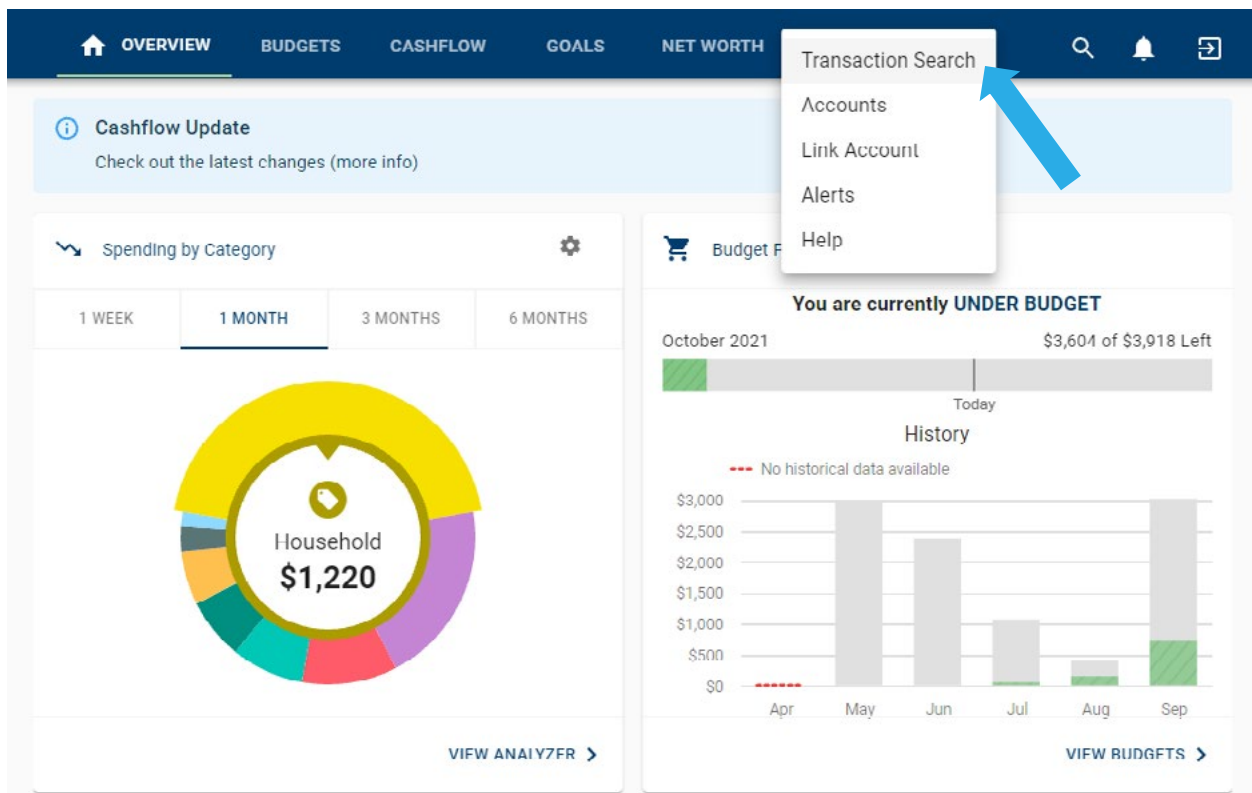


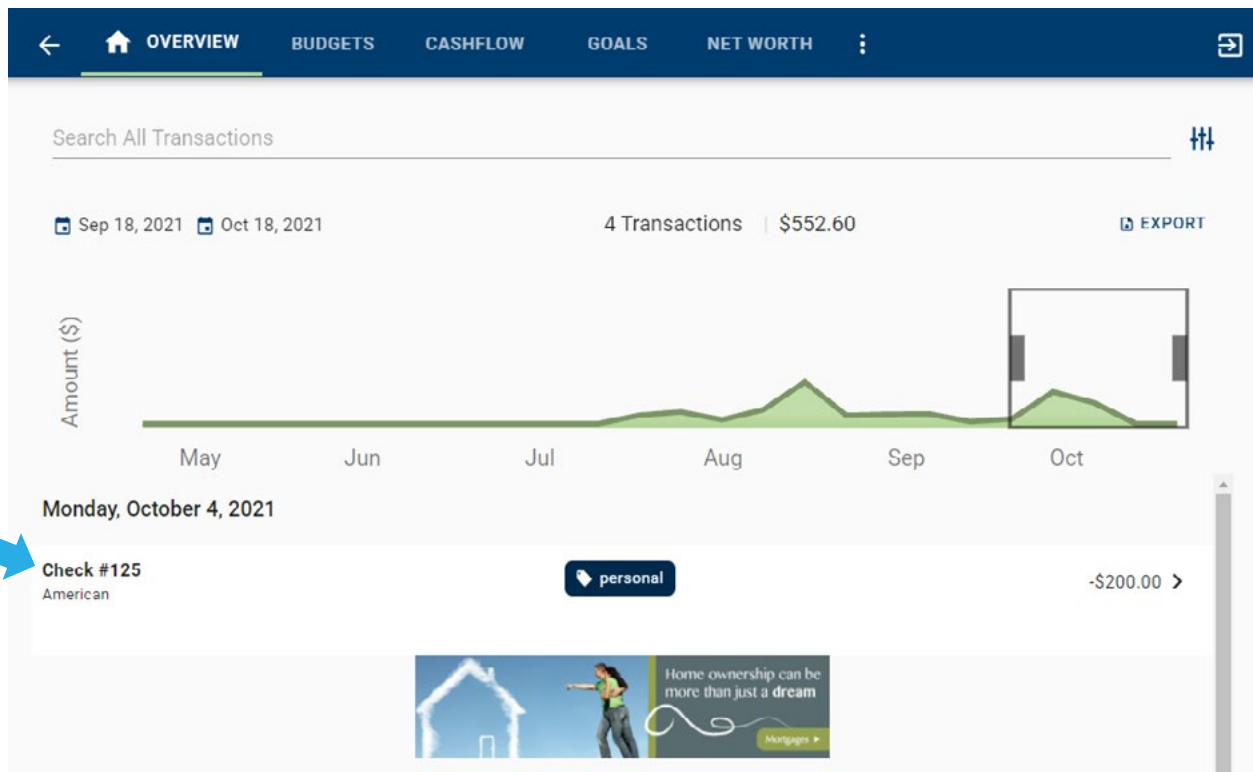
| How to Tag a Transaction

Step 1: Navigate to *PFM* and select the *View Analyzer* button on your dashboard; or choose the ellipsis (three dots) on the toolbar to select *Transaction Search*.



INSIGHTS | How to Tag a Transaction

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



The More You Know: Our *PFM* feature auto-tags all incoming transactions by analysing 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 | How to Tag a Transaction

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 *PFM*.

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](#)

| How to Add a Budget

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

The screenshot shows the sfbank Personal Financial Management (PFM) dashboard. At the top, a dark blue navigation bar contains the following tabs: OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. A blue arrow points to the BUDGETS tab. To the right of the navigation bar are search, notification (12), and share