

CAREGIVER BANKING

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Why It Matters: Protecting Independence Together

Every day, people we care about, aging parents, loved ones with disabilities, individuals working through recovery – are facing growing financial risks they may not see coming.



- In 2024, adults 60+ lost **\$4.8 billion to scams**, with the **average victim losing \$83,000** (FBI Internet Crime Report, 2024)
- **1 in 7 Americans** lives with a disability – and while many remain fully independent, some may benefit from **financial support that doesn't compromise their control.** (U.S. Census Bureau)
- More than **85% of people in recovery relapse within a year**, and **unrestricted access to money can increase that risk** (NCBI & Advanced Recovery Network)

Caregiver Banking was built for these moments. When someone can use support but shouldn't have to give up control. It offers secure, limited access to a trusted person – helping them protect what matters most, while maintaining their independence.



Meet Margie and Claire



Margie:
Account Owner

Margie is 76 and lives on her own. She's always been sharp, organized and independent but, lately, managing bills, passwords and unexpected texts has felt overwhelming. She nearly sent money to someone pretending to be her grandson.



Claire:
Caregiver

Claire is Margie's daughter. Between raising two teens and working full-time, she tries to support her mom, but Margie doesn't want to hand over control. Claire just wants to help, without becoming a joint account owner or overstepping.

They both need a solution that respects their relationship and helps protect Margie's finances.

This is where Caregiver Banking comes in.



Caregiver Banking | Overview

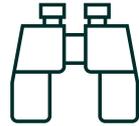
Caregiver Banking helps Huntington customers give trusted individuals – like a caregiver, family member, or friend – limited access to accounts they choose without giving up control.

It's flexible, secure, and designed to offer support when someone needs a little extra help managing their finances, while preserving their independence.

Caregiver Banking provides a way to:



Get help staying on track with everyday finances



Spot scams or unusual activity early



Involve trusted individuals without making them joint owners



Benefit from support but maintain financial independence



How It Works

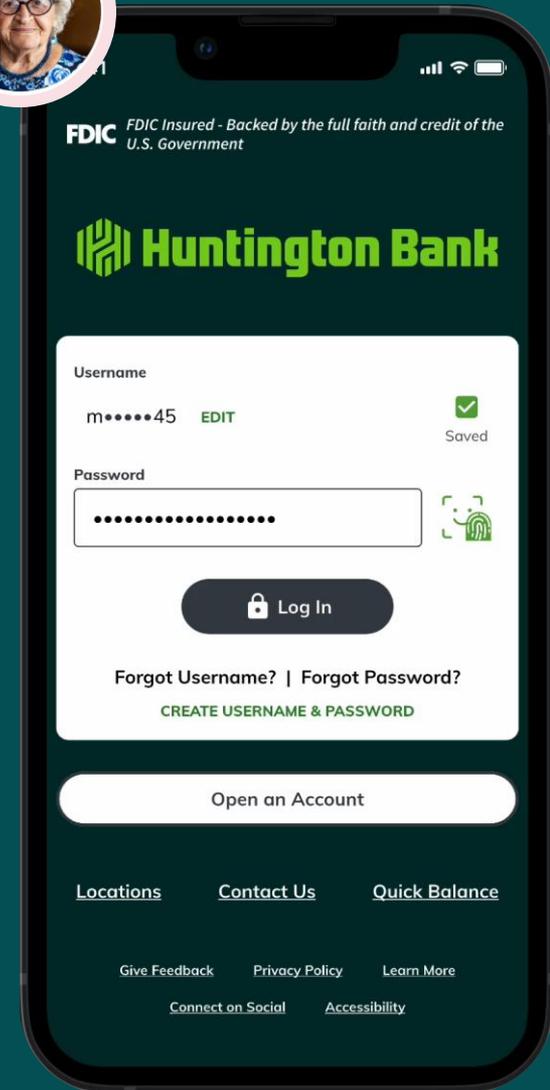
Sharing access starts with the **account owner**:

1. The account owner (like Margie) logs into online or mobile banking and goes to My Circle.
2. They choose which accounts they want to share with their caregiver (like Claire).
3. The caregiver receives an invitation and accepts.
4. Access is limited, and the account owner stays in control.

