

Date	Description	Debit	Credit	Check Number	Balance	Reconciled?	Audited?
					\$4,000.00		
03/28/2022	Ink for HP Printer	\$26.86			\$3,973.14	Yes	NO
04/25/2022	Cash deposit from registration [20220425009402872259]		\$629.34		\$4,602.48	Yes	NO
04/28/2022	Cash App deposit from registration [220428T200469023707]		\$540.00		\$5,142.48	Yes	NO
05/09/2022	Lora Allen - food for fundraiser	\$300.00		141	\$4,842.48	Yes	NO
05/11/2022	Cash withdrawal [391750] for bank for Fundraiser - Receipts For Bank / Lora A.(933866)/ Tenelle Mc(933868)	\$300.00			\$4,542.48	Yes	NO
05/13/2022	Crown Plaza Hotel - deposit	\$1,323.00		142	\$3,219.48	Yes	NO
05/18/2022	Deposit from fundraiser [20220518009401696024] \$90 Cash Registrations (933870)/Bank Returned Lora A.(933864)/Tenelle(933868) \$703 Profit from food sales(933867)/ \$360.00 Profit Registration(933869)		\$1,453.70		\$4,673.18	Yes	NO
05/23/2022	Cash App [App220521T200476469270] desposit from registration/food purchase from fundraiser Registration \$375.00/Food purchased on Cash App \$14.00		\$389.00		\$5,062.18	Yes	NO
05/23/2022	St. Albans Episcopal Church - donation for facility for fundraiser	\$125.00		143	\$4,937.18	Yes	NO
08/11/2022	Check written to cash Banks Fundraiser Hospitaity/Registration Rcvd By Shedina (933871)For Landia C. Registration Bank and Bank for Food Sales For Shedina C.	\$300.00		151	\$4,637.18	Yes	NO
08/12/2022	Oakland Park Church Church Donation for Fundraiser	\$100.00		152	\$4,537.18	Yes	NO
08/13/2022	Robert Simpson Fundraiser Food \$263.39/Literature to Donate to New Comer \$68.00	\$331.39		153	\$4,205.79	Yes	NO
08/21/2022	Deposit from fundraiser [171320093] Banks Returned from Landia C.(3994042)\$150 + \$50 Reg Sale / Shadena C.(3994041)\$150.00/ Fundraiser 50/50 Raffle \$16/Food Sales \$69		\$435.00		\$4,640.79	Yes	NO
08/23/2022	Cash app [Square Inc] deposit from registration [App220823T200505709091]		\$120.00		\$4,760.79	Yes	NO
11/06/2022	Franks Fish Market (Fundraiser 11/12/22)	\$199.96		145	\$4,560.83	Yes	NO
11/08/2022	Sams Club Stores Purchase (Fundraiser 11/12/22)	\$341.53		146	\$4,219.30	Yes	NO
11/12/2022	Check written to cash (reimbursement for Walmart purchase for Fundraiser 11/12/22)	\$40.79		147	\$4,178.51	Yes	NO
11/12/2022	Check written to cash (banks for Fundraiser 11/12/22)	\$250.00		148	\$3,928.51	Yes	NO
11/12/2022	Kroger (Fundraiser 11/12/22)	\$52.54		150	\$3,875.97	Yes	NO
11/17/2022	Deposit from fundraiser [178071950]		\$1,363.00		\$5,238.97	Yes	NO
11/28/2022	Ohio Business Filing	\$25.00		Debit card	\$5,213.97	Yes	NO
11/28/2022	HP Instant Ink	\$20.41		Debit card	\$5,193.56	Yes	NO
12/02/2022	Deposit [178074176]		\$75.50		\$5,269.06	Yes	NO
12/06/2022	Deposit [20221206009403591267] - two basic registrations		\$50.00		\$5,319.06	Yes	NO
12/23/2022	HP Instant Ink	\$20.41			\$5,298.65	Yes	NO
12/31/2022	Cash withdrawal for banks needed for January 2023 Shindig - completed by Jarrod G.	\$600.00			\$4,698.65	Yes	NO
01/03/2023	Deposit [1341731] - two basic registrations		\$50.00		\$4,748.65	Yes	NO
01/06/2023	William Ward - ExtraSpace Storage	\$415.05		154	\$4,333.60	Yes	NO
01/06/2023	William Ward - Literature Purchase/Donation to Lighthouse for November Fundraiser	\$99.85		155	\$4,233.75	Yes	NO
01/07/2023	Roosevelt Horton Jr - DJ Services for Shindig [Jarrod dropped checkbook in water so check 156 - 175 ruined]	\$225.00		176	\$4,008.75	Yes	NO
01/07/2023	Sams Club Stores Purchase - Coffee Supplies for Shindig	\$44.72		Debit card	\$3,964.03	Yes	NO
01/09/2023	ATM Cash Deposit [1344511] from Shindig		\$775.00		\$4,739.03	Yes	NO
01/09/2023	ATM Cash Deposit [1344509] from Shindig		\$680.00		\$5,419.03	Yes	NO
01/09/2023	ATM Cash Deposit [1344513] from Shindig		\$344.00		\$5,763.03	Yes	NO
01/09/2023	ATM Cash Deposit [1344507] from Shindig		\$300.00		\$6,063.03	Yes	NO
01/09/2023	ATM Cash Deposit [1344521] from Shindig		\$40.00		\$6,103.03	Yes	NO
01/09/2023	ATM Cash Deposit [1344527] from Shindig		\$40.00		\$6,143.03	Yes	NO
01/09/2023	ATM Cash Deposit [1344523] from Shindig		\$40.00		\$6,183.03	Yes	NO
01/09/2023	ATM Cash Deposit [1344531] from Shindig		\$40.00		\$6,223.03	Yes	NO
01/09/2023	ATM Cash Deposit [1344515] from Shindig		\$20.00		\$6,243.03	Yes	NO
01/09/2023	ATM Cash Deposit [1344533] from Shindig		\$18.00		\$6,261.03	Yes	NO
01/12/2023	Crowne Plaza North Hotel - facility rental for Shindig	\$346.48			\$5,914.55	Yes	NO
01/12/2023	Cash App deposit from Shindig		\$165.00	Cash App Transfer	\$6,079.55	Yes	NO
01/12/2023	Lora Allen (Registration refund request by registration chair)	\$50.00		178	\$6,029.55	Yes	NO
01/18/2023	Harland Clarke Check Order (order new check books)	\$60.38		ACH Transaction	\$5,969.17	Yes	NO

