



CORNERSTONE ACADEMY PTO
 6015 E WALNUT ST
 WESTERVILLE OH 43081-9620

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: -----5645

Statement Activity From:		Beginning Balance	\$2,681.57
09/01/21 to 09/30/21		Credits (+)	2,242.30
		Regular Deposits	1,811.41
		Electronic Deposits	430.89
Days in Statement Period	30	Debits (-)	4,513.41
Average Ledger Balance*	2,250.50	Regular Checks Paid	4,358.27
Average Collected Balance*	2,249.23	Other Debits	155.14
* The above balances correspond to the service charge cycle for this account.		Total Service Charges (-)	0.00
		Ending Balance	\$410.46

Your savings account -----1554 is tied for overdraft protection to account -----5645.

Deposits (+)

Account:-----5645

Date	Amount	Serial #	Type	Date	Amount	Serial #	Type
09/08	1,207.90		Brch/ATM	09/08	603.51		Brch/ATM

Other Credits (+)

Account:-----5645

Date	Amount	Description
09/08	259.47	WIX.COM EDI PYMNTS TX6648515100XT REF*TN*TX6648515100XT\NTE*INV*WixPaymen ts\
09/14	99.49	WIX.COM EDI PYMNTS TX6881318100XT REF*TN*TX6881318100XT\NTE*INV*WixPaymen ts\
09/21	53.78	WIX.COM EDI PYMNTS TX7118230000XT REF*TN*TX7118230000XT\NTE*INV*WixPaymen ts\
09/28	18.15	WIX.COM EDI PYMNTS TX7357149800XT REF*TN*TX7357149800XT\NTE*INV*WixPaymen ts\

Checks (-)

Account:-----5645

Date	Amount	Check #	Date	Amount	Check #
09/08	1,445.98	1236	09/21	2,912.29	1237

(*) 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.

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The Huntington National Bank is Member FDIC. ®, Huntington® and 24-Hour Grace® are federally registered service marks of Huntington Bancshares Incorporated. The 24-Hour Grace® system and method is patented: US Pat. No. 8,364,581, 8,781,955, 10,475,118, and others pending. © 2021 Huntington Bancshares Incorporated.

Other Debits (-)

Account:-----5645

Date	Amount	Description
09/28	155.14	PURCHASE PUBLIC STORAGE 26533 PUBLIC STORAGE 26533 800-567-0759 OH XXXXXXXXXXXXX3818

Service Charge Summary

Account:-----5645

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

Balance Activity

Account:-----5645

Date	Balance	Date	Balance	Date	Balance
08/31	2,681.57	09/14	3,405.96	09/28	410.46
09/08	3,306.47	09/21	547.45		

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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 HUNTINGTON ACCOUNT(S)

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If you have questions or would like a complete copy of the documents referenced above simply visit your local Huntington office, call your Banker or call 1-800- 480-2001 to speak to a Customer Service Center Specialist.

Effective September 26, 2021, the fee description for Return Fees in the Business Account Charges Form is replaced with the following description:

Return Fee is charged each time an item is not paid. Limit of 4 return fees per day. There is no fee for declined ATM or debit card authorizations.

Effective November 15, 2021, for accounts owned by sole proprietors with a beneficiary designation, the "payable on death" designation provision within the account Business Signature Card will be replaced as follows for Business Banking customers:

Payable on Death or Deposit in Trust Account Beneficiary Designation Agreement

By designating a beneficiary and signing this Agreement, I agree and direct the balance in the account(s) listed on this signature card shall be either payable on death ("POD") for those states permitting Payable on Death Accounts or listed in trust for ("ITF") for those states permitting Deposit in Trust Accounts, to the beneficiary or beneficiaries that are named on this signature card. This beneficiary designation only applies to business accounts owned by sole proprietors. This Payable on Death or Deposit in Trust beneficiary designation is subject to additional terms and conditions within the Business Deposit Account Agreement.

Effective November 15, 2021, within the Business Deposit Account Agreement, the "Accounts Payable on Death/Informal Trust Account" provision within "11. Account Ownership" subpart 11(a) is removed and replaced as follows for Business Banking customers:

a. Payable on Death/Informal Trust Accounts

i. We do not allow payable on death ("POD") or informal trust Account (also known as an "in trust for" or "Totten Trust") designations on business accounts, except accounts owned by sole proprietors. We will consider any attempt to designate a POD on your business account as invalid. For accounts owned by sole proprietors, the following apply.

ii. Informal Trust Accounts

An informal trust Account (also known as an "in trust for" or "Totten Trust") is an Account owned by a trustee but without a written trust Agreement. The beneficiaries of an informal trust Account have no right to any funds in the Account while the trustee is alive. If the trustee dies, we will transfer the Account to the beneficiaries designated on the signature card or identified in our records

iii. Payable on Death Designation

If your account is "payable on death" ("POD") to one or more beneficiaries, the beneficiaries have no rights to your Account as long as your alive. On your death, Huntington will pay the balance in the account to your beneficiary or beneficiaries designated on the signature card or identified in our records who are then living. If more than one beneficiary is living, we will pay to each of them in equal shares unless otherwise noted herein. We must be furnished with adequate proof of death, any necessary tax releases and proper identification, and we may first deduct any amount that any of you owe us. If you want to change beneficiaries in the POD agreement, you must sign a specific form that we will provide to you.