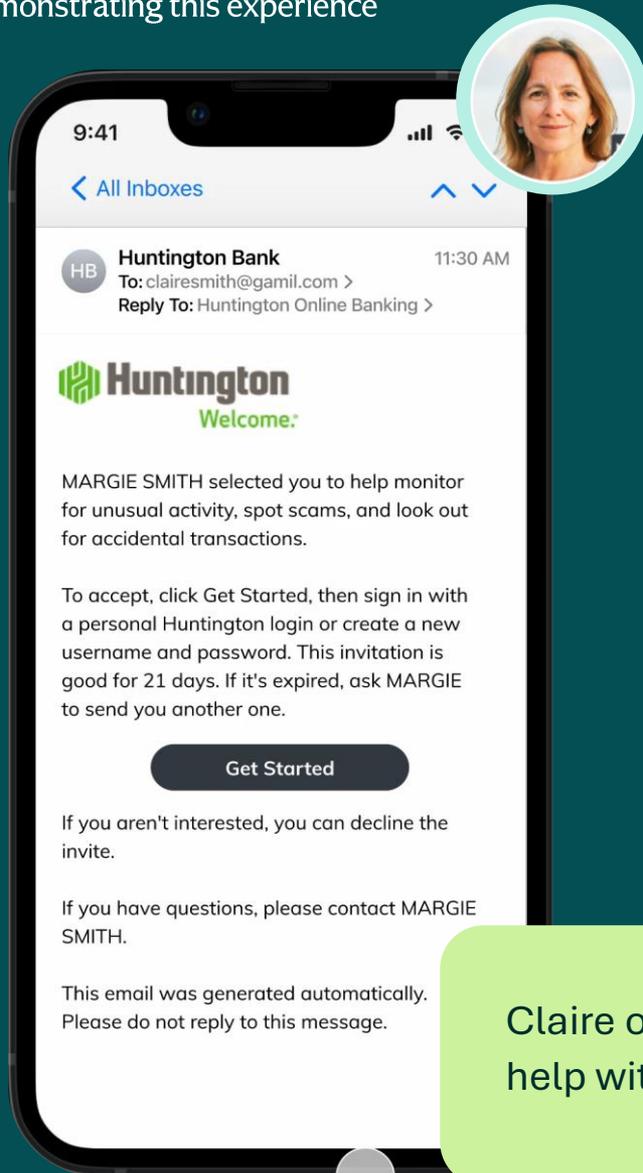
This all happens digitally, without the need for joint accounts or power of attorney.

Margie chose the accounts she wanted Claire to see – just enough to help keep an eye on things.

Click the image below to watch a video demonstrating this experience



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How It Works

To start using Caregiver Banking, the **caregiver**:

1. Receives an email invitation from the account owner that must be accepted within 24 hours. If the caregiver does not accept it in time, the account owner can issue another one.
2. Sets up a Huntington username and password (if they don't have one already).
3. Logs into an existing Huntington online banking profile or the mobile app to view shared accounts through My Circle, if they are a Huntington customer.

Caregivers can only see what's been shared with them.

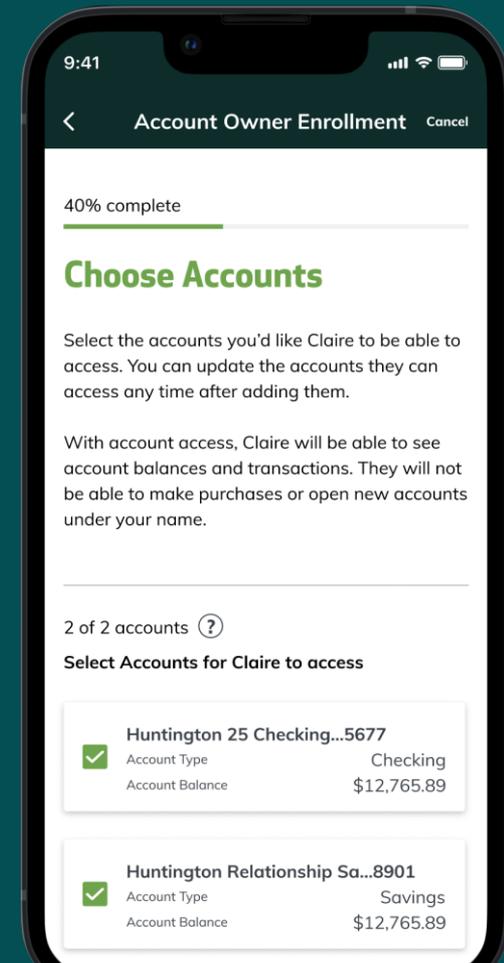
Claire only sees what Margie shared – enough to help with what's needed.

