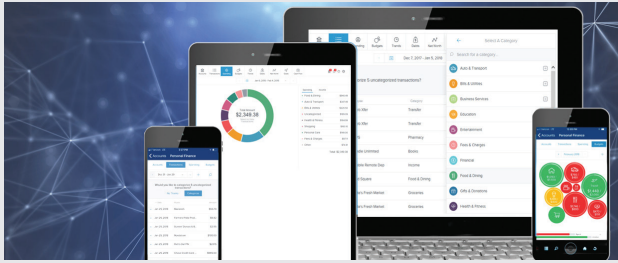


# PERSONAL FINANCE: GET STARTED GUIDE



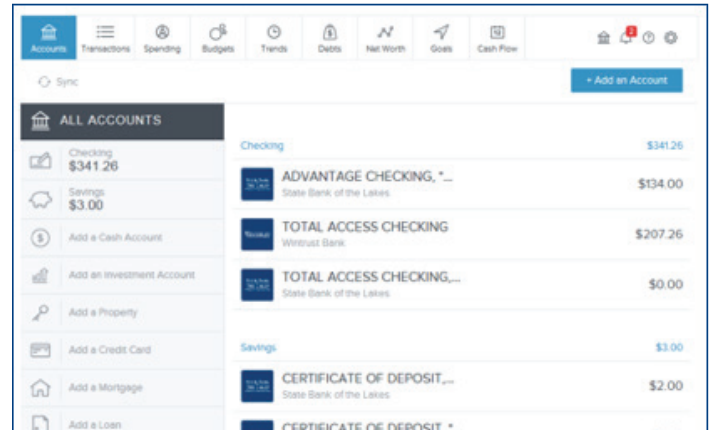
Personal Finance is a personal financial management tool (PFM) that helps you budget and manage your finances. It allows you to import all of your accounts from multiple institutions, so you can see your balances and transactions all in one place. You can:

- Categorize transactions
- Create budgets and goals
- Track spending
- View trends
- Set alerts
- And more!

## GET STARTED

Click on “Get Started” from within the Personal Finance widget. All of your accounts with us will automatically begin syncing to Personal Finance.

*Note: As part of the enrollment process you will receive an email asking you to verify your email address. Verification of the email address is required in order to receive Personal Finance alerts.*



## LINK ACCOUNTS FROM OTHER FINANCIAL INSTITUTIONS

**STEP 1** | To get a complete picture of your finances, you can link the accounts you have at other financial institutions.

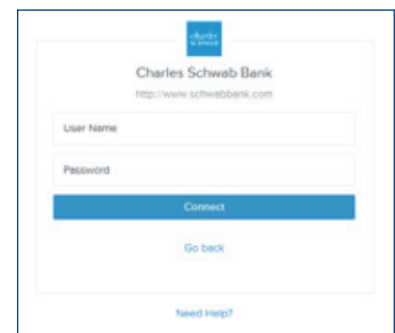
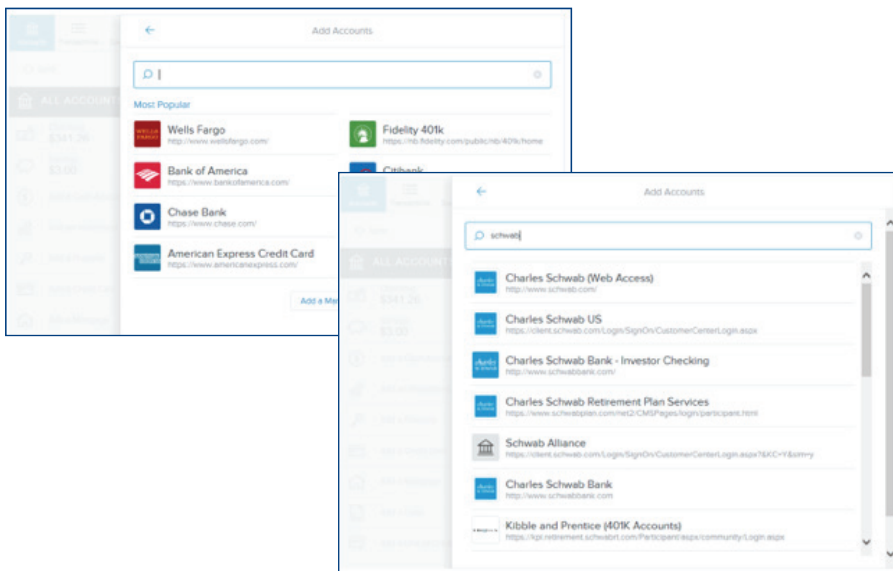
- Click on “+ Add an Account” at the top right of the Personal Finance page.
- Click on a financial institution’s name or enter a financial institution’s name.
- Find the institution and then select it.

