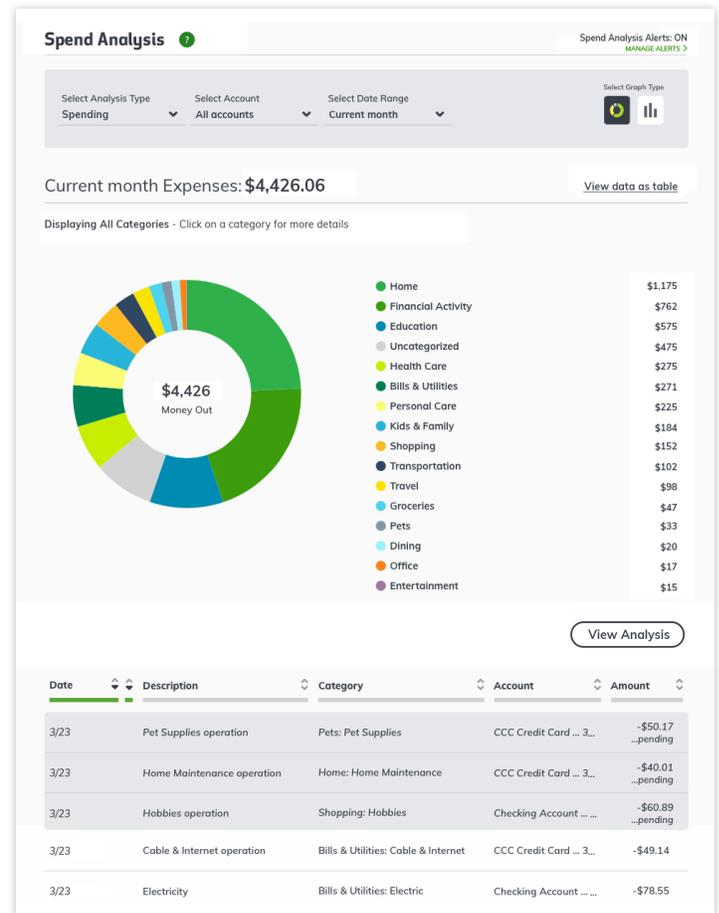


HUNTINGTON HUB USER GUIDE

Spend Analysis



With **Spend Analysis**, you will see how much you're spending, and exactly where you're spending it. Even better? This tool does all the work. No inputting receipts. No crunching numbers. No additional apps or spreadsheets required.



Overview

See a snapshot of month-to-date spending from Huntington accounts, including amount by category. Switch from pie chart to bar graph to table view, and back again. Use the drop-downs to choose which accounts or months to view. Roll over visual charts to see amounts and percentages by category.

Detail View

To see a detailed view, select a category by clicking on the graph or the list. View transactions by category with dates, descriptions, accounts, amounts, and sort options by month over a period of time.

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 spend less time understanding your money more.

Pro Tip:

Things get even better when you enroll in **Huntington Heads Up**SM. 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.

Spend Analysis



View Options

Keep the current view or select a different time frame.

Select Analysis Type: Spending | Select Account: All accounts | Select Date Range: Current month | Select Graph Type: [Bar Chart]

SELECT ANALYSIS TYPE

Use the dropdown menu to switch from Spending (default view) to Income.

SELECT ACCOUNT

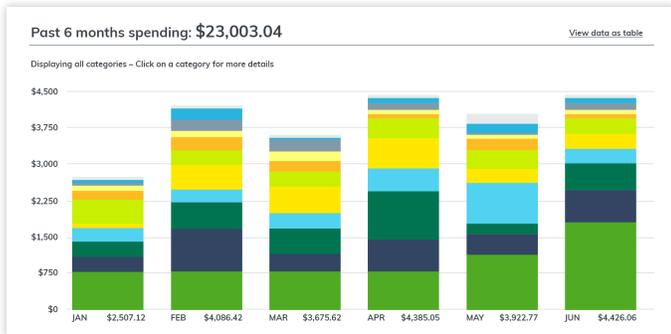
View one, multiple or all accounts to display.

SELECT DATE RANGE

Look back 1, 3, 6, 12 or 24 months.

GRAPH TYPE

Change from pie chart to bar graph to table.



Transaction List

See line-item details of your spending with up to 25 transactions per page.

3/23	Pet Supplies operation	Pets: Pet Supplies	CCC Credit Card ... 3...	-\$50.17 ...pending
3/23	Home Maintenance operation	Home: Home Maintenance	CCC Credit Card ... 3...	-\$40.01 ...pending
3/23	Hobbies operation	Shopping: Hobbies	Checking Account ...	-\$60.89 ...pending
3/23	Electricity	Bills & Utilities: Electric	Checking Account ...	-\$78.55

SORT BY:

Arrange by date, description, category, account or amount.

TRANSACTION TYPES:

List includes transactions from the following types of accounts:

- Checks
- Debits
- Deposits
- Electronic funds transfer (EFT)
- Fees
- Wire transfers

Re-categorize a Transaction

For your convenience, each transaction is automatically assigned to a category. Want to reassign a transaction? Follow these easy steps.

- 1 Click on a transaction from line-item list. A Transaction Detail window will pop up. *Note: Pending transactions can not be reassigned.*

Transaction Detail

Amount: -\$63.67

Date: 02/27

Description: PURCHASE INT*IN *ABC HOME SERVI

Category: Bills & Utilities: Insurance Edit

Account: Employee Checking ...5877

Splits: None Edit

Tags: Add

Hide this transaction from financial tools

Select Category

Bills & Utilities

Cable & Internet

Electric

Gas

Insurance

Phone

Other

Add a category

- 2 Under Category, click Edit.
- 3 Pick a different category.
- 4 Answer Yes, Create Rule to always categorize this way, or No, Apply Once for one-time only.

Optional: In Transaction Detail, check the checkbox to hide transaction from financial tools.

Create New Category

To be more specific on how you track expenses, you can create new categories. For example, you can choose to track coffee shop spending separate from the broad restaurant category.

Get an even closer look at your spending by adding up to 10 custom subcategories within a broader category family.

- 1 In Transaction Detail, under category, click Edit.
- 2 Click Add a category.
- 3 Enter name, then Save.

Splitting Between Categories

Get a more accurate picture of your actual spending by splitting a single transaction into two or more spending categories.

- 1 In Transaction Detail, under category, click Edit.
- 2 Choose Edit next to category, select category.
- 3 Enter Split Amount for each category.
- 4 Need to split into more categories? Click Add a Split.
- 5 Click Save.

Optional: In Split Transaction, check the checkbox to hide one or more amounts from financial tools.