



NEWS

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Huntington National Bank announces next chapter in Fair Play Banking journey, continues to innovate on customers' behalf

Changes include new innovations and significant reductions to consumer fees

COLUMBUS, Ohio – Huntington National Bank today announced it will add to its suite of Fair Play Banking products and services with Instant Access, a new feature that will give Huntington customers immediate access to up to \$500 from check deposits.

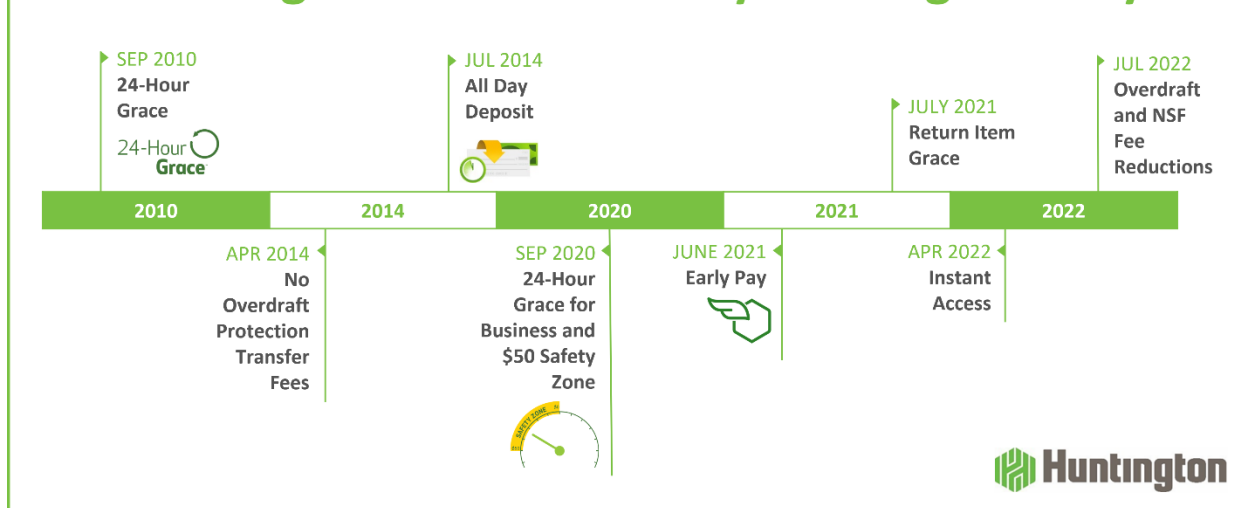
In addition to the launch of Instant Access in April 2022, Huntington will significantly reduce overdraft and non-sufficient funds (NSF) fees for its consumer deposit accounts to \$15 beginning in July 2022. The bank also recently reduced the number of times per day customers can be charged overdraft and NSF fees.

“We began changing the overdraft landscape more than 10 years ago, when we introduced our Fair Play Banking philosophy,” said Steve Steinour, chairman, president and CEO. “The addition of Instant Access to our Fair Play products and services enhances customers’ access to their funds. Coupled with these new fee reductions, we are continuing to look out for our customers and ensuring we help to strengthen their financial health.”

Fair Play Banking: Huntington’s approach to reducing customer fees

These recent enhancements build upon Huntington’s Fair Play philosophy, which launched in 2010 and has been helping customers improve their financial health in part by helping them to avoid fees. Now, more than a decade later, Huntington continues to innovate to look out for customers. Key milestones from the bank’s Fair Play journey include:

Huntington Bank's Fair Play Banking Journey



“Huntington is delivering innovative, customer-centric products and services, and we intend to keep leading this effort for the benefit of customers throughout our growing footprint,” Steinburgh said.

Additional products and services

In addition to the changes to overdraft-related fees, Huntington's suite of Fair Play Banking products and services offers a variety of simple, intuitive and low-cost solutions to help customers save money, manage their spending and achieve their financial goals. The full series of products includes:

- [Asterisk-Free Checking](#) is free to open, has no monthly checking maintenance fee, no minimum balance and no check or debit card usage requirements – and it includes 24-Hour Grace.
- [The Hub](#) is Huntington's digital banking experience, built to look out for customers and their financial futures with a focus on people-first, technology powered delivery and solutions. Free to all Huntington customers, The Hub is designed to help customers save more money, manage their spending and keep their financial goals front and center.
- [Huntington Heads Up](#) provides insights to help Huntington customers avoid inconveniences and make spending and saving suggestions. The tool provides a variety of key personal insights about customers' financial wellness as they set and reach their goals, based on their spending and saving habits.
- [Money Scout](#) is an automatic savings tool that analyzes Huntington customers' spending habits, income and upcoming expenses to find money they aren't using in their checking accounts — from \$5 to \$50 — then moves it to savings, automatically. Money Scout notifies customers when the money moves, and they can pause, stop or reverse transfers at any time.

- [Standby Cash](#) is a digital-only line of credit giving eligible Huntington customers access to up to \$1,000 with no interest or fees if they sign up for automatic payments (otherwise, a 1% monthly interest charge, 12% APR, applies to outstanding balances.) Eligibility is based primarily on how customers manage their checking account, not on their credit reports.
- [Early Pay](#) gives Huntington customers with qualifying direct deposits access to their paychecks and other benefits up to two days early at no additional cost.

About Huntington

Huntington Bancshares Incorporated is a \$174 billion asset regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, The Huntington National Bank and its affiliates provide consumers, small and middle-market businesses, corporations, municipalities, and other organizations with a comprehensive suite of banking, payments, wealth management, and risk management products and services. Huntington operates more than 1,000 branches in 12 states, with certain businesses operating in extended geographies. Visit [Huntington.com](https://www.huntington.com) for more information.

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