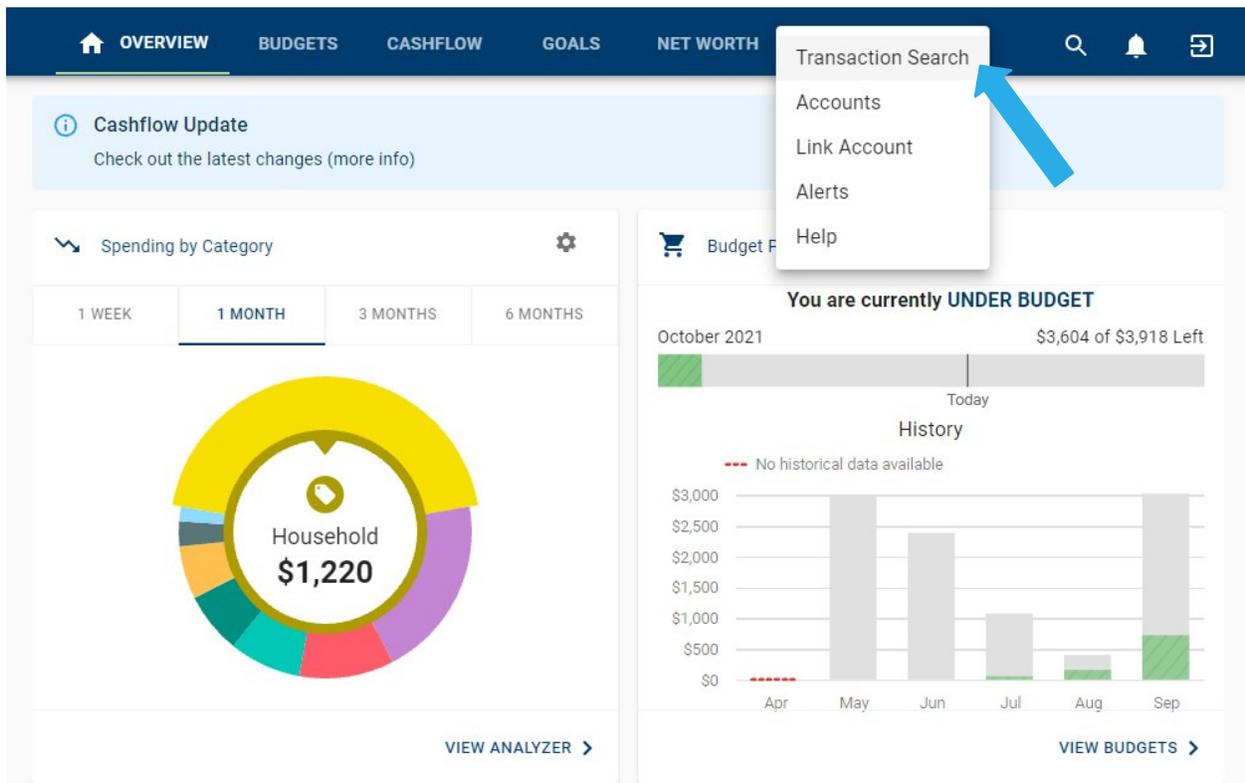


Insights

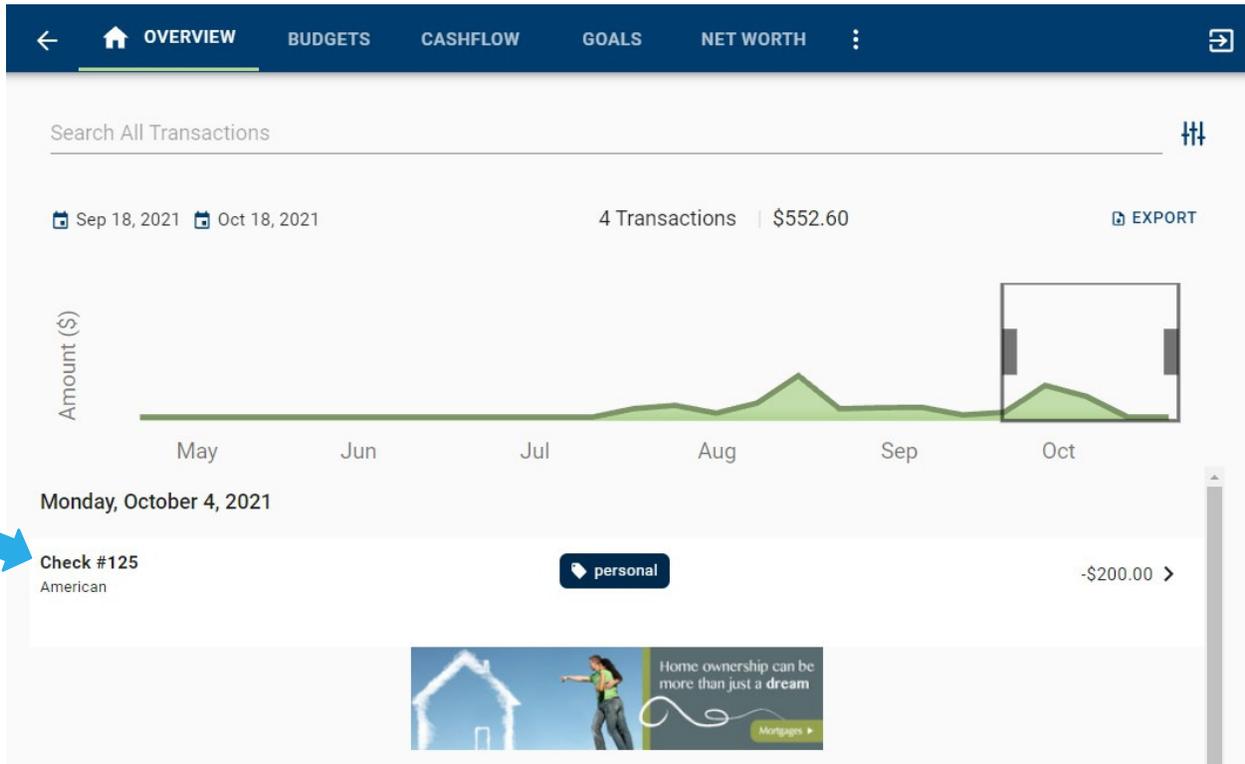
How to Tag a Transaction

Step 1: Navigate to *Insights* and select any subcategory button on your dashboard; then select the ellipsis (three dots) on the toolbar to select *Transaction Search*.



Insights

Step 2: Locate and select the transaction you want to tag or modify.



The More You Know: Our *Insights* feature auto-tags all incoming transactions by analyzing each individual merchant and vendor. While we do our best, no one knows your spending habits better than you. We allow you to update and customize your transactions to your own needs.

Insights

Step 3: On the *Edit Transaction* screen, you can modify the naming convention used to identify said transaction, update the *Category* or *Tag* assigned to one of your choice, and apply the tag and title adjustments to all similar transactions. When necessary, you may also use the *Split Tag* button to split the transaction among multiple categories. Lastly, this screen will allow you to delete/remove the transaction from Insights.

Step 4: Click Save.

Edit Transaction ×

Oct 4, 2021 \$200.00

Name *
Check #125 👤 Childcare

Appears as Check #125 on your American statement.

Apply this tag and title to all similar transactions
This tag rule will be applied on next refresh or login

Use **one regular tag** for the full value or **split tags** to apportion the amount.

[USE SPLIT TAG](#)

Have tags you don't use anymore? [Click Here](#) to delete your old tags.