iv. Special Notice for Indiana Payable on Death Accounts

If you are an Indiana resident or are opening your account in Indiana, and you make a payable on death beneficiary designation, there is some information you need to know about that designation. Special rules apply if you designate a beneficiary who is a lineal descendent of yours (in other words, a child, grandchild, or great-grandchild). If you designate a beneficiary who is a lineal descendent and that beneficiary does not survive you, that beneficiary's share of your account will pass to his or her lineal descendents in order.

(1) For example: if your daughter is one of your beneficiaries and she does not survive you, then her share of your

account will pass first to her children that survive you, and if none, then to her grandchildren who survive you. If she has no lineal descendants who survive you, then her share will pass to the remaining original beneficiary(ies) you designated. If there is no surviving original beneficiary, then her share will pass to your estate.

(2) You have the right to void the above application of the law by putting the phrase "No LDPS" next to the beneficiary's name on the designation form. If you put the "No LDPS" designation next to the beneficiary's name and that beneficiary does not survive you, then his or her share of your account will pass to the remaining original beneficiary(ies) you designated. If there is no surviving original beneficiary, then his or her share will pass to your estate.

(3) The "No LDPS" only applies to a beneficiary who is your lineal descendants. This means if you designate a spouse, friend, or nephew, for example, and he or she does not survive you, that beneficiary's share of your account will pass to the remaining original beneficiary(ies), regardless of any "No LDPS" designation. If there is no such surviving original beneficiary, then his or her share will pass to your estate.

v. Invalid Beneficiary Designation

Any beneficiary designation made while you are a sole proprietor will be immediately invalid if, at any time, you incorporate or become a limited liability company, partnership, or other business entity, regardless of whether Huntington is notified of the change in your business.

Effective November 15, 2021, within the Business Deposit Account Agreement, section "13. If You Owe Us Money" is amended by adding the following sentence after the second sentence:

If you or any owner (joint or otherwise) is indebted to us at the time of death, we are authorized to pay any withdrawals (such as checks) and exercise our right of set-off against the Account after such Account owner's death, regardless of any rights that any surviving owner, including a POD or other beneficiary, may have to funds in the Account.



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Huntington Business Premier Savings

Account: -----1554

Statement Activity From:		Beginning Balance	\$7,335.78
07/01/21 to 09/30/21		Credits (+)	1,989.88
		Electronic Deposits	1,989.46
		Interest Earned	0.42
Days in Statement Period	92	Total Service Charges (-)	0.00
		Ending Balance	\$9,325.66

Average Percentage Yield Earned this period 0.019%

Other Credits (+)

Account:-----1554

Date	Amount	Description
08/06	0.87	Square Inc 210806P2 210806 L208645187943
08/09	871.61	Square Inc 210809P2 210809 L208645842316
08/09	236.34	Square Inc 210809P2 210809 L208645842315
08/11	819.43	Square Inc 210811P2 210811 L208646382789
08/16	61.21	AMZNJ6R7TC3L AmazonSmil 210816 2QQTN310EL4SNRE payments.amazon.com ID#2QQTN310EL4SNRE
09/30	0.42	INTEREST PAYMENT

Service Charge Summary

Account:-----1554

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

Balance Activity

Account:-----1554

Date	Balance	Date	Balance	Date	Balance
06/30	7,335.78	08/09	8,444.60	08/16	9,325.24
08/06	7,336.65	08/11	9,264.03	09/30	9,325.66

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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 HUNTINGTON ACCOUNT(S)

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If you have questions or would like a complete copy of the documents referenced above simply visit your local Huntington office, call your Banker or call 1-800- 480-2001 to speak to a Customer Service Center Specialist.

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Return Fee is charged each time an item is not paid. Limit of 4 return fees per day. There is no fee for declined ATM or debit card authorizations.

Effective November 15, 2021, for accounts owned by sole proprietors with a beneficiary designation, the "payable on death" designation provision within the account Business Signature Card will be replaced as follows for Business Banking customers:

Payable on Death or Deposit in Trust Account Beneficiary Designation Agreement

By designating a beneficiary and signing this Agreement, I agree and direct the balance in the account(s) listed on this signature card shall be either payable on death ("POD") for those states permitting Payable on Death Accounts or listed in trust for ("ITF") for those states permitting Deposit in Trust Accounts, to the beneficiary or beneficiaries that are named on this signature card. This beneficiary designation only applies to business accounts owned by sole proprietors. This Payable on Death or Deposit in Trust beneficiary designation is subject to additional terms and conditions within the Business Deposit Account Agreement.

