



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](http://www.huntington.com/businessresources)

Huntington Community Business Checking

Account: -----0419

Statement Activity From: 11/01/24 to 11/30/24		Beginning Balance	\$7,601.12
		Debits (-)	135.84
		Electronic Withdrawals	100.00
		Other Debits	35.84
Days in Statement Period 30		Total Service Charges (-)	0.00
Average Ledger Balance* 7,515.08		Ending Balance	\$7,465.28
Average Collected Balance* 7,515.08			
* The above balances correspond to the service charge cycle for this account.			

Other Debits (-)

Account:-----0419

Date	Amount	Description
11/12	35.84	PURCHASE WAL-MART #1750 WAL-MART #1750 MARION OH XXXXXXXXXXXX1242
11/12	100.00	Zelle Transaction 202411121428 H50233141826 Money Sent to JERONYMO CHAGAS Payment ID H50233141826

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
10/31	7,601.12	11/12	7,465.28		

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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, Escrow Solutions, 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, 2025 can be viewed at www.huntington.com/TMServicesAgreement.

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

1. Page 2: Huntington Instant Payments is now Part XI and the subsequent parts have been renumbered.
2. PART I. GENERAL TERMS AND CONDITIONS.

The first three sentences of Section 4 are restated (additional/modified language italicized) as, "You agree to comply with all of our Security Procedures with respect to Services covered by this Agreement (*"Security Procedures"*). Our Security Procedures are contained in this Agreement and in other written procedures we may provide to you, whether via a separate writing or via a Web Portal. Our Security Procedures may include the issuance of online login *IDs*, passwords, or personal identification numbers (*"Passwords"*)."

3. PART VI: CASH DEPOSIT AND FULFILLMENT SERVICES

Section 3 is restated (additional/modified language italicized) as,

"Section 3. Additional Terms and Conditions Unique to SafeCash Manager. Other than as specifically altered in this Section, all provisions of Section 1 still apply to use of the SafeCash Manager service. If you elect to receive the SafeCash Manager service, you must complete or provide any documents, authorizations, or information we or our approved provider requests and needs for implementation of Services. You are responsible for connectivity to the internet for use of online reporting services provided by SafeCash Manager. You must provide a location to operate the Safe in compliance with its operations manual provided to you, *including the requirement to bolt the Safe to a concrete floor*. You must allow the approved provider access as necessary to your premises for installation of the Safe, and your premises must be prepared for the Safe prior to its installation.

Service Term; termination of SafeCash Manager. You will automatically be obligated for a service term (and payment for such term) of 60 months *for each Safe* ("Initial Service Term"). 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. *Prior to the end of each Initial or Successive Service Term*, you agree to provide at least thirty (30) days prior notice of your intent to terminate the Initial *or any Successive* Service Term. If you choose to terminate *or attempt to transfer a Safe without thirty (30) days advance notice* or after the commencement of the Initial *or Successive* Service Term, you are obligated to pay the amount of any fixed monthly fees of the remaining Initial *or Successive* Service term. *For example, if you choose to terminate SafeCash Manager prior to expiration of the Initial Service term, or we terminate SafeCash Manager for cause during the Initial Service term, you are obligated to pay us the amount of any fixed monthly fees times the number of months left of the Initial Service Term for each Safe. Also, as an example, if you attempt to transfer a Safe without a written agreement with us acknowledging the transfer, you will be responsible to the remaining Initial or Successive Service Term until the transfer is properly completed with us.*

If we choose to terminate SafeCash Manager without cause prior to expiration of Initial *or Successive* Service Term, you are only obligated to pay for fees associated with SafeCash Manager incurred prior to and during the month of termination."

A new Section 4 is added and the remaining sections renumbered. The new Section 4 states:

"Section 4. Additional Terms and Conditions Related to Huntington Provided Armored Courier Services. If you elect to obtain armored courier services through Huntington for Vault Services or SafeCash Manager you agree to:

- (i) *Ensure all funds are placed in a sealed tamper evident bag with a scannable barcode;*



- (ii) *Declare the actual value of each shipment and each distinctively and securely sealed tamper evident bag in the shipment on the armored courier consignment log; and*
- (iii) *Obtain the signature of the armored courier on the consignment log next to each sealed tamper evident bag in the shipment.*

Termination of Huntington provided Armored Courier Services. Your obligation for Armored Courier services shall renew automatically each month ("Successive Service Term") until you or we terminate it. You agree to provide at least sixty (60) days' notice if pick-up locations are removed. If you choose to terminate Armored courier services without providing a sixty (60) days' notice, you are obligated to pay us the amount of the any fixed monthly fees times the number of months left of sixty (60) days' notice.

