

C US Bank's My Finance

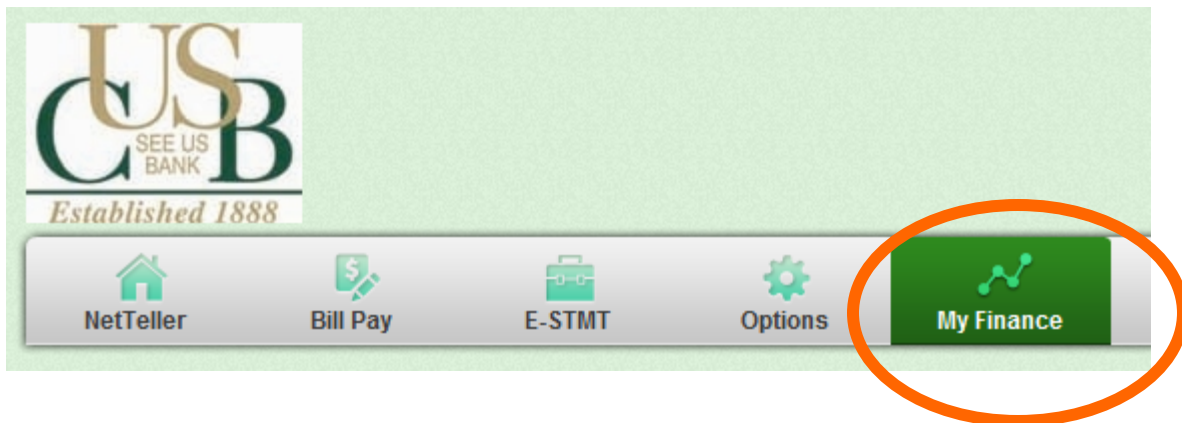
USER GUIDE

C US Bank's My Finance tool (a part of On-Line Banking) allows users to view and maintain financial information.

The benefits of My Finance:

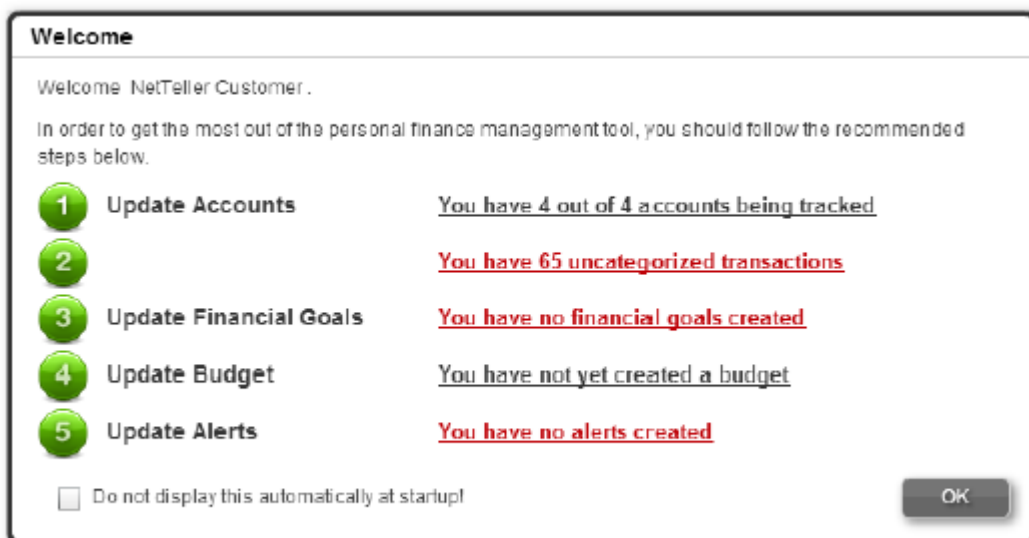
- Ability to track accounts and categorize transactions
- Retain and review account and transaction history
- Create and maintain a budget and financial goals
- Track net worth
- Monitor activity through alerts
- View accounts that are held at other financial institutions

Log in to on-line banking and click on MyFinance.



Select **I agree** and **accept**. Then **accept** the **Terms of Service**.

A Welcome box will appear with recommended steps to complete. Select **OK** to be directed to the Dashboard.



2 DASHBOARD



Current Month Status: The current month status is calculated using your total income and expenses.

Can I Buy It? Allows you to make an informed decision on a purchase based on budget and financial goal data.