Account Owner Benefits

Caregiver Banking gives the account owner the ability to share access on their terms.

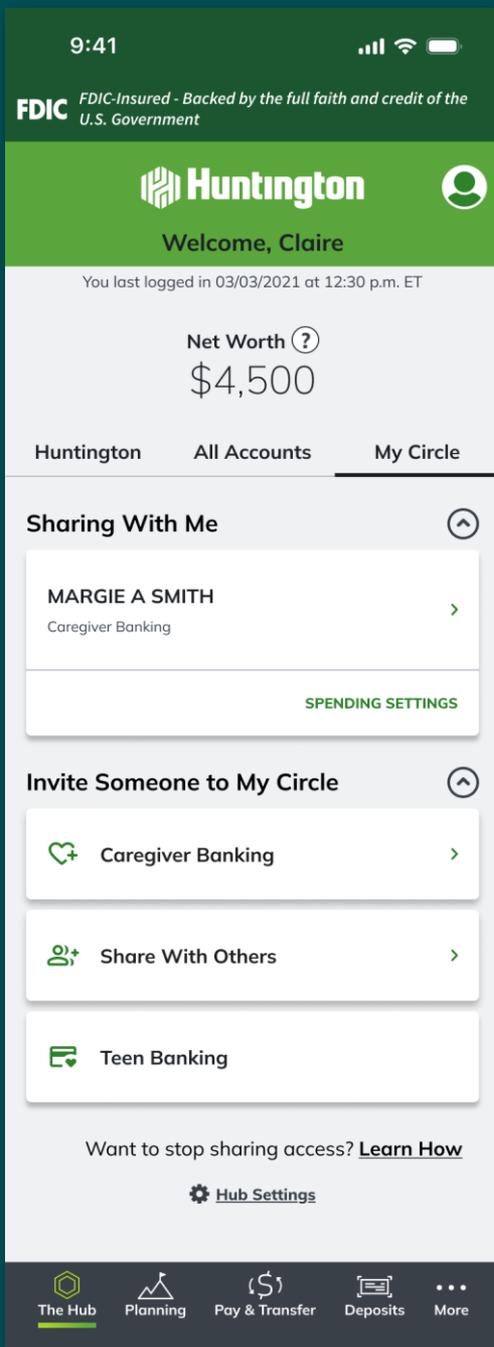
- Choose what accounts to share.
- Keep ownership and control at all times.
- Get help watching for fraud, mistakes, or missed payments.
- Receive support with Huntington Online Bill Pay and transfers between selected accounts as an optional feature.
- No need to add a joint account owner or go through the legal process for power of attorney.
- Login information stays secure. Caregivers use their own username and password.

And with a Huntington checking account, account owners may be eligible to receive direct deposits like Social Security up to two days early.



“I didn’t have to give up control. I just invited Claire to see what I was comfortable sharing.”





Caregiver Benefits

Caregiver Banking gives trusted individuals a way to help, without taking over.

- View balances and transactions for shared accounts.
- Monitor for unusual activity, potential fraud, or missed payments.
- Pay bills to established payees and move money between shared accounts, if this option is selected by the account owner.
- Offer support without legal responsibility or ownership of the account.
- No need to be a Huntington customer.

“I didn’t need full access. I just needed a way to check in and catch things early.”