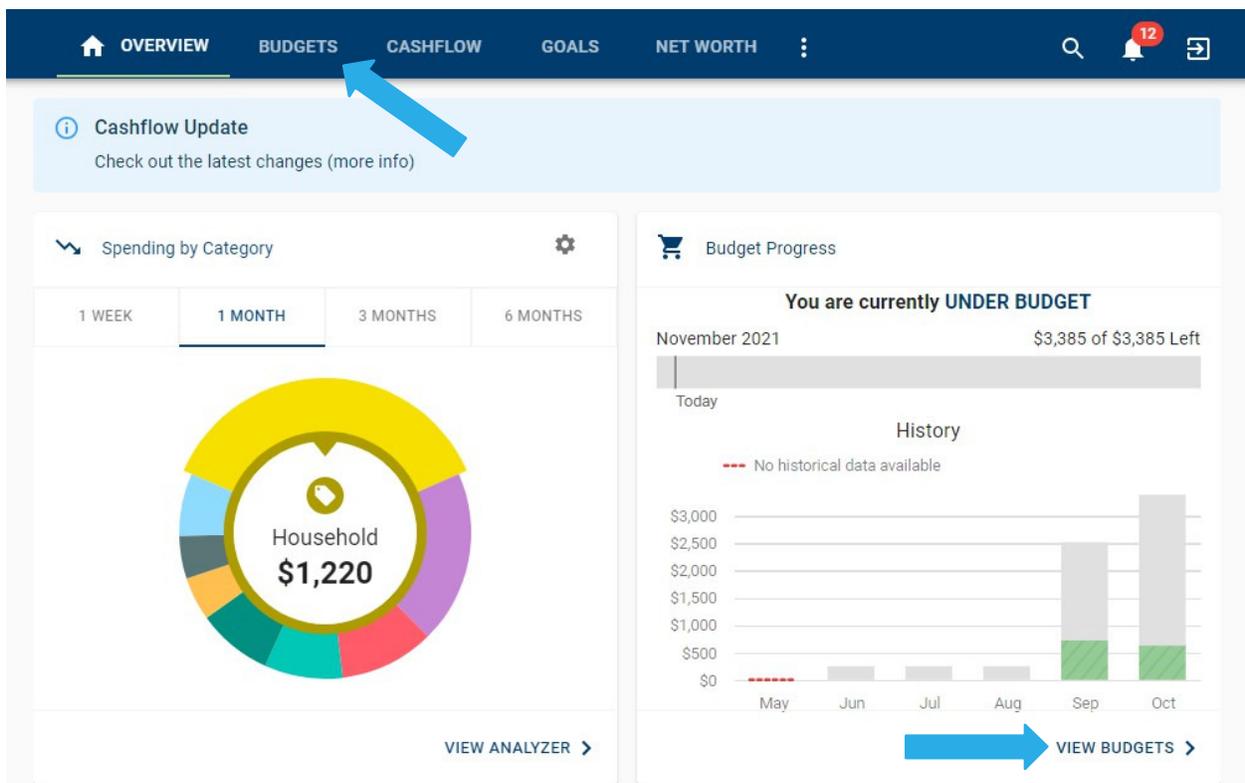
[DELETE](#) [CANCEL](#) [SAVE](#)



Insights

How to Add a Budget

Step 1: Navigate to *Insights* and select the *Budgets* button on your dashboard; or choose the *Budgets* tab on the toolbar.



Insights

Step 2: Click *Add Budget*.

The screenshot displays a budgeting application interface. At the top, a dark blue navigation bar contains the following tabs: OVERVIEW, BUDGETS (selected), CASHFLOW, GOALS, and NET WORTH. To the right of the navigation bar are search and share icons. Below the navigation bar, the main content area is divided into two columns. The left column shows a monthly overview for November 2021, indicating the user is currently under budget. It lists several budget categories with their respective amounts and remaining balances: All Budgets (\$2,971 of \$2,985 Left), Appliances Budget (\$2,000 of \$2,000 Left), Baby Expenses Budget (\$200 of \$200 Left), Books Budget (\$50 of \$50 Left), Car/Travel (\$35 of \$35 Left), Clothes Budget (\$500 of \$500 Left), and Diningout Budget (\$186 of \$200 Left). The right column features a 'History' chart showing spending over the last eight months (May to Oct). The chart indicates that the user has been under budget by \$5,768 on all budgets over the last 8 months. Below the chart, there are sections for 'Car/Travel' and 'Personal' budgets, each with an 'UPDATE' or 'CREATE' button. At the bottom right, there are two prominent blue buttons: 'ADD BUDGET' and 'BUDGET ALERT'. A large blue arrow points to the 'ADD BUDGET' button.

← OCT November 2021 DEC ▶

You are currently UNDER BUDGET

All Budgets \$2,971 of \$2,985 Left

Today

- Appliances Budget \$2,000 of \$2,000 Left >
- Baby Expenses Budget \$200 of \$200 Left >
- Books Budget \$50 of \$50 Left >
- Car/Travel \$35 of \$35 Left >
- Clothes Budget \$500 of \$500 Left >
- Diningout Budget \$186 of \$200 Left >

History

--- No historical data available

Your total monthly Spending Budget is: **ON TRACK**

You've been under by **\$5,768** on all budgets over the last **8 months**.

Car/Travel **UPDATE** ×

You've been under this budget **5** times in the last **5** months by an average of **\$207** a month.

Personal **CREATE** ×

You've spent an average of **\$0** on **Personal**. Creating a budget will help you track this spending.

ADD BUDGET

BUDGET ALERT

The More You Know: The *Budgets* tab also allows you to view and modify existing Budgets. You can adjust the tag associated with each budget you've created, increase/decrease budget amounts, rename, and even delete a budget by clicking into the appropriate one.

Insights

Step 3: Complete steps 1-4 on the screen by choosing which tag to track, establishing the name and budget amount, enrolling in alerts, and selecting which accounts to use for tracking your budget.

← **OVERVIEW** **BUDGETS** CASHFLOW GOALS NET WORTH 🔍

1 Choose which tags to track

Select the tags for the transactions you want to track. Below each of the tags is the average monthly amount.
Have tags you don't use anymore? [Click Here](#) to delete your old tags.

<input type="checkbox"/> Auto Expense \$0	<input type="checkbox"/> Auto Repair \$0
<input type="checkbox"/> Auto Repairs \$0	<input type="checkbox"/> Auto Zone \$0

▼ SHOW MORE

NEXT

2 Choose the name & amount

3 Alert Setup

4 Choose accounts

Insights

Step 4: Click *Finish*.

← [OVERVIEW](#) **BUDGETS** [CASHFLOW](#) [GOALS](#) [NET WORTH](#) [SEARCH](#) [SHARE](#)

- ✓ Choose which tags to track
- ✓ Choose the name & amount
- ✓ Alert Setup
- 4** Choose accounts

Tagged transactions are linked to accounts and count towards your budget limit.

Car Loan 401(k) Fidelity Primary Savings American

BACK **FINISH** ←

Insights

Step 5: Use *Budget Insights* to help meet your financial targets. Insights allows you to easily adjust your plans by using spending history to provide suggestions for staying on track.

The screenshot displays a budgeting application interface. At the top, a navigation bar includes 'OVERVIEW', 'BUDGETS', 'CASHFLOW', 'GOALS', and 'NET WORTH'. The main content area is for 'November 2021' and features a prominent message: 'You are currently UNDER BUDGET'. Below this, a list of budgets is shown with progress bars and remaining amounts: 'All Budgets' (\$3,044 of \$3,085 Left), 'Appliances Budget' (\$2,000 of \$2,000 Left), 'Baby Expenses Budget' (\$200 of \$200 Left), 'Books Budget' (\$50 of \$50 Left), 'Car/Travel' (\$35 of \$35 Left), 'Clothes Budget' (\$500 of \$500 Left), 'Diningout Budget' (\$186 of \$200 Left), and 'Entertainment Budget' (\$73 of \$100 Left). To the right, a 'History' bar chart shows spending from May to October, with a note 'No historical data available' for May. Below the chart, a summary states: 'Your total monthly Spending Budget is: ON TRACK'. A blue arrow points to this status. Further text indicates: 'You've been under by \$5,768 on all budgets over the last 8 months.' Below this, two budget categories are highlighted: 'Car/Travel' (5 times under in 5 months by an average of \$207) and 'Personal' (average of \$0 spent). At the bottom, there are two buttons: 'ADD BUDGET' and 'BUDGET ALERT'. A promotional banner for 'Home ownership can be more than just a dream' is visible at the bottom left.

