



# Making Lives Better

Financial Wellness & Reducing the  
Cost of Homeownership



# We Are...

Focused on investing in customer experience, product differentiation, and key growth initiatives

Headquartered in Columbus, OH for over 150 years with over 20,000 colleagues!

Huntington's Five-year Strategic Community Plan (started in 2021):

- Huntington's \$40 billion Strategic Community Plan will help improve the financial stability and quality of life for people in local communities throughout our expanded footprint.
- Affordable housing
- Small business lending
- Increased capital to disadvantaged communities



# Financial Wellbeing: A snapshot




- Financial matters are the leading cause of stress for employees
- Nearly half of all employees struggle to cover everyday expenses
- 9/10 employees want financial guidance
- Americans owe \$1.3 trillion in student loans
- 15% of 25-35-year-olds still live at home
- The average 50-year-old employee has only \$42,797 in retirement savings
- **Financial stress** is causing 60% of employees to lose productivity at work
- **Millennial and Gen Z recruits are expecting their employers to offer financial wellbeing benefits in today's workforce.**

Sources- [Your Money Line](#) ; [Guardian Edge](#)

# Why?

- Reducing the cost of homeownership can help recruit and retain employees, improve neighborhood revitalization and community relationships - All while enhancing financial literacy and wellness across an organization-All of these benefits are offered to our partners at no cost.
- Our program is **trackable** and **relevant**.
  - **Trackable** through seminar surveys, reportable partner program usage, and post-closing borrower satisfaction surveys
  - **Relevant**: Customizable to current employee needs, varying demographics, and shifting market conditions





**We are invested in you**

We believe homeowners make good neighbors and help build great neighborhoods. We are part of your community, so we are invested in your personal financial success.


Based on your association with Van Buren ISD, Huntington provides the following resources to help you become a successful homeowner.

- In-depth financial education opportunities
- \$500 mortgage closing cost discount

**Questions about buying?** [click here](#)



**Questions about refinancing?** [click here](#)

**When you're ready to get started, we're ready to help.**



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Offer limited to one closing cost discount per loan.  
 All loans are subject to application and credit approval, satisfactory appraisal, and title insurance. Terms, conditions, and loan programs are subject to change without notice. Other terms, conditions, and restrictions may apply.

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## Making Homeownership more Affordable:

- ▶ Strategic Partnership Mortgage closing cost discount increased to \$500 January 2024!
- ▶ All employees would be eligible for a \$500 closing cost discount
- ▶ Will receive a higher amount if eligible such as our VA, FHA loans.





## Reducing the cost of homeownership.

Huntington is passionate about the growth of our communities as well as doing the right thing. This is why we are limiting our lender closing costs to \$500<sup>3</sup> for the following loan types.

### Federal Housing Administration (FHA)<sup>2</sup> Mortgage

FHA loans make the home-buying process more affordable and flexible with support from application to closing and through the life of the loan.

### Armed Forces Specials

We offer Department of Veterans Affairs (VA) loans<sup>2</sup> for those who have served or are currently serving our country in the U.S. Military.

### Low- to Moderate-Income Area Discounts

Reducing the cost of homeownership for properties located in one of Huntington's Assessment Areas and designated as a low- or moderate-income census tract by the FFIEC (Federal Financial Institutions Examination Council).

**It's good to have people supporting you, and I'm here to help you save money throughout the mortgage process. When you're ready to learn more, give me a call.**

**\*\*\*Huntington Closing Cost Assistance Program has saved borrowers \$12 Million + in 2022 alone (HNB 2022 ESG report).**

Internal Use



**Huntington**  
Welcome.

## Future-proof your mortgage with Rate Resilience\*

Found the perfect house, but anxious over high interest rates? We can help.

Here's how Rate Resilience works:

 Buy a home now	 Refinance into a qualifying loan within six to 12 months	 We'll waive our closing costs*
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Effective for homes purchased from March 1-June 30, 2024.  
Ask a banker how to get pre-approved for a mortgage today with Rate Resilience, or go to [huntington.com/RateResilience](https://huntington.com/RateResilience).  
See reverse side for important information.