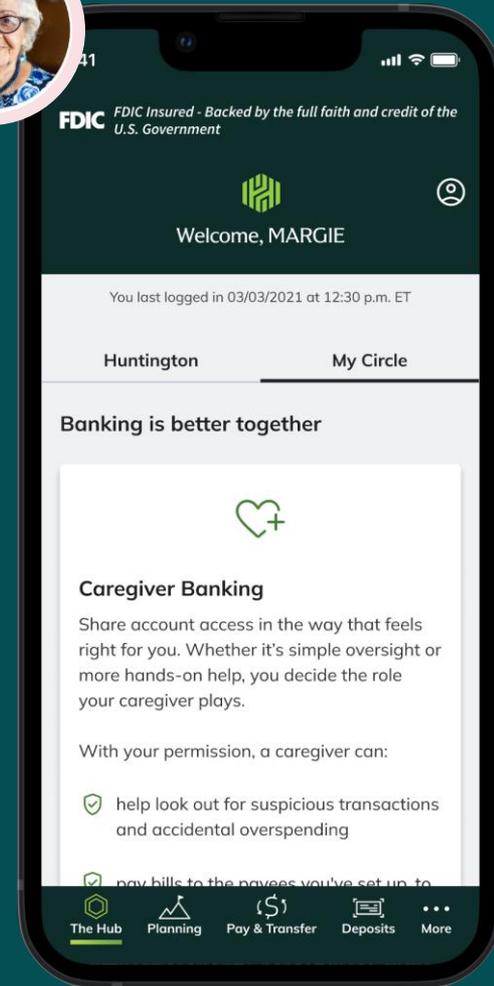


Support That Works for Both People

Caregiver Banking was designed to strengthen the relationship, not strain it.

- The account owner stays in control.
- The caregiver gains clarity and confidence.
- Both avoid the stress of sharing full access or setting up legal documents.
- It's flexible – the experience can grow with your needs.

For Margie and Claire, this wasn't about control, it was about connection. They found a way to manage things together, with trust and clear boundaries.



Optional Add-On: Spending Settings

Spending Settings debit card is an optional tool that helps account owners manage how support is provided.

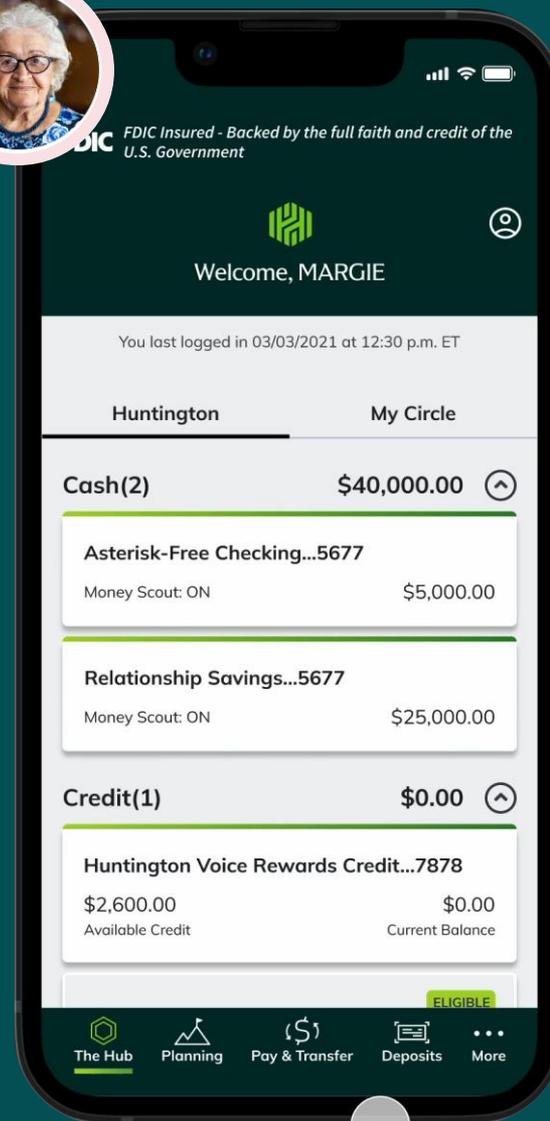
Account owners can:

- Log into online or mobile banking and go to My Circle.
- Select one caregiver to manage Spending Settings
- Request a new debit card equipped with Spending Settings tied to their chosen checking account.
- Turn permissions on or off anytime through online or mobile banking.

