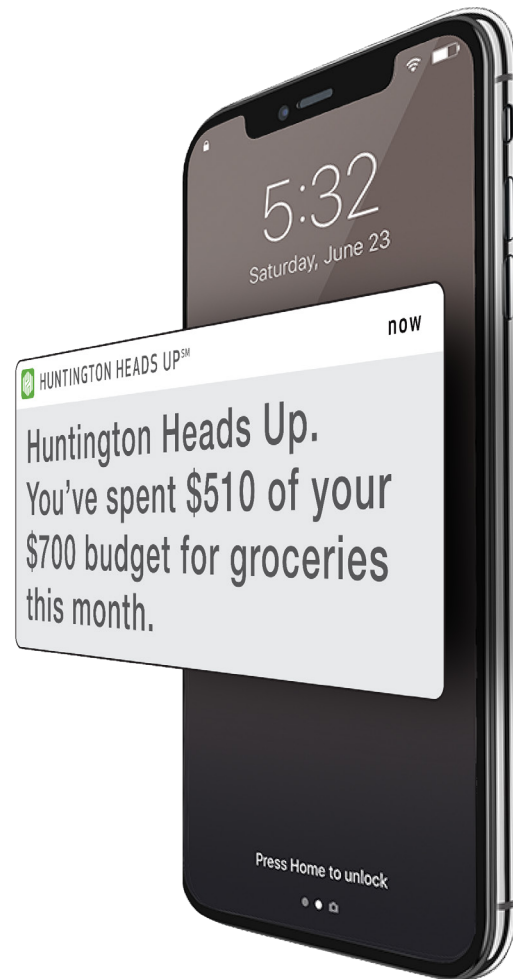


HUNTINGTON HUB USER GUIDE

# Huntington Heads Up<sup>SM</sup>



**Heads Up** messages are real-time insights into your spending and saving to help you make more informed decisions about your money. At a glance, you'll know when you're spending more than usual or approaching the spending limits you set.



## Overview

Heads Up alerts<sup>†</sup> work with Huntington's online banking tools in The Hub. As you use your Huntington debit and credit cards, we'll let you know when you've spent more than average, when you're close to the spending limits you set, and more.

You can receive Heads Up alerts by push notifications, email or text<sup>†</sup>.

## Types of Alerts

Budget activity alerts let you know how you are spending against the budgets you set up in the Spend Setter tool.

With information from Spend Analysis, you'll get a spending comparison alert if your spending from the previous month is above average.

Heads Up for savings goals and more are coming soon.

## More Information

Visit [huntington.com/Hub](https://www.huntington.com/Hub) to check out additional features and tools.

Or stop into a branch for inperson help from your local banker.

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

<sup>†</sup> Carrier's message and data rates may apply.

# Types of Heads Up Alerts

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## Budget Activity

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### Nearing Budget

Know as soon as you've spent 50% and 75% of each budget category.

### Budget Reached

Know as soon as you reach or pass your budget.

### Monthly Budget Review

When the month ends, you'll get a look at your total spending for that month. Under budget in a category? Maybe put the extra into savings. Spent more than average in another category? Make adjustments next month.

### Example of Nearing Budget:

Huntington Heads Up. You're halfway through your Restaurants budget. You've spent \$94 of the \$188 you planned.

## Spending Comparison

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Currently there is one Spending Comparison Heads Up you can receive but more are on the way!

### Above Average Spending

Know when your spending from the previous month is both "unusual" and "meaningful" compared to the previous month.

**Unusual spending** is when your total spending in a category spikes within a month due to a large one-time charge or a significant change in a spending pattern.

**Meaningful spending** is when spending in a category is \$100 or more than your 6-month average in that category.

### Example of Above Average Spending:

Huntington Heads Up. Your Shopping spending was \$345 in June. That's \$73 more than your average.

# Turn on Heads Up Alerts

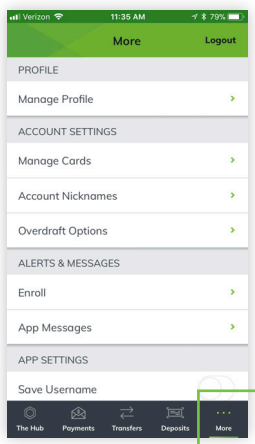


## Step 1: Enroll in Alerts

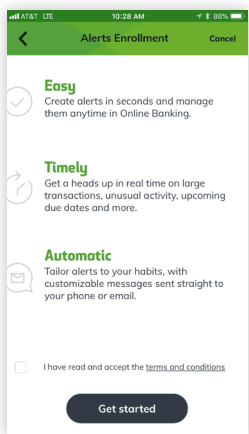
Before you can receive Heads Up, you'll need to be enrolled in Alerts<sup>†</sup>.

### Mobile

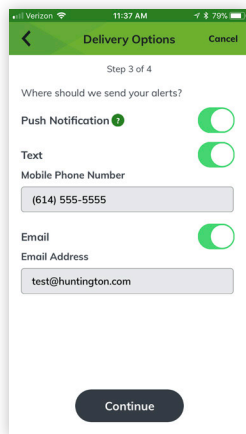
- 1 Log into the Mobile App
- 2 Tap More on the bottom gray bar



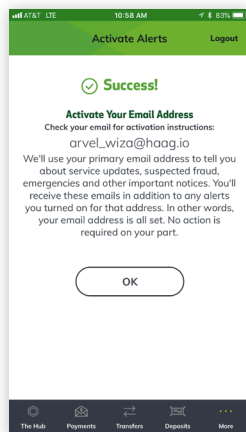
- 3 Under Alerts & Messages, click Enroll
- 4 Read and accept terms and conditions, then click Get Started