# Rate Resilience Program:

## Rate Resilience Steps:

- 1.) Buy a new home.
- 2.) Refinance into a qualifying loan within six to 12 months.
- 3.) We'll waive our closing costs!!!

**\*\*\* Effective for homes purchased from March 1-September 30, 2024.**

## Educational Seminars

7 |  Huntington

*Huntington will provide onsite homeownership seminars and virtual learning opportunities for our Partners and their employees*

- ✓ Understanding Credit Scores
- ✓ First-Time Homebuyer
- ✓ Student Loan Debt & Home Buying
- ✓ When to Refinance
- ✓ How to Position Your Home to Sell
- ✓ 2<sup>nd</sup> Homes and Investment Real Estate
- ✓ My Dream Home! To Build or Remodel
- ✓ Tailored Content Developed for YOU!

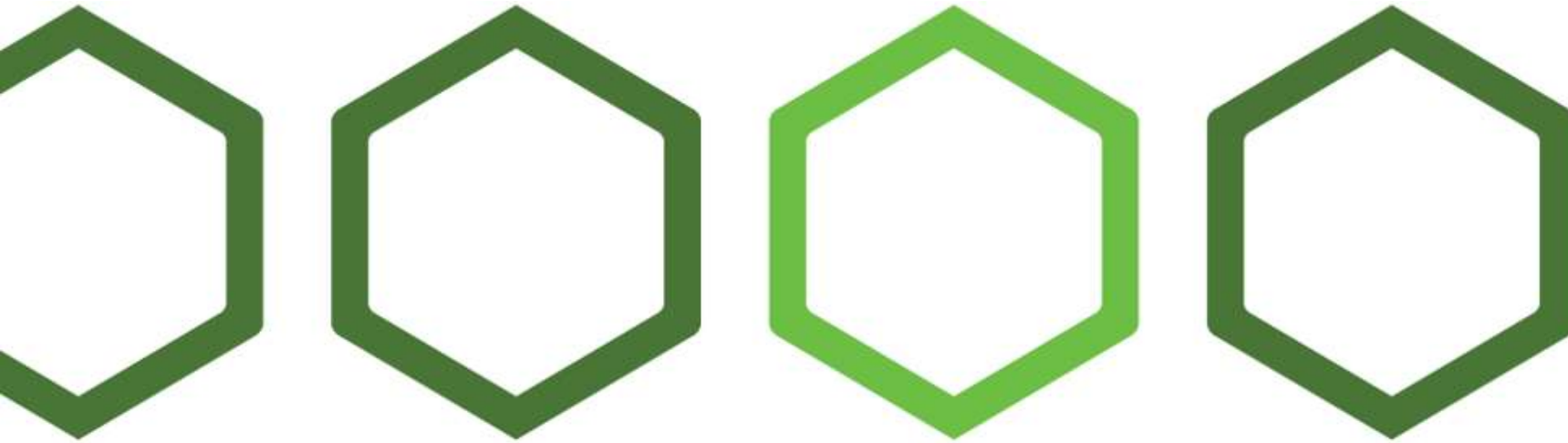


Internal Use



# Keys to Success:

Intranet Placement	Newsletters/Calendars	Email Invites/Blast	New Hire Packets	On-sites/Events
<ul style="list-style-type: none"><li>•The ability to add HNB to internal portal or employee perk website (<i>if available</i>).</li></ul>	<ul style="list-style-type: none"><li>• Opportunity for HNB to be added to internal employee audience marketing periodically throughout year.</li><li>• Opportunity to be added to community calendars for webinars/employee/community events.</li></ul>	<ul style="list-style-type: none"><li>• Allow HNB to market our Strategic Partnership webinars via email to all employees.</li></ul>	<ul style="list-style-type: none"><li>• Ability to send Strategic Partnership flyers (<i>electronic or physical</i>) to HR contact for new hires.</li></ul>	<ul style="list-style-type: none"><li>• Permit on-site Banking Team or Loan Officer overseeing partnership to attend community events with education and/or Marketing Materials.</li></ul>



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<sup>1</sup>For transferees with strong credit, six months of payment reserves, and for loan amounts up to \$650,000, talk to a Mortgage Loan Officer for more details.