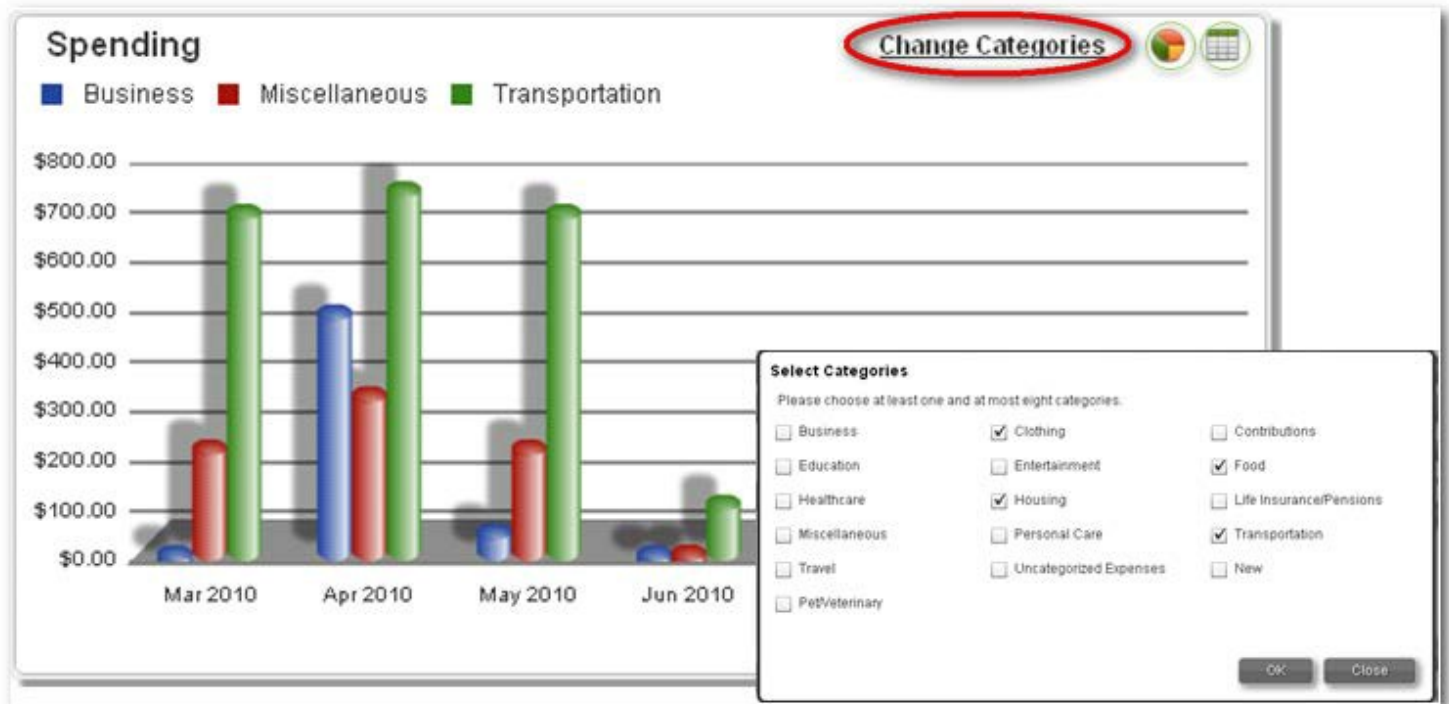
Net Worth: Calculation is based on the accounts being tracked within MyFinance. Accounts types are grouped under assets and liabilities to derive net worth.

How Am I Doing? Provides message indicators and a progress indicator. Indicators let you know if something requires immediate attention or it may reinforce things you are doing well. You may also receive special alerts from C US Bank.

3 GAUGES

Income & Expenses: Summary of income, expenses, and cash flow over the last six months. The summary can be viewed in the form of a column chart, pie chart, or table. NOTE: When accounts are initially imported, only information for the last three months is obtained. Several of the columns may be empty until more data accumulates.

Spending: Shows a summary of spending for selected categories over the last six months. The summary can be viewed in the form of a column chart, pie chart, or table. You can also change which categories are displayed by selecting **Change Categories**.



