other deposit account to your Anywhere Savings Account, you are consenting to receive online periodic statements for all of the linked accounts. If you withdraw your consent for online periodic statements, or more generally for electronic documents and disclosures, for the Anywhere Savings Account (see below) when it is linked to any other account(s),

this will also withdraw your consent and remove all of the linked accounts from receiving online periodic statements.

The online periodic statements for your Anywhere Savings Account can be found in our online banking services. You must check our online banking service periodically to get your online periodic statements.

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If you consent to electronic delivery of documents and disclosures, we may also provide you with paper copies, but we are not required to do so. If we do not provide you with paper copies, you may obtain these documents and disclosures in paper form without charge from us by printing them yourself from our website or by saving a copy to your computer and printing later. You may also request a paper copy from us to the extent we maintain the ability to print such paper copies by calling us at our toll free telephone number, 877-932-BANK (2265) Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time, and Saturday and Sunday from 8:00 a.m. to 5:00 p.m. Eastern time.

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If your withdrawal of consent applies only to online periodic statements, that will not require termination of your online banking access through our website. Also, such withdrawal by itself will not affect any other documents and disclosures we are providing to you electronically, unless we provide such documents or disclosures on or with your periodic statement.

If you withdraw your consent, any subsequent documents and disclosures affected by such withdrawal will be provided in paper form. If you want to receive documents and disclosures in electronic format after you have withdrawn your consent, you must complete the consent process again and reconfirm your ability to receive documents and disclosures in electronic format.

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