Insights

How to Add a Goal

Step 1: Navigate to *Insights* and select the *Goals* button on your dashboard or choose the *Goals* tab on the toolbar.

The screenshot displays a financial dashboard with a dark blue toolbar at the top. The toolbar contains several tabs: OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. A blue arrow points to the GOALS tab. To the right of the tabs are search, notification, and share icons. Below the toolbar, the dashboard is divided into two main columns. The left column, titled 'Most Recent Activity', shows a list of accounts with their balances and a 'VIEW ACCOUNTS >' button at the bottom. The right column, also titled 'Most Recent Activity', shows a list of transactions for Tuesday, November 2, 2021, with a 'VIEW TRANSACTIONS >' button at the bottom. Below these columns is a 'Goals Progress' section. It features three goal cards: 'Custom savings goal' (0% complete, Saved \$0 of \$500,000), 'Pay off a credit card' (0% complete, Paid \$0 of \$16,785), and 'Save for a house' (0% complete). A blue arrow points to the 'VIEW GOALS >' button at the bottom right of the goals section.

Account	Balance
American	\$16,784.98
Car Loan	\$21,982.78
401(k) Fidelity	\$89,078.11
Primary Savings	\$1,000.00

Transaction	Category	Amount
Starbucks	Diningout	-\$6.83
Vonage	Utilities	-\$10.95
Check #125	personal	-\$200.00

Goal	Progress
Custom savings goal	0% complete
Pay off a credit card	0% complete
Save for a house	0% complete

Insights

Step 2: Click *Add Goal*.

OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH

CURRENT COMPLETED

Primary Savings Savings \$1,000.00

Custom savings goal
Saved \$16.00 towards goal of \$500,000.00
Save \$400.00 monthly to complete on 10/20/2125

Save for a house
Saved \$84.00 towards goal of \$50,000.00
Save \$1,960.00 monthly to complete on 11/18/2023

American Card \$16,784.98

Pay off a credit card
Paid \$0.00 towards goal of \$16,784.98
Pay \$1,400.00 monthly to complete on 10/20/2022

Types of Goals

There are two types of goals to choose from: Save for Goals and Pay Off Goals.

Save for Goals could include saving for a house, car, or college fund.

Pay Off Goals could include paying off your credit card debt, short and long term financial goals.

Regardless of which type of goal you choose, you are in complete control. Start now and achieve your goals

ADD GOAL

ADD GOAL ALERT

Home ownership can be more than just a dream
Mortgages

The More You Know: The *Goals* tab also allows you to view and modify existing Goals. You can rename, increase/decrease goal amounts, and even modify the accounts to track by clicking into the appropriate one.

Insights

Step 3: Choose one of our suggested goal-types or click the *Custom Savings Goal* to create one of your own.

The screenshot displays a financial dashboard with a dark blue header containing navigation tabs: OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. A modal window titled "Choose a Goal" is centered on the screen. The modal contains the following text: "We often have the same financial goals, whether it's saving for your first house, or paying a student loan. These are the most common goals we recommend you start with, or you can add your own custom goal." Below this text is a grid of 12 goal options, each with a circular icon and a label: "Pay off a credit card", "Pay off loans", "Custom payoff goal", "Save for a baby", "Save for a car", "Save for a college", "Create a savings cushion", "Save for retirement", "Save for a house", "Save for a vacation", "Save for a wedding", and "Custom savings goal".

Below the modal, the dashboard shows a section for "American Card" with a balance of \$16,784.98. A goal card for "Pay off a credit card" is visible, showing "Paid \$0.00 towards goal of \$16,784.98" and "Pay \$1,400.00 monthly to complete on 10/20/2022".

At the bottom of the dashboard, there is a promotional banner for "Home ownership can be more than just a dream" with a "Mortgages" button. To the right of the banner, there are two dark blue buttons: "ADD GOAL" and "ADD GOAL ALERT".

Insights

Step 4: Complete the following fields related to the *Goal* you are establishing. The *This account has [dollar amount]. Start tracking [dollar amount] towards my goal* field allows you to consider a dollar amount of your choosing already available in the account used to monitor your goal. If you would like to begin saving for this goal starting at \$0, enter a zero in the dollar amount field. In the example below, the user's Primary Savings account has a current balance of \$1,000.00. They are choosing to apply \$500.00 of that \$1,000.00 to their *Trip to Hawaii*.

Step 5: Click Save.

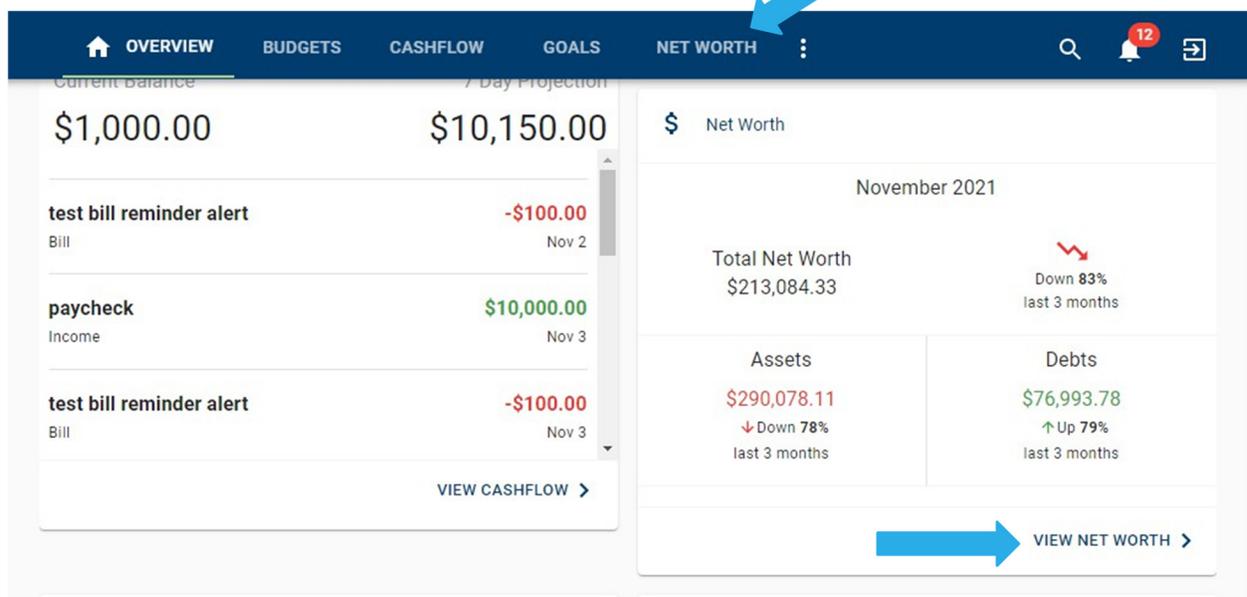
The screenshot shows the 'Add Save For Goal' screen in a financial application. The top navigation bar includes 'OVERVIEW', 'BUDGETS', 'CASHFLOW', 'GOALS', and 'NET WORTH'. The main content area is titled 'Add Save For Goal' and features a red circular icon with a white star and a green checkmark, representing the goal 'Trip to Hawaii'. Below the goal name, there is a section for 'Accounts' with a dropdown menu currently set to 'Primary Savings'. The 'Amount you want to save *' is set to '\$ 3,000.00'. A text field indicates 'This account has \$1,000.00. Start tracking \$ 500.00 towards my goal'. Under 'Completion (Choose One)', the 'Monthly Payment' option is selected with a value of '\$ 200.00'. There is a checked checkbox for 'Create an alert for your goal'. At the bottom, a 'Goal Summary' section states: 'You're saving \$2,500.00 by 12/2/2022 for Trip to Hawaii goal. If you save \$200.00 a month, you will be able to complete your goal in time.' The screen concludes with 'CANCEL' and 'SAVE' buttons.