Huntington Provided Armored Courier Service Limitation on Liability. Huntington's liability for the loss of a shipment, shall not exceed the lesser of the following: (i) \$250,000, (ii) the actual value of the loss, or (iii) the declared value of the sealed bag that is lost. Huntington's liability shall commence when the shipment has been received into the Armored Courier's possession and the Armored courier has signed for the receipt of the shipment."

4. PART VII: EBILL PRESENT & PAY

The first sentence of Section 1 is restated (additional/modified language italicized) as, "on of payments on such invoices via the web (the "Web"), your customer service representative ("CSR"), and/or interactive voice response ("IVR") system."

The first sentence of Section 3 is restated (additional/modified language italicized) as, "You have the option to select one or more of the following payment channels in which to collect payments from your payers: Web, CSR, and IVR."

The third sentence of Section 4 is restated (additional/modified language italicized) as, "We will transmit to you, in an agreed upon format, payment information and other data received from your payer through the Web and IVR channels."

A new Section 7 is added and the remaining sections have been re-numbered. The new Section 7 states (additional/modified language italicized):

"Section 7. Surcharge. You may elect to assess, through us, a Surcharge (as defined below) for a credit card ("Card") transaction to offset all or any portion of the cost of acceptance of a Card by you ("Surcharge Program Services"). For purposes of this Section 7, the following terms are defined below:

(a) Definitions.

- (i) "Payments Organization" means any payments association or payments network whose Cards or other payment forms you accept under the Agreement.*
- (ii) "Rules" means the rules, requirements, and standards of each Payments Organization, including the PCI DSS.*
- (ii) "Surcharge" means an additional fee that you add to relevant transactions as permitted by the Rules and Applicable Law. By choosing to assess a Surcharge and participate in the Surcharge program, you agree to the terms herein.*

(b) Surcharging

You agree that you are solely responsible for:

- (i) Complying with all Applicable Law, the Rules, and this Agreement; and,*
- (ii) Properly and clearly disclosing the existence and amount of any Surcharge to your customers or "Cardholders" in accordance with Applicable Law and the Rules and ensuring any Surcharge does not exceed the limit provided in the Rules.*

(c) You also agree that:

- (i) You are assessing a flat fee Surcharge for certain credit Card transactions of 3%;*
- (ii) You will receive the flat fee Surcharge for any Card on gross sales for all of the transactions that you submit (without reduction for refunds, returns, or chargebacks);*
- (iii) You will not assess a Surcharge for tips; and,*
- (iv) You will not assess a Surcharge for transactions on Cardholders whose billing ZIP code corresponds to*

states or US territories where Surcharging is prohibited by Applicable Law (including Connecticut, Massachusetts, and Puerto Rico),