- 5 Follow the instructions to enroll in Alerts, including choosing your delivery options: push notifications, text and/or email

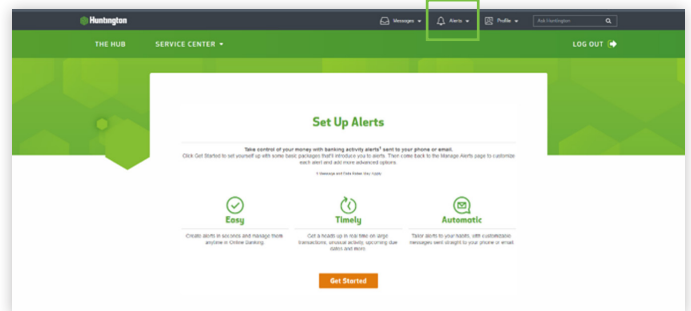


- 6 You will receive a confirmation email with activation instructions

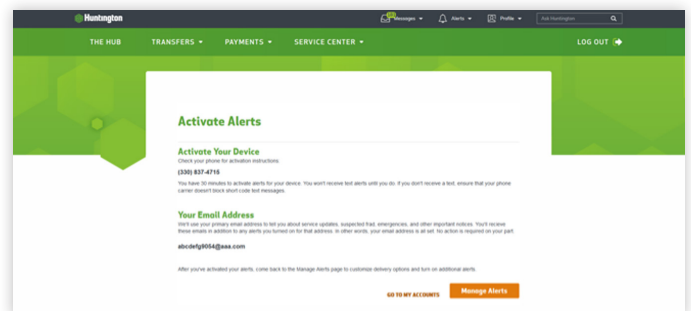


### Desktop

- 1 Log into huntington.com. From the main Hub page, go to Alerts at the top, then click Manage Alerts.



- 2 Click Get Started and follow instructions to enroll in Alerts



- 3 You will get a confirmation email or activation instructions on your mobile phone based on your selection. Follow instructions from the link that is sent to you to complete enrollment.

<sup>†</sup> Carrier's message and data rates may apply.

# Turn on Heads Up Alerts

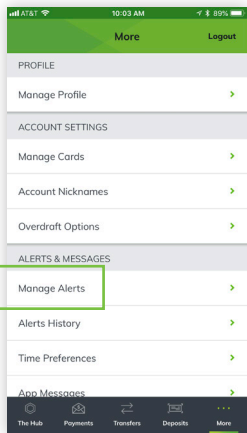


## Step 2: Sign Up for Heads Up

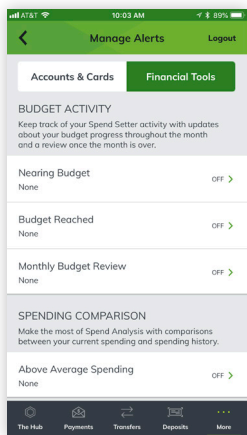
Once you are enrolled in Alerts<sup>†</sup>, you can sign up for Heads Up in one of three ways: through the Huntington Mobile app, online banking and The Hub tools.

### Huntington Mobile App

- 1 Log into the Mobile App
- 2 Tap More on the bottom gray bar
- 3 Under Alerts & Messages, tap Manage Alerts



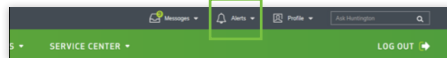
- 4 Tap the Financial Tools tab so it's highlighted in green



- 5 Tap the arrow for each alert you want to receive
- 6 Click ON

### Online Banking

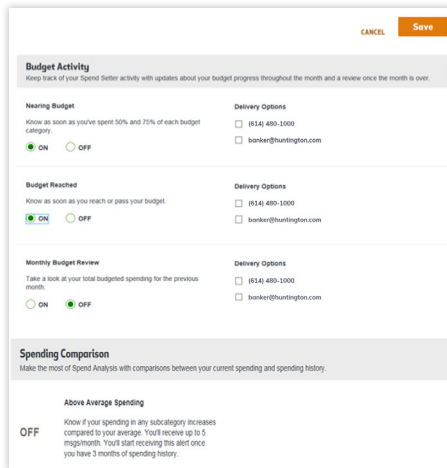
- 1 Log into huntington.com
- 2 From the Hub main page, go to Alerts at the top then click Manage Alerts



- 3 Under Manage Alerts, click the Financial Tools tab and click Edit Alerts



- 4 From there, select ON for the Budget Activity and Spending Comparison alerts you want to receive and the delivery option for each one (you can select more than one)

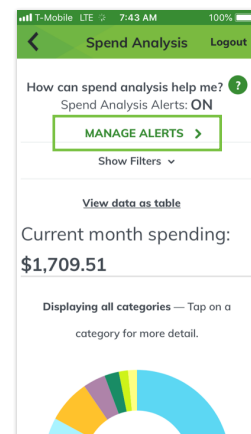


- 5 Click Save

### In the Hub Tools (Mobile App)

When you are in Spend Analysis or Spend Setter:

- 1 At the top of the screen, tap Manage Alerts

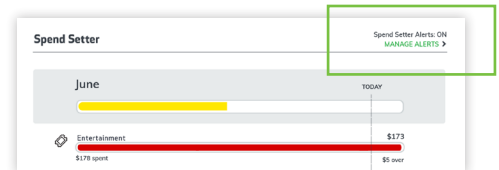


- 2 Follow the instructions for mobile (Step 4)

### In the Hub Tools (Online Banking)

When you are in Spend Analysis or Spend Setter:

- 1 At the top right, click Manage Alerts



- 2 Follow the instructions for online banking (Step 3)
- 3 Click Save

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