Note: Insights does not move money, it is a tool to suggest how to save to reach your goal.

Insights

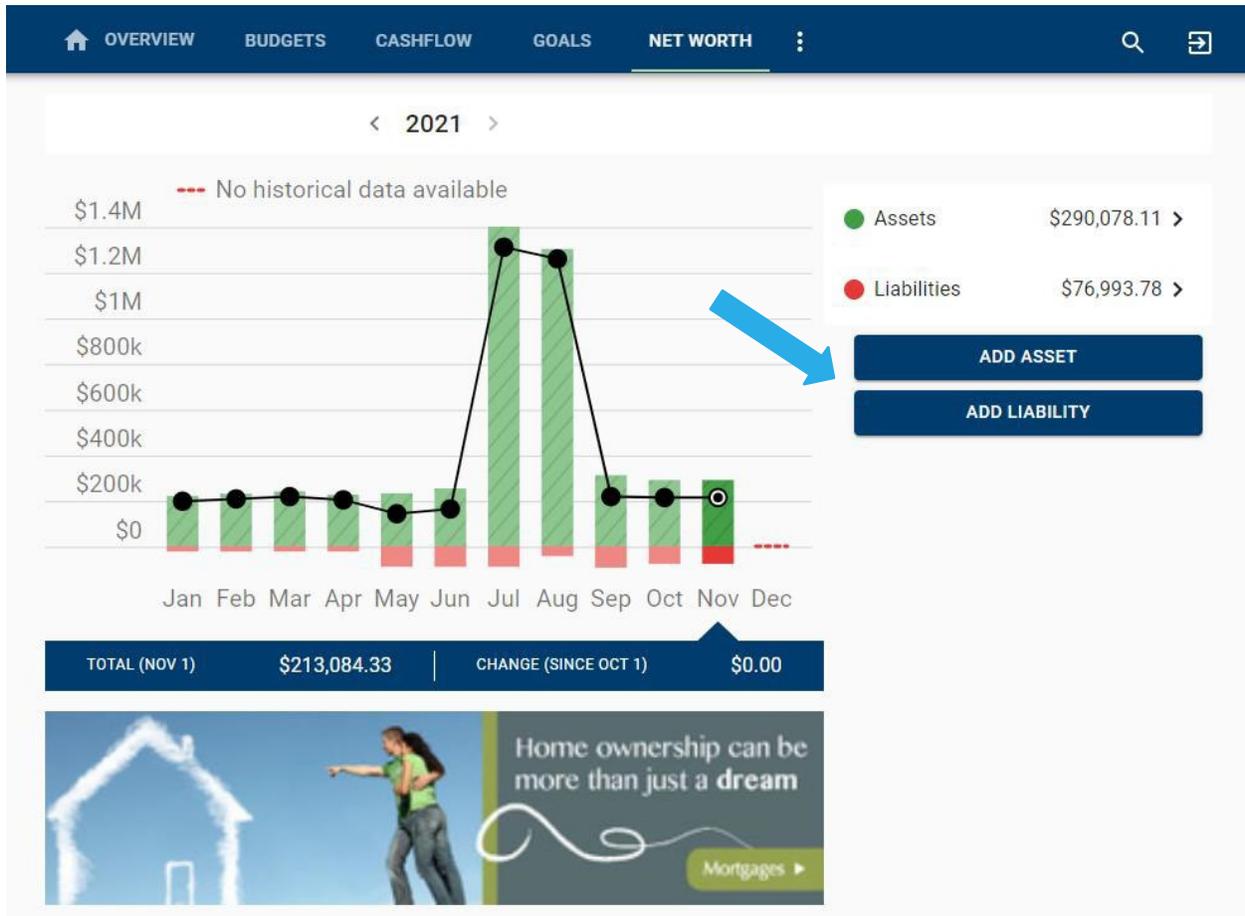
How to Add External Accounts, Assets or Liabilities to Net Worth

Step 1: Navigate to *Insights* and select the *Net Worth* button on your dashboard; or choose the Net Worth tab in the toolbar.



Insights

Step 2: Click *Add Asset* or *Add Liability*.



The More You Know: The Net Worth tab allows you to track investments, wealth, and debt all in one place; while having access to monthly, quarterly, and annual trends. Your financial future is just as important as their day to day.

Insights

Step 3: Use the *Link Account* button to link an account held at an external financial institution.

← **OVERVIEW** BUDGETS CASHFLOW GOALS NET WORTH 🔍 🏠

Total Assets	\$281,578.11	
401(k) Fidelity Investment	\$89,078.11 >	Linked Asset
Checking Personal CashEdge Test Bank (Agg) - Retail 2FA	\$328.90 >	Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.
One bank	\$10,000.00 >	LINK ACCOUNT ←
Wells Fargo2	\$1,000.00 >	Unlinked Asset
Investment	\$20,000.00 >	Name *
Trust Fund	\$10,000.00 >	Amount *
foreign asset	\$50,000.00 >	\$
Gold Collection	\$100,000.00 >	
Wine Collection	\$1,500.00 >	
Excluded Assets		
Primary Savings Savings	\$1,000.00 >	

CANCEL SAVE

Insights

Step 4: Click on, or search for, the financial institution your external asset or liability is held at.

OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH

Add an account

Choose from the following financial institutions or search by name below.

Don't see your financial institution above? Search for it here.

Name _____

SEARCH

Still can't find what you're looking for?

[CONTACT SUPPORT FOR ASSISTANCE](#)

Insights

Step 5: If the asset/liability is not a linkable account, you can add the information manually using the *Name* and *Amount* fields.

The screenshot shows a financial dashboard with a dark blue navigation bar at the top containing icons for back, home, and menu, and tabs for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. Below the navigation bar is a list of assets. The 'One bank' asset is selected, and a modal form is open for manual entry. The form includes a 'LINK ACCOUNT' button, a 'Name*' field with the value 'Vintage Wine Collection' (indicated by a blue arrow), and an 'Amount*' field with the value '\$ 15,000.00'. At the bottom of the form are 'CANCEL' and 'SAVE' buttons.

Asset Name	Amount	Status
Total Assets	\$281,578.11	
401(k) Fidelity Investment	\$89,078.11 >	Linked Asset
Checking Personal CashEdge Test Bank (Agg) - Retail 2FA	\$328.90 >	Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.
One bank	\$10,000.00 >	LINK ACCOUNT
Wells Fargo2	\$1,000.00 >	Unlinked Asset
Investment	\$20,000.00 >	Name* Vintage Wine Collection
Trust Fund	\$10,000.00 >	Amount* \$ 15,000.00
foreign asset	\$50,000.00 >	CANCEL SAVE
Gold Collection	\$100,000.00 >	
Wine Collection	\$1,500.00 >	
Excluded Assets		
Primary Savings Savings	\$1,000.00 >	

Step 6: Click Save.

