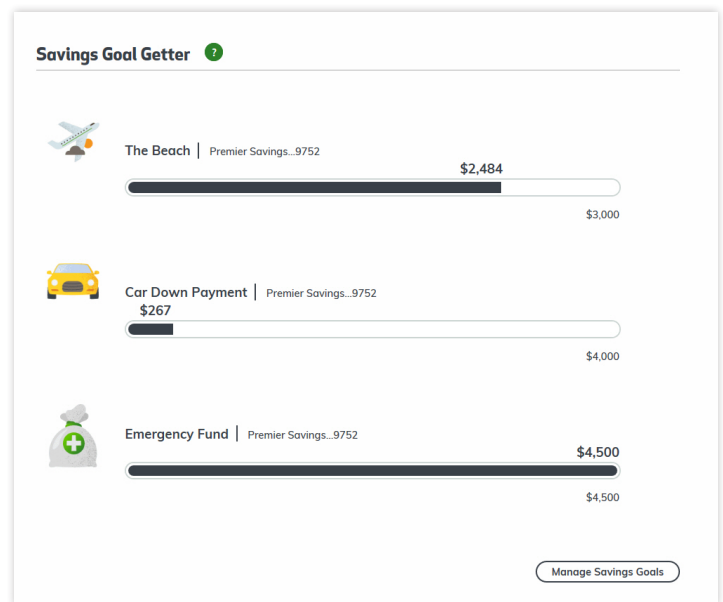


HUNTINGTON HUB USER GUIDE

Savings Goal Getter



It's easier to save money when it's for something specific. **Savings Goal Getter** helps you visualize what you're saving for so you can know where you're going and how soon you'll get there. Your money remains in your Huntington savings or money market account, but can be allocated towards up to 10 goals.



Overview

See an at-a-glance view (above) of your three Savings Goals with the nearest due dates. If you have an Emergency Fund Goal, it will be displayed first.

Detail View

See all your goals by clicking on Manage Savings Goals. You can create up to 10 goals plus an Emergency Fund for each account. You can also set up automatic transfers from your Huntington checking account to make saving money even easier.

Pro Tip:

Things get even better when you enroll in **Huntington Heads Up**™. You'll get guidance, budget updates and other notifications delivered however you've chosen to receive messages. (Carrier's message and data rates apply.) Because more insights can help you make smarter financial decisions.

More Information

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

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

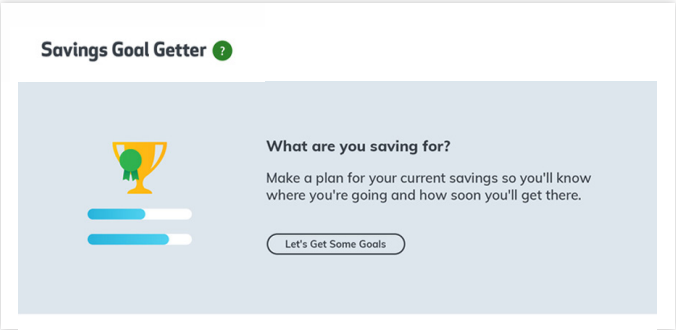
See reverse to learn how to help spend less time understanding your money more.

Savings Goal Getter

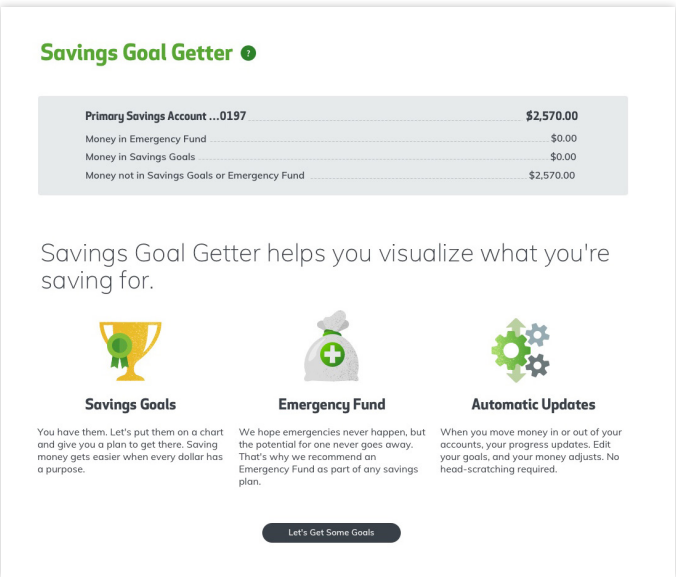


Getting Started

If you haven't set up any goals yet, you will see this on The Hub main page.



- 1 Click on Let's Get Some Goals to add your goal.
- 2 The setup page appears.



- 3 This screen shows the following information:

ACCOUNTS

Shows the Huntington savings and money market accounts you can set up goals for.

AMOUNTS

Shows the amount of money available in the account, the amount in Savings Goals (including Emergency Fund, if applicable), and any money not accounted for in a Savings Goal.

- 4 Click Let's Get Some Goals to go to the next page.

Savings Goal Getter



Create an Emergency Fund

We recommend you set up an Emergency Fund to help with unexpected expenses. You can create one for each Huntington savings and money market account. This goal must be fully funded before money is allocated to other Savings Goals. The Emergency Fund has no due date.

- 1 Select Create an Emergency Fund, then click Continue.