icons. Below the navigation bar is a 'Cashflow Update' notification. The main content area is divided into two sections. The left section, 'Spending by Category', shows a donut chart for 'Household' with a total of \$1,220 and a 'VIEW ANALYZER >' button. The right section, 'Budget Progress', displays a bar chart for 'November 2021' showing a budget of \$3,305 with \$3,305 left. Below this is a 'History' chart for the months of May through October, with a note 'No historical data available'. A blue arrow points to the 'VIEW BUDGETS >' button at the bottom right of the dashboard.

INSIGHTS | How to Add a Budget

Step 2: Click *Add Budget*.

OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH

← 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 \$106 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.

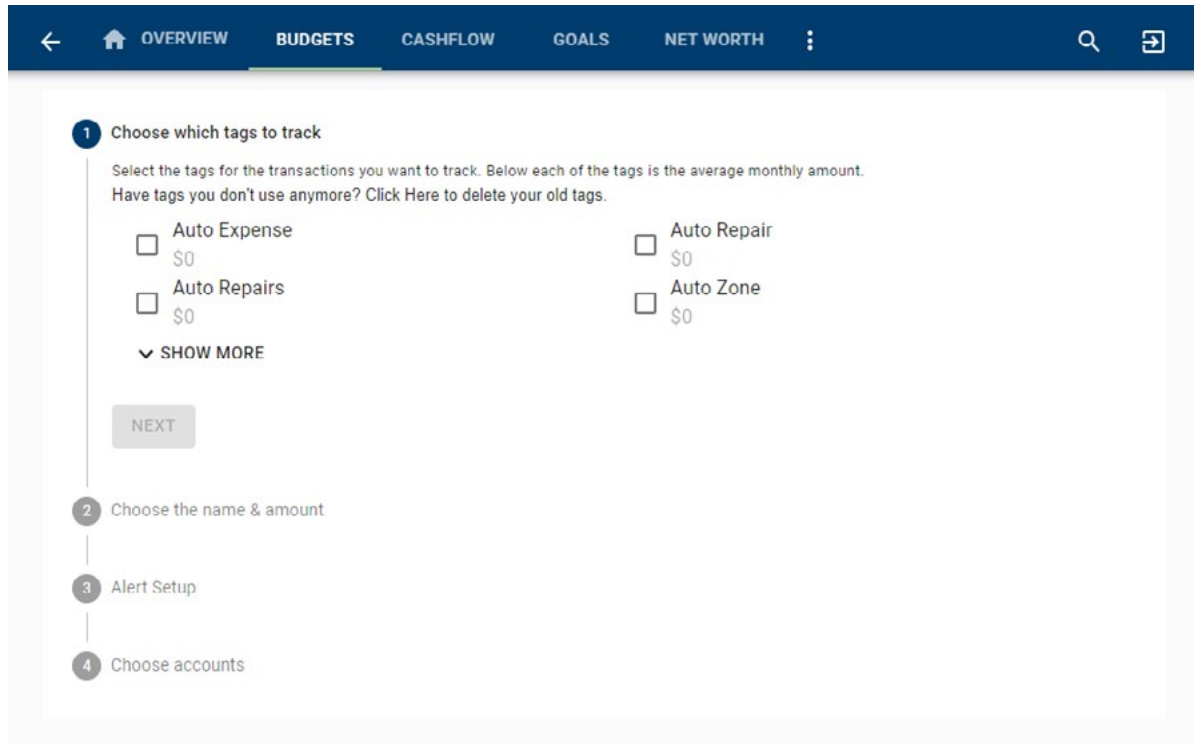
ADD BUDGET

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 | How to Add a Budget

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.



INSIGHTS | How to Add a Budget

Step 4: Click *Finish*.