Date	Description	Debit	Credit	Check Number	Balance	Reconciled?	Audited?
01/23/2023	Square Online 1957856599 Basic Registration		\$23.97	Square Transfer	\$5,993.14	Yes	NO
01/25/2023	HP Instant Ink	\$20.41		Debit card	\$5,972.73	Yes	NO
01/30/2023	POS Credit Cash App - Donation #3PEPJQW		\$25.36	Cash App Transfer	\$5,998.09	Yes	NO
01/30/2023	Mobile Deposit 3200286410745		\$60.38	Mobile Deposit	\$6,058.47	Yes	NO
02/23/2023	HP Instant Ink	\$20.41			\$6,038.06	Yes	NO
02/27/2023	USPS PO 3817480209 - ship flyers by Kenny W.	\$3.42		ATM/POS	\$6,034.64	Yes	NO
03/10/2023	Office Max - card stock for Skate Party 641501	\$25.68		ATM/POS	\$6,008.96	Yes	NO
03/23/2023	HP Instant Ink	\$20.41		Debit card	\$5,988.55	Yes	NO
03/24/2023	Sam's Club - copy paper	\$9.51		ATM/POS	\$5,979.04	Yes	NO
04/03/2023	Skating Party Ticket Sales - Deposit 1349247		\$717.00	ATM Deposit	\$6,696.04	Yes	NO
04/03/2023	Skating Party Ticket Sales - Deposit 1349249		\$33.00	ATM Deposit	\$6,729.04	Yes	NO
04/21/2023	Skating Party Ticket Sales - Deposit 7493		\$920.00	ATM Deposit	\$7,649.04	Yes	NO
04/21/2023	Skating Party Ticket Sales - Deposit 7495		\$130.00	ATM Deposit	\$7,779.04	Yes	NO
04/24/2023	HP Instant Ink	\$20.41		Debit card	\$7,758.63	Yes	NO
04/24/2023	Sew Sew Nice (Shirt Vendor) Deposit	\$365.00		Cash App #6DHN16V	\$7,393.63	Yes	NO
04/24/2023	Skating Party Ticket Sales		\$855.00	ATM Deposit	\$8,248.63	Yes	NO
04/24/2023	Cash withdrawal for bank needed for Skating Party	\$100.00		ATM Withdrawal	\$8,148.63	Yes	NO
04/24/2023	United Skates of America (use of facility)	\$1,635.50		Debit card	\$6,513.13	Yes	NO
04/24/2023	Skating Party Tickets, 50/50, Donation from Skating Party (Receipt 620405)		\$388.00	Huntington App Deposit	\$6,901.13	Yes	NO
04/24/2023	Deposit of "bank" for Skating Party (ultimately not needed)		\$100.00	Huntington App Deposit	\$7,001.13	Yes	NO
05/06/2023	Shadena Carter (HP Instant Ink) - voided	\$155.77		179	\$6,845.36		NO
05/06/2023	Linden Lutheran Church (facility rental/donation for speaker jam)	\$75.00		180	\$6,770.36	Yes	NO
05/07/2023	Deposit (4 basic registrations) - Square Receipt 1141442140		\$102.74	Square Transfer	\$6,873.10	Yes	NO
05/14/2023	Jean Mathews (Speaker Jam June 2023)	\$400.00		181	\$6,473.10	Yes	NO
05/23/2023	HP Instant Ink	\$20.41		Debit card	\$6,452.69	Yes	NO
05/30/2023	Sew Sew Nice (Shirt Vendor) Payment for Delivery	\$365.00		Cash App #T7MGQZ9	\$6,087.69	Yes	NO
06/03/2023	Void check 179 - never received		\$155.77		\$6,243.46	Yes	NO
06/03/2023	Shadena Carter (HP Instant Ink)	\$155.77		182	\$6,087.69	Yes	NO
06/09/2023	Robert Simpson (Printing for Speaker Jam)	\$56.38		183	\$6,031.31		NO
06/09/23	Sams Club (Paper for printing - Kenny W.)	\$9.54		ATM/POS 70095	\$6,021.77	Yes	NO
06/12/2023	Square Online 230612P2 (3 basic registrations, merchandise, 5 Speaker Jam chicken dinners)		\$162.84	Square 230612P2	\$6,184.61	Yes	NO
06/13/2023	CashApp Payment (4 Speaker Jam chicken dinners, merchandise)		\$65.16	#PTD1BCJ #V2CND64	\$6,249.77	Yes	NO
06/13/2023	Jean Mathews (Nelson Park reservation for Ultimate Fundraiser)	\$152.00			\$6,097.77	Yes	NO
06/15/2023	Registrations x 3 (Tenelle McC.) - 299850157		\$75.00		\$6,172.77	Yes	NO
06/15/2023	Merchandise (Kenny W.) - 299850285		\$475.00		\$6,647.77	Yes	NO
06/15/2023	Food & 50/50 (Kenny W./Theresa B.) - 299850116		\$1,161.00		\$7,808.77	Yes	NO
06/15/2023	Real Time Payment Fees	\$1.00			\$7,807.77	Yes	NO
06/20/2023	The UPS Store 2173 (PO Box renewal - Kenny W.)	\$300.00		Debit card	\$7,507.77	Yes	NO
06/22/2023	Square Online 230622P2 (2 basic registrations)		\$42.42	Square 230622P2	\$7,550.19	Yes	NO
06/23/2023	ATM Cash Deposit (Merchandise sales) - 1345397		\$110.00	1345397	\$7,660.19	Yes	NO
06/23/2023	ATM Check Deposit (Full registration) - 1345398		\$75.00	1345398	\$7,735.19	Yes	NO
06/23/2023	HP Instant Ink	\$20.41		Debit card	\$7,714.78	Yes	NO
06/28/2023	Merchandise (Kenny W.) - 1348099		\$170.00	1348099	\$7,884.78	Yes	NO
06/29/2023	Square Online (2 Full Registrations) - 230629P2		\$149.23	230629P2	\$8,034.01	Yes	NO
07/24/2023	HP Instant Ink	\$20.41		Debit card	\$8,013.60	Yes	NO
07/27/2023	Square Online (2 Full Registrations) - 230727P2		\$158.94	230727P2	\$8,172.54	Yes	NO
08/09/2023	Shipping costs to mail out registrations (Tenelle McGrew)	\$105.60		184	\$8,066.94		NO
08/10/2023	Square POS (One basic registration) - 230810P2		\$30.77	230810P2	\$8,097.71	Yes	NO
08/11/23	11th Step Chili Cookoff Fundraiser (Donation: \$532; 2 basic registrations: \$60; Merchandise: \$160)		\$757.00	H030452	\$8,854.71	Yes	NO
08/17/2023	Square Online (2 Full Registrations) - 230817P2		\$158.94	230817P2	\$9,013.65	Yes	NO
08/19/2023	Bryant Curry (Lawshea's Southern Fish and Ribs - food for Fish Fry)	\$290.00		185	\$8,723.65	Yes	NO