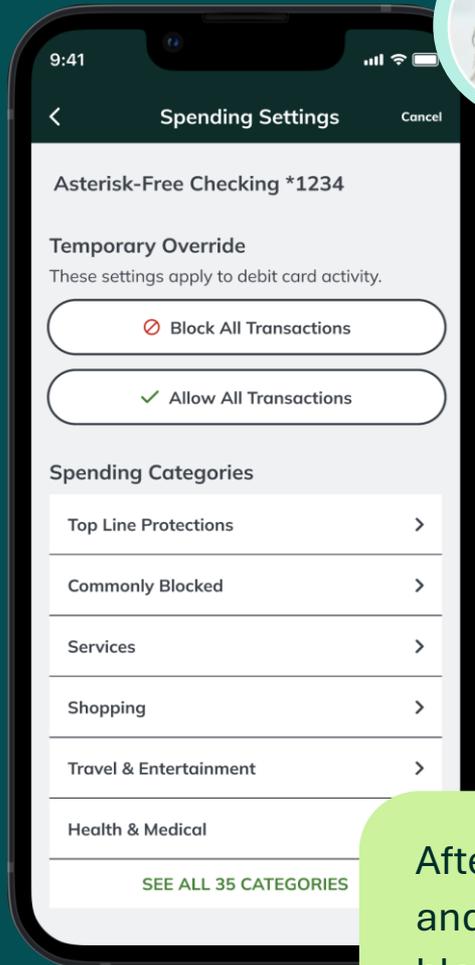
Note: A \$5 monthly fee is applied to the account with an active debit card with Spending Settings and an active caregiver. The fee is automatically waived when the account owner has a qualifying Huntington checking account.



Click the image below to watch a video demonstrating this experience



How Spending Settings Work



When Spending Settings are turned on:

- The account owner receives a new debit card.
- The caregiver, if granted access, can:
 - Set spending limits by day, week, or month.
 - Restrict categories like international transactions or subscriptions.
 - Allow essential categories like groceries or healthcare.
 - Adjust Spending Settings anytime with the option to block or allow all transactions. Changes take effect immediately.

After almost falling for a scam, Margie requested a new debit card and allowed Claire to manage the Spending Settings. Claire blocked international transactions and set a daily limit, helping Margie avoid risky spending while still using her card for errands and essentials.

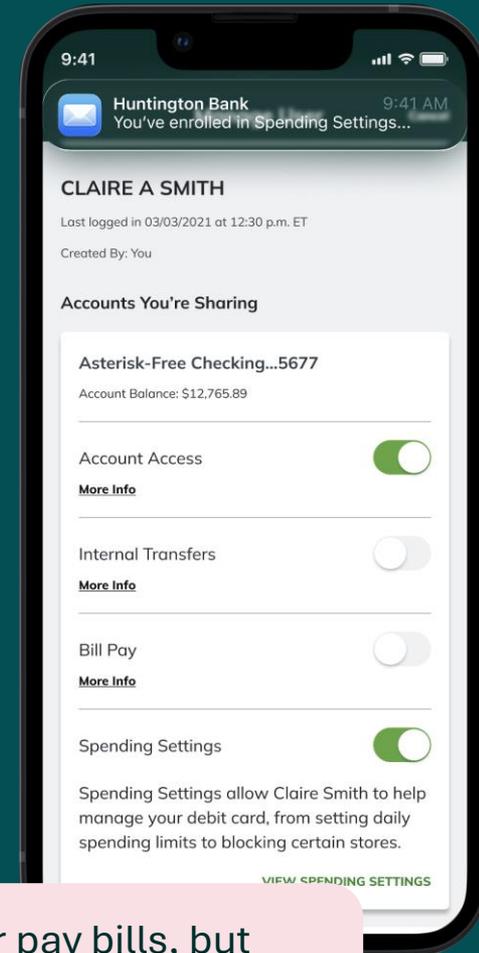
Caregiver Roles: Limited by Design

Caregivers only have access to the accounts shared with them, and their abilities are limited to what the account owner allows.

- Access is only granted to selected accounts.
- No ability to add new payees or request debit cards.
- Cannot move money outside of shared accounts.
- Cannot visit a branch or call to gain account access.
- No visibility to login credentials or full account numbers.
- Access can be paused or removed at any time by the account owner.



“Claire can help move money or pay bills, but only within what I’ve already set up. I still decide what happens with my money”



QUESTIONS?

For more information, visit:
[huntington.com/CaregiverBanking](https://www.huntington.com/CaregiverBanking)

For local branch information, visit:
[huntington.com/BranchLocator](https://www.huntington.com/BranchLocator)

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