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

- ✓ 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 | How to Add a Budget

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 shows a dashboard for November 2021. At the top, navigation tabs include OVERVIEW, BUDGETS (selected), CASHFLOW, GOALS, and NET WORTH. A search icon and a share icon are in the top right. Below the navigation, the current month is OCT, and the next is DEC. A central message states "You are currently UNDER BUDGET".

All Budgets \$3,044 of \$3,085 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 >
- Entertainment Budget \$73 of \$100 Left >

History

--- No historical data available

Bar chart showing spending history from May to Oct. The y-axis ranges from \$0 to \$2,500. Spending is zero from May to Aug, then jumps to approximately \$2,000 in Sep and \$2,500 in Oct.

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.

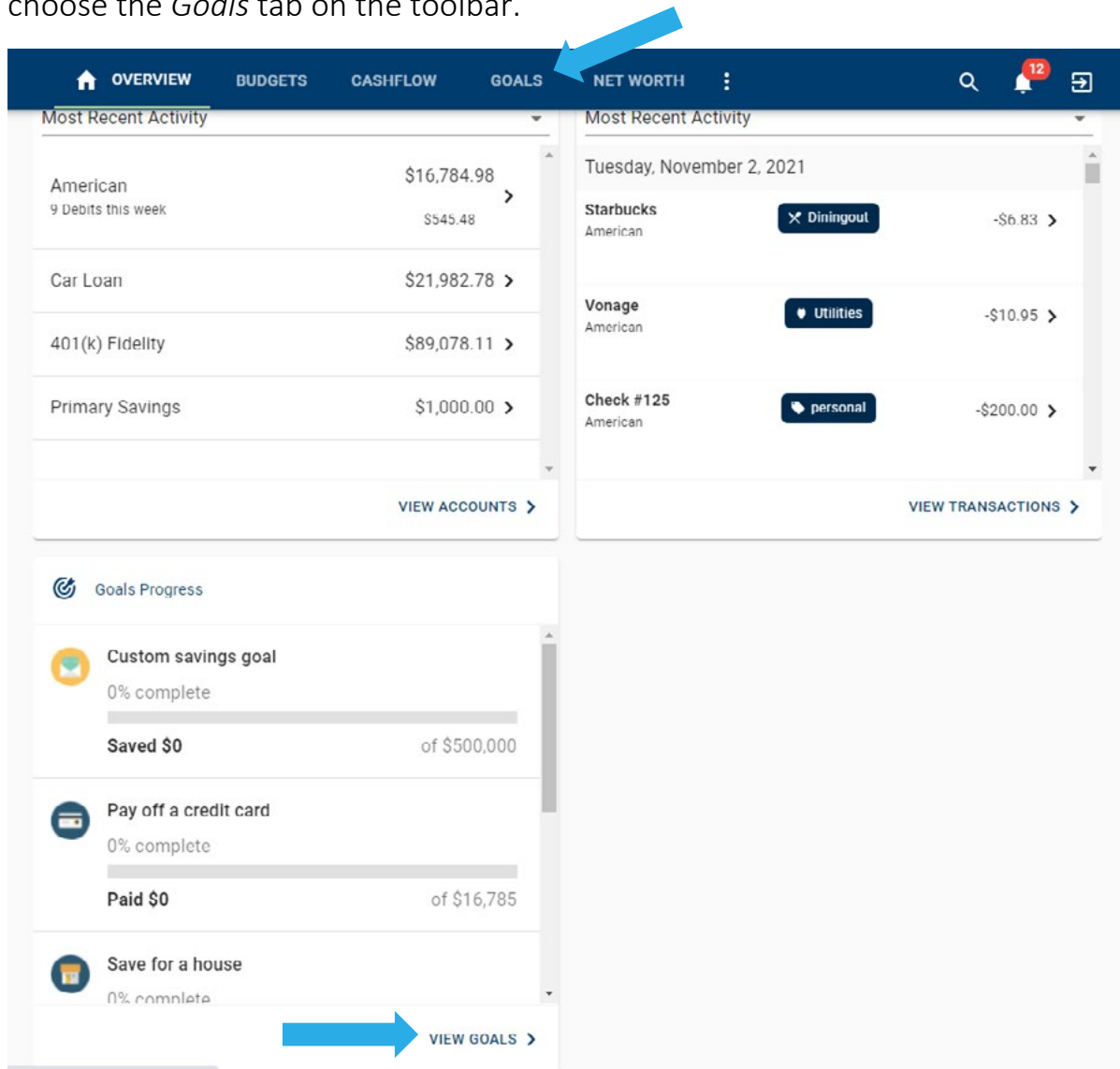
ADD BUDGET

BUDGET ALERT

Home ownership can be more than just a dream. Mortgages >

| How to Add a Goal

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



INSIGHTS | How to Add a Goal

Step 2: Click *Add Goal*.

OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH

CURRENT COMPLETED

Primary Savings \$1,000.00

Savings

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 \$16,784.98

Card

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

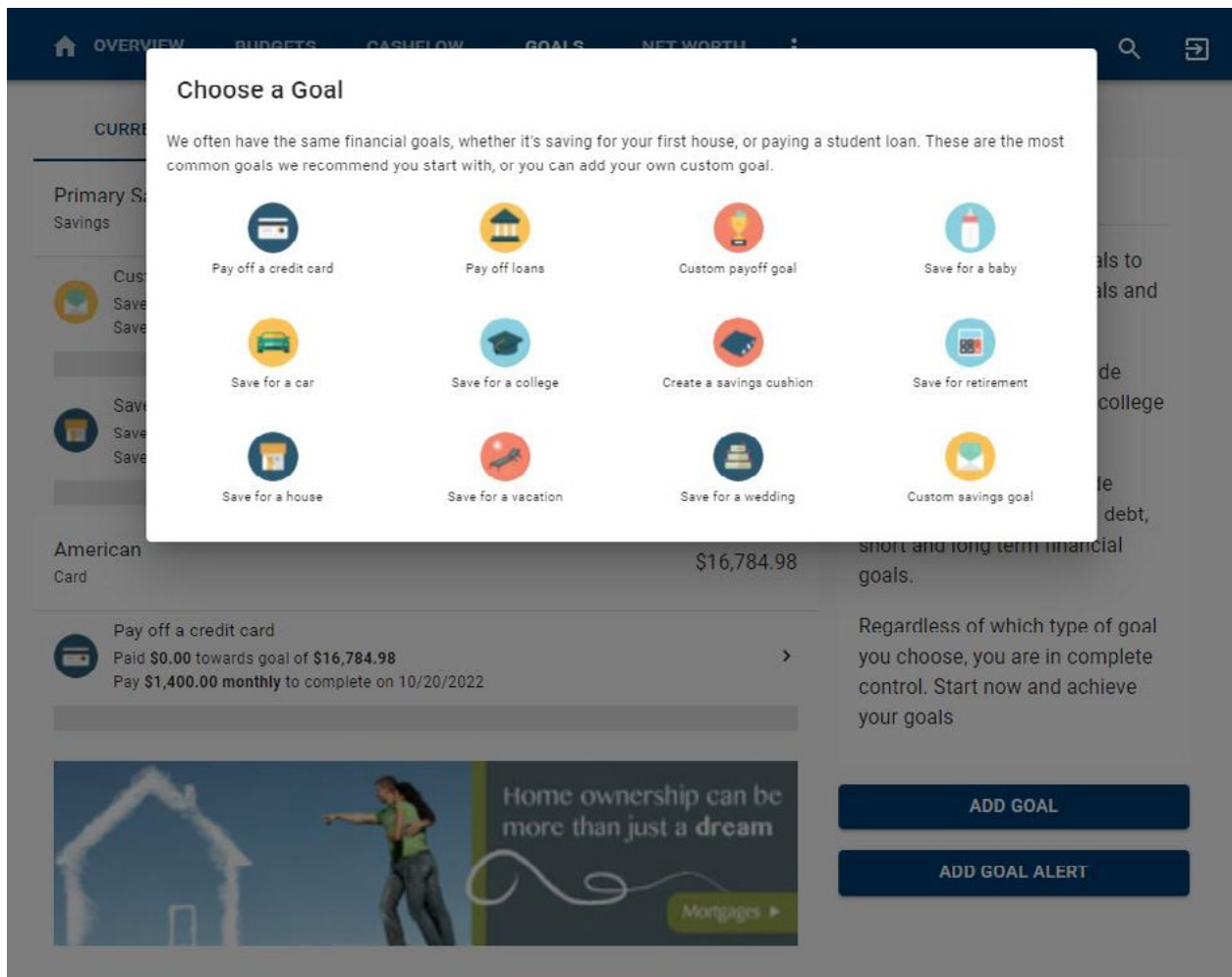
ADD GOAL ALERT

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.

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



INSIGHTS | How to Add a Goal

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.

← OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH

Add Save For Goal

Trip to Hawaii

Accounts

Primary Savings

Amount you want to save *

\$ 3,000.00

This account has \$1,000.00. Start tracking \$ 500.00 towards my goal

Completion (Choose One)

Complete By Date
Pick a Date

Monthly Payment
\$ 200.00

Create an alert for your goal

Goal Summary

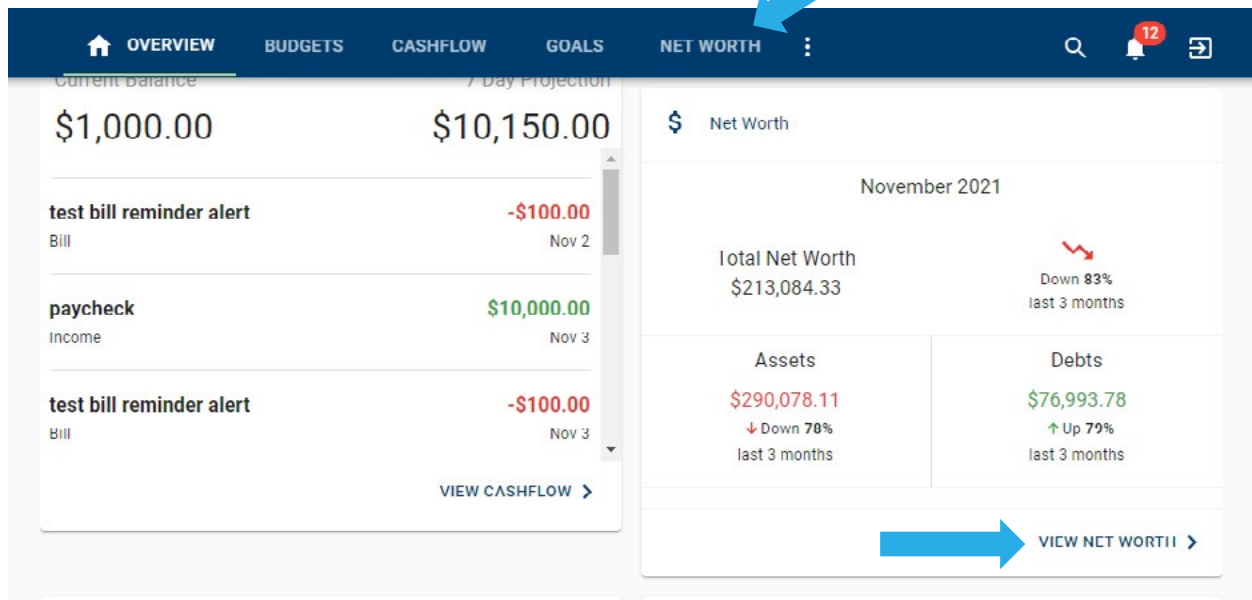
You're saving \$2,500.00 by 12/2/2022 for Trip to Hawaii goal. If you save \$200.00 a month, you will be able to complete your goal in time.