*You may see multiple sites for the same financial institution. We provide the web address for the site to help you identify the correct one.*

**STEP 2** | Enter the same username and password you use to access your account information online. Your username and password are securely stored using the highest levels of security and encryption.

**STEP 3** | Once we successfully connect with your financial institution, we link all of the accounts you have with them. If you access more than one website with different logins, you must link each account individually.

*Linked account balances, transactions, and other details are then retrieved and displayed in Personal Finance. We use your stored login data to retrieve your account information and sync it nightly.*



## LINK AN ACCOUNT MANUALLY

If the account is not listed in your search results, you can choose to link it manually. Accounts that are linked manually are not automatically refreshed, but the information you enter is displayed. Manual accounts give you the opportunity to link accounts and assets that are not available online. For example, you can enter the value of your vehicle or home by selecting to add “Property.”

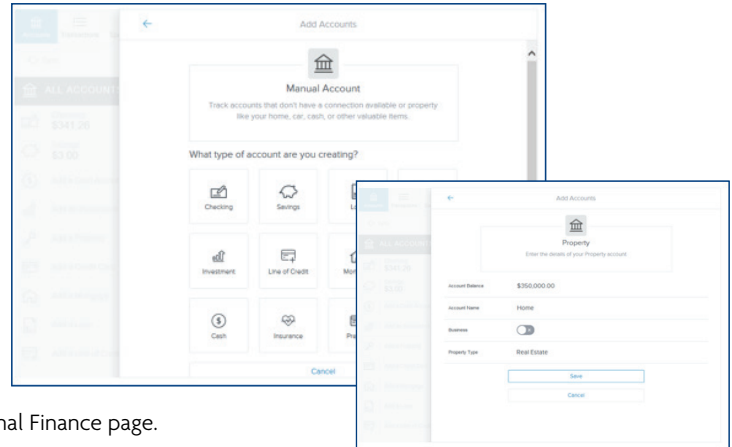
**STEP 1** | On the “Add Accounts” page, scroll to the bottom of the page and click “Add a Manual Account.”

**STEP 2** | Select the type of account you want to add.

**STEP 3** | Enter details about the account:

*(Note: The details will vary depending on the account type you select.)*

- Account balance
- Account name
- Business *(You can mark the account as business account.)*
- Credit limit
- Interest rate
- Minimum payment
- Original balance
- Payment due date
- Property type



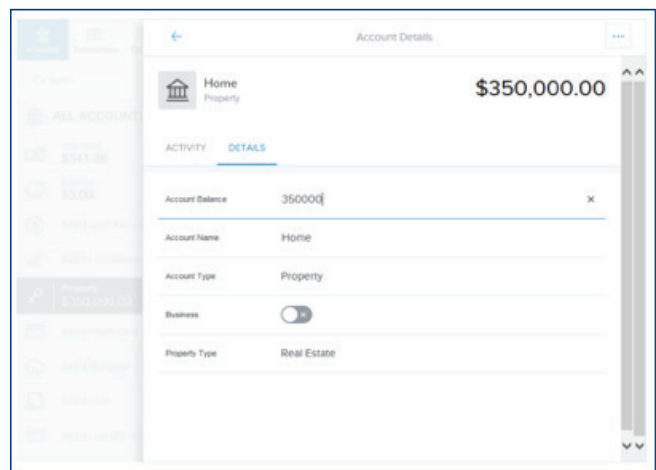
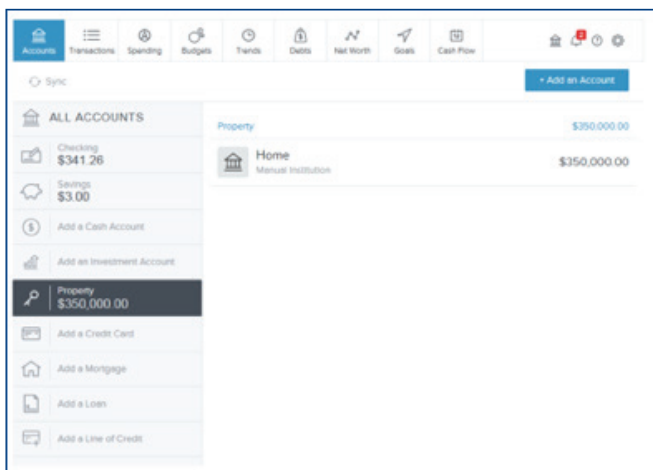
**STEP 4** | Click on “Save.” The account will then be displayed on the Personal Finance page.