Date	Description	Debit	Credit	Check Number	Balance	Reconciled?	Audited?
08/22/2023	Square Online (2 Full Registrations) - 230822P2		\$158.94	230822P2	\$8,882.59	Yes	NO
08/22/2023	Cash App Transfer 8237301 (Fish Fry Food)		\$33.06	8237301	\$8,915.65	Yes	NO
08/23/23	HP Instant Ink	\$20.41			\$8,895.24	Yes	NO
08/24/2023	Fish Cash Transfer Deposit - Check #2320		\$2,138.00		\$11,033.24	Yes	NO
08/24/2023	Newcomer registration donation - Paul M. Check #1143		\$160.00		\$11,193.24	Yes	NO
08/28/2023	Square Online (2 Basic Registrations) - 230830P2		\$61.84	230830P2	\$11,255.08	Yes	NO
09/05/2023	Deposit (1 full registration, group donation, merchandise)		\$125.00	1340099	\$11,380.08	Yes	NO
09/05/2023	Deposit (1 full registration, group donation, merchandise) - Check #119		\$75.00	1340100	\$11,455.08	Yes	NO
09/05/2023	Jean Mathews (Gift card/cash prizes for Bowling Fundraiser)	\$100.00		186	\$11,355.08	Yes	NO
09/17/2023	Robert Simpson (COACNA 30 Banner - #US298795791694081351)	\$82.70		187	\$11,272.38	Yes	NO
09/21/2023	Deposit (bowling ticket sales, member donations, group donation to hospitality room) - 20230921009404606424		\$1,901.00	20230921009404606424	\$13,173.38	Yes	NO
09/28/2023	HP Instant Ink	\$20.41		Debit card	\$13,152.97	Yes	NO
09/30/2023	HPL Bowling Center	\$860.00		Debit card	\$12,292.97	Yes	NO
10/02/2023	Deposit (\$70 - 7th tradition from Bowling fundraiser, \$40 donation from Bowling fundraiser, ticket sales - \$520)		\$630.00	3200310192499	\$12,922.97	Yes	NO
10/01/2023	American Airlines Ticket Purchase (Brian K.)	\$368.80		Debit card	\$12,554.17	Yes	NO
10/01/2023	American Airlines Travel Insurance Purchase (Brian K.)	\$29.50		Debit card	\$12,524.67	Yes	NO
10/02/2023	Southwest Airlines (Wallace C.)	\$347.96		Debit card	\$12,176.71	Yes	NO
10/06/2023	Quality Logo Products (Printing registration/welcoming supplies)	\$1,377.50		Debit card	\$10,799.21	Yes	NO
10/07/2023	Deposit (1 full registration)		\$85.00	ATM deposit (1344856)	\$10,884.21	Yes	NO
10/16/2023	Deposit (5 banquet tickets)		\$250.00	ATM deposit (1344855)	\$11,134.21	Yes	NO
10/16/2023	Deposit (2 banquet tickets)		\$100.00	ATM deposit (1348076)	\$11,234.21	Yes	NO
10/23/2023	HP Instant Ink	\$20.41		Debit card	\$11,213.80	Yes	NO
10/23/2023	Donation (Lynette P.)		\$9.72	Cash App (#N6FJ64G)	\$11,223.52	Yes	NO
10/23/2023	Jarrold Grossman (Printing registration/welcoming supplies - Amazon)	\$259.96		188	\$10,963.56	Yes	NO
10/26/2023	Deposit 1342110 (1 basic registration, Unity Day donation)		\$95.00	1342110	\$11,058.56	Yes	NO
10/30/2023	Square Online (1 Full Registration) - 231030P2		\$79.32	231030P2	\$11,137.88	Yes	NO

