



IS NOW
PART OF



The Huntington National Bank Online Privacy Notice

Last Updated: **10/20/2025**

The Huntington National Bank respects your privacy. This Online Privacy Notice describes the types of personal information we obtain on our websites (“Sites”) and mobile apps (“Apps”) (collectively, “Online Services”), how we use the information, with whom we may share it and the choices available to you regarding our use of the information. We also describe measures we take to protect the information and how you can contact us about our privacy practices.

Unless indicated otherwise, this Online Privacy Notice applies solely to our Online Services. If you are a consumer who has a financial product or service with us, please see our [U.S. Consumer Privacy Notice](#) which provides additional information about how we collect and share your non-public personal information and how you may limit our sharing of such information.

Information We Obtain

We obtain certain personal information about you when you interact with our Online Services, including:

- Contact information, such as name, telephone number and postal and email address;
- Login credentials, such as username and password;
- Account information, financial history and transaction information, such as account number, loan number, routing number and other unique customer identification numbers, credit or debit card information, account balances, payment history, income information, assets and investment history;
- Demographic information and similar details, such as age, nationality, citizenship status, date of birth, education or professional information, marital status, ethnicity, race, sex, gender and military or veteran status;
- The geolocation of your mobile device if you consent to the collection of this data;
- Government-issued identification information, such as Social Security number, driver’s license number or tax identification number;
- Information we obtain about you in connection with a job candidacy, such as your resume information, legal work eligibility status, salary requirements, publicly accessible information, background check information, and other information about you; and
- Other information you choose to provide, such as through emails or other communications, surveys, registrations and sign-up forms.

In addition, when you use our App, you may provide the App with permission to access and use your device’s camera for mobile deposits. You also may provide the App with permission to access your precise geolocation data to tailor our products and services to you, communicate with you, and provide offers that may be of interest to you. You may restrict or disable the App’s access to this information by adjusting the settings on your mobile device.

Information We Obtain By Automated Means

When you visit our Sites, we may obtain certain information by automated means, such as cookies, web beacons, web server logs and other technologies. A “cookie” is a text file that websites send to a visitor’s computer or other internet-connected device to uniquely identify the visitor’s browser or to store information or settings in the browser. A “web beacon,” also known as an internet tag, pixel tag or clear GIF, links web pages to web servers and cookies and may be used to transmit information collected through cookies back to a web server. The information we collect in this manner may include your device IP address, unique device identifier, web browser characteristics, device characteristics, operating system, language preferences, referring URLs, clickstream data, and dates and times of website visits.

When you use our Apps, we also may collect certain information by automated means, such as through device logs, server logs and other technologies. The information we collect in this manner may include the device type used, mobile operating system, device identifier and similar unique identifiers, device settings and configurations, IP address, location information, WiFi network identifier and signal, battery and signal strength, usage statistics, referring emails and web addresses, dates and times of usage, actions taken on the App, and other information regarding use of the App.

We may use these automated technologies on our Online Services to collect information about your equipment, browsing actions, and usage patterns. These technologies help us (1) remember your information so you do not have to re-enter it; (2) track and understand how you use and interact with our Online Services; (3) tailor the Online Services around your preferences; (4) measure the usability of our Online Services and the effectiveness of our communications; and (5) otherwise manage and enhance our products and services, and help ensure they are working properly.

Your browser may tell you how to be notified about certain types of automated collection technologies and how to restrict or disable them. Please note, however, that without these technologies, you may not be able to use all of the features of our Online Services. For mobile devices, you can manage how your device and browser share certain device data by adjusting the privacy and security settings on your mobile device.

How We Use The Information We Obtain

We may use the personal information we obtain to:

- Provide our products and services;
- Process and fulfill transactions in connection with our products and services;
- Communicate with you (including providing you with offers and other communications about our products and services), respond to inquiries and offer customer support;
- Establish and manage accounts;
- Report to credit bureaus;
- Verify your identity;
- Personalize your experience on our Online Services;
- Advertise and market our products and services;
- Administer participation in surveys, sweepstakes, promotions or other programs;
- Manage career opportunities, including for recruitment purposes, candidate screening and evaluation, and employee onboarding;
- Establish and manage our business relationships;
- Provide products and services to our business clients and facilitate their use of our products and services;
- Perform analytics (including, but not limited to, market research, trend analysis, financial analysis, and analysis of our customer base), and anonymization of personal information;

