Huntington Bancshares Inc.

Travel and Expense Reimbursement Policy

Effective: March 13, 2023

Revision date: 3-13-2023

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1. Policy Overview

This policy supersedes all previous communication regarding travel and expense reimbursements. It is applicable to all colleagues of Huntington Bancshares, Inc., including its subsidiaries and affiliates, (collectively, "HNB") and is effective as of March 13, 2023.

It is the policy of Huntington Bancshares, Inc. to reimburse colleagues for reasonable and necessary expenses incurred during approved work-related activity, including travel. It is intended that the accommodations and services required shall be of a standard of quality that will adequately meet the needs of the colleague and be appropriate for the effective conduct of business.

In all instances, supporting documentation should be clearly provided with the expense report.

This Policy establishes HNB's standards related to business expenses incurred on behalf of HNB, corporate credit card spend, as well as reimbursable expenses to colleagues. It is important that when incurring these expenses, each colleague does so in a manner that is prudent and fiscally responsible; as well as ensuring compliance with federal, state, and local rules and regulations.

To facilitate the timely recording of expenses and to aid colleagues in efficiently submitting their expenses for review and approval, HNB has implemented the use of a corporate credit card (the "HNB Corporate Card") and the Coupa Travel & Expense platform.

If colleagues do not follow this Policy or otherwise misuse corporate funds or resources, they may be subject to disciplinary action, up to and including termination of employment.

1.1 Colleague / Manager Responsibilities

All expense reimbursement requests made through Coupa Expense have a minimum of a one up manager approval. All colleagues and approving managers are expected to exercise prudent judgement in spending company funds. Colleagues and their managers should treat business expenses like they would manage their personal expenses and in compliance with this policy. The approving manager and any other approvers of each expense report has responsibility to challenge excessive or unusual items and for justifying the necessity and resulting benefit of the expense. Approvers also are responsible for verifying expense related information, such as expense type and that supporting documents included are complete and accurate. Huntington may deny any business expense reimbursement request that is inaccurate, does not include the appropriate substantiating documentation, is submitted late, or otherwise fails to fully comply with this policy as determined by Huntington in its sole discretion.

- Colleague travel must be authorized. Colleagues should verify that planned travel is eligible for reimbursement before making travel arrangements.

- Within 30 days of incurring an expense, the colleague must submit a reimbursement report and supporting documentation to ensure the colleague's corporate credit card does not become delinquent.
- Prior to incurring an unusual or questionable expense, (including an expense that is generally not reimbursable under this Policy but necessary under the circumstances) the colleague should contact Accounts Payable at, TravelandExpense@huntington.com for guidance. These expenses MUST be noted in the colleague's Coupa Expense reimbursement report. If management approval was received prior to incurring the expense, colleagues must submit documentation with their expense report indicating such.
    - **Examples of expenses requiring prior approval:**
        - Long-Term Rental Car (more than 5 days)
        - Accommodations that are necessary due to a colleague's disability or health condition (Ex. broken leg and colleague needs more leg room on a flight)
        - Emergency supplies that are needed same day or next day and/or unavailable in our company catalogs.
- All business-related expenses MUST be paid for using the Huntington Corporate Credit Card.
    - For information on how to acquire a Corporate Credit Card, see Section 13.1 of this document.
        - Colleagues not using the Corporate Credit Card for business expenses, where it is available may result in the expense not being reimbursed.
    - If a colleague does not have a corporate credit card, the colleague's manager should book the travel or incur the expense on their corporate credit card.

1.2 Accounts Payable Responsibilities

Accounts Payable will return to the colleague any expense report that is not properly filled out, contains non-reimbursable expenses, or has insufficient documentation including receipts, business purpose, client, etc.

1.3 Expense Documentation Requirements

Receipts – **REQUIRED** for any expense greater than $75.00. Receipts must show proof of payment.

- **Itemized** receipts are required to support the adequate evidence needed for IRS regulations, state, and local taxes for the following type of expenses:
    - Lodging / Hotel – Lodging expenses **must be itemized** and submitted under the appropriate expense type, such as parking, Wi-Fi, room service or hotel restaurant charged to room, etc.
    - All Meals – Receipts should show all items consumed, the tip and final total
    - Airfare
    - Business Entertainment
    - Car Rental

- **Missing Receipts**
    - In the event a receipt is lost, colleagues should complete and attach the Missing Receipt Exception Form to the expense reimbursement submission. [1]

1.4 Timeliness

Expenses MUST be submitted within **60 days** of incurring a business expense.

