

NEWS

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Contact: Emily Smith, Emily.Smith@Huntington.com

HUNTINGTON LAUNCHES EARLY PAY GIVING CUSTOMERS EARLY ACCESS TO PAYCHECKS AT NO EXTRA COST

Early Pay adds to Huntington's suite of digital and Fair Play Banking products that make banking easier for customers

COLUMBUS, Ohio – Getting paid early is now possible with Huntington's (Nasdaq: HBAN) newest product, Early Pay. [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. This is the latest product linked to Huntington's Fair Play Banking philosophy, which the bank launched more than a decade ago and includes [Asterisk-Free Checking](#)[®], a checking account with no minimum balance requirement and no monthly maintenance fee.

Customers who have consistent qualifying direct deposit history with Huntington will automatically be enrolled in Early Pay to receive access to their paychecks and other benefits up to two days early. This can include salary, Social Security, pension and military income payments. Eligible customers will receive automated emails informing them they will be enrolled for their next deposit.

"We must continue to innovate to meet the rapidly changing needs and preferences of our customers," said Huntington CEO Steve Steinour. "Early Pay is another example of how Huntington listens to customers, addresses pain points and innovates on their behalf."

Early Pay follows Huntington's most recent product, Standby CashSM, aimed to help customers with emergency expenses. [Standby Cash](#) is a line of credit giving eligible customers immediate access up to \$1,000 with no interest or fees if customers sign up for automatic payments (otherwise, a 1% monthly interest charge, 12% Annual Percentage Rate, applies to outstanding balances). Qualification is based primarily on how customers manage their checking account, not on customers' credit reports.

These products are just two of the many products launched in the past decade following Huntington's commitment to do more to look out for customers' financial well-being. Since 2010, Huntington has introduced [24-Hour Grace](#)[®] and [no overdraft fee \\$50 Safety Zone](#)SM to help customers and businesses avoid overdraft fees. Coupling \$50 Safety Zone with 24-Hour Grace means if customers accidentally overdraw their account by \$50 or less, we've put a \$50 Safety Zone in place so they won't be charged an overdraft fee. And even if they overdraw by more than \$50, they have more time to fix it and avoid an overdraft fee with 24-Hour Grace.

Huntington also has a wide array of digital tools on Huntington.com and the Huntington Mobile app. These offerings are designed to help customers save more money, manage spending and keep their financial goals front and center. Customers at all stages of life can take advantage of

tools like [The Hub](#), [Huntington Heads-Up®](#) and [Money Scout®](#) without having to worry about paying more for added features.

About Huntington

Huntington Bancshares Incorporated (Nasdaq: HBAN) is a \$175 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 1,100 branches in 12 states, with certain businesses operating in extended geographies. Visit Huntington.com for more information.