



Huntington's Lift Local BusinessSM Program Focused on Growing Minority, Women and Veteran Owned Businesses

Welcome to a bank that believes in empowering small businesses.

Lift local business is designed for businesses owned by minority-, women-, and veteran-entrepreneurs, as well as businesses located in a low- or moderate-income census tract. Lift Local was designed to support small businesses throughout the business life cycle — from start-up to expansion. The program offers loans, business planning support, and other services to help achieve your goals.

This program is looking out for you, so you can look out for what's best for your business, your family, and your customers.

Please note: Loans are subject to Small Business Administration eligibility and HNB Lift Local credit guidelines which may include, without limitation, bankruptcy in the last 4 years, a violent felony, or a low business credit score (SBSS).

Lift Local Business Loan Features:

- Loan amounts from \$1,000 – \$150,000
- Access to capital at a low cost to your business
- Zero origination fees
- Huntington pays your SBA fees
- Lower credit score requirements
- Free financial education courses (\$1,500 value)
- No monthly service fee checking account* with 24-Hour Grace‡ Overdraft and Return Fee Relief
- Longer repayment terms to help avoid high payments

TO LEARN MORE,
visit any Huntington Branch or call (800) 480-2001.

See reverse for important disclosure.



IN THE NATION
IN NUMBER OF
7(a) LOANS^S



Lending products are subject to credit application and approval.

† We will begin waiving the \$20 Monthly Account Service Fee on your Unlimited Business Checking Account in the month you close on your loan under our Community Plan. This fee waiver will continue for thirty-six months or as long as you have an outstanding loan balance, whichever comes first. Only the Account Monthly Service Fee is waived and all other account charges apply as outlined on the Business Account Charges Form.

‡ Your account will be automatically closed if it remains negative in any amount for 60 days, including if your account is overdrawn within our \$50 Safety Zone. Learn more at huntington.com/BusinessSafetyZone and huntington.com/BusinessGrace.

§ SBA loans subject to SBA eligibility. Huntington is #1 in the nation in number of SBA 7(a) loans from October 1, 2017 to September 30, 2021. Source: U.S. Small Business Administration (SBA)



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