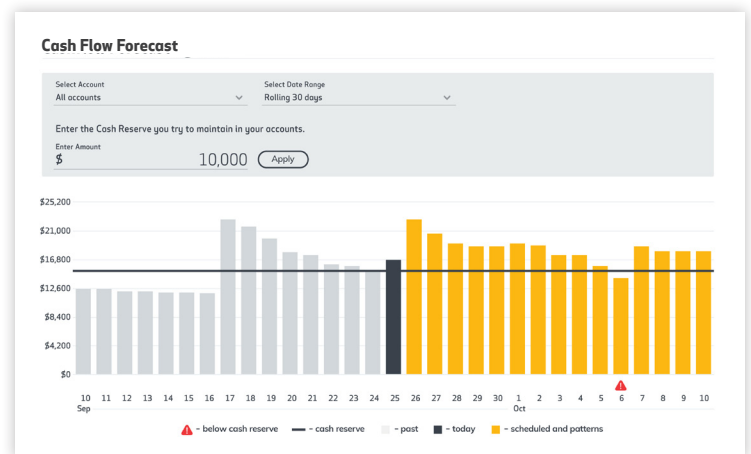
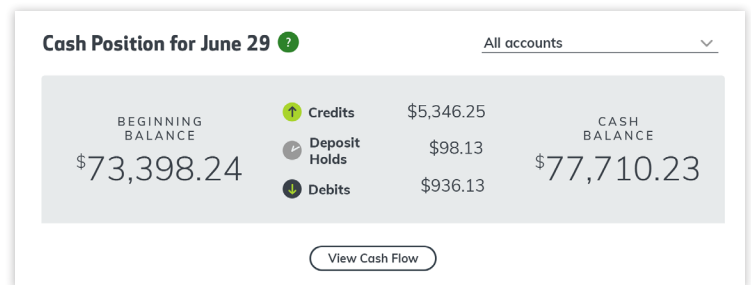


HUNTINGTON HUB USER GUIDE

Cash Position & Cash Flow Forecast BUSINESS



Cash Position provides a quick up-to-the minute overview of your Huntington accounts. **Cash Flow Forecast** helps you identify typical ebbs and flows in your accounts. Together, these tools help you better manage today and smartly plan for tomorrow.



Dashboard View

Get a fast view anytime, anywhere of available cash assets, including beginning balance, and recently posted deposits and debits. View one or more of your cash accounts, or view them all. Dig right into the cash flow view, too, with just a click.

Detail View

Track available cash balances and cash reserves quickly and easily, so you can project profitability and foresee potential problems. View any or all of your cash accounts. Pick a pre-determined date range for a visual view of where your cash has been and where it's going. Plus, see a list of related transactions for the selected range.

More Information

Visit huntington.com/BusinessHub to check out additional features and tools.

See reverse to learn how to spend less time understanding your money more.

Or stop into a branch for in-person help from your business banker.

Cash Position & Cash Flow Forecast



BUSINESS

Cash Position Overview

Get a top-line view of your money so you know where you stand.

Cash Position for June 29 All accounts

BEGINNING BALANCE \$73,398.24	Credits \$5,346.25 Deposit Holds \$98.13 Debits \$936.13	CASH BALANCE \$77,710.23
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[View Cash Flow](#)

ACCOUNTS:

Examine one or more of your Huntington accounts – checking, savings and money market accounts.

BEGINNING BALANCE:

See your cash balances at the start of the business day.

CREDITS:

Balance of current deposits since end-of-day processing.

DEPOSIT HOLDS:

Balance of current deposits on hold.

DEBITS:

Balance of current debits since end-of-day posting.

CASH BALANCE:

See what's on hand in near real-time.

Note: To refresh, just log out and log in again.

Cash Flow Forecast Overview

See, manage and forecast your cash-ins and cash-outs over time.

Cash Flow Forecast

Select Account: All accounts | Select Date Range: Rolling 30 days

Enter the Cash Reserve you try to maintain in your accounts.
 Enter Amount: \$ 10,000 [Apply](#)

Date	Description	Category	Account	Amount
9/23	Google Services	Office & Facilities: Electronics	Checking Account	-\$155.00 pending
9/23	Water Company	Loan & Leases	Checking Account	-\$69.00 pending
9/23	Food operation	Office & Facilities: Food	SAV Saving Account	-\$26.00

TRANSACTION TYPES:

See your money in and money out, including checks, deposits, debits, electronic funds transfer (EFT) and wire transfers

ACCOUNTS:

Choose one or more cash accounts to view.

DATE RANGE:

Pick a rolling 30- or 90-day period, or a 6- or 12-month view.

BAR GRAPH:

Dark gray shows today's balance. Light gray signifies balances over the past 15 days. Gold denotes anticipated balances 15 days ahead. Red triangles are early indicators of possible shortfalls.

Note: Anticipated balances are based on scheduled bills pays, transfers, payment patterns and income patterns that you input. The more patterns you add, the better your Cash Flow Forecast becomes. Just head to Look Ahead Calendar to enter patterns.

Setting the Cash Reserve

Set your minimum desired account balance and begin tracking and forecasting your monthly spend against this baseline.

Select Account: All accounts | Select Date Range: Rolling 30 days

Enter the Cash Reserve you try to maintain in your accounts.
 Enter Amount: \$ 10,000 [Apply](#)

- 1 Leave at \$0 or enter any amount, then click Submit.
- 2 The bar graph will adjust to the new Cash Reserve.