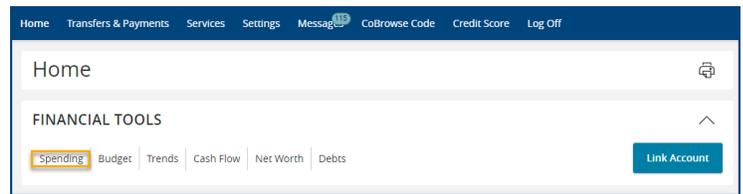
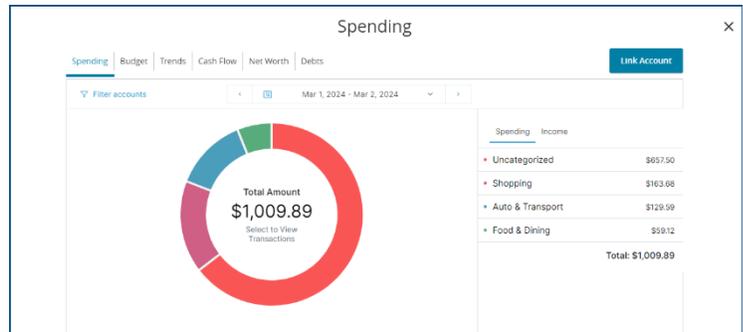


Step 1: Navigate to the Personal Financial Management Tool

From the home page, in the Financial Tools section, click on **Spending** to see a visual representation of how you are spending your money.



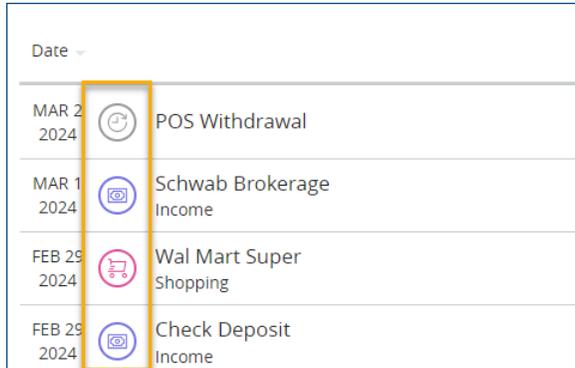
Click on the "X" in the top right corner of the screen to return to the home page.



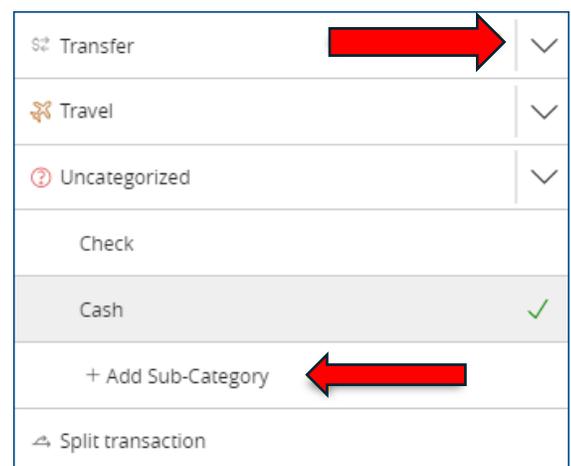
Transactions may be categorized in accordance to spending activity, for the purpose of easy identification and filing.

Step 2: View Spending Categories

- On the home page, select an account tile to view transaction history.
- The category icon is found between the transaction date and the description.
- An icon will identify what type of category the transaction is. Each transaction is automatically categorized by the online banking system.
- To assign or change a category, click on the category icon to view a list of categories to choose from.
- Click the down arrow to show the list of subcategories to customize your transactions.
- Create a personalized category description by clicking the Add Subcategory option. Then click the check mark to save it.



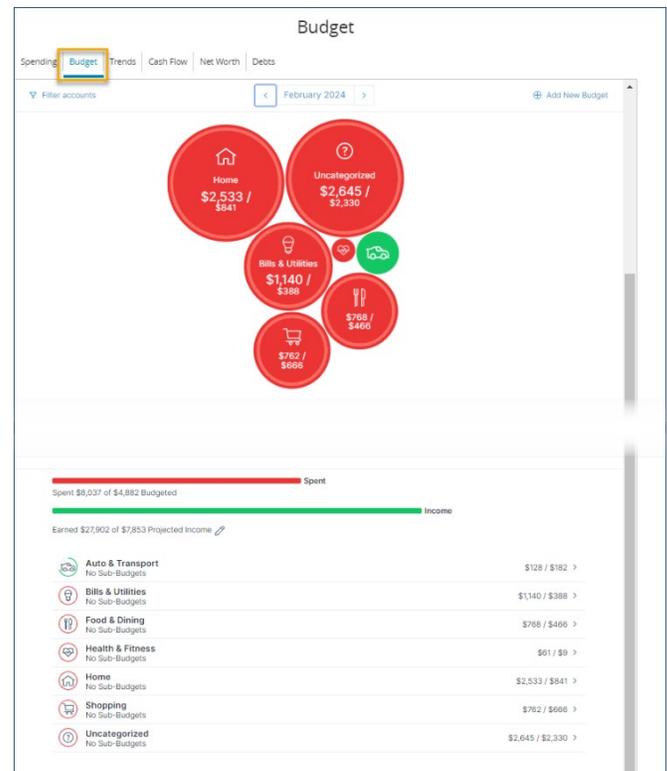
Date	Category Icon	Description
MAR 2 2024	ATM	POS Withdrawal
MAR 1 2024	Bank	Schwab Brokerage Income
FEB 29 2024	Shopping	Wal Mart Super Shopping
FEB 29 2024	Bank	Check Deposit Income