CANCEL SAVE

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

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

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



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.

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

The screenshot shows a mobile application interface for managing net worth. At the top, a dark blue navigation bar contains a back arrow, a home icon, and menu items: OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. A search icon and a share icon are on the right. Below the navigation bar, the main content area displays a list of assets. The total assets are \$281,578.11. The list includes:

- 401(k) Fidelity Investment: \$89,078.11 (Linked Asset)
- Checking Personal: CashEdge Test Bank (Agg) - Retail 2FA: \$328.90
- One bank: \$10,000.00 (Unlinked Asset)
- Wells Fargo2: \$1,000.00 (Unlinked Asset)
- Investment: \$20,000.00 (Unlinked Asset)
- Trust Fund: \$10,000.00 (Unlinked Asset)
- foreign asset: \$50,000.00 (Unlinked Asset)
- Gold Collection: \$100,000.00 (Unlinked Asset)
- Wine Collection: \$1,500.00 (Unlinked Asset)

Below the main list is a section for 'Excluded Assets', which includes 'Primary Savings Savings' for \$1,000.00. To the right of the 'One bank' asset, there is a form for linking an account. The form includes a 'LINK ACCOUNT' button (highlighted with a blue arrow), a text prompt: 'Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.', and input fields for 'Name *', 'Amount *', and a dollar sign '\$'. At the bottom of the form are 'CANCEL' and 'SAVE' buttons.

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.