Insights

How to Add Income and Bills to the Cashflow Calendar

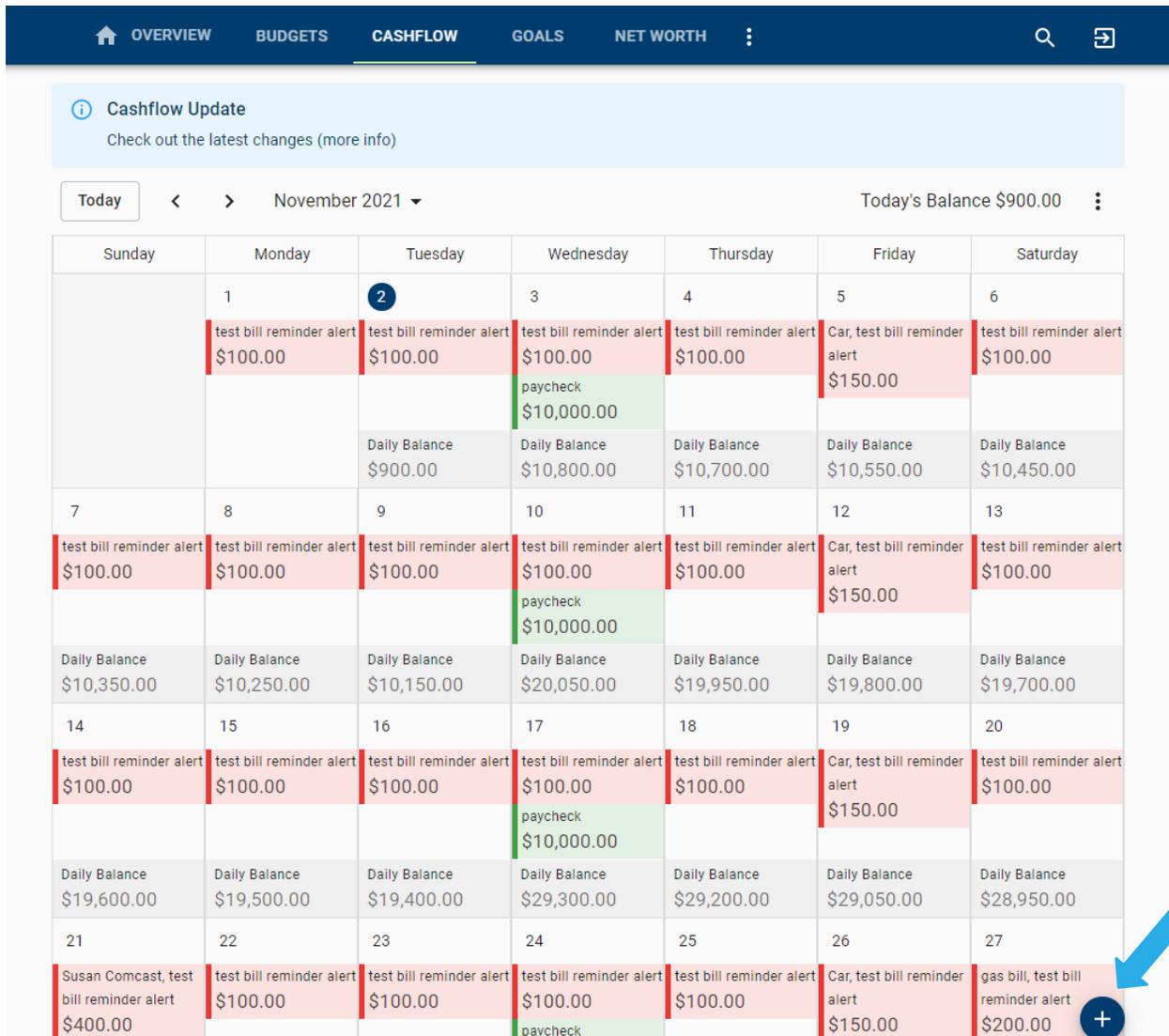
Step 1: Navigate to *Insights* and select the *Cashflow* button on your dashboard; or choose the *Cashflow* tab on the toolbar.

The screenshot displays the 'Insights' dashboard with a dark blue navigation bar at the top. The navigation bar includes tabs for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. A blue arrow points to the 'CASHFLOW' tab. Below the navigation bar, the 'Cashflow' section is visible, showing a current balance of \$1,000.00 and a 7-day projection of \$10,150.00. A list of transactions includes a bill reminder for -\$100.00 on Nov 2, a paycheck for \$10,000.00 on Nov 3, and another bill reminder for -\$100.00 on Nov 3. A blue arrow points to the 'VIEW CASHFLOW >' button. To the right, the 'Net Worth' section shows a total net worth of \$203,084.33, which is down 84% in the last 3 months. It also breaks down into Assets (\$280,078.11, down 78%) and Debts (\$76,993.78, up 79%). A blue arrow points to the 'VIEW NET WORTH >' button. A banner at the top right of the dashboard reads 'Home ownership can be more than just a dream' with a 'Mortgages >' link.

Category	Amount	Change	Period
Total Net Worth	\$203,084.33	Down 84%	last 3 months
Assets	\$280,078.11	Down 78%	last 3 months
Debts	\$76,993.78	Up 79%	last 3 months

Insights

Step 2: Click the *Plus* icon in the bottom right-hand corner of the screen.



The More You Know: You can manage the accounts shown on your cashflow calendar by selecting the ellipsis button in the upper-right hand corner of the screen and choosing *Configure Accounts*.

Insights

Step 3: Click the *Bill* or *Income* tab and complete the following fields.

The screenshot shows a financial management application interface. At the top, there are navigation tabs: OVERVIEW, BUDGETS, CASHFLOW (selected), GOALS, and NET WORTH. Below the tabs, there's a 'Cashflow Update' section with a message: 'Check out the latest changes (more info)'. The main area displays a calendar for November 2021, showing daily balances and transactions. A modal form is open in the center, allowing the user to add a new entry. The form fields are:

- Income Name *: Stimulus Check
- Tab: INCOME (selected)
- Amount *: \$ 1,500.00
- Frequency *: Once
- Start On Date: Nov 1, 2021

A 'SAVE' button is located at the bottom right of the modal form. The background calendar shows various transactions, including 'test bill reminder alert' for \$100.00 and 'paycheck' for \$10,000.00.

Step 4: Click Save.

Insights

How to Add Accounts to be Viewable in PFM

Step 1: Navigate to *Insights* and select any subcategory on your dashboard; then choose the ellipsis on the toolbar to select *Accounts*.

The screenshot displays the PFM dashboard interface. At the top, a dark blue navigation bar contains the following tabs: OVERVIEW (selected), BUDGETS, CASHFLOW, GOALS, and NET WORTH. On the right side of this bar are icons for search, notifications (with a red '12' badge), and a refresh icon. Below the navigation bar, the main content area is divided into several sections. The top-left section is titled 'Accounts' and shows a list of 'Most Recent Activity' with columns for account name, balance, and a chevron icon. The accounts listed are American (\$16,784.98), Car Loan (\$21,982.78), 401(k) Fidelity (\$89,078.11), and Primary Savings (\$1,000.00). A blue arrow points to the 'VIEW ACCOUNTS >' link at the bottom of this section. The top-right section is titled 'Transactions' and shows a list of 'Most Recent A' transactions. The transactions listed are Starbucks American (-\$6.83), Vonage American (-\$10.95), and Check #125 American (-\$200.00). A blue arrow points to the 'Accounts' option in a dropdown menu that is open over the top-right section. The bottom-left section is titled 'Goals Progress' and shows two progress bars: 'Custom savings goal' (0% complete, Saved \$16 of \$500,000) and 'Pay off a credit card' (0% complete, Paid \$0 of \$16,785).