<sup>2</sup>Principle payment must be made to the new loan within six months from closing.

All loans are subject to application and credit approval, satisfactory appraisal, and title insurance. Terms, conditions, and loan programs are subject to change without notice. Other terms, conditions, and restrictions may apply.



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<sup>¶</sup>**Huntington Honors.** With the Huntington Honors™ program, your monthly maintenance fee will be waived on your Huntington Perks Checking® account. Huntington customers are eligible for the Huntington Honors program if they are a current service member or veteran of the United States Armed Forces or if they are working or retired as an Educator at the high school or lower level, in Law Enforcement, as a First Responder or a Nurse. Documentation of employment or military status may be required to establish eligibility.

<sup>¶</sup>**Non-Huntington ATM.** With Huntington Perks Checking, we'll waive your first 5 non-Huntington ATM cash withdrawal fees per statement cycle at any ATM worldwide. We'll also reimburse you for withdrawal fees on the same transactions charged by the owner of a non-Huntington ATM. You will be responsible for any additional fees charged by the owner of a non-Huntington ATM as well as any international transaction or other fees charged by the network.

<sup>¶</sup>**Interest Rate.** The interest rate on your Relationship Money Market or Relationship Savings Account may be better when you also own a Huntington Perks Checking or Huntington Platinum Perks Checking account. Ask a banker to see a rate sheet for details. Your interest rates and APY will be determined based on your zip code. Please note: If you are an existing Huntington customer with an address outside of our eleven-state footprint, your interest rates and APY will be determined based on a Columbus, Ohio, regional zip code.

<sup>¶¶</sup>**Alerts.** Message and data rates may apply.

<sup>¶</sup>**Monitoring Services.** The Monitoring Services are optional and are not available with all accounts. Enrollment requires agreement to the Services Terms & Conditions, which include important legal terms that a customer should read carefully before deciding whether to enroll.

Experian Partner Solutions Study, 2022. Huntington Bank Customers that subscribed to Credit Score and ID Monitoring Services between December 2020 and December 2021, with bundles including periodic credit reports, VantageScores, and/or summaries. VantageScore change measured 3, 6, 9, and 12 months post-enrollment.

<sup>¶¶</sup>**Early Pay.** You may receive a direct deposit up to two days early with Early Pay if 1) you have a checking account with us, 2) a recurring qualifying direct deposit, and 3) provide us a valid email address. It is at our discretion to identify which recurring direct deposits are eligible for Early Pay and it may take up to 90 days to identify those deposits that qualify. We cannot guarantee that you will receive the Early Pay service due to unanticipated circumstances. Early Pay is automatic and there is no fee. You can opt out of the Early Pay service at any time, by contacting a branch or calling our service center at (800) 480-2265 and asking to have Early Pay removed. For more information, please see a Consumer Deposit Account agreement, or contact a branch. Learn more at [huntington.com/EarlyPay](https://huntington.com/EarlyPay). Receive recurring qualifying direct deposits up to two days early at no charge. Some direct deposit types are not eligible.

<sup>¶¶</sup>**\$50 Safety Zone® and 24-Hour Grace®.** Your account will be automatically closed if it remains negative in any amount for 60 days, including if your account is overdrawn within our \$50 Safety Zone. Learn more at [huntington.com/SafetyZone](https://huntington.com/SafetyZone) and [huntington.com/Grace](https://huntington.com/Grace).

<sup>¶¶</sup>**Zelle®.** For your protection, you should only send money to those you know and trust, such as family, friends and others such as your personal trainer, babysitter or neighbor. If you don't know the person or aren't sure you will get what you paid for, you should not use Zelle® for these types of transactions. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>¶¶</sup>Must have a bank account in the U.S. to use Zelle®.