Capital One Citi AMERICAN EXPRESS usbank

Bank of America WELLS FARGO CHASE ally

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

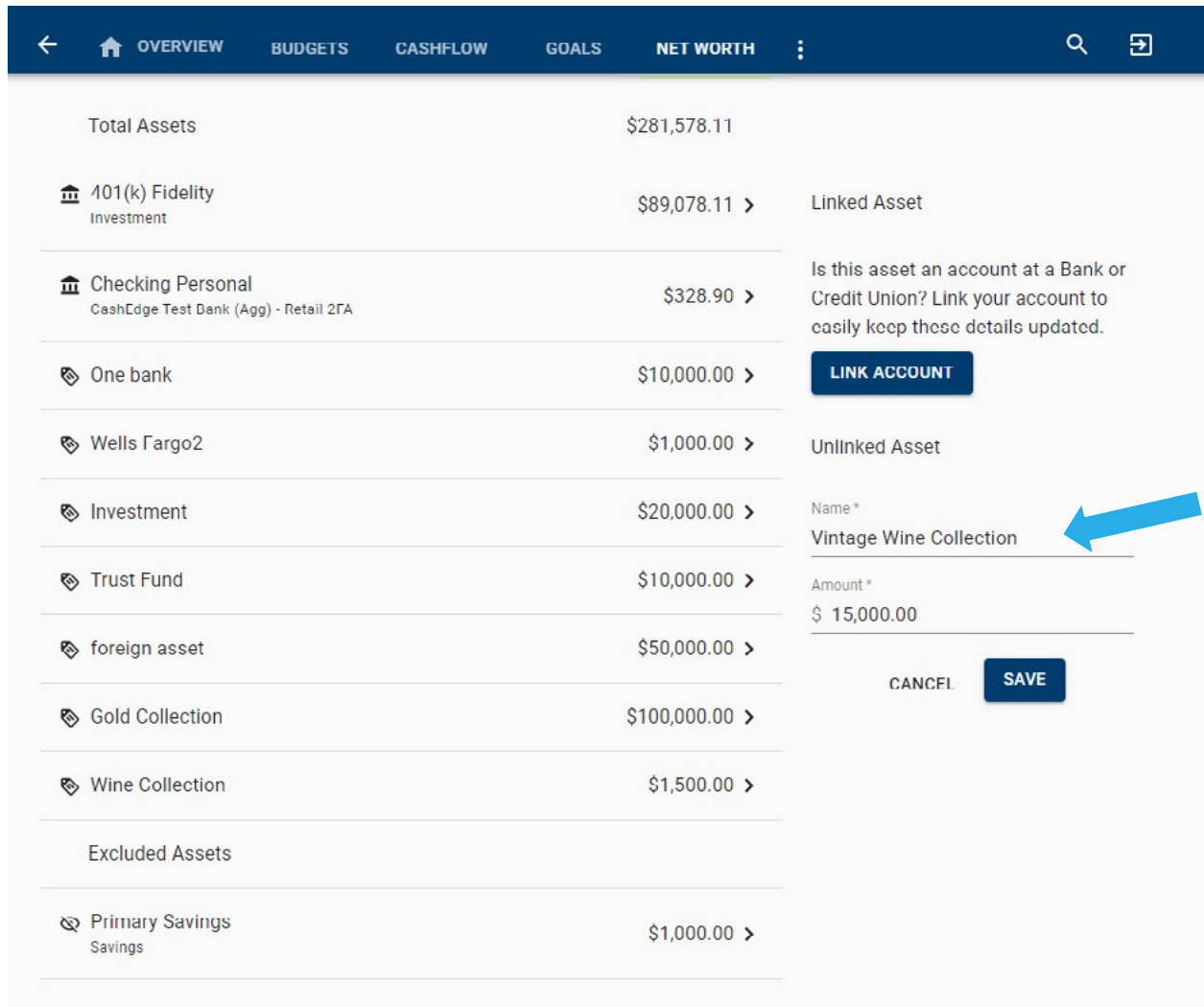
Name

SEARCH

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

[CONTACT SUPPORT FOR ASSISTANCE](#)

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 navigation bar at the top containing: OVERVIEW, BUDGETS, CASHFLOW, GOALS, NET WORTH, a search icon, and a refresh icon. The main content area displays a list of assets with their values and a right-hand panel for editing an unlinked asset.

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	Linked Asset
One bank	\$10,000.00	Linked Asset
Wells Fargo2	\$1,000.00	Unlinked Asset
Investment	\$20,000.00	Unlinked Asset
Trust Fund	\$10,000.00	Unlinked Asset
foreign asset	\$50,000.00	Unlinked Asset
Gold Collection	\$100,000.00	Unlinked Asset
Wine Collection	\$1,500.00	Unlinked Asset
Excluded Assets		
Primary Savings Savings	\$1,000.00	Unlinked Asset

Form for Unlinked Asset:

Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.

LINK ACCOUNT

Name*
Vintage Wine Collection

Amount*
\$ 15,000.00

CANCEL **SAVE**

Step 6: Click Save.

How to Add Income and Bills to the Cashflow Calendar

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

The screenshot displays the SFB Personal Financial Management (PFM) dashboard. The top navigation bar includes tabs for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. The CASHFLOW tab is highlighted with a blue arrow. Below the navigation bar, the Cashflow section shows a current balance of \$1,000.00 and a 7-day projection of \$10,150.00. It lists transactions such as a bill reminder alert (-\$100.00), a paycheck (\$10,000.00), and another bill reminder alert (-\$100.00). A blue arrow points to the 'VIEW CASHFLOW >' button. To the right, the Net Worth section shows a total net worth of \$203,004.33, which is down 84% in the last 3 months. It also displays assets of \$280,078.11 (down 78%) and debts of \$76,993.78 (up 79%). A blue arrow points to the 'VIEW NET WORTH >' button.

INSIGHTS | How to Add Income and Bills to the Cashflow Calendar

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

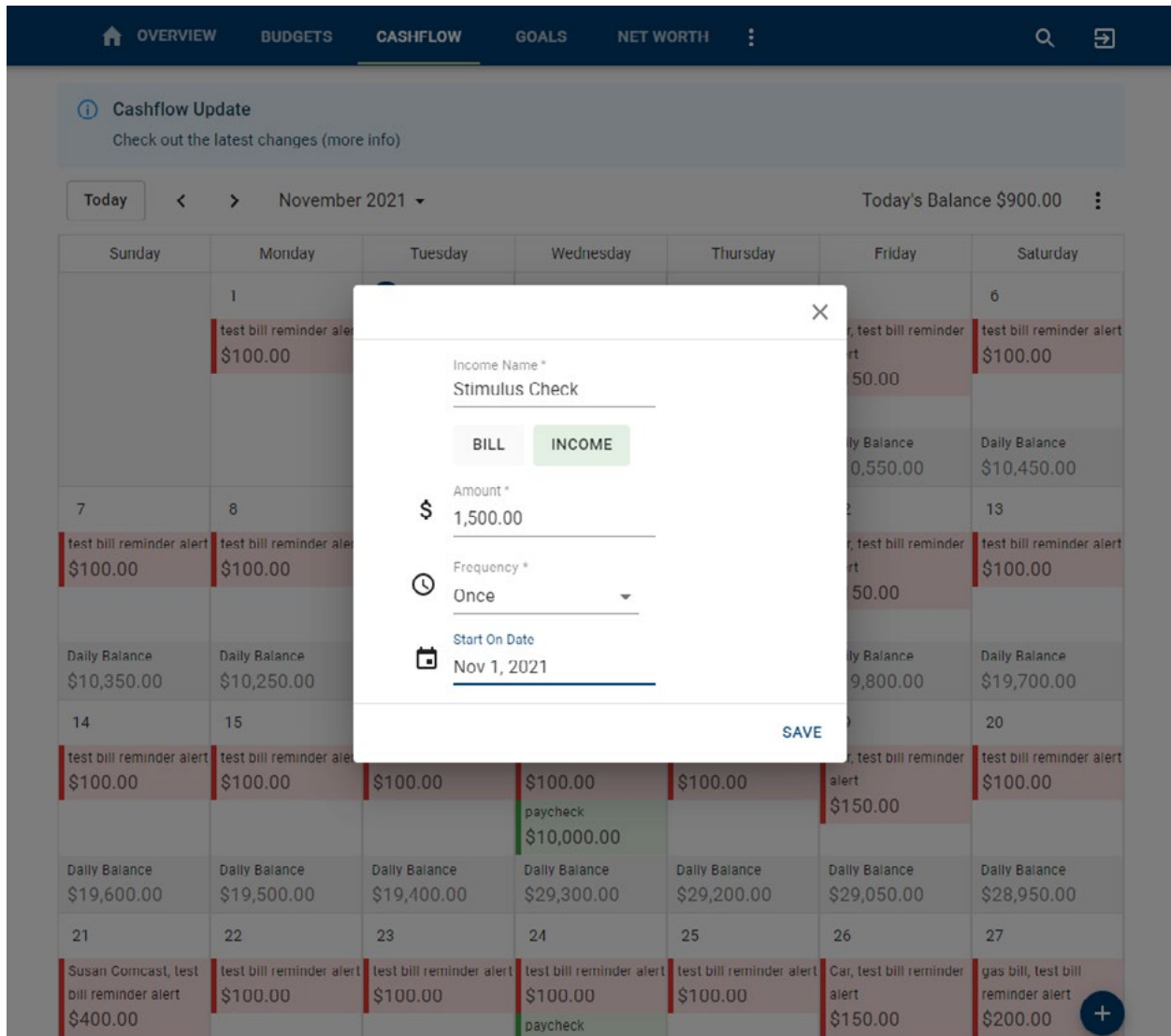
Cashflow Update
Check out the latest changes (more Info)

