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The Huntington National Bank Creates Path to Credit with New Secured Credit Card

Huntington's latest consumer credit card helps customers establish or strengthen credit while earning cash back

COLUMBUS, Ohio, Jan. 29, 2024 /PRNewswire/ -- Building credit just got more accessible with The Huntington National Bank's new Secured Credit Card. The latest addition to Huntington's consumer credit card lineup, the Secured Credit Card empowers customers to establish, strengthen or rebuild credit, all while earning 1% cash back on every purchase.



One of the first among regional banks to offer cashback rewards with no annual fee*, the card can help eligible customers improve their financial health by providing access to credit, as well as educational resources on maintaining good credit and developing healthy spending and saving habits. Unlike an unsecured credit card, a secured credit card requires a one-time, refundable security deposit from the cardholder, which will equal the cardholder's credit limit. Cardholder accounts are reviewed automatically to determine if customers are eligible to upgrade to an unsecured credit card.

"The Secured Credit Card is a great solution for consumers with a variety of credit backgrounds, from those just starting out to others who need help rebuilding," said Amit Dhingra, Chief Enterprise Payments Officer. "This new offering is designed to take a holistic approach to looking out for customers through our differentiated cash back feature and financial education curriculum."

The card boasts a variety of convenient benefits and features that reflect Huntington's Fair Play Banking philosophy of doing the right thing for customers, including:

- 1% cash back on every purchase
- No annual fee*
- Huntington Late Fee Grace, a feature that provides cardholders an extra day to pay if a payment is missed
- No foreign transaction fees*
- Free online FICO score access through The Hub, Huntington's award-winning digital banking experience
- Monthly reporting to credit bureaus

"At Huntington, we're committed to ensuring our customers have opportunities to build and grow their financial wellbeing, so they have the means to accomplish their goals, whether that's buying a home, going back to school or saving for a new car," said Brant Standridge, Consumer and Regional Banking President. "We want to make sure our customers are set up for success, so they have financial security and are well-prepared for whatever life has in store."

The Huntington Secured Credit Card also comes with a variety of security features, including:

- Digital wallet accessibility
- Contactless payments
- Card lock, a feature that enables customers to lock and unlock their credit card in real-time through online banking and the Huntington mobile app to stop anyone from making purchases, taking cash advances or transferring balances

For more information and to learn how to apply for the Huntington Secured Credit Card, visit <https://www.huntington.com/Personal/credit-card/secured-credit-card>.

*View [Secured Card Terms and Conditions](#) and [Secured Card Rewards Terms and Conditions](#).

About Huntington

Huntington Bancshares Incorporated is a \$189 billion asset regional bank holding company headquartered in Columbus, Ohio. Founded in 1866, The Huntington National Bank and its affiliates provide consumers, small and middle-market businesses, corporations, municipalities, and other organizations with a comprehensive suite of banking, payments, wealth management, and risk management products and services. Huntington operates approximately 1,000 branches in 11 states, with certain businesses operating in extended geographies. Visit [Huntington.com](https://www.huntington.com) for more information.



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