



Voice Credit Card Colleague Terms and Conditions

THIS AGREEMENT INCLUDES AN ARBITRATION PROVISION AND A JURY TRIAL WAIVER. IF A DISPUTE BETWEEN YOU AND US IS ARBITRATED, THE ARBITRATION PROVISION, UNLESS REJECTED BY YOU AS SET FORTH BELOW, WILL SUBSTANTIALLY AFFECT YOUR RIGHTS, INCLUDING YOUR RIGHT TO HAVE A COURT OR JURY TRIAL OR TO BRING, JOIN IN OR PARTICIPATE IN CLASS PROCEEDINGS. IF THE DISPUTE IS NOT ARBITRATED, THE JURY TRIAL WAIVER WILL ELIMINATE YOUR RIGHT TO A TRIAL BY JURY IN COURT. HOWEVER, THE ARBITRATION PROVISION AND JURY TRIAL WAIVER WILL NOT APPLY TO THE EXTENT THAT YOU ARE A "COVERED BORROWER" PROTECTED BY THE MILITARY LENDING ACT.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.74% This APR will vary with the market based on the Prime Rate. ¹
APR for Balance Transfers	0.00% Introductory APR for the first 12 billing cycles following account opening on any balance transfer made within the first 90 days following account opening. ² After that, your APR will be 13.74% . ¹ This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.74% ³ This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees - Balance Transfer - Cash Advance	2% of the amount of each balance transfer. The greater of \$10.00 or 3% of the amount of each Cash Advance.
Penalty Fees Late Payment	Up to \$40

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

¹ We add 6.74% to the Prime Rate to determine the Employee Purchase/Balance Transfer APR.

² **Loss of Introductory Rate:** We may end your introductory APR and apply the post-introductory Purchase/Balance Transfer APR if all or part of your required minimum monthly payment is more than 60 days late.

³ We add 18.74% to the Prime Rate to determine the Cash Advance APR.

If you transfer a balance at the introductory rate, any purchases you make with your card will be charged interest unless you pay the entire balance (including any transferred balances) in full each month, by the payment due date.

This information is accurate as of 11/2022 and is subject to change after this date. For current information please contact Huntington National Bank at PO Box 1558, Columbus, OH 43272 or call us at (800) 480-BANK for any changes.

Variable APRs Based on Prime. If any APR is based on the U.S. Prime Rate ("Prime Rate"), the APR will equal the Prime Rate plus the additional amount shown above. If the Prime Rate increases, it will cause the APR to increase. If the Prime Rate decreases, it will cause the APR to decrease. For each billing period we use the Prime Rate published in The Wall Street Journal two business days before the Statement Closing Date. If the Prime Rate causes an APR to change, we put the new APR into effect as of the first day of the billing period for which we calculate the APR. We apply the new APR to any existing balances, subject to any promotional rate that may apply. If The Wall Street Journal does not publish the Prime Rate, we will use a similar published rate.

Employee Preferred Rates: If you are a Huntington Colleague, the APR's listed above for purchases, balance transfers and cash advances are employee preferred rates. These rates will no longer apply to your account should you for any reason end your employment with The Huntington National Bank. The APR for purchases and any balance transfer that will then apply to your account, post-employment, will be between **16.74%** and **27.74%** and will be based on your creditworthiness. The APR for cash advances will be 27.74%. These APR's will vary with the market based on the Prime Rate.

Changes: We may add, change or delete the terms of your Account (including, but not limited to, Annual Percentage Rate and other significant changes). If notice is required, it will be mailed to you at least forty-five (45) days prior to the effective date of the change. Notice may also include a statement of your right to cancel the Account prior to the effective date of the change.

Application Terms: You hereby request a Huntington Credit Card. This application is subject to the approval of, and any credit will be extended by, The Huntington National Bank (referred to as "we", "us", "our") 41 South High Street, Columbus, Ohio. You certify that you have answered the questions in this application fully and truthfully, and that you have not omitted any material information.

Obtaining Consumer Reports and Sharing Information: We may obtain credit or other consumer reports on you, check your credit and verify with others information you provide in connection with this application. We may report our credit and other experience with you to consumer reporting agencies and others who we determine have a legitimate need for the information.

Voice Colleague Credit Card Rewards Program

The Voice Consumer Credit Card Rewards Terms and Conditions govern the Voice Colleague Credit Card Rewards program and are available at <https://www.huntington.com/account-disclosures>.

The **Ohio laws** against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.

New York Residents: New York residents may contact the New York State Department of Financial Services at (800) 342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

Member FDIC. ®, Huntington®,  Huntington and Voice Credit Card® are federally registered service marks of Huntington Bancshares Incorporated. VoiceSM is a service mark of Huntington Bancshares Incorporated.
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