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From Kitchen Tables to Customers' Hands, Huntington Introduces "The Hub" for All Customers

Huntington's new digital banking experience built to look out for people

Artificial Intelligence integration expected in Q1 2019

COLUMBUS, Ohio, Dec. 27, 2018 /PRNewswire/ -- In direct response to customer feedback gleaned from a two-year-long listening tour, Huntington (NASDAQ: HBAN; www.huntington.com) is rolling out *The Hub* across its footprint as part of its purpose to look out for people.



Doing the right thing has been at the heart of Huntington's Fair Play Banking philosophy since it launched in 2010. The development of The Hub is the next chapter in how Huntington is looking out for people by investing in and enhancing its digital and mobile customer experience.

"Innovation and technology have never been more important to customers, but we firmly believe it is people who make the difference. At Huntington, we want to be a catalyst for improving the lives of our customers and the introduction of The Hub is another way of demonstrating our commitment to looking out for people," said Andy Harmening, Huntington's Senior Executive Vice President and Director of Consumer and Business Banking. "People are the heart of our business at Huntington and some of our best ideas come from our customers."

"We began the journey to develop The Hub by taking a road trip. We went into consumers' homes and sat around their kitchen tables to discuss finances, and more broadly, to discuss life, their dreams and challenges," added Harmening. "That setting was hugely important because it's our homes and families that matter most to people. And the proverbial 'kitchen table' is the centerpiece where real conversations happen. Where they evolve or take on a new life of their own. That was the inspiration that led us to develop The Hub."

The Hub is Huntington's new digital banking experience, built to look out for customers and their financial future with a focus on people-first, technology-enabled delivery and solutions. Free to all Huntington customers, The Hub is designed to help customers save more money, manage their spending and keep their financial goals front and center.

The newest iteration of The Hub includes the long-awaited [Heads Up](#) feature, a digital messaging program designed to provide insights into customer spending and saving to help them make more informed decisions about their money. Beginning in Q1 2019, *Heads Up* will integrate artificial intelligence tools to provide customers with up to 40 key insights into their financial wellness as they set and reach their goals.

"Life is about moments, but it's not just the big events that require planning and a heads up. It's the little everyday moments too, which ultimately make all others possible. That's what we heard clearly from our customers and why we created The Hub and Heads Up. To give all of our customers the tools to help them achieve their goals, big and small," noted Harmening.

Other features of The Hub, all born out of direct feedback from customer conversations, include:

- [Spend Analysis](#) – Helps customers categorize their spending and better understand how they can change those habits going forward.
- [Spend Setter](#) – Allows customers to set up monthly spending limits by category.
- [Look Ahead Calendar](#) – Provides a financial view of the month to come. Customers can see when future bills and deposits will impact their accounts, so they can plan accordingly.
- [Savings Goal Getter](#) – Helps customers visualize what they're saving for and shows their progress along the way.

The phased rollout of 'The Hub,' which began this summer and continues across Huntington's entire eight-state footprint, is being supported by print, online and television advertising throughout Huntington's markets, and also includes direct mail.

Huntington's "Fair Play" philosophy – a simpler, more straight-forward approach to banking launched in 2010 – was designed to help attract and retain customers through transparency and a commitment to doing the right thing. The Hub is Huntington's next step in doing the right thing by being a bank that looks out for people and businesses with a focus on people-first, technology-enabled delivery and solutions.

About Huntington

Huntington Bancshares Incorporated is a regional bank holding company headquartered in Columbus, Ohio, with \$106 billion of assets and a network of 962 branches and 1,762 ATMs across eight Midwestern states. Founded in 1866, The Huntington National Bank and its affiliates provide consumer, small business, commercial, treasury management, wealth management, brokerage, trust, and insurance services. Huntington also provides auto dealer, equipment finance, national settlement, and capital market services that extend beyond its core states. Visit huntington.com for more information.

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