- Huntington has the right to refuse reimbursement of any expenses not submitted in a timely manner.

1.5 Reimbursement Methods

- **Physical Check** – This is the default payment method. Checks will be sent to the colleague's address that is on file with the HR Service Center.
    - For any address changes, call the HR Service Center at 614-480-3094.
- **Direct Deposit / ACH** – To setup or change your expense reimbursement deposit account, you must complete and return the Colleague ACH Form.[2]
    - **NOTE**: Payroll's Direct Deposit does NOT apply to expense reimbursements. A separate form as mentioned above needs completed by the colleague.

2. Travel and Expense Platforms

Huntington uses a global travel management company, **All-Star Travel Group ("ATG")**, to manage all Huntington corporate travel needs for Air, Lodging and Car Rental. Once ATG's booking platform has been utilized, colleagues will then use Coupa Travel & Expense to submit business expenses incurred during travel or other expenses incurred. Below is additional information for each platform.

2.1 Coupa – Huntington's Travel & Expense Reimbursement Platform

- All expenses must be submitted via the Coupa Travel & Expense management system.
- The Coupa T&E platform – a Single Sign-On application – is in Huntington's internal web platform, Essentials. Click here to access Coupa.
    - If you need assistance with how to access Coupa or have any Coupa expense related questions, please contact Accounts Payable at TravelandExpense@huntington.com.[3]

[1] The Missing Receipt Exception Form can be found in the upper right-hand corner of the Coupa platform under Help. Then navigate into the Coupa Connection "Corporate Card & Expenses" section.
[2] The Colleague ACH Form can be found in the upper right-hand corner of the Coupa platform under Help. Then, navigate to Coupa Connection "Corporate Card & Expenses" section.
[3] Reference guides and other instructional material for submitting Expense Reports can be found on the Coupa Connection SharePoint site under the "Corporate Card & Expenses" section.

2.2 ATG – All-Star Travel Group

- Colleagues must use ATG for all airline reservations, hotel bookings, and car rental for all business-related travel.
    - In the event of an emergency, it is important for HNB to be able to locate its colleagues while they are traveling on company business. Therefore, it is essential that colleagues make all travel arrangements though the corporate travel agency.
- ATG is a Single Sign-On application and can be found in Huntington's internal web platform, Essentials. Click here to access ATG.
- Huntington Travel Program Administration:
    - HNB's Corporate Travel Manager: Ana Paula Zamorano, Sourcing Manager
        - Email: travel@huntington.com
    - ATG Customer Service: 855-348-6336
    - Colleagues may NOT use the ATG portal for personal travel.

NOTE: Colleagues should use the self-service ATG travel portal whenever possible to avoid additional fees outside of the $5 usage fee that will be incurred on the colleague's corporate credit card for booking online. For customer service support contact ATG agents at (614) 283-9696. Please note that additional charges of $20 will be incurred if an agent is used. After hours support charges are $37 and if you contact the corporate travel agency outside the hours of 8:00 a.m. and 6:00 p.m. EST.

3. Ground Travel

Colleagues are strongly encouraged to use public transportation when available and practical. If not, use a ride-sharing service (Uber/Lyft) or a taxi.

3.1 Personal Auto Use

- When traveling on company business, colleagues have the option of using either their personal vehicle or a rental car. If a colleague is making a round trip more than 250 miles in a 2-day period or less, the colleague is encouraged to choose a rental car.
- All mileage incurred in a colleague's personal automobile while fulfilling job responsibilities are to be recorded and documented. To comply with IRS regulations, colleagues must indicate the date of the travel and related mileage, the destination and business purpose.
- If you use your car for business travel, you will be reimbursed at **0.625 cents per mile as of July 1, 2022**, and for any appropriate parking fees and tolls. The mileage reimbursement rate will be evaluated periodically.
- Mileage should be submitted through Coupa Travel & Expense using Google Maps functionality whenever possible. Colleagues should ensure the submitted route is accurate. For high volume travelers, a spreadsheet log may also be attached to the submission.

- Colleagues using their personal autos while on company business should maintain adequate collision and liability insurance. Adequate insurance is defined at a minimum of $100,000 / $300,000 in auto liability limits. In the event of an accident while on company business, the colleague's insurance deductible is not a valid business expense.

