

One home. Many possibilities.

**WELCOME TO YOUR
HOME EQUITY LINE OF CREDIT**



I got a home equity line of credit,
now what? Thank you for choosing
Huntington to be part of helping
you do something big. Let this
guide be just the beginning of
where your HELOC can take you.



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HELPFUL HINT:



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TERMS AND DEFINITIONS

Nobody likes jargon—including us. There may, however, be some industry-standard terms about HELOCs that can be unfamiliar. So, let's just make things clear from the start.

PCL, HELOC

At Huntington, PCL and HELOC mean pretty much the same thing and are often used interchangeably. HELOC stands for "Home Equity Line of Credit." It is a line of credit that allows you to access the equity in your home, up to your approved credit limit. PCL stands for "Personal Credit Line." It refers to your specific account and agreement with us that sets out the terms for your home equity line of credit.

Draw Period and End-of-Draw Date

Every HELOC is divided into two phases: (a) a draw period and (b) a repayment period. In general, a draw period is the length of time, often 10 years, when your HELOC funds are available for you to use whenever you need, up to the amount of your credit limit. The end-of-draw date is the last date you can withdraw funds from your HELOC. Then, your loan enters the repayment period. Your specific draw period and end-of-draw date will be set forth in your PCL loan agreement.

Repayment Period

The repayment period begins at your end-of-draw date. During this period, you no longer have access to your credit line and you begin to pay down your outstanding principal loan balance.

Maturity Date

This is when your HELOC is due to be paid in full. You may repay your HELOC balance in full at any time.

PSF

A Personal Selection Feature, or PSF, is a feature that allows you to fix the annual percentage rate (APR) on all or a portion of your outstanding balance for a certain period of time that you choose.

See your PCL loan agreement for specific terms, including your credit limit.

ACCOUNT INFORMATION



Managing your account should be a cinch. At Huntington, it is. From checking your available funds, to changing your email address.





YOUR ACCOUNT NUMBER

Q: Where can I find my account number?

A: Your HELOC account number is called a PCL (Personal Credit Line) or servicing number. Find it here:

- On Account Statement
- Online In-Service Center/View Statements
- HNB PCL Loan Agreement
- On your Checks

MANAGE YOUR ACCOUNT ONLINE

Q: Do I need to register for online banking and, if so, why?

A: You are not required to, but there are many benefits to using online banking. With online banking at Huntington, you can view your current balance, transactions, and payment history, transfer funds, update your profile, and lots more.

Q: How do I get in to my account from my phone or computer?

A: It's easy to access your account from anywhere on any device at any time.

- 01** Enroll in online banking at [huntington.com](https://www.huntington.com) if you haven't already. Just be sure to have your account number (PCL Servicing Number) handy.
- 02** Enter your username and password online or in the Huntington app, then click or tap on your Personal Credit Line.



UPDATE YOUR PERSONAL INFORMATION

Q: How do I change my mailing address, contact information, or password on my PCL account?

A: You can update your personal profile at [huntington.com](https://www.huntington.com), including your email address. To update your mailing address or other information, please visit a branch location or call us at (866) 921-5871.

- 01 Log into [huntington.com](https://www.huntington.com)
- 02 Select your account from the list of My Accounts
- 03 Click My Loan at the top of the page
- 04 Click Edit on the Loan information tile and from there you can update your email address, phone number, and mailing address.

Q: If I made updates to my personal information on my checking account, do I also need to update my PCL account?

A: Yes. Follow the steps above. You may also visit a branch location or call us at (877) 921-5871.

Q: My name changed. How do I update my account?

A: We can do that for you. Please mail a copy of your marriage certificate, divorce decree, or other legal document to:

The Huntington National Bank
Attention: Research Department GW1N09
5555 Cleveland Ave.
Columbus, OH 43231
Fax: (888) 521-6801

Note: Unfortunately, we can't change the name on an account from an individual to that of a personal trust.

RELATED LINKS:

[Find a branch location.](#)

HELPFUL HINT:

Wondering what a PCL is? Can't remember what HELOC means?

HELOC stands for "Home Equity Line of Credit." It is a line of credit that allows you to access the equity in your home, up to your approved credit limit.

PCL stands for "Personal Credit Line." It refers to your specific HELOC account and agreement with us that sets out the terms for your home equity line of credit.