- 2 The Emergency Fund window opens.

- 3 Enter an amount for the Emergency Fund and click Save.

Create a Savings Goal

You can create up to ten Savings Goals per account.

- 1 Select the Create a Savings Goal button, then click Continue.

- 2 The Create a Savings Goal window opens.

- 3 Select a Category from the drop-down.
- 4 Name the Goal.
- 5 Enter the amount.
- 6 Select a due date for the Savings Goal by using the Month and Year drop-downs.
- 7 Click Save.

Savings Goal Getter



View an existing Savings Goal

- 1 In the Hub view, click Manage Savings Goals.
- 2 On the Savings Goal Getter page, select which account to view, if you have more than one savings/money market account.

The screenshot shows the 'Savings Goal Getter' interface. At the top, there's a 'Select Account' dropdown menu with 'Premier Savings...9752' selected. To the right, a table displays account balances:

Account	Balance
Premier Savings...9752	\$2,942.59
Emergency Fund:	\$1,000.00
Savings Goals:	\$1,942.59
Left Over:	\$0.00

Below the table, there are two goal progress bars. The first is for 'Emergency Fund' with a target of \$1,000 and a current value of \$0. The second is for 'Holiday trip' with a target of \$3,000 by DEC 2019 and a current value of \$1,943. Each bar has an 'Edit' link and a 'Show Details' link.

- 3 Click Show Details on the Savings Goal you want to view.

The screenshot shows the 'Show Details' view for the 'Holiday trip' goal. It displays a progress bar for the goal with a target of \$3,000 by DEC 2019 and a current value of \$1,943. Below the progress bar, there's a table showing the goal's status:

Category	Amount
Saved	\$1,942.59
Left to save	\$1,057.41

This window displays:

AMOUNTS

Here, you can see what you have saved for the goal, how much is left to save to meet your goal, and how much is currently needed to put the goal 'on schedule'.

BEHIND SCHEDULE OPTIONS

If you are behind schedule, you will be prompted to take action. This can involve updating the due date, the goal amount, or by transferring money into your Huntington savings or money market account.

Savings Goal Getter



Edit a Savings Goal

- 1 In the Hub view, click Manage Savings Goals.
- 2 On the Savings Goal Getter page, click the Edit button next to the Savings Goal you want to edit.
- 3 Click the Edit button to the right of the Savings Goal you want to edit.



- 4 The Edit Savings Goal window will open.

Edit Savings Goal

Premier Savings *9231 \$2,305.31

Select Category
Vehicle

Name This Goal (Optional)
Car down payment

Enter Savings Goal Amount
\$4,000.00

Month: October Year: 2019

Delete
Cancel
Save

EDIT

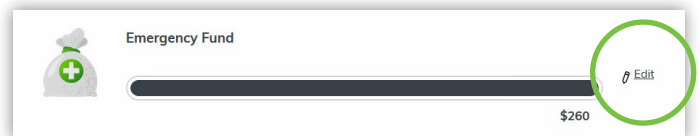
You can edit the Category, Name, Amount or Due Date of the Savings Goal.

DELETE

You can delete the Savings Goal from your Savings Goal Getter by clicking on the trash can.

Edit an Emergency Fund

- 1 In the Hub view, click Manage Savings Goals.
- 2 On the Savings Goal Getter page, click the Edit button next to the Emergency Fund..
- 3 Click the Edit button to the right of your Emergency Fund.



- 4 The Edit Emergency Goal window will open.

Create an Emergency Fund

Jessica Savings...2301 \$1,465.72

What's an Emergency Fund?

An Emergency Fund is the amount you try to keep in your savings account as a cushion against unexpected expenses.

The ideal Emergency Fund is at least 3 months of expenses, but you don't have to get there all at once. If you can, start with just \$500. Once you hit that goal, build up to \$1,000 in Emergency Fund savings, and keep going.

Your Emergency Fund will fill up first, meaning you'll need to reach the amount you enter here before the tool will show any progress toward your savings goals.

Enter Emergency Fund Amount
\$

Cancel
Save

EDIT

Because this is an Emergency Fund, you can only edit the amount.

DELETE

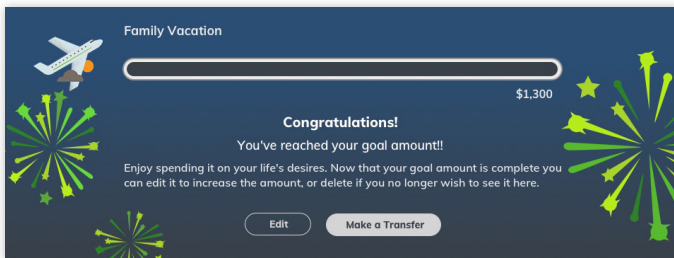
You can delete the Emergency Fund from your Goal Getter by clicking on the trash can icon.

Savings Goal Getter



Reaching your Savings Goals

When you complete a Goal, the following message appears on your Savings Goal Getter screen:



This screen provides two options:

EDIT

Edit the Savings Goal to extend the due date or change the goal amount.

MAKE A TRANSFER

Select this button to transfer the funds from this goal into a Huntington checking account so the money can be spent.

Note: we recommend that you delete the goal if you are going to transfer the money. Otherwise, the money in your savings will automatically be re-allocated amongst all of your goals.