Financial Goals: Shows a summary of financial indicators that let you know if you are on track for goals created. The indicators are based upon the information being tracked within MyFinance (e.g., income, savings, assets,



4 ACCOUNTS

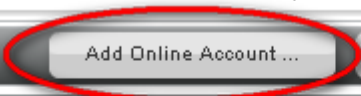
Displays your account information by assets and liabilities. All C US Bank accounts automatically appear and will update daily (they always remain and CANNOT be deleted). Accounts may be excluded from your net worth total, budget total, and transaction view. Simply check the EXCL (exclude) behind the listing. You can view transactions associated with an account by clicking on the Balance link.

ACCOUNT #	UPDATED	BALANCE
*****0001	10-04-2010	\$70.00
*****283A	12-30-2009	\$4,241.59
*****34	10-04-2010	\$1,900.12
*****283B	12-14-2009	\$13,442.59

OTHER FINANCIAL INSTITUTION ACCOUNTS: Accounts that DO NOT belong to C US Bank can be added. These accounts can include checking and savings accounts, loans, mortgages, retirement, etc.)

Adding an Online Account: If you have established credentials with another financial institution's online Web site and the site is available, the account data will be imported into your C US Bank Online Banking.

To Add: Click on **Add Online Account**.



INSTITUTION	ACCOUNT #	UPDATED	BALANCE	DELETE
Education Bank 8896	*****1980	09-02-2010	\$30.00	
Offline Accounts	*****3456	12-13-2010	\$550.00	✘

Enter the name of the financial institution and select **Next**. A list of available financial institutions appears as you type. If the financial institution you are looking for is not found, you can request to have them added by selecting **Add Institution**.

Add Online Accounts

Now lets find your accounts so we can retrieve your transactions. We recommend you begin with your credit cards and bank accounts first. Let's start with you specifying the name of the financial institution below.

Account / Institution:

Bank URL:

If your institution provides internet access and you can't find it in the list of supported institutions, you can request that it be added by clicking on the Add Institution button below.

5 ACCOUNTS CONT.

Enter your login credentials for the financial institution's online system. Additional security questions may come up, if the external financial institution requires it.

Account Credentials

You will need to enter your identification and any answers to security questions your bank's online website may require. Your sign-in information will remain secure and will only be used to gather balance and transaction information.

Institution: **Metcalf Bank - Personal**

User ID:

Password:

This operation could take a couple minutes.

A list of available accounts displays. Select the accounts you would like added and click **Import Accounts**.

Import Accounts

We discovered these accounts for you. If there are accounts you don't want to include, deselect them from the checkbox. You should set the account types correctly. When you're done, click the "Import Accounts" button below for the selected accounts.

	ACCOUNT NAME	ACCOUNT #	BALANCE	TYPE
<input type="checkbox"/>	Checking1	X0000X-160002	\$150.00	Checking
<input type="checkbox"/>	Checking2	X0000X-160003	\$6,348.90	Checking
<input checked="" type="checkbox"/>	Checking7	0000012345	\$328.90	Checking
<input type="checkbox"/>	Checking8	1234500000	\$1,248.90	Checking
<input type="checkbox"/>	Checking9	0123456789	\$28.90	Checking
<input type="checkbox"/>	Saving3	1234567890	\$543.00	-- Select Account Type --

UPDATING ...

External accounts can be deleted at any time. Simply click on the Delete icon on the account to permanently delete and remove all corresponding transactions.

ACCOUNT #	UPDATED	BALANCE	DELETE
g) *****0001	10-04-2010	\$70.00	<input type="button" value="X"/>
*****283A	12-30-2009	\$4,241.59	<input type="button" value="X"/>
*****34	10-04-2010	\$1,900.12	<input type="button" value="X"/>
*****283B	12-14-2009	\$13,442.59	<input type="button" value="X"/>

6 ACCOUNTS CONT. 2

Adding an Offline Account: If you hold an account at another financial institution that does not offer online access, you can add that account information manually.

First, select Add Offline Account and manually enter account information.

Add Offline Account ...

ACCOUNT #	UPDATED	BALANCE	DELETE
*****1980	09-0:		
*****4905	09-0:		
*****1185	09-0:		
*****1878	09-0:		

Offline Account

Offline accounts help you track assets or debts that are not available online. All fields are required for an offline account.

* Name:

* Account Number:

* Account Type:

* Balance:

Send me an alert to update this account

To delete an offline account, click on the delete icon to remove the account and all corresponding transactions.