ANNUAL PERCENTAGE RATES

Q: How is the annual percentage rate on my HELOC determined?

A: For your Primary Line Feature, the APR is a variable rate and can change as often as monthly. It is based on the U.S. prime rate and the margin for the Primary Line Feature shown on your PCL loan agreement.

For a Personal Selection Feature (PSF), the APR is a fixed rate that is determined at the time the feature is set up. It is based on the term of the PSF that you choose, the index for interest rate swaps published by the Federal Reserve, and the margin for the PSF shown on your PCL loan agreement.

Q: Why did my APR change?

A: The APR on your Primary Line Feature is tied to the U.S. prime rate. So, when the prime rate changes, your APR changes, too.

Q: How often does my APR change for my Primary Line Feature?

A: It could change as often as monthly. It all depends on changes to the U.S. prime rate. For your Primary Line Feature, because your APR is calculated using the prime rate, your APR could change monthly or less frequently. A change in your APR is always effective on the first day of the monthly statement period and it is effective for the entire statement period. You can find the first month that your rate changes for your Primary Line Feature on the first page of your PCL Loan Agreement under "Rate Change Begin Month."

ANNUAL FEE

Q: Do I pay an annual fee with my HELOC?

A: You may be required to pay an annual fee. Refer to your Personal Loan Agreement. Huntington may waive fees as part of a promotional offer.

RATE CALCULATORS:

Huntington's HELOC rate calculators can help you understand your options:

[HELOC calculator overview](#)

[HELOC consolidation calculator](#)

HELPFUL HINT:

Looking for a fixed rate? Visit a branch or call us at (800) 992-2053 and ask about a Personal Selection Feature.



ACCOUNT INFORMATION

ONLINE ACCESS

Q: How do I access my HELOC account information online?

A: You can make and view payments, access funds, update your profile, and much more online using Huntington's Hub financial tools.

- 01 Log into [huntington.com](https://www.huntington.com) or through the mobile app
- 02 Select your Personal Credit Line (PCL) account from the list of My Accounts
- 03 Access your information easily by:
 - Browsing the dashboard that appears with at-a-glance payment and loan balance information
 - Selecting a tile to access information and tools related to your loan, your property, and more
 - Clicking Account Management, where you can update your contact information, access documents, and see messages regarding your account

The screenshot shows the Huntington Hub Account Management dashboard for a user named John. The dashboard is divided into several sections:

- Header:** Includes the Huntington logo, "Welcome, John", "Dashboard", "Account Management" (highlighted), and the address "1234 MAIN ST (Orig. \$719,500.00)".
- Tiles:** A row of seven tiles: "Payment" (Due: 08/01, \$756.98), "My Home" (Discover Options), "My Loan" (Balance: \$82,822.77), "My Neighborhood" (Average home value: \$41,250), "Documents" (View your documents), and "Education & Goals" (Expand your knowledge, Learn More).
- DASHBOARD:**
 - Payment Information:** Shows "Your \$756.98" due on Sep 25, 2022 (in 3 days). Autopay is On. Monthly Payment Amount: \$756.98. Actual Due Date: August 01, 2023. Next Draft Date: August 01, 2023. Total Payment: \$756.98.
 - View loan:** Shows "Your Loan balance is \$82,822.77". Taxes and Insurance: \$3,376.34 (Escrow Balance) and \$484.69 (Monthly Escrow Payment). Loan Details: 122 Payments remaining, Duration: Jan 2009 - Oct 2032.
 - DASHBOARD:** "Learn more about mortgage goals". A mortgage is more than just a loan. It is an investment and a way of building wealth. Know your goals: Manage my loan, Lower my payment, Build my equity, Understanding investment, Start saving, Use my equity.
- Footer:** "Expand your knowledge with our Education resources", "Home Equity", and "Purchase Quote".

Annotations on the right side of the screenshot point to:

- ACCOUNT MANAGEMENT:** Points to the "Account Management" tab in the header.
- TILES:** Points to the row of seven dashboard tiles.
- DASHBOARD:** Points to the "Learn more about mortgage goals" section.

Access to cash. That's why you got a HELOC in the first place. Here's what you need to know about getting and using your funds.