- Operate, evaluate and improve our business (including developing new products and services; enhancing, improving and analyzing our products and services; managing our communications; and performing accounting, auditing and other internal functions);
- Maintain and enhance the safety and security of our Online Services, products and services and prevent misuse;
- Protect against, identify and prevent fraud and other criminal activity, claims and other liabilities;
- Exercise our rights and remedies and defend against legal claims; and
- Comply with and enforce applicable legal requirements, relevant industry standards and The Huntington National Bank policies and terms, including, but not limited to, those relating to anti-money laundering, economic sanctions, and anti-terrorism.

We also may use the information in other ways for which we provide specific notice at the time of collection.

Third-Party Analytics Services

We may use third-party analytics services on our Online Services, such as Google Analytics. The information we obtain through the Online Services may be disclosed to or collected directly by these services. To learn more about Google Analytics, please visit <https://www.google.com/policies/privacy/partners/>.

Interest-Based Advertising

On our Online Services, we may obtain information about your online activities to provide you with advertising about products and services that may be tailored to your interests. This section of our Online Privacy Notice provides details and explains how to exercise certain choices.

You may see our ads on other websites because we use third-party ad services. Through these ad services, we can target our messaging to users considering demographic data, users' inferred interests and browsing context. These services track your online activities over time and across multiple websites and apps by collecting information through automated means, including through the use of cookies, web server logs, web beacons and other similar technologies. The ad services use this information to show you ads that may be tailored to your individual interests. The information that ad services may collect includes data about your visits to websites that serve The Huntington National Bank advertisements, such as the pages or ads you view and the actions you take on the websites or apps. This data collection takes place both on our Online Services and on third-party websites and apps that participate in these ad services. This process also helps us track the effectiveness of our marketing efforts.

The Online Services are not designed to respond to "do not track" signals from browsers.

To learn how to opt out of interest-based advertising, please visit the [Digital Advertising Alliance](#) and the [Network Advertising Initiative](#).

Information We Share

We may share the information we obtain about you with our affiliates and subsidiaries and with our business partners. We also may share the information we obtain about you with third-party vendors and other entities to perform services on our behalf, such as website hosting, data analytics, marketing, payment processing, fraud prevention, and other services. In addition, we may share personal information with (1) other financial institutions; (2) other companies in connection with co-branded products, services or programs; and (3) consumer reporting agencies.

We also may disclose personal information (1) if we are required to do so by law or legal process (such as a court order or subpoena); (2) in response to requests by government agencies, such as law enforcement authorities, or self-regulatory organizations; (3) to establish, exercise or defend our legal rights and those of our affiliates, subsidiaries or business partners; (4) when we believe disclosure is necessary or appropriate to prevent physical or other harm or financial loss; (5) in connection with an investigation of suspected or actual illegal activity; or (6) otherwise with your consent or as directed by your representative.

We reserve the right to transfer any personal information we have about you in the event of an actual or prospective sale or transfer of all or a portion of our business or assets (including in the event of an actual or prospective merger, acquisition, joint venture, reorganization, divestiture, dissolution or liquidation).

How We Protect Personal Information

We maintain administrative, technical and physical safeguards designed to protect the personal information you provide against accidental, unlawful or unauthorized access, destruction, loss, alteration, disclosure, disposal or use.

Children's Privacy

Our Online Services are designed for a general audience and are not directed to children. We do not knowingly collect personal information online from children under the age of 13, or such other age as may be stipulated by applicable law.

Third-Party Links And Features

For your convenience and information, our Online Services may provide links to other online services, and may include third-party features such as apps, tools, widgets and plug-ins. These online services and third-party features may operate independently from us. The privacy practices of the relevant third parties, including details on the information they may collect about you, are subject to the privacy statements of these parties, which we strongly suggest you review. To the extent any linked online services or third-party features are not owned or controlled by us, we are not responsible for these third parties' information practices.

Updates to Our Online Privacy Notice

This Online Privacy Notice may be updated periodically and without prior notice to you to reflect changes in our personal information practices. We will indicate at the top of the Online Privacy Notice when it was most recently updated.

How To Contact Us

You can submit a request or ask us questions about this Online Privacy Notice by emailing us at veritexbank.com/contact-us.