## UPDATE MANUAL ACCOUNT INFORMATION

Manual account information should be updated periodically, as transactions against the account or asset are not automatically retrieved.

**STEP 1** | Click the account type on the left, then click the account you want to edit.

**STEP 2** | Make your changes in the “Details” tab of the “Account Details” dialog box. The changes are saved automatically.



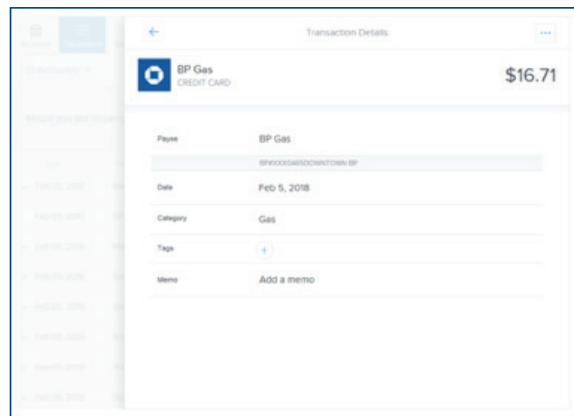
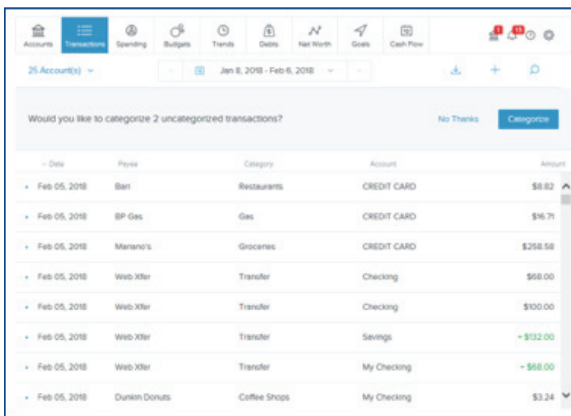
## TRANSACTIONS VIEW

After your accounts have been added, open the “Transactions View” and review your transactions for accuracy. Transactions from the last 90 days are automatically imported and categorized for you, but the assigned category may not be accurate and may need to be re-categorized. Your changes will be applied to future transactions.

The “Transactions View” provides an easy way to review or find transactions from any account, over any time period. You can use the date range selector to determine what time frame the transactions represent, or you can use the search field to filter by payee, account, tags, amount, category, or date.

To view more or edit details on a transaction, simply click on it. You can customize your transactions using the following features:

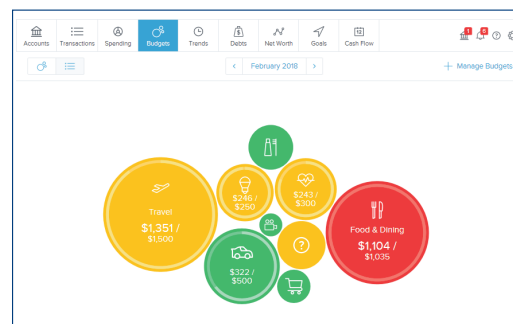
- **Category** | Categorize transactions so your spending is accurately reflected in “Spending and Budgets.” Click on the category field and select the correct category from the drop-down list.
- **Flags** | Flag a transaction “B” for business-related, “P” for personal (default), or mark it with a flag to make it stand out in the transaction list.
- **Tags** | Create custom tags to label transactions for searching. For example, you may wish to tag tax-related expenses, or expenses related to a vacation or family goal.
- **Memo** | Add a memo to remember special details about a transaction.
- **Split** | Split a transaction in specific amounts between multiple categories in “Spending and Budgets.”



## CREATE BUDGETS

With your transactions correctly categorized, you can easily create budgets based on your actual spending history. Open “Budgets” and follow the instructions to generate a budget. You can also create a budget manually.

The “Budgets View” can help you track and control your spending in select budget categories. You can use budgets to track all of your regular household expenses, or just specific categories that you want to monitor more closely. Budgets are useful for setting and working towards financial goals, or simply for being more aware of your spending habits.



## SET ALERTS

In order to receive alerts, you must confirm your email address. Once you access Personal Finance for the first time, you'll receive an email asking you to confirm your email address.

**STEP 1** | To set alerts, click on the gear icon in the navigation bar to open “Settings,” and then click on the “Alerts” tab.

**STEP 2** | Click on the envelope icon next to each alert you would like to receive.