Central Ohio Area Convention of NA 30 Treasurer Report for November 2023:

Good afternoon family,

Thank you for allowing me to be of service and thank you for your service. I have provided copies of the October 2023 Bank Statement, Account Log ("check book"), and Treasurer workbook to all the email addresses I had for the committee. Our bank balance on 09.30.23 was **\$11,243.68**. The account balance for COACNA 29 in October 2021 was **\$8,687.68**.

Summary reporting

- Pending transactions:
 - Check 184: Shipping costs to mail out registrations - \$105.60
- Income in October 2023: \$1,249.04
 - Merchandise sales (for October): \$00.00
 - Registration sales (for October):
 - Basic: 1 for \$30.00
 - Full: 2 for \$164.32
 - Banquet Tickets: 7 for \$350.00
 - Newcomer donation: \$0.00
 - Donations: \$114.72
 - Bowling fundraiser: \$590.00
- Expenses in August 2023: \$2,404.13
 - American Airlines Ticket Purchase for Brian K.: \$368.80
 - American Airlines Travel Insurance Purchase for Brian K: \$29.50
 - Southwest Airlines (Wallace C.): \$347.96
 - Printing welcoming materials: \$1,637.46
 - HP Instant Ink: \$20.41

ILS,
Jarrod G

October 2023

Starting Balance	#####
Income	\$1,249.04
Expenses	\$2,404.13
Ending Balance	#####

[illegible]

Expenses - Description	Amount	Paid To	Check number	Inv # or other reference
American Airlines Ticket Purchase for Brian K.	\$368.80	American Airlines	Debit Card	
American Airlines Travel Insurance Purchase for Brian K.	\$29.50	American Airlines	Debit Card	
Southwest Airlines (Wallace C.)	\$347.96	Southwest Airlines	Debit Card	
Printing registration/welcoming materials	\$1,377.50	Quality Logo Products	Debit Card	13360986CP,13360987CP,13360988CP,13360989CP
HP Instant Ink	\$20.41			Debit Card
Printing registration/welcoming materials - Amazon	\$259.96	Jarrod Grossman - approved by Theresa B.	188	
	\$2,404.13			



COACNA POINT OF FREEDOM
PO BOX 209
COLUMBUS OH 43209

Have a Question or Concern?