<sup>¶¶</sup>**Check Deposit Availability.** The first \$500 of your total daily check deposits made at a branch, ATM, through Mobile Deposit, or Huntington Deposit Scan (for businesses) may be available to you immediately on the day we receive your deposit. For check deposits made from Saturday through Monday and Federal Holidays, up to \$500 in total may be available immediately from all your check deposits over those days. Your remaining check deposit amount(s) will generally be available on the next business day. Subject to eligibility; longer holds and exclusions may apply. Please see your Funds Availability Policy for more detail.

<sup>¶</sup>**Mortgage Relationship Discount.** Mortgage Insurance may be required for loans that have a less than 20% down payment which will increase the APR and result in a higher loan payment. Interest rates and fees are subject to change without notice. Huntington's mortgage division offers many different mortgage products; your APR may vary depending on the product for which you apply. All loans are subject to loan application and credit approval and receipt of a property appraisal demonstrating sufficient value. To be eligible for the Rate Discount, you must have or open a Huntington Platinum Perks Checking®, SmartInvest Checking®, or Private Client Account (these accounts are a "qualifying checking account.") and have at least \$25,000 in qualifying relationship balances ("qualifying balances"). Mortgage Relationship Discounts vary based on the (1) type of mortgage product the customer has applied for, and (2) the customer's Mortgage Relationship Balance held in any eligible account, which include all Huntington consumer deposit accounts (checking, money market, savings, certificates of deposit (CDs), and individual retirement accounts (IRAs) on which you are an owner), and all Huntington consumer investments (IRA and non-IRA) held in brokerages, trusts, or managed money accounts. Existing annuities with a cash value account balance opened by Huntington Financial Advisors®, are also eligible accounts, however, annuity accounts opened on or after the mortgage loan application date are excluded from the Mortgage Relationship Balance. Investment, trust and annuity account balances will be assessed based on the account balances that are periodically reported to Huntington systems by a variety of third-party sources. Other requirements include an open Huntington Platinum Perks Checking®, SmartInvest Checking® or Private Client Account checking account and a signed agreement at the time of closing for Huntington to automatically draw monthly mortgage payments from any Huntington checking account. The Mortgage Relationship Balance amount(s) must be on deposit at Huntington at least one (1) business day prior to the issuance of the final Mortgage Closing Disclosure prior to the loan closing in order to receive this benefit, and will not include any funds needed for down payment on the mortgage transaction. Huntington's Mortgage Relationship Discounts are subject to change without notice. Program eligibility is subject to account and balance validation.

<sup>¶</sup>**The Home Equity Line of Credit Relationship Discount.** The "Rate Discount" consists of preferred Annual Percentage Rates and related preferred variable rate margins applied to your Home Equity Line of Credit (which is also referred to as a personal credit line or "PCL"). To be eligible for the Rate Discount, you must have or open a Huntington Platinum Perks Checking®, SmartInvest Checking® or Private Client Account (these accounts are a "qualifying checking account.") and have at least \$25,000 in qualifying relationship balances ("qualifying balances"). Qualifying balances include money that is on deposit in all Huntington consumer deposit accounts (checking, money market, savings, certificate of deposit (CDs), and individual retirement accounts (IRAs)), on which you are an owner; and all Huntington Consumer investments (IRA and non-IRA) held in brokerage, trust, or managed money accounts. Existing annuities with a cash value account balance opened by Huntington Financial Advisors® are also qualified balances, however, annuity accounts opened on or after the HELOC application date are excluded from the HELOC qualifying balances. Investment, trust and annuity account balances will be assessed based on their respective balances that are periodically reported to Huntington systems by a variety of third-party sources. Your specific Rate Discount will depend on the total amount of qualifying balances that correspond to our balance requirement discount rate tier grid. Ask a banker for details. If you do qualify for a Rate Discount, you will then also qualify for an Annual Fee Waiver (\$60, \$50 in MN) during the first year your HELOC is open and during the subsequent years over the PCL Draw and Repayment Periods, as applicable, for as long as you maintain your qualifying checking account in good standing with us. If, at any point during the PCL Draw Period or Repayment Period ("Period(s)"), you close your checking account or the account is closed by us for any reason, your Annual Fee may be reinstated for the following year and for each subsequent year during those Periods, as applicable. Rate Discount eligibility is subject to account and balance validation when Huntington prepares your PCL agreement for your signature.