Huntington will not reimburse colleagues for expenses that are not reasonably necessary for business purposes such as:

- Gas expense when a colleague expenses mileage
- Car washes
- Commuting mileage – Travel expenses between your home or remote work location and your primary Huntington office location
- Traffic or parking violations
- Vehicle towing charges
- Costs for repairing damage to a colleague's vehicle (due to an accident, weather or otherwise)
- Roadside assistance or auto club memberships
- Vehicle maintenance

3.2 Car Rental

- It is company policy to make business travel reservations through ATG in order to take advantage of negotiated discounts with car rental agencies and colleagues will be covered under HNB corporate insurance for any potential liability.
- Colleagues MUST use their HNB corporate card to rent vehicles.
- If you are on a company trip, you should only rent cars when public transportation is not convenient or readily available and where the use of taxis, Uber/Lyft, etc. would be more expensive.
- The approved car classes are economy, compact, intermediate, and mid-size. Colleagues should seek pre-approval from colleague manager for rental of mini-vans or vehicles required for multi-passenger travel. These types of vehicles can be rented by contacting ATG directly. All rental cars are to be returned to the rental office with a full tank of gas to avoid refueling charges. Gas, tolls, and parking fees for a rental car is reimbursable.
- Colleagues should decline the rental agency's car coverage for liability and collision damage when traveling within the United States. This insurance expense is not reimbursable. However, for international travel, liability and collision damage insurance should be purchased and is reimbursable.
- Rental cars must only be driven by the colleague renting the vehicle. Only colleagues are covered under the Company's business insurance plan for rental vehicles. The rental agreement must specify the colleague as the driver of the vehicle. The corporate insurance cards can be found here: Corporate Auto Insurance.

- **Accidents** – If a colleague is involved in a vehicle accident, they should report it immediately to the rental company and to the Corporate Insurance department by submitting an Automobile Accident / Incident Report to incidentreporting@huntington.com.[4]
    - Colleague injuries should be reported to the Worker's Compensation Administrator by using the Colleague Accident / Incident Report form.[5]
- **Black / Private Car / Limousine Service** is prohibited.

3.3 Parking

- Parking costs incurred for travel outside the colleague's primary HNB work location is reimbursable.
- Expenses incurred for parking at a colleague's primary HNB work location is considered a personal expense and is not reimbursable.
    - This applies to all colleagues, including those with remote / hybrid wok arrangements.
- On-airport parking is permitted for short business trips. For extended trips (3 days or more), colleagues should use off-airport facilities.
- Unless otherwise specified in an offer letter or binding employment agreement**, monthly parking is not reimbursable.**

4. Air Travel

It is company policy to make business travel reservations through ATG to take advantage of negotiated discounts with airlines. The site can be accessed through Essentials, under Tools, then select Travel.

Colleagues MUST use their HNB corporate card to book all flights. Reference the Add a Corporate Credit Card to ATG guide to review instructions to link your corporate card to your ATG profile.

- For enrollment in the Corporate Card program, see Section 13.1 of this document.

ATG has identified "preferred" airlines. Colleagues should choose a preferred airline as a first choice, and if not available, colleagues should select the lowest logical airfare available by the corporate travel agency. Lowest logical airfare is defined as the lowest overall price, with a departure or arrival time no more than two hours plus or minus the preferred time, and with routing that requires no more than one connection each way.

- Colleagues should select non-refundable, Coach / Economy Class airfare for domestic flights. Business class is permitted for international travel.

[4] The Automobile Accident / Incident Report instructions and form can be found in Essentials under Legal > Corporate Insurance.
[5] Instructions for the completing the Colleague Accident / Incident Report can also be found in Essentials under Legal > Corporate Insurance.

- Fees to check a colleague's first piece of baggage are reimbursable. Overweight baggage fees are NOT reimbursable.
- Whenever possible, airfare should be booked with a minimum of 14 days advance purchase on the airline with the best fare.
- Penalties incurred because of change or cancellation are reimbursable only if it is determined the fee was either unavoidable or assessed because of Huntington's actions.
- Wi-Fi expenses when traveling on a plane or at the airport are allowed when performing business-related activities.
- ATG accounts for and administers all unused airline tickets.
- Colleagues may retain frequent flyer program benefits, but participation should not cost the Company more.
- The use of third-party online booking sites (e.g., Expedia, CheapFlights, Travelocity, etc.) is strictly prohibited. These sites typically do not provide the IRS required itemized receipts. Any flights booked with any of the booking sites are not reimbursable.