ACCESS YOUR MONEY

Q: I signed all the papers and closed the loan. When and how do I get my money?

A: Just use any of these three convenient methods:>

Q: Does my outstanding balance affect my credit score?

A: Like many lenders, Huntington regularly reports the type of credit accounts you have and your payment history to credit reporting agencies. It's up to the credit reporting agency to determine your credit score, which is an estimate of your credit risk. They rely on a variety of factors to make that determination, and may or may not consider your PCL account, your outstanding balance, or your repayment history.

REQUIRED WITHDRAWALS

Q: I'm not ready to use my HELOC funds. Is that okay?

A: Of course. We don't require you to make any withdrawals. Your funds are available when and if you need them until your end-of-draw date. However, annual fees still apply even if you do not make any withdrawals.

01 Write yourself a check.

Use the checks you receive by mail to directly pay your merchant, contractor, your child's university, or more.

HELPFUL HINT:

Need more checks?
Call (866) 921-5871 to order.

02 Make a withdrawal.

Use the PCL Access Card you receive by mail to make your purchases, when applicable.

Visit any Huntington branch and make a withdrawal from your PCL account.

HELPFUL HINT:

Didn't request a PCL Access Card?
Call (866) 921-5871 to request one.

03 Transfer funds online.

After closing, log in to huntington.com or the mobile app. Navigate to the transfers page in the Hub. Select the PCL in the Transfer From drop-down. Select the checking account in the Transfer To drop-down. Specify the transfer amount and details here. No checking account? No problem. Open one today at one of our branch locations, or at huntington.com/Personal/checking.

Call Huntington's automated, interactive voice response (IVR) system at (866) 921-5871 and use your secret code to make the transfer. Don't have or remember your secret code? Call us at (866) 921-5871.

Note: You can only transfer funds to a checking account.

PERSONAL SELECTION FEATURES



When it comes to your money, we believe you should have choices. This is just another way Huntington is looking out for you.





ABOUT PERSONAL SELECTION FEATURES

Q: What is a Personal Selection Feature?

A: A Personal Selection Feature, or PSF, is a feature that allows you to fix the annual percentage rate (APR) on all or a portion of your outstanding balance for a certain period of time that you choose. You will have a minimum monthly payment amount for the PSF in addition to the minimum monthly payment amount for the general account balance. A fee will be charged for each transaction converting an amount from a variable rate to a fixed rate in CO, IL, KY, MI, MN, OH, PA, and WI, and the fixed rate will always be higher. Please see your PCL loan agreement for more details.

Q: Is a PSF a one-time event?

A: You may apply for more than one PSF throughout the draw period of your HELOC.

APPLICATION AND FEES

Q: How do I apply for a PSF and is there a fee?

A: Visit a Huntington branch location and talk with a personal banker. You and any co-borrowers on the account will need to sign some documents in person. Depending on the state you live in, there is a setup fee for each PSF.

RELATED LINKS:

[Find a branch location.](#)

CURRENT ANNUAL PERCENTAGE RATE

Q: What's the current annual percentage rate for a PSF?

A: It is a fixed rate, and is based on an index and margin. Your Huntington personal banker can look at your PCL loan agreement, talk about current rates and explain your options.

RELATED LINKS:

[Find a branch location.](#)

Making a payment should be quick and easy—and it is. If you need it, here's some extra information about paying your HELOC.





MAKING A PAYMENT

Q: What is my monthly payment?

A: That depends. If you have an outstanding balance, you'll have a minimum monthly payment. Your minimum payment will fluctuate each month during the draw period because the payment is based on a few different factors, including:

- 01 The total amount of funds you've withdrawn or transferred
- 02 The number of days in your billing cycle
- 03 Changes to the Prime Rate
- 04 Personal Selection Features (PSFs)
- 05 Over-credit-limit amounts
- 06 Annual fees or other charges
- 07 Past due amounts on your account

Q: When is my monthly payment due?

A: Your payment is due on the same day every month. And remember, at closing you picked the day of the month that works best for you.

Q: Can I change my payment due date?

A: No. But, if you need to make payment arrangements, please visit a branch location to speak to a Huntington personal banker or contact us at:

PCL Customer Assistance Team

PHONE: (800) 250-6660

HOURS: Monday–Thursday, 8:00 a.m.–9:00 p.m. ET
Friday, 8:00 a.m.–7:00 p.m. ET
Saturday, 8:00 a.m.–1:00 p.m. ET

RELATED LINKS:

[Find a branch location.](#)

Q: Can I pay extra on my HELOC?