Account	Balance
American	\$16,784.98
Car Loan	\$21,982.78
401(k) Fidelity	\$89,078.11
Primary Savings	\$1,000.00

Transaction	Amount
Starbucks American	-\$6.83
Vonage American	-\$10.95
Check #125 American	-\$200.00

Goal	Progress
Custom savings goal	0% complete Saved \$16 of \$500,000
Pay off a credit card	0% complete Paid \$0 of \$16,785

Insights

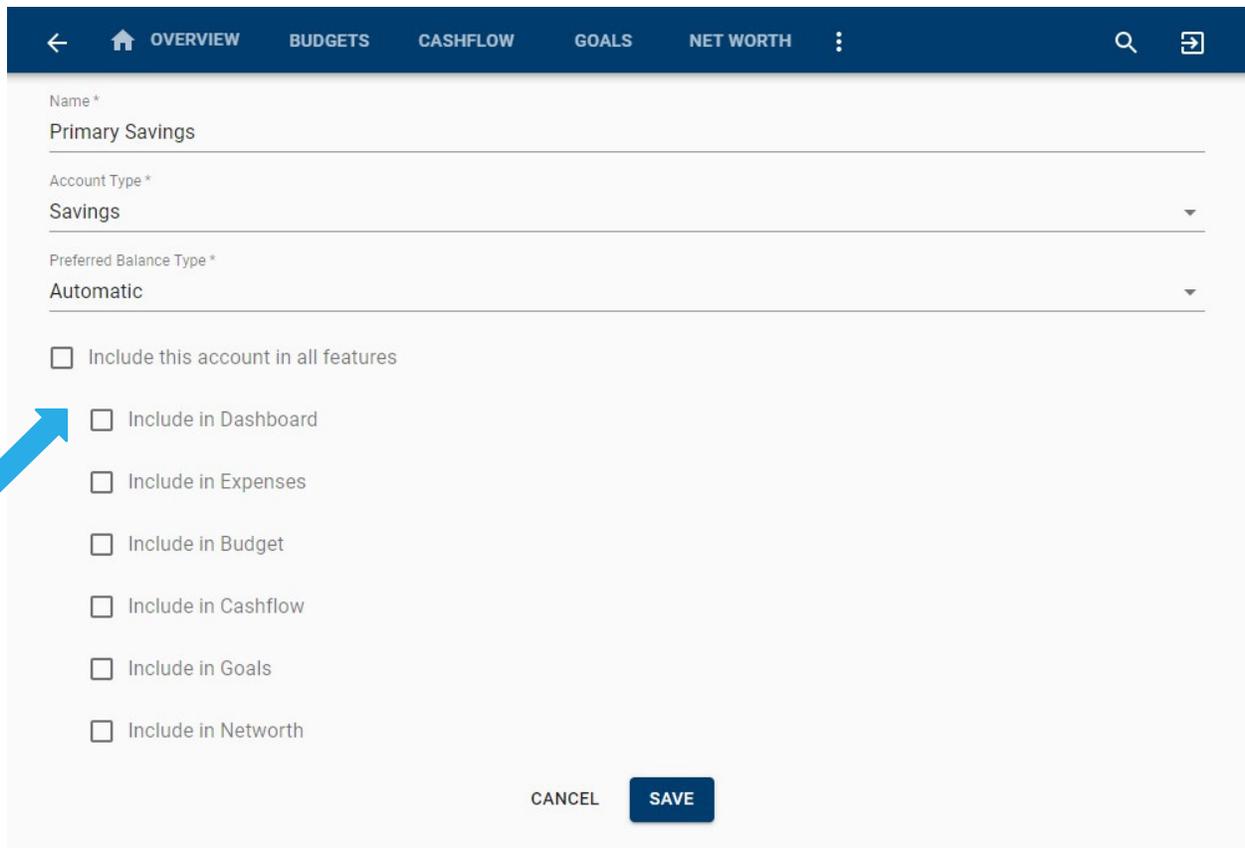
Step 2: Click the *Edit* pen/pencil button next to the account you are wanting to work with.

Category	Balance
Cash	\$1,000.00
Primary Savings	\$1,000.00
Credit Cards	\$16,784.98
American Card	\$16,784.98
Debts	\$21,982.78
Car Loan	\$21,982.78
Investments	\$89,078.11
401(k) Fidelity Investment	\$89,078.11

The More You Know: Our *Insights* feature allows you to aggregate in external accounts from outside of our Financial Institution to provide you with a full financial picture. Navigate to the *External Accounts* tab or choose the *Plus* icon in the bottom right of the above screen to begin linking.

Insights

Step 3: Complete the following fields – use the checkboxes to choose which Insights features to include this account in.



The screenshot shows a mobile application interface for configuring account insights. At the top is a dark blue navigation bar with a back arrow, a home icon, and menu items: OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. On the right side of the bar are search and share icons. Below the navigation bar is a form with the following fields:

- Name ***: Primary Savings
- Account Type ***: Savings (dropdown menu)
- Preferred Balance Type ***: Automatic (dropdown menu)

Below these fields is a list of checkboxes for selecting features to include:

- Include this account in all features
- Include in Dashboard
- Include in Expenses
- Include in Budget
- Include in Cashflow
- Include in Goals
- Include in Network

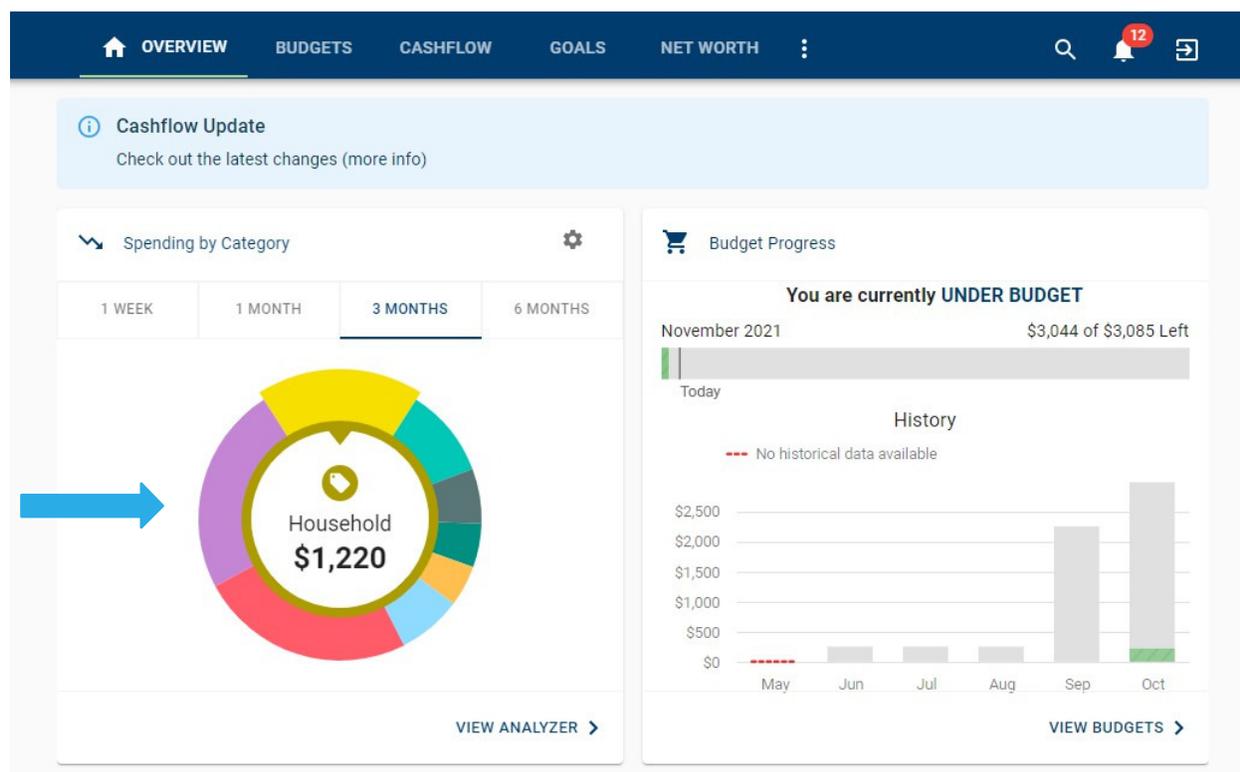
A blue arrow points to the 'Include in Dashboard' checkbox. At the bottom of the form are two buttons: 'CANCEL' and 'SAVE'.

Step 4: Click Save.