Huntington will not reimburse colleagues for expenses that are not reasonably necessary for business purposes such as:

- First Class flight expense
- Excess baggage fees or cost to check more than one piece of baggage
- Lost baggage
- Seat upgrades (extra legroom, exit row, bulkhead seat, etc.)
- Flight insurance
- Items damaged or lost
- Airline club memberships
- TSA Pre-Check

5. Hotel Accommodations / Lodging

It is company policy to make business travel reservations through the corporate travel agency, ATG, in order to take advantage of negotiated discounts with hotel providers. The site can be accessed through Essentials, under Tools, then select Travel.

ATG has identified "preferred" hotels in each of HNB's large footprint cities. Preferred hotels typically have HNB negotiated rates and have been vetted by HNB's Corporate Travel Manager. Colleagues should choose a preferred hotel as a first choice, and if not available, another option offered within the ATG portal.

- Violations will be reported to senior leadership.
- Colleagues MUST use their HNB corporate card to make hotel reservations and to pay for lodging.
- Colleagues must choose a standard room. Room upgrades will not be reimbursed.

- A copy of the hotel's **itemized receipt** must be submitted with your expense reimbursement in Coupa Travel & Expense. Lodging cost should include the cost of the room only (room rate and applicable taxes). Meals, parking, or other charges included on the hotel bill must be itemized in the appropriate categories using the itemization function in Coupa Travel & Expense.
    - **NOTE**: As a result of the requirement of itemized receipts for hotel stays, the use of third-party online booking sites (e.g., Expedia, CheapHotels, VRBO, Airbnb, Travelocity, etc.) is strictly prohibited. These sites typically do not provide the IRS required itemized receipts. Any hotels booked with any of the booking sites will not be reimbursed.
- Wi-Fi expenses when staying at a hotel are allowed when performing business-related activities.
- Costs associated with failure to cancel a guaranteed hotel reservation are not reimbursable unless failure was unavoidable or assessed because of Huntington's actions.
- Colleagues may opt to stay at a private residence instead of a preferred hotel if there is no cost to the company.
- Colleagues are eligible to participate in hotel "rewards" programs if participation in these programs does not cost the Company more.

Huntington will not reimburse colleagues for expenses that are not reasonably necessary for business purposes such as:

- Upgrades from a standard room
- In room movies or video games
- Hotel charges associated with cancellation, unless cancellation was unavoidable or assessed because of Huntington's action
- Spa / Barber / Hairstyling fees
- Hotel "reward" membership fees
- Gym
- Laundry (unless extended stay > 5 nights)

5.1 Seminar / Conferences / Special Event Lodging

Seminars / Conferences / Special Events many times offer discounted hotel rates and room blocks. Colleagues may use ATG to book their hotel for the event or they may utilize the discounted room rates offered by the event. If ATG is not used to book your hotel, you are still required to submit your hotel confirmation, prior to your trip, to ATG at Travel.US@ATGTravel.com. Huntington can then effectively manage travel for all colleagues with the proper duty of care.

Colleagues should choose the Seminar / Conference / Special Event – Lodging expense category in Coupa when submitting expense reports.

6. Meal Reimbursement

Reimbursable meals over $75 must be accompanied with a receipt and proper documentation when you submit your expense report. The documentation on the receipt or the expense report must include the attendees, date, amount, and business purpose.

6.1 Colleague Meals while Traveling for Business

Colleagues are reimbursed for ordinary and necessary cost of their own meals while on overnight travel or where a colleague is away from their normal work location for an entire day.

- Daily meal expense allowance
    - Should not exceed **$65 a day** for meals while traveling within the U.S.
        - Colleagues may be personally liable for any costs above the $65/day meal allowance
- HNB will not reimburse colleagues for meals that HNB, in its sole discretion, determines are lavish or extravagant. Please note that this is not a per diem allowance, colleagues are expected to document actual expenses for each meal.

6.2 Colleague Only Meals

The Corporation will reimburse for a colleague working lunch when the colleague is being asked to work through lunch. These types of meals are at the manager's discretion and should be documented as to the business purpose.