ACCOUNT #	UPDATED	BALANCE	DELETE
g) *****0001	10-04-2010	<u>\$70.00</u>	
*****283A	12-30-2009	<u>\$4,241.59</u>	
*****34	10-04-2010	<u>\$1,900.12</u>	
*****283B	12-14-2009	<u>\$13,442.59</u>	

If you are adding an offline account, you must manually add transactions. Click **Add Transaction**. Enter transaction information and select **Create Transaction**.

7 TRANSACTIONS

Transactions are listed for all non-excluded accounts. You can search for transactions by description and/or date range using the search fields. Available date options are: All, 30 days, 60 days, 90 days, by month, and within a specific date range selected.

The system will perform auto-categorization of transactions. When the system is unable to categorize a transaction based upon what it has learned from the previous input, it is relocated to the Uncategorized Expenses category. Transactions can be re-categorized by dragging and dropping the transaction from one category to another or by clicking on the transaction description to access the category field.

Categories	Accounts	DATE	DESCRIPTION	CHECK	ACCOUNT	DEBIT	CREDIT	DELETE
All		12-07-2012	Check	1138	CHECKING -	\$1,295.00		
Business		12-06-2012	OPEN ARMS BANK@HOME #7014	7014	CHECKING -	\$150.00		
Clothing		12-05-2012	ALL ATARS 175TH AND WAVERLY GAR	N/A	CHECKING -	\$162.50		
Contributions		12-05-2012	USD231 GARDNER EDGER 9138562000	N/A	CHECKING -	\$2.60		
Education		12-04-2012	Check	1112	CHECKING -	\$588.37		
Entertainment		12-04-2012	BALON LLC LENEXA	N/A	CHECKING -	\$30.01		
Food		12-03-2012	6149 ASM KC OVERLAND PRK	N/A	CHECKING -	\$25.01		
Healthcare		12-03-2012	OLATHE DODGE CHRYSLER OLATHE	N/A	CHECKING -	\$70.63		
Housing		12-03-2012	HSBC CARD SRVCS Online Pmt	N/A	CHECKING -	\$58.00		
Income		12-03-2012	N/A	N/A	CHECKING -	\$62.66		

A transaction can be split among multiple categories by clicking the transaction description and selecting **Click to split transaction**. Select the appropriate categories and enter the amount that applies to each.

Transaction Details

Original Description: Hy-Vee

* Description: Hy-Vee

Memo: moving bins

Tax Indicator:

* Category/Amount: [Click to split transaction again](#)

Food - Groceries \$25.00 ✖

Healthcare \$25.00 ✖

Categorization: MANUAL

Account: Offline Account

Post Date: 08/15/2010

Transaction Type: Debit

Amount: \$50.00

Update Cancel

8 TRANSACTIONS-Adding Categories

Many default categories and subcategories are provided. You can enter or update categories and subcategories if you find that the predetermined ones do not suit your needs. Categories that you have created can be deleted. Be cautious when adding new categories as they may be duplicated in existing categories.



Select **Create a new category** or **Create a new subcategory**.

Add Category

Select whether you want to create a new category group or create a subcategory to an existing category group.

Create a new category

Create a new subcategory

Next > Cancel

Add Category

* Category:

* Type: Income Expense

Create Category Cancel

Categories	Accounts
All	
Business	
Christmas	
Clothing	
Contributions	
Education	
Entertainment	
▶ Food	
Healthcare	