Stop by your nearest
Huntington office or
contact us at:

1-800-480-2001

www.huntington.com/
businessresources

Huntington Community Business Checking

Account: -----0419

Statement Activity From: 10/01/23 to 10/31/23		Beginning Balance	\$13,258.77
		Credits (+)	1,249.04
		Regular Deposits	1,160.00
		Electronic Deposits	79.32
		Other Credits	9.72
Days in Statement Period	31	Debits (-)	3,264.13
Average Ledger Balance*	11,598.70	Regular Checks Paid	259.96
Average Collected Balance*	11,575.63	Other Debits	3,004.17
* The above balances correspond to the service charge cycle for this account.		Total Service Charges (-)	0.00
		Ending Balance	\$11,243.68

Deposits (+)

Account:-----0419

Date	Amount	Serial #	Type	Date	Amount	Serial #	Type
10/02	630.00	310192499	Remote	10/16	100.00	1348076	Brch/ATM
10/10	250.00	1344855	Brch/ATM	10/26	95.00	1342110	Brch/ATM
10/10	85.00	1344856	Brch/ATM				

Other Credits (+)

Account:-----0419

Date	Amount	Description
10/23	9.72	MONEYSEND TRANS CASH APP*COACNA PO CASH APP*COACNA PO SAN FRANCISCO CA XXXXXXXXXXXXX3221
10/30	79.32	Square Inc 231030P2 231030 L21360778243

Checks (-)

Account:-----0419

Date	Amount	Check #	Date	Amount	Check #
10/25	259.96	188			

(*) Indicates the prior sequentially numbered check(s) may have 1) been voided by you 2) not yet been presented 3) appeared on a previous statement or 4) been included in a list of checks.

Investments are offered through the Huntington Investment Company, Registered Investment Advisor, member FINRA/SIPC, a wholly-owned subsidiary of Huntington Bancshares Inc.

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Other Debits (-)

Account:-----0419

Date	Amount	Description
10/02	860.00	PURCHASE HPL BOWLING CENTER HPL BOWLING CENTER COLUMBUS OH XXXXXXXXXXXXX3085
10/02	368.80	PURCHASE AMERICAN 0012483475410 AMERICAN 0012483475410 FORT WORTH TX XXXXXXXXXXXXX3085
10/02	29.50	PURCHASE ALLIANZ TRAVEL INS ALLIANZ TRAVEL INS 8006285404 VA XXXXXXXXXXXXX3085
10/03	347.96	PURCHASE SOUTHWES 5262210040514 SOUTHWES 5262210040514 800-435-9792 TX XXXXXXXXXXXXX3085
10/10	1,377.50	PURCHASE QUALITY LOGO PRODUCTS QUALITY LOGO PRODUCTS AURORA IL XXXXXXXXXXXXX3085
10/23	20.41	PURCHASE HP *INSTANT INK HP *INSTANT INK 855-785-2777 CA XXXXXXXXXXXXX3221

Service Charge Summary

Account:-----0419

Previous Month Service Charges (-)	\$0.00
Total Service Charges (-)	\$0.00

Balance Activity

Account:-----0419

Date	Balance	Date	Balance	Date	Balance
09/30	13,258.77	10/10	11,240.01	10/25	11,069.36
10/02	12,630.47	10/16	11,340.01	10/26	11,164.36
10/03	12,282.51	10/23	11,329.32	10/30	11,243.68

In the Event of Errors or Questions Concerning Electronic Fund Transfers (electronic deposits, withdrawals, transfers, payments, or purchases), please call either 1-614-480-2001 or call toll free 1-800-480-2001, or write to The Huntington National Bank Research - EA4W61, P.O. Box 1558, Columbus, Ohio 43216 as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic fund transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name, your business's name (if appropriate) and the Huntington account number (if any).
2. Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error. We will investigate your complaint or question and will correct any error promptly.

Verification of Electronic Deposits If you authorized someone to make regular electronic fund transfers of money to your account at least once every sixty days, you can find out whether or not the deposit has been received by us, call either 1-614-480-2001 or call toll free 1-800-480-2001.

Balancing Your Statement - For your convenience, a balancing page is available on our web site <https://www.huntington.com/pdf/balancing.pdf> and also available on Huntington Business Online.



IMPORTANT INFORMATION ABOUT YOUR TREASURY MANAGEMENT SERVICES AGREEMENT

If you have Treasury Management Services through Business Online, (e.g., Account Reconciliation, Automated Clearing House ("ACH"), Automated Sweep, Business Security Suite, Cash Deposit and Fulfillment, Controlled Disbursement, eBill Present & Pay, Electronic Deposit, Information Reporting, Integrated Payables, Lockbox Services, Wire Transfer, Zero Balance Accounting, etc.) please know that unless otherwise agreed upon, changes have been made to the Treasury Management Services Agreement. A complete copy of your updated and restated agreement effective January 1, 2024 can be viewed at www.huntington.com/TMSserviceAgreement.