Huntington will not reimburse colleagues for expenses that are not reasonably necessary for business purposes such as:

- Colleague to Colleague meals without manager
- Refreshments for regularly scheduled meetings
- Coffee for individual departments and / or branches
- Meals to conduct colleague reviews
- Welcome Gifts for New Hires
- Birthday or Baby Shower cakes

6.3 Business / Client Meals

Business Meals with Clients, Customers, and Business Affiliates are reimbursable for the ordinary and necessary cost of meals with clients, customers, and other business affiliates if the purpose of the meal is business related. However, HNB will not reimburse colleagues for meals that HNB in its sole discretion, determines are lavish or extravagant.

The following guidelines have been established when entertaining customers or potential customers:

- Meal expense should not exceed $125 for each attendee.
- The consumption of alcohol for business entertainment purposes should be judicious. Colleagues should be aware that the purchase and use of alcohol places significant legal exposure on the company and that they should act prudently to avoid excessive consumption by guests or company colleagues.
- IRS Publication 463 stipulates all client meals must include the following when submitting reimbursement requests via Coupa Expense:
    - Itemized receipts (not credit card receipts or statements) showing the vendor's name, a description of the services provided, the date, and the total expenses, including tips (if applicable).
    - Amount
    - Reason for entertainment or the business purpose and the nature of the business benefit expected to be gained.
    - Attendees and their business relationship (name, title, corporate affiliation).

NOTE: In any group entertainment activity, the most senior colleague must take responsibility for the expenses and expense report submission.

Please note the following restriction regarding entertaining Government Employees:

- Huntington prohibits payment or reimbursement of travel, gifts, entertainment, meals, meeting expenses or other expenses covered in the Conflict of Interest section of HNB's Code of Conduct & Ethics.

7. Business / Client Entertainment (Excludes Meals)

Reasonable expenses for entertaining customers or prospective customers are permitted, provided there is a bona fide business discussion immediately before, during or after the entertainment. Detailed receipts are required for all entertainment expenses of $75 or more.

In accordance with the US Internal Revenue Service regulations, guest names and business affiliations (company / title) must be shown on the expense report submission in Coupa Expense along with the name of other colleagues present. A clear business purpose must also be described.

Please note the following restriction regarding entertaining Government Employees:

- Huntington prohibits payment or reimbursement of travel, gifts, entertainment, meals, meeting expenses or other expenses covered in the Conflict of Interest section of HNB's Code of Conduct & Ethics.

8. Corporate Gifting

Gifts for colleagues should be provided through the Huntington Rewards Center process whenever possible to take advantage of corporate programs with the program vendor. Please contact your HR Business Partner or HR Service Center at (866) 480-3094 for more information on the Huntington Rewards Center process.

Due to IRS restrictions, tax deductible gifts to customers and suppliers cannot exceed a $25 limit in one calendar year.

8.1 Awards and Prizes

Gifts to colleagues not made through the Huntington Rewards Center / ApplaudIt require the submission of a Colleague Non-Cash Awards Form attached to the expense report in Coupa.[6] For example, if a colleague receives a gift card at a sales rally or other sanctioned function, the Colleague Non-Cash Awards Form should be submitted with the expense report in Coupa. HR Total Rewards/Compensation will review each expense and determine if the value of the gift must be included in the colleague's annual earnings for tax purposes. Other cash awards should be handled as incentives and process through the Corporate Compensation Department.

The following awards are always taxable:

- Cash or cash equivalent awards, such as savings bonds or gift cards/certificates.
- Recognition awards, cash, or non-cash for job performances unless they qualify as de minimis fringe benefits.
- Non-cash prizes won via random drawing at company sponsored events.
- Awards for the length of service. If awards or funds for awards are provided by an outside party, the award is taxable in the same way if it were provided by the company.
- Awards for performance, such as colleague of the month or sales awards.

8.2 Colleague / Client Life Events

The Bank will cover the reasonable cost of a cake and set-up to celebrate the retirement of a colleague. This should be no more than $200.00. This amount can be used for a reception or lunch for the department. The Bank will also permit the purchase of a modest gift not to exceed $100.00 (this is a non-cash award, and the gift is taxable).

Flowers, gifts, and contributions up to $100 (before shipping cost) may be sent to colleagues in the following circumstances:

- Hospitalization for illness.

[6] The Colleague Non-Cash Award Form can be found in the upper right-hand corner of the Coupa platform under Help, then navigate into the Coupa Connection "Corporate Card & Expenses" section.

