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.

Carrier's message and data rates may apply.

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

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

You've spent \$510 of your \$700 budget for groceries this month







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

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

| More Leopet PROFILE | 🖬 Verizon 🗢 | 11:35 AM | 1 \$ 799 | |
|---|-----------------|-----------------------|-----------|-----|
| Manage Profile → ACCOUNT SETTINGS Manage Cards → Account Nicknames → Coverdraft Options → ALERTS & MESSAGES Enroll → App Messages → APP SETTINGS Save Username | | More | Log | out |
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- **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

| Verizon 🗢 | 11:37 AM | 4 \$ 79% 🗖 |
|------------------------|--------------------------|--------------|
| $\langle \rangle$ | Delivery Options | Cancel |
| | Step 3 of 4 | |
| Where sho | uld we send your alerts? | |
| ² ush Notif | fication 🕡 | \mathbf{O} |
| 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.

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| | | Get Storted | | | |

2 Click Get Started and follow instructions to enroll in Alerts

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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

| < | Manage Alerts | Logou |
|--------------------------------|---|---------------------------|
| Accounts | & Cards Finan | icial Tools |
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| SPENDING | COMPARISON | |
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- **Online Banking**
 - **1** Log into huntington.com
- 2 From the Hub main page, go to Alerts at the top then click Manage Alerts



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)

| | CANCEL |
|--|--|
| Budget Activity Keep track of your Spend Setter activity with updates about your b | udget progress throughout the month and a review once the month is over. |
| Nearing Budget Know as soon as you've spent 50% and 75% of each budget category. | Delivery Options (614) 450-1000 backer@huntington.com |
| • ON OFF | |
| Budget Reached | Delivery Options |
| Know as soon as you reach or pass your budget. | (614) 480-1000 |
| ON OFF | banker@huntington.com |
| Monthly Budget Review | Delivery Options |
| Take a look at your total budgeted spending for the previous month. | (614) 480-1000 |
| ON OFF | banker@huntington.com |
| pending Comparison ake the most of Spend Analysis with comparisons between your c | urrent spending and spending history. |
| | |
| Above Average Spending | |
| Know if your spending in any subcategory increases compared to your average. You'll receive up to 5 msgs/month. You'll start 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

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|---------|---|--------|
| < | Spend Analysis | Logout |
| How | can spend analysis help Spend Analysis Alerts: O | |
| | MANAGE ALERTS | |
| | Show Filters 🗸 | |
| Curi | <u>View data as table</u> rent month spend | ing: |
| \$1,7 | 709.51 | |
| Di | isplaying all categories — Ta category for more detail. | p on a |
| | | |

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

| end Setter | Spend Setter Alerts: ON MANAGE ALERTS > |
|---------------|--|
| June | ТОСАЧ |
| Entertainment | \$173 |

- 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.

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