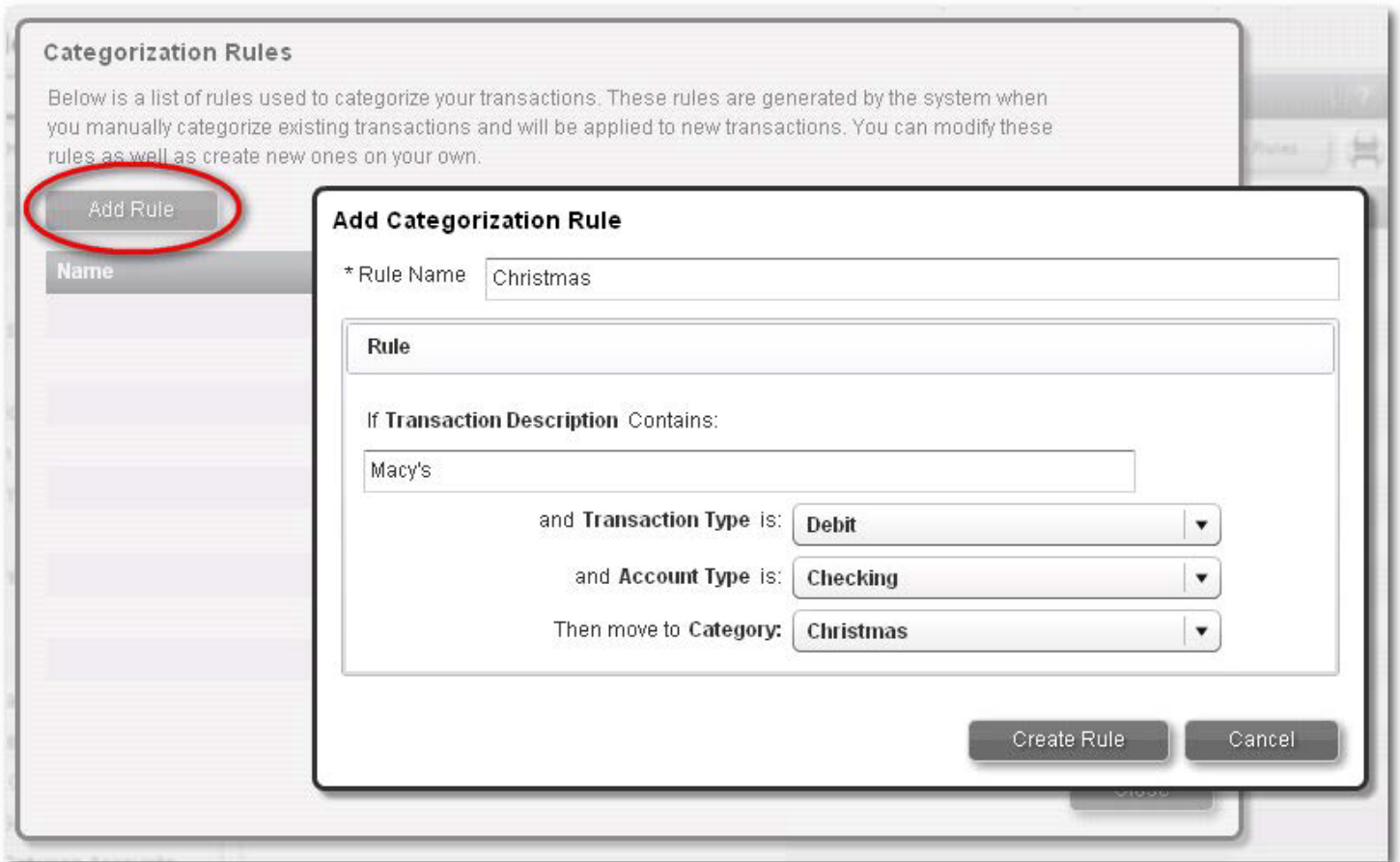
Adding a Categorization Rule

You can create categorization rules. A categorization rule “overrides” the category in which a transaction would have originally been placed. Select **Categorization Rules**.



9 TRANSACTIONS-Categorization/Renaming HELP

Determine which category to place a transaction in by entering a transaction description and selecting the type of transaction and account type.



Adding a Renaming Rule

If a transaction description does not make sense to you a “renaming rule” changes the default description to the verbiage of your choice. Select **Renaming Rule**. Indicate what you wish the wording to be and the system will automatically substitute the new transaction description.



HELP

You can access the Online Help by selecting the help menu. Help opens in a separate window and defaults to the Help Home page where you can click on a topic displayed.

10 Budget

The budget tool is used for comparing monthly expenses to budget amounts, viewing transaction by category, viewing income and expenses by category, viewing spending/cash flow summary, and create and update a budget. To create a budget, select **Create Budget**. You can create a budget based on fixed monthly income, last 3 months of spending, or demographics.

Budget

1 Getting Started 2 Demographics 3 Congratulations

Getting Started Next > Cancel

The budget wizard offers three options for creating a budget. The first allows you to specify a percentage of your income that you want to save, then allows you to review your spending over the last three months and make adjustments. The second quickly creates a budget for you based on your last three months spending. The third quickly creates a budget for you based upon demographics from the U.S. Department of Labor and the U.S. Bureau of Labor Statistics.

Financial Goal ?

My monthly income is fixed, so I want to save % of my monthly income.

Create Budget for me based on my last 3 months spending.

Create Budget for me based upon demographics.