- The birth or adoption of a child.
- Death of a colleague or death of a colleague's relative as defined in Huntington's Colleague Handbook found in Essentials.

8.3 Charitable Donations

Charitable donations should be paid via a payment request / invoice submission to Accounts Payable. Based on IRS guidelines, Huntington must pay for all charitable donations. Therefore, a colleague may not write a personal check and be reimbursed on an expense report A Charitable Contributions Receipt Form is to be completed by the charitable organization and submitted when the amount of the donation / event is $5,000 or more.[7] This form must be submitted directly to the Corporate Tax Department at HC0910.

9. Dues, Memberships & Subscriptions

- Country club, social or luncheon club memberships are **not a reimbursable expense.**
  - Club charges for food, drinks, greens fees and other forms of entertainment are reimbursable if incurred for a business purpose. Colleagues should have separate business and personal accounts at their clubs to ensure HNB business expenses are paid for using the HNB corporate credit card.
  - Health club and athletic fees are not reimbursable.
  - Holiday gifts, locker fees, maintenance fees and other charges that are associated with club memberships are not reimbursable.
- Memberships to professional and civic organizations must be pre-approved by an L3 or above leader.
- Lunch and dinner meetings that are periodically held by such organizations are reimbursable to the colleague if attended for a valid business purpose.
- Professional licenses are reimbursable. Application, invoice, and other documentation outlining terms of license should be included.
- Newspaper and periodical subscriptions are not reimbursable.
  - Business related subscriptions needed to perform job functions are reimbursable with prior manager approval.

10. Moving and Relocation

Reimbursable moving and relocation expenses are generally agreed to as a condition of employment. These expenses are to be pre-approved by the appropriate level of management prior to the relocation. The policy regarding moving and relocation is a separate policy prescribed by Human Resources and is part of the Colleague Handbook. These expenses are not to be submitted on an expense report.

[7] Email Amber Sweeney (Amber.Sweeney@huntington.com) in Corporate Tax to request the Charitable Contributions Receipt form.

Contact HR Service Center at (866) 480-3094 for the appropriate forms or reference the Relocation section of the Colleague Handbook for more information.

11. Educational Opportunities

11. 1 Conferences and Seminars

Registration and travel expenses related to attendance at conferences and seminars are permitted. Such expenses must be necessary to meet either business or professional needs of a colleague's job requirements and must be pre-approved by the appropriate level of management, depending on the expense level. Wherever possible, cost-effective means of training such as teleconference or internet-based training should be conducted in lieu of travel.

If the colleague elects lodging facilities other than those provided by the conference, reimbursement will be limited to the advertised conference lodging cost. Meals not covered by the conference, will be reimbursed for actual expenses incurred, subject to Section 6.1.

11.2 Continuing Education

- Tuition reimbursement is governed by a separate policy and reimbursed on different forms prescribed by Human Resources. Tuition reimbursement should not be submitted through Coupa Travel & Expense.
    - Please refer to the Tuition Reimbursement program information found in both the Colleague Handbook and at HuntingtonTotalHealth.com under the Work / Life section's Learning Resources.
- Reimbursements for special tests and the related reviews (securities licenses, bar exam, CPA exam, real estate licenses, etc.) are reimbursable if required for a valid business purpose. The following has been established to provide consistency for the reimbursement of professional exam / review course fees.
- Reimbursement for reasonable continuing education related expenses (self-study courses, local professional meetings, Series 6 classes, etc.) that are required for HNB colleagues to retain their professional certifications / licenses are reimbursable. Documentation supporting the continuing education (attendance certificate, test score, etc.) must be submitted with your expense report. Colleagues must obtain manager pre-approval prior to taking an exam or review course to ensure that the course is relevant to their position. Include support for the approval with your expense report.
- Reimbursement for exam and review course fees is made only after passing all parts of the exam.
- Reimbursement is limited to one review course per exam and limited to the cost of taking the exam and review course one time.

- Courses and exams must be taken while an active colleague and reimbursement is for current colleagues only.

12. Miscellaneous Expenses

- **Gratuities and Tips** – are reimbursable and should not exceed reasonable and customary amounts.
- **Emergency Supplies** – All supplies should be ordered through Coupa's catalogs to take advantage of corporate discounts.
- **Purchasing Expense Types** – Purchasing expenses are limited to select groups of colleagues and are more closely tied to their role within the organization, such as online recruiting fees, facilities maintenance, trade shows, company vehicles, etc. Due to the specialized nature of the procurement expense types, access requires approval by the colleague's manager and AP.
- **Public Relations/ Sponsorships** – Reimbursable expenses for HNB sponsored promotional events & local fundraisers/sponsorships.
- **Military Expenses** – Reimbursement offered to military personnel and families associated with military deployment
    - See the Military Leave of Absence Handbook Statement or navigate to the Colleague Handbook in Essentials for more details.