Changes to the Treasury Management Services Agreement (the "Agreement") are as follows:

1. Page 1: The following paragraph has been added just above the last paragraph, "In order to limit risk exposures for you and us, we may institute or modify exposure limit parameters from time to time without notice, unless required by law. Examples of limiting exposures include setting limits based on frequency or dollar amount (increase or decrease) limits for particular transactions or payment rails, modifying dual authorization requirements, etc."

2. PART I. GENERAL TERMS AND CONDITIONS.

In Section 1, the third sentence is restated (additional/modified language italicized) as, "Our Business Deposit *Account Agreement* and deposit account disclosures (i.e., Funds Availability Schedule) governing your Accounts ("**Account Rules**") shall continue to apply. In the event of any direct conflict between this Agreement and the Account Rules, the terms of this Agreement shall govern, but only to the extent reasonably necessary to resolve the conflict."

In Section 5, all uses of "Master User" have been changed to "Administrator".

A new Section 6 has been added and the remaining sections have been renumbered. The new Section 6 states, "**Section 6. User Administration and Alerts.** You acknowledge and agree that you are responsible for managing Authorized Users including but not limited to adding, deleting or updating Master and Authorized Users (each a "**User**"), User profiles, unlocking passwords, determining appropriate service permissions, settings, and which accounts should be accessible to specific services and/or functions for each User."

You may elect to receive notifications from us ("**Alerts**") for applicable services via email or other Communication Method offered by us. Since Alerts will be sent over the internet, you may not receive Alerts in a timely manner due to internet traffic. You are responsible for ensuring Users are entitled for appropriate Alerts; removing Alerts from Users as appropriate; and ensuring appropriate Alerts are established for Users as part of administrative or User changes."

In the renumbered Section 9, the second paragraph is restated (additional/modified language italicized) as, "You also agree to reimburse us for any and all fees, penalties, fines, costs or the like assessed against us by the National Automated Clearing House Association ("Nacha") for any violation of the ACH Rules, *Electronic Check Clearing House Organization ("ECCHO") rules, or any other payment system rules* or by any Governmental Authority with jurisdiction over us, that is incurred by us due to actions we take under this Agreement as instructed by you."

In the renumbered Section 10, the third sentence of the first paragraph is restated (additional/modified language italicized) as "We shall not be responsible for your acts or omissions, those of your vendor (as defined in Section 23 of this Part), agent or employee, any other party providing services to you, or any other person or entity, including, without limitation, Fed Wire, SWIFT, Telex, any automated clearing house, or any other financial institution."

In the renumbered Section 10, the fifth sentence of the first paragraph is restated (additional/modified language italicized) as, "We shall not be responsible for any charges imposed by any Vendor or other third party not retained by us as our Processor (as defined in Section 24 of this part)."

In the renumbered Section 11, the paragraph is restated (additional/modified language italicized) as, "Section 11. Disclaimer of Warranties. EXCEPT AS PROVIDED IN ANY APPLICABLE SERVICE DESCRIPTION, WE MAKE NO REPRESENTATIONS, WARRANTIES, EXPRESS OR IMPLIED, IN LAW OR IN FACT, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR



A PARTICULAR PURPOSE WITH RESPECT TO THE SERVICES OR ANY *SOFTWARE OR EQUIPMENT* USED IN CONNECTION WITH THE SERVICES TO BE PROVIDED BY US. NO DESCRIPTIONS OR SPECIFICATIONS, WHETHER OR NOT INCORPORATED INTO THIS AGREEMENT, NO PROVISION OF MARKETING OR SALES MATERIALS AND NO STATEMENT MADE BY ANY SALES REPRESENTATIVE IN CONNECTION WITH THE SERVICES SHALL CONSTITUTE REPRESENTATIONS AND WARRANTIES OF ANY KIND."

In the renumbered Section 13, the second sentence is restated (additional/modified language italicized) as, "In addition, we may terminate this Agreement, or suspend or terminate any Service *or portion of such Service*, immediately without notice (or immediately with notice if legally required), in the event (i) of fraud, suspected fraud, suspected illegal or suspicious activity, safety and soundness considerations, bankruptcy, receivership, merger, business necessity, regulatory compliance, administrative order, judicial order, or breach of this Agreement; (ii) in our good faith opinion your financial condition has become impaired or deteriorated; (iii) *any actual or reasonably perceived breach of any Applicable law (as defined in Part XVII), including the ACH Rules (or any other payment rules)*, (iv) your non-use of the Service(s) for a period of six (6) months or more; (v) *your failure to respond to our request for information we reasonably require to provide the Service(s)* ; or (vi) your default on any agreement or instrument between you and us or our Affiliate, or from you in our favor or our Affiliate's favor, but we will use commercially reasonable efforts to provide notice after termination if permitted by Applicable Law."