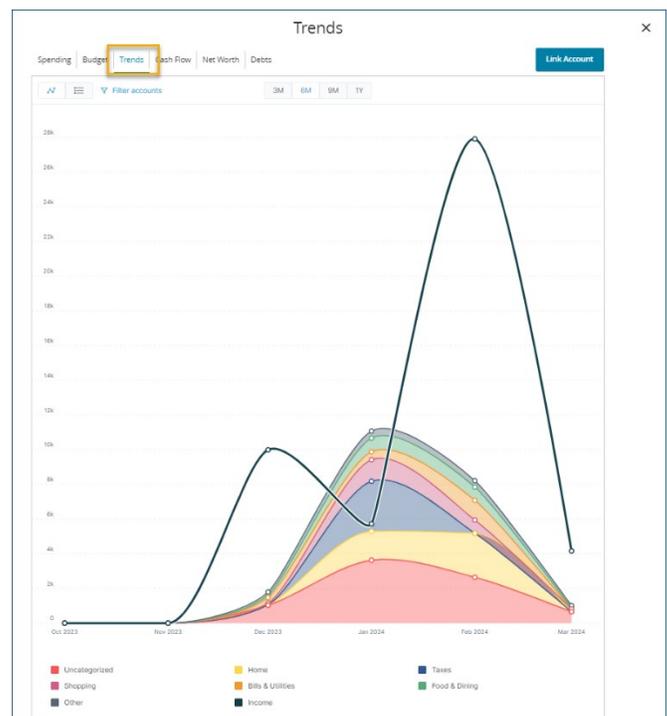
(Continued on Next Page)

Step 3: View Budget Tool

- In the financial tools section, click on **Budget**, to create categories of expected spending and track progress towards those categories each month.
- As each month progresses, you will be provided with visual clues to show you how close you are to hitting the assigned thresholds.


Step 4: View Spending Trends

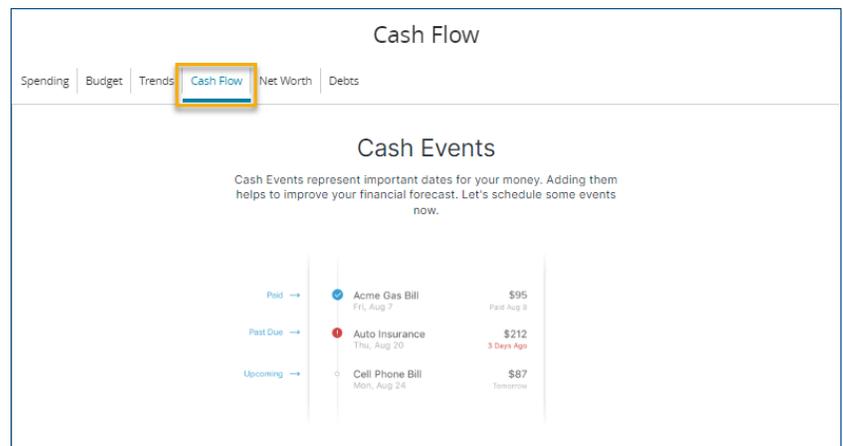
- Click on **Trends** to build even further on your budgeting categories to help track spending over time, as compared to income.



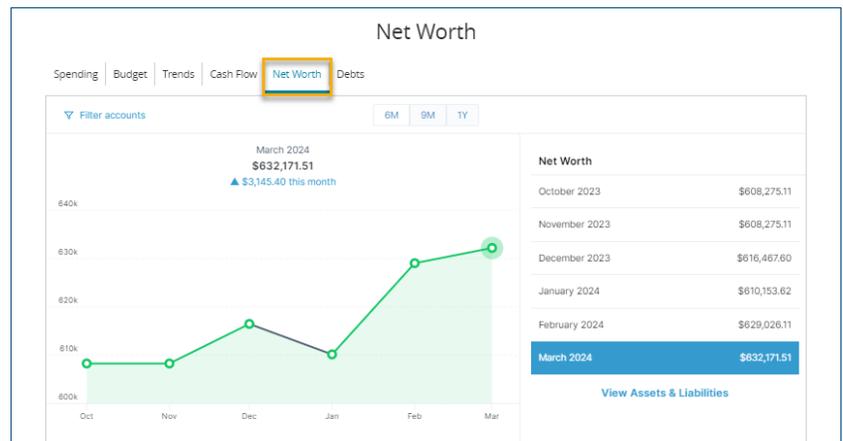
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Step 5: View Cash Flow

1. **Cash Flow** provides information regarding cash availability over a specified period of time.


Step 6: View Net Worth

2. Click on **Net Worth** to display the value of all internally held, and aggregated accounts to view their net worth over time.


Step 7: View Debts

Click on **Debts** to see all of your debt accounts in one place, and to calculate how making additional payments can impact debt over time.