Today < > November 2021 ▾ Today's Balance \$900.00 ⋮

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 test bill reminder alert \$100.00	2 test bill reminder alert \$100.00	3 test bill reminder alert \$100.00 paycheck \$10,000.00	4 test bill reminder alert \$100.00	5 Car, test bill reminder alert \$150.00	6 test bill reminder alert \$100.00
	Daily Balance \$900.00	Daily Balance \$900.00	Daily Balance \$10,800.00	Daily Balance \$10,700.00	Daily Balance \$10,550.00	Daily Balance \$10,450.00
7	8	9	10	11	12	13
test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00 paycheck \$10,000.00	test bill reminder alert \$100.00	Car, test bill reminder alert \$150.00	test bill reminder alert \$100.00
Daily Balance \$10,350.00	Daily Balance \$10,250.00	Daily Balance \$10,150.00	Daily Balance \$20,050.00	Daily Balance \$19,950.00	Daily Balance \$19,800.00	Daily Balance \$19,700.00
14	15	16	17	18	19	20
test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00 paycheck \$10,000.00	test bill reminder alert \$100.00	Car, test bill reminder alert \$150.00	test bill reminder alert \$100.00
Daily Balance \$19,600.00	Daily Balance \$19,500.00	Daily Balance \$19,400.00	Daily Balance \$29,300.00	Daily Balance \$29,200.00	Daily Balance \$29,050.00	Daily Balance \$28,950.00
21	22	23	24	25	26	27
Susan Comcast, test bill reminder alert \$400.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00 paycheck	test bill reminder alert \$100.00	Car, test bill reminder alert \$150.00	gas bill, test bill reminder alert \$200.00

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*.

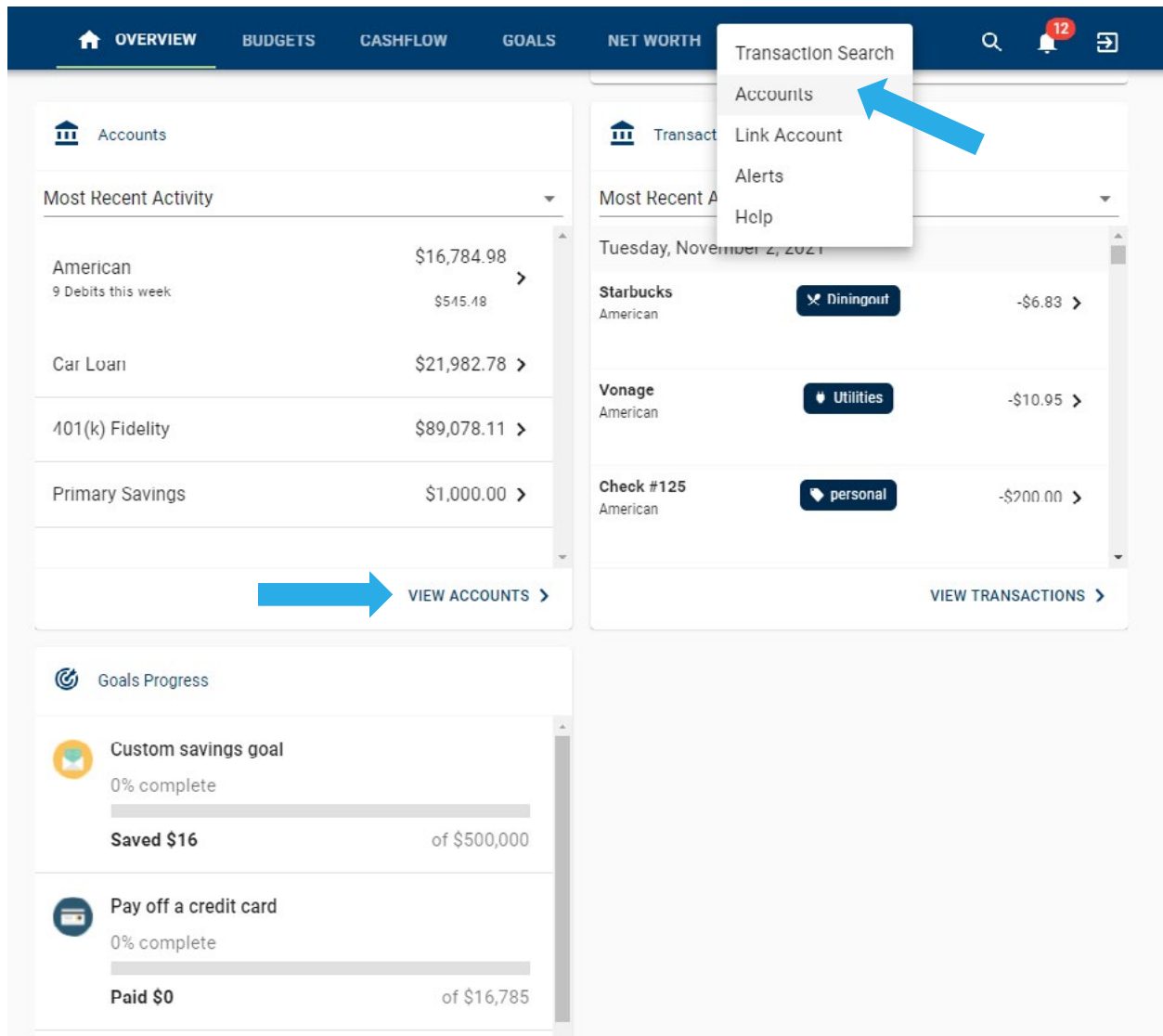
Step 3: Click the *Bill* or *Income* tab and complete the following fields.