Effective November 15, 2021, within the Business Deposit Account Agreement, the "Accounts Payable on Death/Informal Trust Account" provision within "11. Account Ownership" subpart 11(a) is removed and replaced as follows for Business Banking customers:

a. Payable on Death/Informal Trust Accounts

i. We do not allow payable on death ("POD") or informal trust Account (also known as an "in trust for" or "Totten Trust") designations on business accounts, except accounts owned by sole proprietors. We will consider any attempt to designate a POD on your business account as invalid. For accounts owned by sole proprietors, the following apply.

ii. Informal Trust Accounts

An informal trust Account (also known as an "in trust for" or "Totten Trust") is an Account owned by a trustee but without a written trust Agreement. The beneficiaries of an informal trust Account have no right to any funds in the Account while the trustee is alive. If the trustee dies, we will transfer the Account to the beneficiaries designated on the signature card or identified in our records

iii. Payable on Death Designation

If your account is "payable on death" ("POD") to one or more beneficiaries, the beneficiaries have no rights to your Account as long as your alive. On your death, Huntington will pay the balance in the account to your beneficiary or beneficiaries designated on the signature card or identified in our records who are then living. If more than one beneficiary is living, we will pay to each of them in equal shares unless otherwise noted herein. We must be furnished with adequate proof of death, any necessary tax releases and proper identification, and we may first deduct any amount that any of you owe us. If you want to change beneficiaries in the POD agreement, you must sign a specific form that we will provide to you.

iv. Special Notice for Indiana Payable on Death Accounts

If you are an Indiana resident or are opening your account in Indiana, and you make a payable on death beneficiary designation, there is some information you need to know about that designation. Special rules apply if you designate a beneficiary who is a lineal descendent of yours (in other words, a child, grandchild, or great-grandchild). If you designate a beneficiary who is a lineal descendent and that beneficiary does not survive you, that beneficiary's share of your account will pass to his or her lineal descendents in order.

(1) For example: if your daughter is one of your beneficiaries and she does not survive you, then her share of your

account will pass first to her children that survive you, and if none, then to her grandchildren who survive you. If she has no lineal descendants who survive you, then her share will pass to the remaining original beneficiary(ies) you designated. If there is no surviving original beneficiary, then her share will pass to your estate.

(2) You have the right to void the above application of the law by putting the phrase "No LDPS" next to the beneficiary's name on the designation form. If you put the "No LDPS" designation next to the beneficiary's name and that beneficiary does not survive you, then his or her share of your account will pass to the remaining original beneficiary(ies) you designated. If there is no surviving original beneficiary, then his or her share will pass to your estate.

(3) The "No LDPS" only applies to a beneficiary who is your lineal descendants. This means if you designate a spouse, friend, or nephew, for example, and he or she does not survive you, that beneficiary's share of your account will pass to the remaining original beneficiary(ies), regardless of any "No LDPS" designation. If there is no such surviving original beneficiary, then his or her share will pass to your estate.

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Effective November 15, 2021, within the Business Deposit Account Agreement, section "13. If You Owe Us Money" is amended by adding the following sentence after the second sentence:

If you or any owner (joint or otherwise) is indebted to us at the time of death, we are authorized to pay any withdrawals (such as checks) and exercise our right of set-off against the Account after such Account owner's death, regardless of any rights that any surviving owner, including a POD or other beneficiary, may have to funds in the Account.



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Huntington Business Premier Savings

Account: -----3720

Statement Activity From:
 07/01/21 to 09/30/21

Days in Statement Period

92

Beginning Balance	\$300.08
Credits (+)	0.02
Interest Earned	0.02
Total Service Charges (-)	0.00
Ending Balance	\$300.10

Average Percentage Yield Earned this period 0.026%

Other Credits (+)

Account:-----3720

Date	Amount	Description
09/30	0.02	INTEREST PAYMENT

Service Charge Summary

Account:-----3720


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

Balance Activity

Account:-----3720

Date	Balance	Date	Balance	Date	Balance
06/30	300.08	09/30	300.10		

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account will pass first to her children that survive you, and if none, then to her grandchildren who survive you. If she has no lineal descendants who survive you, then her share will pass to the remaining original beneficiary(ies) you designated. If there is no surviving original beneficiary, then her share will pass to your estate.

(2) You have the right to void the above application of the law by putting the phrase "No LDPS" next to the beneficiary's name on the designation form. If you put the "No LDPS" designation next to the beneficiary's name and that beneficiary does not survive you, then his or her share of your account will pass to the remaining original beneficiary(ies) you designated. If there is no surviving original beneficiary, then his or her share will pass to your estate.

(3) The "No LDPS" only applies to a beneficiary who is your lineal descendants. This means if you designate a spouse, friend, or nephew, for example, and he or she does not survive you, that beneficiary's share of your account will pass to the remaining original beneficiary(ies), regardless of any "No LDPS" designation. If there is no such surviving original beneficiary, then his or her share will pass to your estate.

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