

Pricing Schedule for Huntington Voice Credit Card Cardholder Agreement

Interest Rates and Interest Charges

	Rewards Option	Lower Rate Option
Annual Percentage Rate (APR) for Purchases	15.49% - 27.49% Based on your creditworthiness	13.49% - 25.49% Based on your creditworthiness
These APRs 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 at or between:	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 at or between:
	15.49% - 27.49% Based on your creditworthiness	13.49% - 25.49% Based on your creditworthiness
	These APRs will vary with the market based on the Prime Rate. ¹	
APR for Cash Advances	27.49% 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	

Fees

Annual Fee	None
Transactions Fees - Balance Transfer - Cash Advance	The greater of \$10.00 or 3% of the amount of each Balance Transfer The greater of \$10.00 or 5% of the amount of each Cash Advance
Penalty Fees Late Payment	Up to \$41

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

¹ For the Rewards Option, we add a margin of between 8.74% and 20.74% to the Prime Rate to determine the Purchase/Balance Transfer APR. For the Lower Rate Option, we add a margin of between 6.74% and 18.74% to the Prime Rate to determine the 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 a margin of between 20.74% 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.

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.

This pricing information is accurate as of the last business day of the preceding calendar quarter and is subject to change after that date. For current information please contact Huntington National Bank at PO Box 1558, Columbus, OH 43272 or call us at 1-800-480-BANK for any changes.