Average Monthly Cashflow ?

Average Income: Update

Average Expenses:

Average Cash Flow:

Target Savings:

Cuts Needed: \$0

My monthly income is fixed, so I want to save **% of my monthly income: This option allows you to specify how much of your income you would like to save based on your spending for the last three months. You will get a better understanding of your spending habits and where adjustments might need to be made.

Create a budget based on last 3 months of spending: After entering your average income amount the system will automatically create a budget based on your spending history.

Create a budget for me based on demographics: After entering your average income amount and answer questions about age, education, housing, region, etc. the system will then create a budget based on average spending habits of others who fit within the same demographics.

You will then review the budget information. To adjust category budget amount click on the dollar amount under **Budget**.

EXPENSE CATEGORIES	SPENDING PROGRESS	BUDGET
Business	\$0.00	\$0.00
Clothing	\$0.00 (0%)	\$301.63
Contributions	\$0.00 (0%)	\$292.96

Update Budget Category

Budget Categories for Clothing

Clothing:

Total: \$302

Update
Cancel

11 Financial Goals

The financial goals allows you to add, view, or adjust goals at any time without going through the budget page. There are two types of goals: Retirement or Other. Each goal can consist of multiple asset accounts that are tracked to show your progress towards meeting the goal. To create a goal, select **Add Financial Goal**. Select either Retirement or Other. Follow the prompts to complete the process.

Add Financial Goal

By creating financial goals, Online Finance Management can track your progress and help you budget for the estimated monthly contributions. Lets get started defining your financial goals.

* Financial Goal Type: Other Retirement

* Financial Goal Name: Retirement

* Financial Goal Amount: 150000

Next > Cancel

Add Financial Goal

Please specify your current age as well as the age you plan to retire.

* Date of Birth: 12/01/1970

* Retirement Age: 65

* Monthly Retirement Amount: 2500

< Previous Next > Cancel

Add Financial Goal

You can select one or more accounts to track your financial goal. If you want to associate multiple financial goals to one account, you can also specify a percentage of an accounts balance to an individual financial goal.

SELECT	ACCOUNT NAME	BALANCE	%
<input type="checkbox"/>	His Checking	\$10,047.00	100
<input type="checkbox"/>	Fun Money	\$100,000.00	100
<input type="checkbox"/>	Vacation Account	\$542,220.15	100
<input checked="" type="checkbox"/>	Our Checking	\$50,000.00	100

Annual Rate of Return: 3 %

Based on your selected accounts above, your current savings is \$50,000.

< Previous Next > Cancel

Add Financial Goal

Please specify/verify the dates for achieving your financial goal.

Financial Goal Dates:

Start Date: December 2010

End Date: December 2035

Click "Finish" to save this financial goal.

Financial Goal Progress: 33%

Current Savings Amount: \$50,000

Financial Goal Amount: \$150,000

Monthly Contribution: \$99

Include in Budget

< Previous Finish Cancel

A bar displays to show progress made on your goal. You may also delete the goal by selecting the red X.

NAME	ACCOUNT	DATE NEEDED	GOAL AMT	PROGRESS	MONTHLY AMT	DELETE
New Car	His Checking	12/01/2011	\$25,000	40%	\$1,203	X
Retirement	Our Checking	12/01/2035	\$150,000	33%	\$99	X

12 Alerts

Alerts are messages you can add to notify you of an event. Notifications are delivered on the Dashboard under *How Am I Doing?* Panel but can also be delivered via email.

Alert Types:

Budget Threshold: When an amount or percentage approaches or exceeds either the whole budget or selected budgetary item.

Account Threshold: When an account balance is under or over a certain amount.

Account Credit/Deposit: When a deposit or credit transaction is made to a designated account.

Account Update Reminder: A periodic reminder to update an account.