A: Once you've made your minimum monthly payment, any extra funds we receive during your billing cycle go toward your outstanding principal balance or fees.



PAYMENTS

Q: How many payments do I have to make?

A: That depends. The amount you've withdrawn, any extra payments you've made, and a number of other factors have an impact on the number of payments you'll make.

HELPFUL HINT:

Once your PCL is in the repayment period, your outstanding balance is divided into payments. Your loan agreement determines the number and amount of these payments.

MAIL, PHONE, AND WEB PAYMENTS

Q: Where do I mail my monthly payment?

A: Please mail your check to:

The Huntington National Bank
Attention: Payment Processing GW1W18
PO Box 182387
Columbus, OH 43218-2387

Q: Can I make online payments?

A: Of course! You can easily make a payment from another bank by adding a payment method on the payment tile in your online account. If you use a Huntington account to pay, your payment will be made on the transfer funds page in the Hub from whichever Huntington checking account you choose.

HELPFUL HINT:

Never miss a PCL payment. You may set up automatic, recurring payments by logging into your account on [huntington.com](https://www.huntington.com).

01 Log into [huntington.com](https://www.huntington.com)

02 Select your Personal Credit Line account from the list of My Accounts

03 Select the Payment tile



PAYMENT STATUS

Q: When will my account show that I've made a payment?

A: Payments are credited to your account according to the terms of your PCL loan agreement. In general, mail, phone, or web payments are credited to your account based on when we receive them and will be visible on your account in one to two business days.....>

Payments made in the branch after 5:00 p.m. ET will be credited to your account the next business day.

Q: Where can I see a payment I've already made?

A: All of your transactions, including your payment history, can be found online.

- 01 Log in to your account at huntington.com
- 02 Select your PCL account from the list of accounts
- 03 Select either the Payment or My Loan tile.
The payment history is displayed in both places.

Payments made through huntington.com must be made by midnight to credit your account for the same day. Payments made at midnight or after on huntington.com will be credited to your account the next business day.

Note: Business days do not include holidays or weekends. All cutoff times are Eastern Time.

MISSED OR SKIPPED PAYMENTS

Q: Can I skip a payment?

A: No. If you have a balance, you need to make at least your minimum monthly payment. If you have a concern about making a payment, please call us at (800) 250-6660. Or visit any Huntington branch to talk with a personal banker.

HELPFUL HINT:

Never miss a payment again. Set up automatic, recurring payments on huntington.com. No forgetting. No hassle. No fees.

RELATED LINKS:

[Find a branch location.](#)



PAYMENTS

PAYMENT CHANGES

Q: What if I am unable to make my payment?

A: If you have concerns or questions around your monthly payment, please contact us.

PCL Customer Assistance Team

PHONE: (800) 250-6660

HOURS: Monday–Thursday, 8:00 a.m.–9:00 p.m. ET
Friday, 8:00 a.m.–7:00 p.m. ET
Saturday, 8:00 a.m.–1:00 p.m. ET

STATEMENTS



You shouldn't need a map to understand your statement. At Huntington, you don't. If you've got questions, we've got answers.





YOUR MONTHLY PAYMENT

- Q:** Will I get a monthly statement or an email notification?
- A:** It's your choice. You can receive monthly statements by mail or go paperless. If you opt for paperless statements, we'll send you an email when your statement is available online.

REPRESENTATION OF PRINTED DOCUMENT

Huntington
P.O. BOX 1558
COLUMBUS, OH 43216

RETURN SERVICE REQUESTED

PERSONAL CREDIT LINE

Contact Us

- Customer Service 1-800-992-2053
- Automated Service Hours 1-800-992-2053
- Fax Payoff Service 1-800-992-2053

Send inquiries to:

PCL DEPT.
P.O. BOX 1558
GW4W61
COLUMBUS, OH 43216

www.huntington.com

Account Summary

Account Number	0000000000
Credit Line	\$240,000.00
Available Credit	\$85,435.00
Days in Billing Cycle	33
Statement Closing Date	09/28/2022
Payment Due Date	10/25/2022
Total Minimum Payment Due	\$697.27