Huntington will not reimburse colleagues for expenses that are not reasonably necessary for business purposes such as:

- Medical expenses while traveling
- Purchase of clothing, toiletries, or medicines
- Gambling
- Adult entertainment
- Haircuts, manicures, etc.
- Child or Pet care
- Personal reading materials and entertainment (e.g., periodicals, books, movies)
- Personal expenses incurred in colleague's absence while traveling (e.g., lawn care, snow removal, security, daycare)
- Expenses related to loss or theft of personal items
- Expenses related to PTO days while on a business trip
- Personal entertainment

13. Corporate Credit Card

ALL business travel expenses MUST go on a colleague's corporate card. This includes, but is not limited to, airfare, hotel, and rental cars. All colleagues are eligible for a corporate credit card if they reasonable expect to incur more than $500 in business expenses annually. Colleagues who rarely travel may have

their manager book the travel on their behalf for airfare and hotel charges if they are not current Corporate Expense Card holders or charge their own personal credit card where it is not feasible to have their manager book the travel and initiate the charge on his / her card. Colleagues must use their HNB corporate credit cards to incur expenses that are reimbursable under this policy. Huntington Bancshares, Inc. will not reimburse colleagues for expenses that are not reimbursable under this policy, including personal expenses and late fees.

Use of HNB corporate credit cards is a privilege and may be withdrawn by HNB at any time in its sole discretion.

The Corporate Card Program is supported by corporate liability and is not reported as a personal liability to the credit bureau. Colleagues who are issued a Corporate Expense Card are required to strictly comply with the terms of the Cardholder Corporate Expense Card Agreement and Acknowledgement, the Corporate Expense Procedures, and the Huntington Code of Ethics. Failure to comply with these terms could result in disciplinary action, including termination of employment.

- **NOTE**: All Corporate Card transactions are integrated with Coupa Travel & Expense. Each transaction will be available in the colleague's Coupa Travel & Expense draft expense report section approximately 3-5 business days after incurring the expense. Colleagues must NOT request personal reimbursement and pay the corporate card outside the Coupa Travel & Expense system.
- Colleagues will not permit another individual to initiate a charge on their card.
  NOTE: Colleagues who rarely travel may have their manager book the travel on their behalf for airfare and hotel charges if they are not current Corporate Expense Card holders.
- Colleagues are required to submit travel and entertainment expenses in a timely fashion, within **60 days** of incurring the expenses. Corporate Credit Cards are automatically inactivated if an expense is delinquent more than 90 days.

13.1 How to Obtain a HNB Corporate Credit Card

- Colleagues can request a DocuSign application by emailing corporatecard@huntington.com.
- The colleague will then complete the DocuSign application and electronically submit the application to their manager for electronic signature and approval. The colleague will receive their Corporate Card 7-10 days after application completion.

13.2 Credits for Merchants

All credits issued to the Corporate Expense Card should be processed within the Coupa Travel & Expense system. Please ensure you apply the credit against the actual charge incurred whenever possible. If that is not possible, please submit the credit once you have credit card charges that are higher than the merchant credit whenever possible. Contact corporatecard@huntington.com if

charges do not exceed the credit, where an internal adjustment will be created to balance the account.

13.3 Accidental Personal Charges

Personal charges to the Corporate Expense Card are prohibited and are not reimbursable. The Corporate Expense Card is for business use only. Disciplinary action, including termination, could result from misuse. Improper use of the card could result in personal liability.

In the rare circumstance where a colleague does incur incidental personal charges in connection with a business expense, those charges must be paid by the colleague within 60 days.