Insights

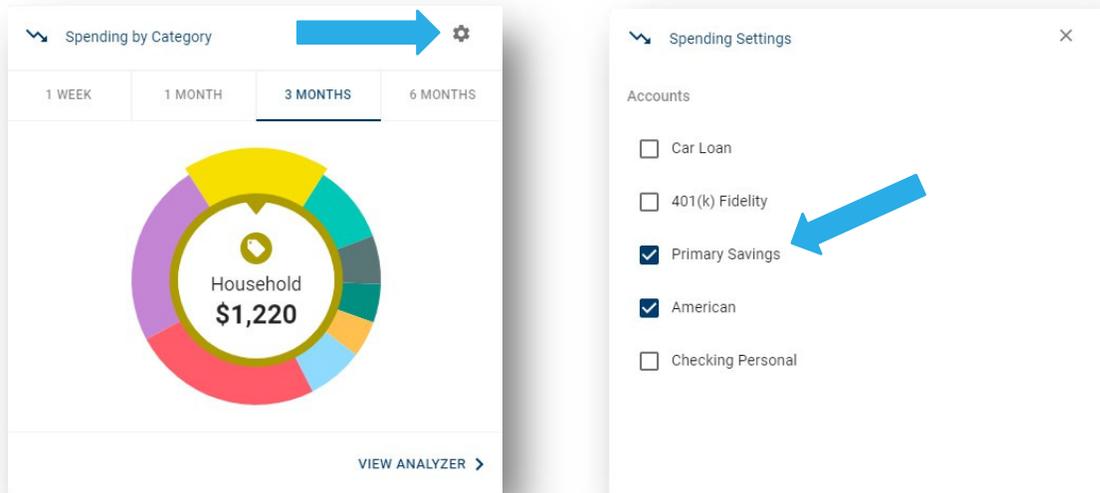
How to Understand Spending by Category

Step 1: Navigate to Insights and locate the *Spending by Category* tile. The Spending Wheel allows you to see which spending category you've spent the most in so far within a given timeframe. You will see 80% of your top spending categories and the remaining 20% are grouped together under the *Other* pie slice. Click the different wheel colors to see how each category compares.



Insights

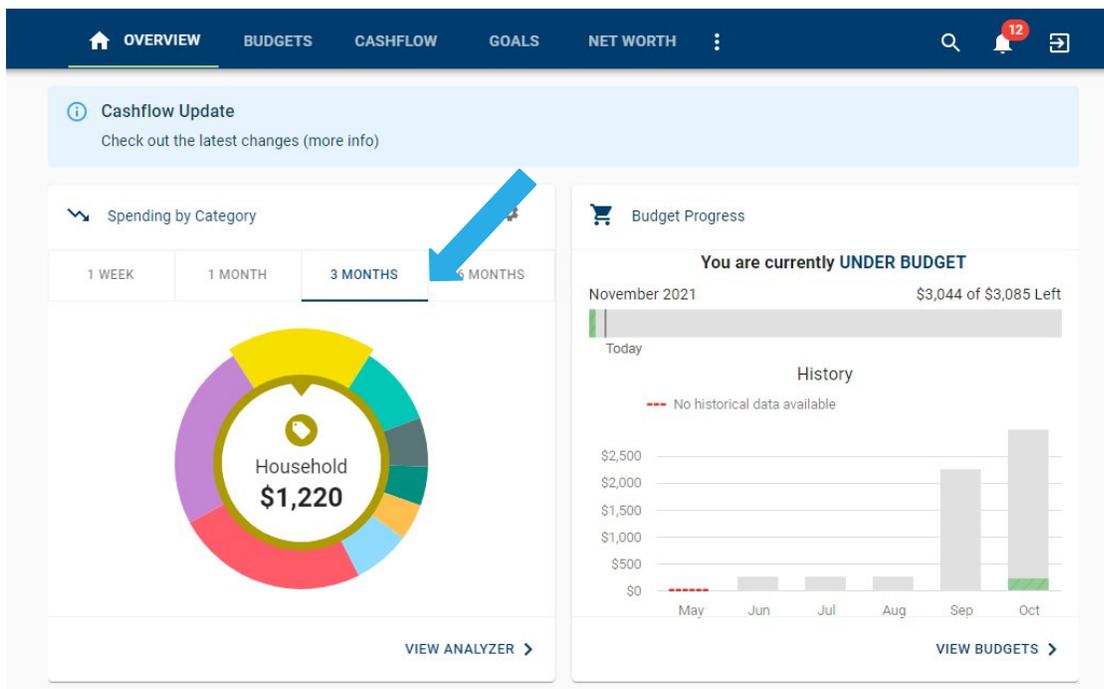
Step 2: Click the *Gear* icon in the upper right-hand corner of the *Spending by Category* tile to select the accounts to consider.



The More You Know: Transactions will categorize themselves using what we refer to as *Tags*. You can personalize these categories or taking it a step further, can even *split* transactions between multiple tags.

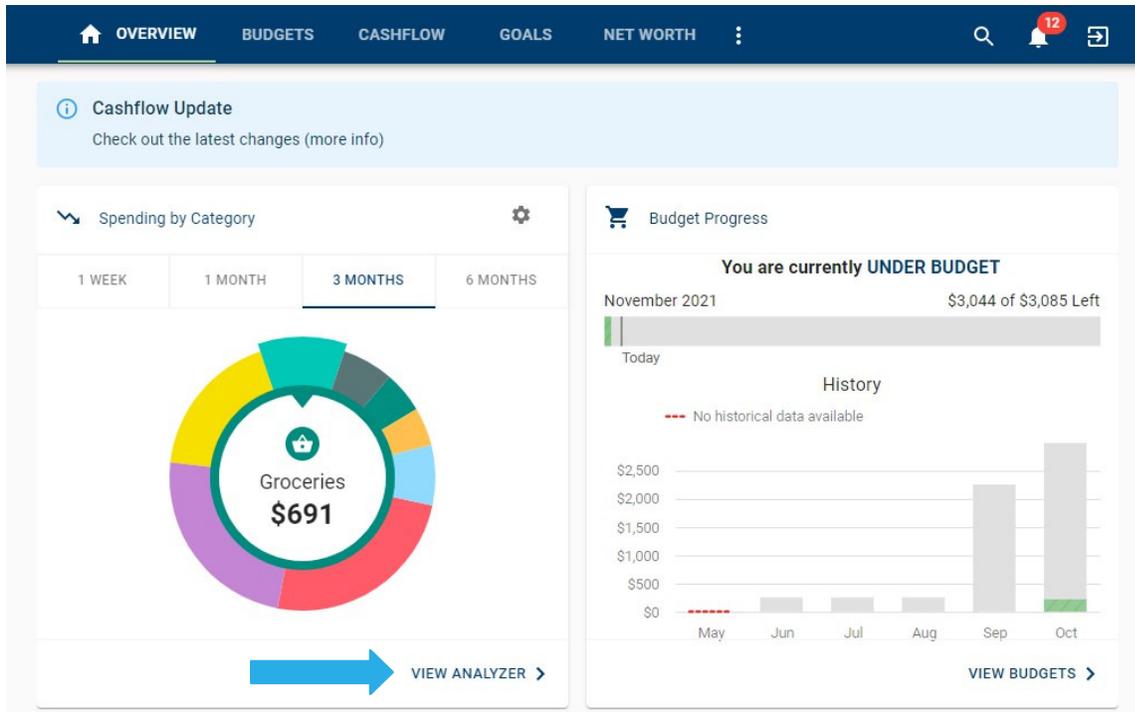
Insights

Step 3: Use the timeframe tabs to toggle between various length(s) of time to see how your finances compare.