- (d) *You are responsible for the following, to the extent such responsibilities are required under the Rules:*
- (i) *Disclosure of the existence and amount of any Surcharges on payment page(s);*
 - (ii) *Providing the option to cancel a transaction before submission;*
 - (iii) *Transmitting the transaction amount and Surcharge amount together as a single transaction*
 - (iv) *Disclosure of the existence and amount of any Surcharges on a stand-alone basis (a) verbally, with respect to phone orders, and (b) in locations that the consumer is likely to see prior to committing to a transaction, including, as applicable, signs or postings, webpages, advertising materials, catalogues, or menus;*
 - (v) *Providing disclosures that are prominent and easily visible to customers, including placing disclosures prominently, using a font size comparable or larger than surrounding text, in a contrasting color or with other visual elements intended to highlight the information. Additionally: (a) on websites, the information should appear, at a minimum, before proceeding to checkout, in addition to other pages; (b) if a point-of-sale register is being used for the transaction, the sign should be located near the register such that a customer would see it prior to initiating the checkout process; (c) on a sign prominently near an entrance or other high-traffic part of the facility (if applicable); and/or (d) on a receipt, the disclosure will be broken out as its own line item, showing a dollar amount and how that dollar amount is added into the total cost.*
 - (vi) *Using the word "surcharge" to describe the fee, accurately reflecting the reason for the Surcharge, and describing it as a Surcharge for accepting credit cards, and not characterizing the surcharge in a way that suggests it is not being imposed by the business itself (such as calling it "mandatory") or that it is being imposed solely to cover credit card costs.*
 - (vii) *Clearly disclosing in writing the dollar and cents amount of the surcharge prior to processing the charge; provided that, in the contest of a card-not-present transaction, the dollar amount of the surcharge must be disclosed prior to processing the consumer's Card; and,*
 - (viii) *When issuing a refund of the transaction amount, also refunding any Surcharge assessed on the transaction amount (pro-rated for partial refunds).*
- (e) *Disclaimers*
- (i) *Use of this Surcharge program does not (a) guarantee compliance with any laws, the Rules, or applicable standards (including the PCI DSS), (b) affect Company's obligation to comply with laws, the Rules, and applicable standards (including the PCI DSS), (c) guarantee protection against a data security breach; and,*
 - (ii) *Your use of this Surcharge program involves inherent risks, including system performance, availability, and data corruption. Bank makes no promise, and disclaims all warranties of any kind, that the use of Surcharge program will detect all vulnerabilities on your systems, or that Bank's vulnerability assessments, suggested solutions, information, or advice is error-free or complete.*
- (f) *Prohibited Territories and Permitted States*
- (i) *As of the Effective Date, Surcharges are unavailable and the program will prevent you from accepting transactions in the following territories (each, a Prohibited Territory), subject to changes by the Parties in accordance with Applicable Law and the Rules:*
 - Connecticut - Massachusetts
 - Maine - Puerto Rico
- (g) *We will allow you to assess Surcharges in the following states:*
- Alabama - Louisiana - Ohio
 - Alaska - Maryland - Oklahoma
 - Arizona - Michigan - Oregon
 - Arkansas - Minnesota - Pennsylvania
 - California - Mississippi - Rhode Island
 - Colorado - Missouri - South Carolina
 - Delaware - Montana - South Dakota
 - Florida - Nebraska - Tennessee
 - Georgia - Nevada - Texas
 - Hawaii - New Hampshire - Utah
 - Idaho - New Jersey - Vermont

- | | | |
|------------|------------------|-----------------|
| - Illinois | - New Mexico | - Virginia |
| - Indiana | - New York | - Washington |
| - Iowa | - North Carolina | - West Virginia |
| - Kansas | - North Dakota | - Wisconsin |
| - Kentucky | | - Wyoming |

5. PART IX: ELECTRONIC DEPOSIT SERVICES

The first sentence of Section 1.B. is restated (additional/modified language italicized) as follows: "You must initiate deposits before the applicable cut-off time (of which we will notify you, *if available given that there are different cut off times for RDC lockbox and RDC deposit*) on a Business Day in order for us to process such deposits on that business Day."

The first and second sentences of Section 1.G. are restated (additional/modified language italicized) as follows: "In addition to the requirements upon termination as set forth in Part I and, *if the services provided in this Part are left idle for six (6) months or more, we reserve the right to terminate the service. Upon* any termination of the RDC service, you must return to us any scanner, power cords, cables and any other equipment (including any manuals or service records) (taken together and referred to as "Equipment") on loan from us in a condition satisfactory to us. You will be supplied a return shipping label to return all Equipment."

6. Beginning with PART XI, the remaining parts have been re-numbered.

7. PART XII: INTEGRATED PAYABLES SERVICE.

References to Real-Time Payments have been updated to "Huntington Instant Payments" or "HIP".

8. PART XIII: LOCKBOX SERVICES

The first sentence of Section 1 is restated (additional/modified language italicized) as follows: "With Lockbox services, you will direct your customers to send their remittances addressed to you but bearing a "Lockbox Address," assigned by us which is associated with a caller box or Post Office Box (P.O. Box) from the United States Postal Service (*USPS*), or other mechanism that we deem acceptable for processing remittances, and such caller box, P.O. Box, or other mechanism becomes your Lockbox Address.

A new second sentence has been added to Section 1 (additional/modified language italicized) as follows:

"USPS or network vendor fees for the initial set-up and on-going annual renewal will be a pass-through charge on your account analysis statement."

9. Grammatical and typographical errors have been corrected throughout.