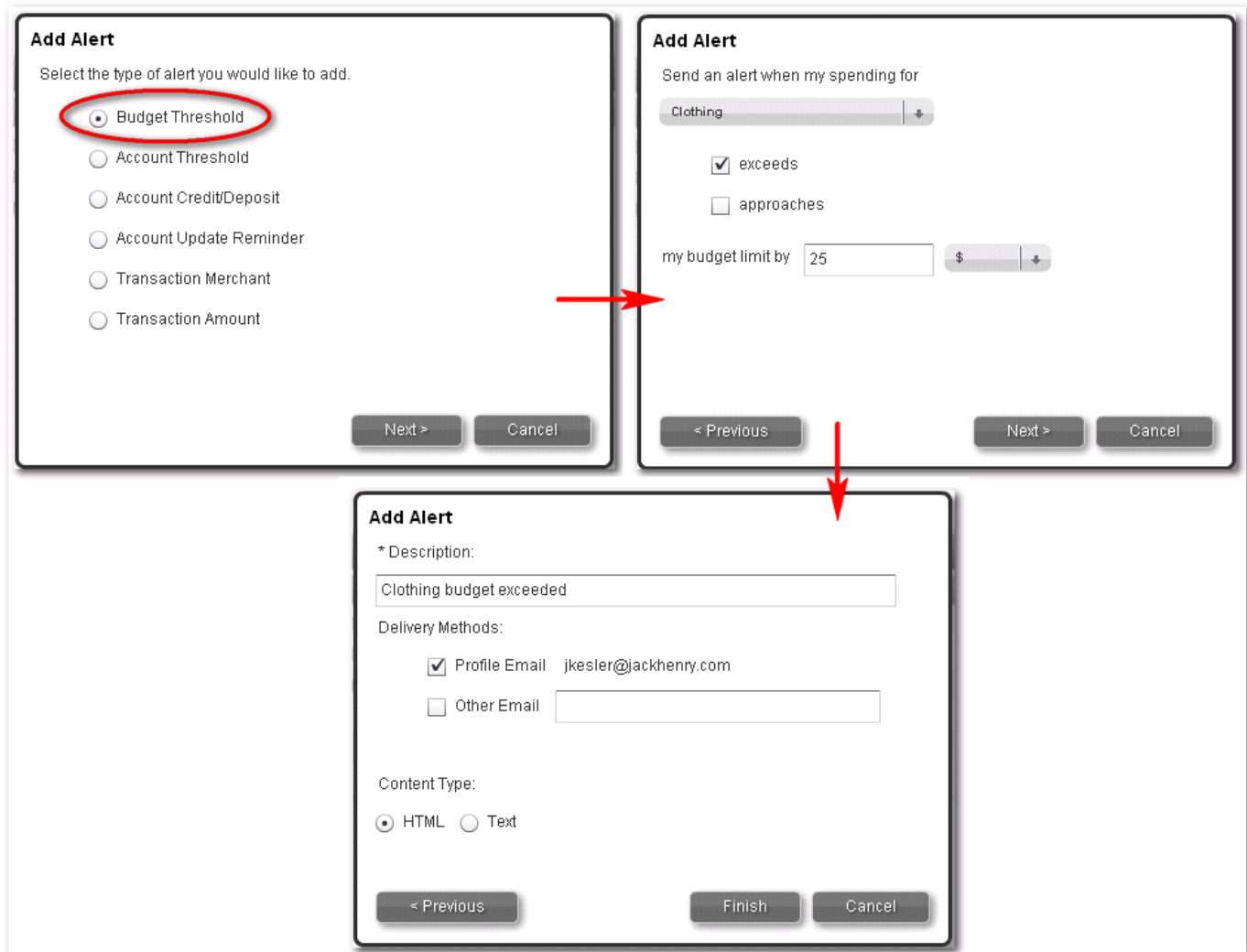
Transaction Merchant: When a transaction is made at a designated merchant.

Transaction Amount: When a transaction for a designated account exceeds a defined amount.



ENABLED	DESCRIPTION	DELIVERY METHODS	ACCOUNT	TYPE	DELETE
<input checked="" type="checkbox"/>	High transaction amount	Profile Email	My Checking	html	
<input checked="" type="checkbox"/>	Food budget exceeded.	Profile Email		html	
<input checked="" type="checkbox"/>	My account balance under 500	Profile Email	My Checking	html	

To add an alert, select **Add Alert**. Select the type and follow prompts.



Add Alert
Select the type of alert you would like to add.

- Budget Threshold
- Account Threshold
- Account Credit/Deposit
- Account Update Reminder
- Transaction Merchant
- Transaction Amount

Next > Cancel

Add Alert
Send an alert when my spending for

Clothing

exceeds
 approaches

my budget limit by 25 \$

< Previous Next > Cancel

Add Alert
* Description:
Clothing budget exceeded

Delivery Methods:

Profile Email jkesler@jackhenry.com
 Other Email

Content Type:
 HTML Text

< Previous Finish Cancel