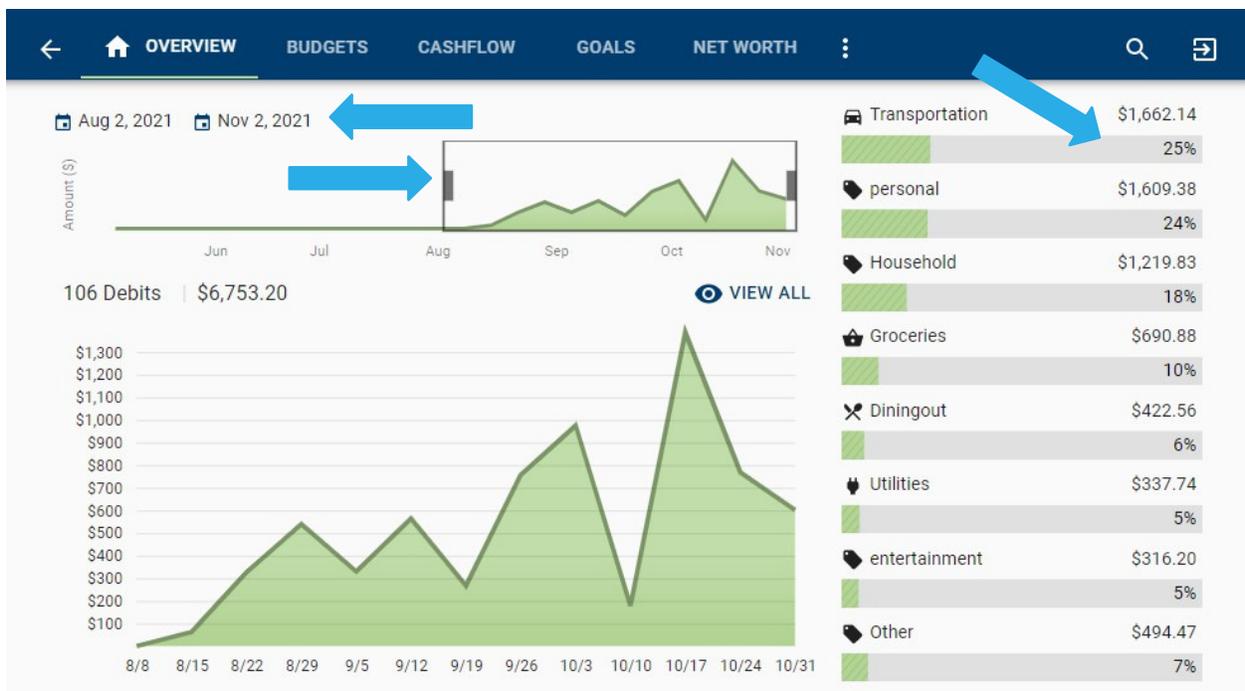
Insights

Step 4: Click the *View Analyzer* button to see a breakdown of all expenses, within the timeframe of your choosing, by category.



Insights

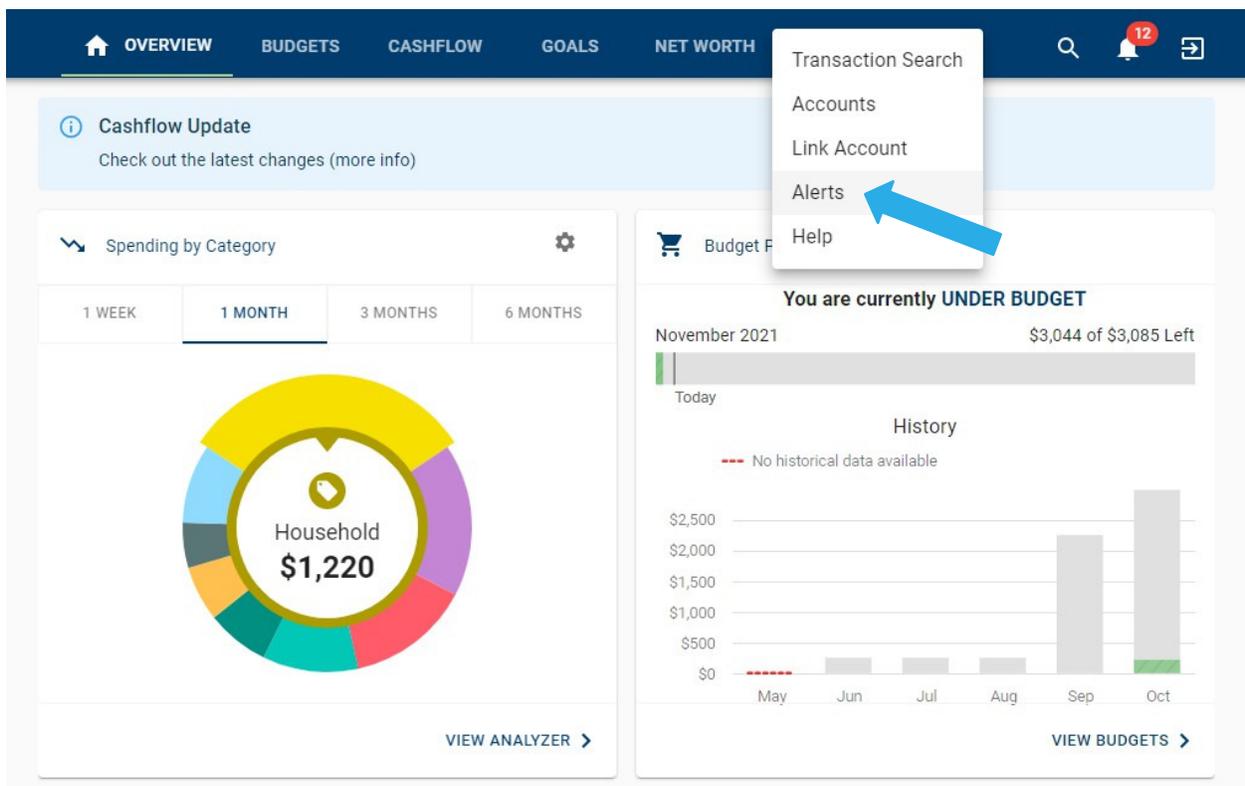
Step 5: Use the calendar dates at the top, or the sliding graph to adjust the timeframe you're searching for. On this screen, you will find the total expenses by category in addition to the percentage spent for each category for the given timeframe selected. This is beneficial to assist you in identifying any opportunities to improve spending habits. Click on a category to view transaction details and customize tags.



Insights

How to Add an Alert

Step 1: Navigate to *Insights*, select any subcategory and choose the ellipsis (three dots) on the toolbar to select *Alerts*.



Insights

Step 2: Click the *Plus* icon/button in the bottom right-hand corner of the screen. Choose *Add Alert*.

The screenshot shows the 'Insights' app interface. At the top is a dark blue navigation bar with icons for Overview, Budgets, Cashflow, Goals, and Net Worth, along with search and share icons. Below the navigation bar, the main content area is divided into several sections:

- Account Balance:** Includes alerts for 'American' (below \$1,000) and 'Primary Savings' (below \$2,000).
- Goal Progress:** Includes alerts for 'Pay off a credit card' goal at 25%, 50%, and 80% completion.
- Specific Store Purchase:** Includes an alert for a transaction matching 'Amazon'.
- Spending Target Exceeded:** Includes alerts for 'Clothes Budget' and 'Books Budget' exceeding 80%, and 'Baby Expenses Budget' exceeding 50%.
- Bill Reminder:** Includes an alert for a 'test bill reminder alert' due in 1 day.

On the right side of the screen, there are three buttons: 'Add Alert', 'Contact Info', and a 'Close' button (marked with an 'x'). A blue arrow points to the 'Add Alert' button.

The More You Know: You can edit your *Alert* contact information (email address and phone number) by choosing the *Plus* icon and then *Contact Info*.

Insights

Step 3: Complete the following fields to create your desired alert.

Pick an Alert Type

Alert Type
Bill Reminder ▾
Your cable bill is due in 10 Days.

Alert Options

Notify me 5 days before my Mortgage ▾ is due.

Alert Me Via

Text Message Email

SAVE CANCEL

Step 4: Click Save.