Huntington HELOC is subject to credit application and approval. The Rate Discount and Annual Fee Waiver apply only to new HELOC customers which are defined as customers without an existing Huntington HELOC on the subject property within the last 180 days of closing on the new one. APRs range from 2.96% to 17.24%. Rates on the HELOC are variable based on Prime plus or minus a margin and can change monthly but will never be higher than 18.00% APR. The margin is based on your home's loan-to-value ratio, lien position, owner occupancy status, applicant's credit history, and the amount of the credit line. "Prime" and "Prime Rate" mean the "Bank Prime Loan" rate published by the Board of Governors of the Federal Reserve System in its statistical release H.15 (S10) entitled "Selected Interest Rates." Use of the word "Prime" does not mean that the rate is the best or lowest rate offered by any lender. Current Prime Rate is 8.50% as of July 27, 2023. Rates may change at any time. Borrower-paid title insurance may be required on loan amounts greater than \$750,000. Mail-away Fees, which also include a notary fee, range from \$125 to \$375 and will apply when closing is facilitated by a third party on Huntington's behalf. In this instance, a \$25 courier fee will also apply. Insurance must be carried on the real property securing the account, and flood insurance is required on buildings located in a special flood hazard area. There is a Draw Period for 10 years after the account is opened during which advances and purchases may be made, and during which reductions to principal are not required (unless credit limit has been exceeded), followed by a 20-year Repayment Period during which the minimum monthly payments amortize the outstanding balance on the line at the end of the Draw Period. Making only the minimum payment during the first 10 years will not reduce the principal balance on the account.

<sup>¶</sup>**Investments Relationship Discount.** This program is offered through Huntington Financial Advisors® (HFA), which is a federally registered service mark and a trade name under which The Huntington Investment Company ("HIC") offers securities and insurance products and services. HIC is a registered broker-dealer, member FINRA and SIPC, and a registered investment adviser with the U.S. Securities and Exchange Commission. The Huntington Investment Company is a wholly-owned subsidiary of Huntington Bancshares Incorporated. Huntington Financial Advisors® is a federally registered service mark of Huntington Bancshares Incorporated. This program offering consists of one hundred (100) commission-free, online trades for equities and exchange-traded funds per calendar year, per customer (\$6.95 commission thereafter), limited to self-directed orders placed through the HFA Wealthscape Investor online platform.

Eligible customers must have: 1) a Huntington Platinum Perks Checking® account or a Private Client Account with The Huntington National Bank (Huntington) or its affiliates ("Huntington"), and 2) a signed E-Delivery Agreement for the electronic receipt of brokerage statements and trade confirmations through the Wealthscape Investor online platform. All HFA brokerage customers with an open qualifying Huntington checking account and a signed E-Delivery Agreement for their brokerage accounts are eligible for this offer. Brokerage accounts are subject to account terms and conditions and additional account and service fees may apply. For further details about this offer, its specific terms and conditions and self-directed investing through HFA, please meet with a Financial Advisor.

**Investment, Insurance, and Non-Deposit Trust products are: NOT A DEPOSIT • NOT FDIC INSURED • NOT GUARANTEED BY THE BANK • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE**

Huntington Perks Checking®, Huntington Platinum Perks Checking®, 24-Hour Grace®, and \$50 Safety Zone® are federally registered service marks of Huntington Bancshares Incorporated. Savings Goal Getter™, Spend Setter™, Look Ahead Calendar™, and All Day Deposit™ are service marks of Huntington Bancshares Incorporated. The 24-Hour Grace® system and method is patented. US Pat. No. 8,364,581, 8,781,955, 10,475,118, and others pending.