- Colleagues have two methods of payment:
  - Use Huntington's online Bill Pay product that is available online within their Huntington Bancshares, Inc. account.
    - For more information or to log into the Online Banking Portal for Bill Pay, click here.
  - By mailing a physical check (along with the credit card statement payment stub) by the due date listed on the monthly statement to: [8]

    Huntington National Bank
    Mail Code: EA1W18
    PO Box 182387
    Columbus, OH 43218-2387

14. Workplace Flex – Remote / Hybrid Expense Reimbursement

Huntington will provide our remote / hybrid colleagues with equipment that is essential to their job duties like laptops, headsets, and general office supplies. Equipment that Huntington provides is Company property. Expenses that are a convenience but not required to perform one's job, such as upgrades to higher internet speed, larger monitors, ergonomic chairs or top of the line webcams are not reimbursable.

Huntington is committed to compliance with all applicable laws. If a colleague incurs an expense that the colleague believes is necessary to the performance of their job but not reimbursable under this policy, or if a colleague needs certain equipment or assistance due to a disability or health condition, the colleague should contact their Employee Relations Consultant.

[8] All checks should be made out to Huntington National Bank with the Corporate Card # in the Memo field.

14.1 Non-Reimbursable Categories

- **Office / Computer Equipment & Furniture** (i.e., monitors, docking stations, keyboards). Colleagues are issued equipment for one workstation. Hybrid colleagues are expected to transport their computers and other necessary equipment between their work locations.
- **Printers** – Huntington's Information Security Policy does not allow for connection to a personal home printer.
    - Out-of-footprint colleagues may be authorized to get a printer, with manager's approval. Printers can be ordered in the IT Service Portal.
- **Mileage** – Travel expenses between your home or remote work location and your primary Huntington office location are not reimbursable.
- **Office Supplies** – Office supplies should be purchased through Coupa catalogs. Supplies bought outside of this process are not reimbursable.
- **Phone / Internet** – Colleagues are expected to use Huntington-provided tools for work communications. No reimbursement shall be made for business calls or the percentage of business use of personal internet or cellular service, if such use is within the existing internet or calling plan contract.
    - See the Remote Work Guide or visit the Workplace of the Future site in Essentials for more details.
    - Where required by law, Huntington will reimburse colleagues for business use of a personal cell phone or home internet as described in the Colleague Handbook.
        - Please refer to the Colleague Handbook State Supplements for California or Illinois for additional information.
- **Parking** – Not reimbursable at the colleague's primary HNB work location.

For more information, please refer to Huntington's Workplace Flex Policy found in Essentials.

15. Non-Colleague Expenses

In the normal course of business, it may be required to have a non-HNB colleague travel and incur expenses on behalf of HNB (e.g., consultants). Unless otherwise specified in an applicable agreement, managers who supervise consultants, contractors or other non-HNB colleagues are responsible for ensuring that those individuals' business expenses comply with the terms of this Policy. All travel related reservations should be booked by the manager for the non-HNB colleague.

15.1 Spouse / Companion Travel

In situations where a spouse or other companion accompanies a colleague on a business trip where there is not a business justification for the other person's presence, no expenses associated with the spouse's travel will be reimbursed.

- Any reimbursable business travel expenses incurred for a spouse or other companion must be pre-approved by an L3 or above leader.
- Approval documentation should be included with the expense report.

16. Travel and Expense Reporting

All guidelines in the Huntington Travel and Expense policy should be adhered to whenever possible. Exceptions to the policy will be tracked and reported by the Accounts Payable department.

Periodic reporting will be distributed to upper management to provide additional visibility to policy violations. It is then up to the management team to determine the appropriate actions taken against those colleagues with clear, patterned, and material violations.

17. International Travel

International travel follows the same guidelines as domestic travel with the following exceptions:

- Business class is permitted for international travel.
- For car rentals, liability and collision damage insurance should be purchased and is reimbursable.
- Due to the wide variation of cost of living in **international** cities, colleagues will be reimbursed for the actual and reasonable cost during **international** travel.
- Prior to International travel (and Domestic travel outside of the footprint), colleagues must notify the Customer Service Center (CSC) at 866-643-4203, Option 2 to speak with a representative about adding a Travel Notice on your Corporate Credit Card account. Travel Notices will prevent "Fraud Notifications" on the card's account.
    - Fraud Notifications will freeze the account until a response has occurred.

Appendix

Key Contacts and Resources

Corporate Travel Provider – All-Star Travel Group (ATG)

- Huntington Program Manager – Ana Paula Zamorano, Sourcing
    - Email: travel@huntington.com
- ATG Customer Service – 855-348-6336

Internal Support

- Coupa Expense support – TravelandExpense@huntington.com
- HNB Corporate Credit Card support – corporatecard@huntington.com