HUNTINGTON HUB USER GUIDE

Huntington Heads Up

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[†] 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[‡].

More Information

Visit 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.

HUNTINGTON HEADS UPSM

Huntington Heads Up. You've spent \$510 of your \$700 budget for groceries this month

> Press Home to unlock ...







now





Types of Alerts

the Spend Setter tool.

more are coming soon.

average.

Budget activity alerts let you

With information from Spend

Analysis, you'll get a spending

comparison alert if your spending

from the previous month is above

Heads Up for savings goals and

against the budgets you set up in

know how you are spending

Types of Heads Up Alerts



Budget Activity

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

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

(A) Huntington Welcome:

Step 1: Enroll in Alerts

Before you can receive Heads Up, you'll need to be enrolled in Alerts[‡].

Mobile

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

illi venzon ⇔	11.35 AM	~	\$ 79% L
	More		Logout
PROFILE			
Manage Profile			>
ACCOUNT SETT	INGS		
Manage Cards			>
Account Nickne	ames		>
Overdraft Optic	ons		>
ALERTS & MESS	AGES		
Enroll			>
App Messages			>
APP SETTINGS			
Save Usernam	e		$\overline{)}$
C 🖄	→ ← s Transfers	Deposits	· · · · More

- **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

Il Verizon 🗢	11:37 AM	4 \$ 79% 💷
<	Delivery Options	Cancel
	Step 3 of 4	
Where show	uld we send your alerts?	
Push Notif	fication 🕡	
Text		
Mobile Pho	ne Number	
(614) 55	5-5555	
Email		
Email Addr	ress	
test@hur	ntington.com	

6 You will receive a confirmation email with activation instructions

Continue



Desktop

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

Huntington			nges 🔹 🔔 Aleris 🔹	R Me •	
	The control of pro- cession of the set of th	Set Up Alexe Meret et al eater at ward in the set of	per pare or end. cont that the the language and a Automatic base species and salary and base species and salary and bases species an	to standard of the standard of	

2 Click Get Started and follow instructions to enroll in Alerts

Huntington		🖉 Messages 🔹 🗘 Alerts 🔹	🕅 Puellar 🕶 Ack Hardington 🔍
	Activate Alerts Activate Your Device Activate Your Device Case on your activate and the one of the one one of the one		
		60 TO MY ACCOUNTS	ige 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.

[†] Carrier's message and data rates may apply.

Turn on Heads Up Alerts

\mu Huntington Welcome:

Step 2: Sign Up for Heads Up

Once you are enrolled in Alerts[‡], 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

II ATAT 🗢	10:03 AM	√ \$ 89% ■
<	Manage Alert	ts Logout
Accounts &	Cards Fir	nancial Tools
BUDGET ACT	TIVITY	
Keep track of you about your budge and a review onc	r Spend Setter activ et progress througho e the month is over.	ity with updates out the month
Nearing Budge None	et	OFF >
Budget Reach None	ed	OFF >
Monthly Budge None	et Review	OFF >
SPENDING C	OMPARISON	
Make the most of between your cur	Spend Analysis wit rrent spending and s	h comparisons pending history.
Above Averag None	e Spending	OFF >
0 &	a ≓	<u> </u>
The Hub Poyme	ants Transfers	Deposits More

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

2 From the Hub main page, go to Alerts at the

🖉 Messages 🗸 🗘 Alerts 🕶 🗵

counts & Cards	Financial Tools	

Online Banking

1 Log into huntington.com

top then click Manage 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)

		CANCEL Save
Budget Ad	ctivity your Spend Setter activity with updates about your bu	udget progress throughout the month and a review once the month is over.
Nearing Bud, Know as soor category.	pet as you've spent 50% and 75% of each budget opp	Delivery Options (614) 480-1000 banker@huntington.com
Budget Read Know as soon	hed a as you reach or pass your budget. OFF	Delivery Options (614) 480-1000 banker@huntington.com
Monthly Bud Take a look a month.	get Review eyour lotal budgeted spending for the previous OFF	Delivery Options distance distance banker@huntington.com
Spending C Make the most	Comparison of Spend Analysis with comparisons between your co	urrent spending and spending history.
OFF	Above Average Spending Know if your spending in any subcategory increases compared to your average. You'll receive up to 5 missimoth. You'll safet receiving this alert once you have 3 months of spending history.	

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

atl T-M	obile LTE 🎋 7:43 AM	100% 💷
<	Spend Analysis	Logout
How	can spend analysis help Spend Analysis Alerts: C	me? ? N
	MANAGE ALERTS	•
	Show Filters 🗸	
Curi	<u>View data as table</u> rent month spend	ing:
\$1,7	709.51	
Di	isplaying all categories — To category for more detail.	ıp on a

EDIT 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

pend S	Setter	Spend Setter Alerts: ON MANAGE ALERTS >
	June	TODAY
Ø	Entertainment	\$173
	\$178 spent	\$5 over

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

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

 $^{^{\dagger}}$ Carrier's message and data rates may apply.

Member FDIC. 🕷, Huntington[®] and 🕼 Huntington. Welcome.[®] are federally registered service marks of Huntington Bancshares Incorporated. Huntington Heads Up[™] is a service mark of Huntington Bancshares Incorporated. ©2018 Huntington Bancshares Incorporated. 4