*If payment is received after 11/04/2022,
\$30.00 late fee will be charged.*

Account Overview

Total Previous Balance	\$79,292.00
Payments	\$14,750.00-
Credits	\$0.00
Special Promotions	\$0.00
Regular Transactions	\$89,325.52
Debits	\$0.00
Fees	\$0.00
Interest Charge	\$697.27
Total New Balance	\$154,564.79

Transaction Activity Since Last Statement

Revolving Line	Monthly Periodic Rate (1)	Annual Percentage Rate(1)	Balance Subject To Interest Rate	Interest Charge	New Balance	Minimum Payment Due
Purchases	(2) 0.5415616%	5.99%	\$0.00	\$0.00	\$0.00	\$0.00
Cash Advances	(2) 0.5415616%	5.99%	\$128,751.55	\$697.27	\$154,564.79	\$697.27
Revolving Line Totals				\$697.27	\$154,564.79	\$697.27

(1) The Monthly Periodic Rate(s) and Annual Percentage Rates
(2) Promotional Cash Advances and Purchases (if any) are shown below and are not included in the Revolving Line Section above.

IMPORTANT ACCOUNT MESSAGE

YOUR PAYMENT WILL BE DEDUCTED FROM YOUR DEPOSIT ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT TO YOUR PCL ACCOUNT ON THE PAYMENT DUE DATE, WHICH IS 10/25/22. PAYMENTS THAT POST AT LEAST TWO BUSINESS DAYS PRIOR TO YOUR PAYMENT DUE DATE WILL REDUCE THE AMOUNT OF YOUR AUTOMATIC PAYMENT. PLEASE NOTE THAT PAYMENTS MADE IN A BANKING OFFICE WILL TAKE UP TO TWO BUSINESS DAYS TO POST TO YOUR ACCOUNT.

SEE REVERSE SIDE FOR ADDITIONAL IMPORTANT INFORMATION — DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

HUNTINGTON NATIONAL BANK GW 1W18
PO BOX 182387
COLUMBUS OH 43218-2387

Account Number 0000000000	Past Due Amount \$0.00	Total New Balance \$154,564.79
Total Minimum Payment Due \$697.27	Payment Due Date 10/25/2022	

Payment Amount Enclosed \$



Q: How can I get a copy of my current monthly statement?

A: You can see it—and up to two years' worth of past statements—online.

- 01 Log in to your account at huntington.com
- 02 Click Service Center
- 03 Under Statements, tap or click View Statements
- 04 Choose your account and a statement period

Looking for a statement older than 24 months? No problem. You'll need to call or message us in the messaging center to request copies of these personal credit line statements at (800) 992-2053.

Q: How do I choose paperless statements?

A: Paperless statements online are a secure way to manage and track your account. Here's how to make sure you're getting them:

- 01 Log in to your account at huntington.com
- 02 Click Service Center
- 03 Under Statements, choose Paperless Settings
- 04 Turn on Paperless Statments under Statement Delivery Preferences

Q: What can I expect after going paperless?

A: For starters, less clutter and more convenience. Plus, an email letting you know your statement is available. Here's how to see and download your monthly statement:

- 01 Tap or click the link in the email or log in to your account at huntington.com
- 02 Tap or click Messages in the top navigation
- 03 Choose Message # next to the statement you want to look at and follow the prompts.

CHANGE, REFINANCE, OR PAY OFF



Things can change. And when they do, we want you to be ready. Here's what you should know about what could affect your HELOC.





CREDIT LIMIT CHANGES

Q: Can I change my credit limit?

A: An increase in your credit limit requires you to complete a new application. To start a new application, please call our Customer Solution Center, visit a branch location, or apply online.

Customer Solution Center

PHONE: (866) 921-5871

HOURS: Monday–Friday, 8:00 a.m.–8:00 p.m. ET
Saturday, 8:00 a.m.–2:00 p.m. ET
Sunday, Closed

RELATED LINKS:

[Find a branch location.](#)

[Apply for a HELOC online.](#)

REFINANCING A HELOC

Q: What are some reasons I may want to refinance my HELOC?