In the renumbered Section 19, the last sentence of the second paragraph is restated (additional/modified language italicized) as, "Notwithstanding any terms in this Part to the contrary, any addition, deletion or change *(including Administrator(s))* to any Services requested by you must be submitted in a form acceptable to us, and no such requested addition, deletion or change will become operative or effective until we confirm to you that such addition, deletion or change has been implemented, which we agree to do within a reasonable period of time."

3. PART III: AUTOMATED CLEARING HOUSE ORIGATION SERVICES.

In Section 4, the first paragraph beginning with the third sentence is restated (additional/modified language italicized) as, "You agree that any Entries or Payment Orders originated by you or your TPSP will be solely for your own account and not for the benefit of a third party, unless you are a *Third-Party* sender. You agree to be obligated and liable for any Payment Order submitted by you or by a TPSP on your behalf. The types of funds transfers that you wish to originate will be documented in our Implementation Documentation and must have our approval before you may use the ACH Services. If you are a *Third-Party* Sender, you agree to enter into a Third-Party Processing Agreement with us, in addition to this Agreement. Please note that we do not provide or support ACH Services to a *Third-Party* Sender which has an agreement with another *Third-Party* Sender to act on behalf of an Originator but does not have a direct agreement with us (a "nested *Third-Party* Sender")."

In Section 4(a)(f) the third sentence is restated (additional/modified language italicized) and a new fourth sentence is added as follows, "In the case of an On-Us *debit* Entry, we will debit, *if funds are available*, the account of the Receiver in the amount thereof on the effective date contained in the related Payment Order provided that the effective date is a Business Day. *In the case of an On-Us credit Entry, we will credit, as appropriate, the account of the Receiver in the amount thereof on the effective date (or up to two days in advance), contained in the related Payment Order provided that the effective date is a Business Day.*"

In Section 4(a) there are new subsections (h), (i), and (j) as follows:

- "(h) Additional Warranties for Origination of WEB Entries. If you are permitted to make WEB Entries, and you obtain authorization from a Receiver over the internet or a mobile device, you represent and warrant that: (a) you utilize a commercially reasonable fraudulent detection system to screen each WEB Entry; (b) employ commercially reasonable methods of authentication to verify the identity of the Receiver; (c) take commercially reasonable steps to verify that routing numbers are valid; and (d) conduct annual audits to ensure that the financial information you obtain from consumers is protected by security practices and procedures that include, at a minimum, adequate levels of: (i) physical security to protect against theft, tampering, or damage, (ii) personnel and access controls to protect against unauthorized access and use, and (iii) network security to ensure secure capture, storage, and distribution.
- (i) TEL Entries. If you are permitted to make TEL Entries, you must make an audio recording of the consumer's oral authorization and/or provide the Receiver with written notice confirming the oral authorization prior to the Settlement Date of the Entry. At our request, you must provide a copy of the written notice or duplicate audio

recording of the oral authorization for our use or for the use of the RDFI requesting the information. The authorization must be readily identifiable as an authorization and its terms must be clear and readily understandable. The authorization must contain the following minimum information: (i) the date on or after which the ACH debit to the Receiver's account will occur; (ii) the amount of the entry; (iii) the Receiver's name; (iv) a telephone number for Receiver inquiries that is answered during normal business hours; (v) the date of the Receiver's oral authorization; (vi) language that clearly states whether the authorization obtained from the Receiver is for a single entry, recurring entries, or one or more subsequent entries initiated under the terms of a standing authorization and (vii) language that instructs the Receiver how to revoke the authorization directly with the Originator.

- (j) ARC, BOC, POP and RCK Entries. If you are permitted to make ARC, BOC, POP, and RCK entries, authorization consists of: (i) notice from you to the Receiver, before receipt of Receiver's source document or the item, that your receipt of the source document (for ARC, BOC, AND POP entries) or item (for RCK entries) constitutes authorization of the ACH debit entry in accordance with the terms of the source document or item; and (ii) your receipt of the source document or item."

In Section 10 the second to last sentence is restated (additional/modified language italicized) as, "You agree to promptly reflect such changes in your own records *and* pay the applicable fee we charge for such repair."

4. PART IV: AUTOMATED SWEEP SERVICES

All uses of "FDIC Insured" have been deleted.

5. PART VI: CASH DEPOSIT AND FULFILLMENT SERVICES

Section 1.B. is restated (additional/modified language italicized) as, "Orders. We may provide an Order to anyone who purports to be an agent of the Vendor or you. *Funds in the amount of your Order must be available in your Account prior to the Order being prepared.* Your Account will be debited for the amount of the Order on the day the Order is packed for release to the Vendor. Orders placed for delivery on Saturday, Sunday, or Monday are debited from your Account on the previous Business Day. You must place Orders by the time designated by us from time to time to receive next Business Day delivery. If you do not meet that deadline, we may not process the Order until the following Business Day. Where you contract directly with a Vendor, we are not liable for any loss or delay in delivery of Orders and are not a guarantor of any delivery day or time. We may refuse to process an Order for any reason at any time; including, but not limited to, insufficient funds in your Account.'