A: There are a number of reasons you may want to refinance your HELOC, including:

- 01 Increase credit limit
- 02 Divorce from a co-borrower
- 03 Reaching the maturity date
- 04 Need for new terms and conditions

PAYING OFF A HELOC

Q: What is my payoff amount?

A: Your outstanding balance and your payoff amount are usually not the same because of interest, fees, or other charges. Be sure to check your PCL loan agreement for the terms and conditions of your HELOC. To get your payoff amount, please call us at (866) 921-5871 or visit a branch location.

RELATED LINKS:

[Find a branch location.](#)



CLOSING A HELOC

Q: How do I close my account?

A: Please contact the Customer Solution Center at (866) 921-5871 for a payoff quote and instructions on how to close your account.

HELPFUL HINT:

Did you know you have the option to leave your HELOC open for the remainder of your draw period so you can have immediate access to funds if you need them? Please note that an annual fee may apply as long as your account remains open.

SELLING YOUR HOME

Q: I'm moving. Can I keep my HELOC even though I no longer own the house?

A: No. When you sell your home, you must pay your HELOC in full. Most homeowners arrange to pay off their HELOC at closing on the sale of their home. If you take advances on the HELOC after a payoff statement is obtained, the payoff amount will be insufficient and may affect the release of the mortgage lien on the home.

EXTRA HELP



Questions about tax documents,
fraud, errors, or how to contact us?
You're looking in the right place.





TAX DOCUMENTS (IRS FORM 1098)

- Q:** What income tax deductions can I take on my HELOC?
- A:** Huntington does not provide tax advice. We suggest you contact a qualified tax, accounting, or legal professional.
- Q:** Where can I find mortgage interest information for tax purposes?
- A:** If applicable, Huntington will mail an IRS Form 1098 Mortgage Interest Statement by January 31 each year to the address we have on file for you. You may also visit a branch for a copy or download Form 1098 by logging into your account Hub on [huntington.com](https://www.huntington.com).

CONCERNS, ERRORS, OR LIFE EVENTS

- Q:** What do I do if I think there's an error with my HELOC?
- A:** Let's figure it out together. Please contact our Customer Solution Center or write to us. If you write, please include your name, PCL account number (also called servicing number), and any details about the possible error.

Customer Solution Center

PHONE: (866) 921-5871

HOURS: Monday–Friday, 8:00 a.m.–8:00 p.m. ET
Saturday, 8:00 a.m.–2:00 p.m.
Sunday, Closed

The Huntington National Bank
PO Box 1558
GW4W61
Columbus, OH 43216



CONCERNS, ERRORS, OR LIFE EVENTS

Q: What if I'm experiencing difficulty paying my line due to a change in circumstances?

A: We understand the challenges homeowners are facing these days. And we can possibly help you find solutions if you are having difficulty making your payments, have a hardship, or need assistance. Our Home Savers colleagues are prepared to answer your payment-related questions and help you with other possible workout options. At your convenience, please contact us to discuss your payment difficulties.

PHONE: (888) 627-7809
EMAIL: Homesavers@huntington.com

HOURS: Monday–Friday, 8:00 a.m.–4:30 p.m. ET
Saturday, 8:00 a.m.–1:00 p.m.
Sunday, Closed

RELATED RESOURCE:

You can also find other approved counseling agencies at the Consumer Financial Protection Bureaus (CFPB) [website](#) or by calling (855) 411-CFPB (2372).

Q: I'm getting divorced and my spouse is a co-borrower. How does this affect my HELOC?

A: Separation, dissolution, and divorce laws are complex, so it's best to consult with a qualified divorce attorney. In general, borrowers and co-borrowers remain responsible for the loan until the loan is paid off and closed, or is refinanced by one of the borrowers.

CONTACT US

Q: How can I contact you?

A: We're always happy to help with any questions you have about your HELOC monthly payment, statements—or anything else, for that matter.


Customer Solution Center
PHONE: (866) 921-5871
HOURS: Monday – Friday, 8:00 a.m.–8:00 p.m. ET
Saturday, 8:00 a.m.–2:00 p.m.
Sunday, Closed

Chat at [huntington.com](https://www.huntington.com)
Tap or click the green logo at the bottom of any screen to start.



Loans subject to credit application and approval.

 The Huntington National Bank is an Equal Housing Lender and Member FDIC.

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