The second sentence of Section 3 is restated (additional/modified language italicized) and a new fourth and fifth sentences are added as, "After expiration of the Initial Service Term, your obligation for SafeCash Manager services shall renew automatically each year ("**Successive Service Term**") until you or we terminate it. You agree to provide at least thirty (30) days prior notice of your intent to terminate the Initial Service Term. If you choose to terminate after the Initial Service Term without providing thirty (30) days advance notice, you are obligated to pay the amount of any fixed monthly fees of the remaining Successive Service Term."

6. PART VIII: EBILL PRESENT & PAY

In Section 10 all uses of "Master User" have been changed to "Administrator".

7. PART IX: ELECTRONIC DEPOSIT SERVICES

The first two sentences of Section 1.D. is restated (additional/modified language italicized) as "**RDC Scanner.** *Upon your request, we will provide one scanner (including the manufacturer's warranty) for each location. If a scanner breaks down or otherwise becomes obsolete or unusable, you will be responsible for the cost of a replacement scanner.*"

The last sentence of Section 1.D. is restated (additional/modified language italicized) as, "Failure to comply with this *Section* shall be a material breach of this Agreement."

8. PART XIII: INTEGRATED PAYABLES SERVICES



The Integrated Payables Service has been modified to allow use of the Service without Commercial Credit Card resulting in substantive changes to this Part. This Part is restated (additional/modified language italicized) as follows:

"Section 1. Description of Services. Our Integrated Payables Services (the "Service") *disburses your payments via one or more selected payment methods and aggregates your treasury management payables types into one user interface. Your Commercial Card Account Agreement and this Agreement govern the use of this Service. If you elect to use the Service without Commercial Credit Card, this Agreement and its applicable Parts (general Treasury Management Services including Automated Clearing House ("ACH") Origination, Business Security Suite and Real Time Payment ("RTP") Services) and this Part XII govern the use of the Integrated Payables Services.*

Section 2. Our Obligations. Upon your direction to make a payment, we will initiate payment to your payee via check, ACH, or RTP.

We shall process the ACH and RTP payments in accordance with this Agreement. When we print and mail checks to payees, we will use the data supplied by Company. Checks will be printed on typical commercial check stock in the commercial check layout and will be mailed in standard #10 business envelopes. Huntington will be responsible for the print quality of the checks. Huntington will not be responsible for the integrity or accuracy of the data received from you in order to generate the checks. If Huntington determines that any address provided is invalid or not in the proper format, the payment data will be returned for address verification and correction. If the quality of the output renders the checks to be non-negotiable, our sole obligation is to (i) reprint and/or re-mail the checks at no additional cost to you; or, (ii) reimburse you for any documented out of pocket costs associated with the error. We are not responsible for and shall not replace damaged mailings if such damage occurs after receipt of the mailings by the USPS or its consolidators.

All payees may be compared against the Office of Foreign Asset Control's (OFAC) Specially Designated Nationals ("SDN") list or any other list compiled by OFAC or any United States government authority (taken together as "Government Regulators"). Huntington may stop payment on any check printed in which a payee is a match or a potential match to a person or entity named in the SDN list or any other list compiled by government regulators. We will notify you in the event Huntington stops payment on a check. All mailings will be sent by First Class mail, when applicable, at a discount postal rate. We may unilaterally modify the fees charged hereunder at any time to account for postage rate increases as announced by the United States Postal service.

Section 3. Your Obligations. *You shall transmit payment instructions and data using our Web Portal. The form and format of the data shall conform to those technical specifications used by us to perform the Services and provided to Company. We shall have final approval on the form and format of all materials to be produced hereunder to assure conformity and compatibility with our software and equipment.*

In order to process check payments, a test payment file, digital signature, and additional information must be completed and received by us at least 30 days prior to the requested production date in order to perform programming and set up.

Business Security Suite and its check positive pay Service shall be used in conjunction with check issuance. A "checks issued" file will be uploaded to the Web Portal. You will be responsible for reviewing and dispositioning any exceptions identified by the check positive pay service.

9. PART XIII: LOCKBOX SERVICES

A new paragraph has been added to the end of Section 1 as follows, *"If you elect to set up your lockbox to receive, process and scan checks and enclosures at your location ("Remote Lockbox"), you are responsible for obtaining, installing, maintaining and operating a scanner that meets our requirements."*

10. PART XVII: GLOSSARY OF TERMS

"Master User" has been replaced with "Administrator" and the definition is restated (additional/modified language italicized) as, *"means the master user that you have designated in accordance with our Security Procedures for controlling access to the Services."*

All uses of "Master User" have been changed to "Administrator".