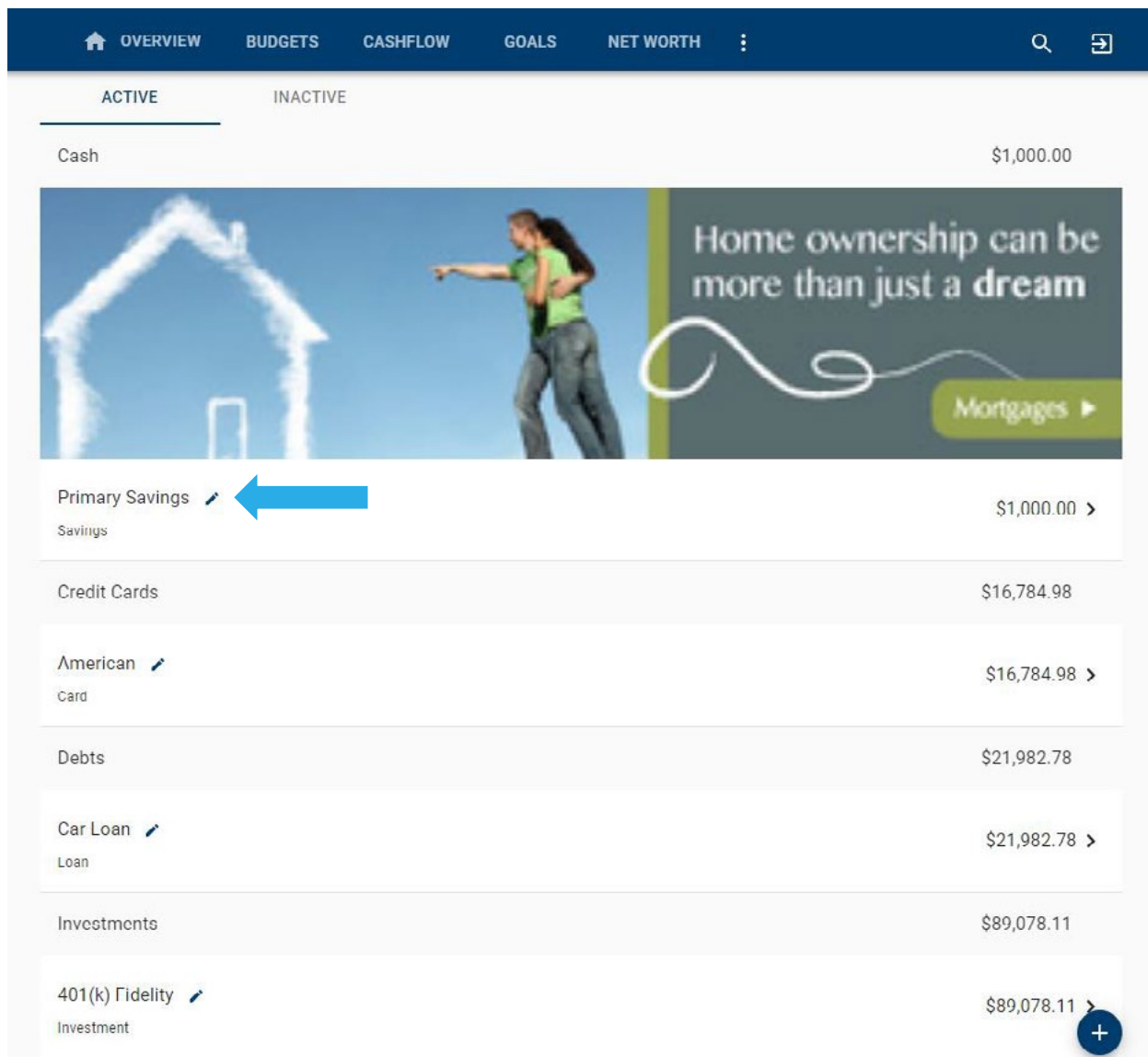
Step 4: Click Save.

How to Add Accounts to be Viewable in PFM

Step 1: Navigate to *PFM* and select the *View Accounts* button on your dashboard; or choose the ellipsis on the toolbar to select *Accounts*.

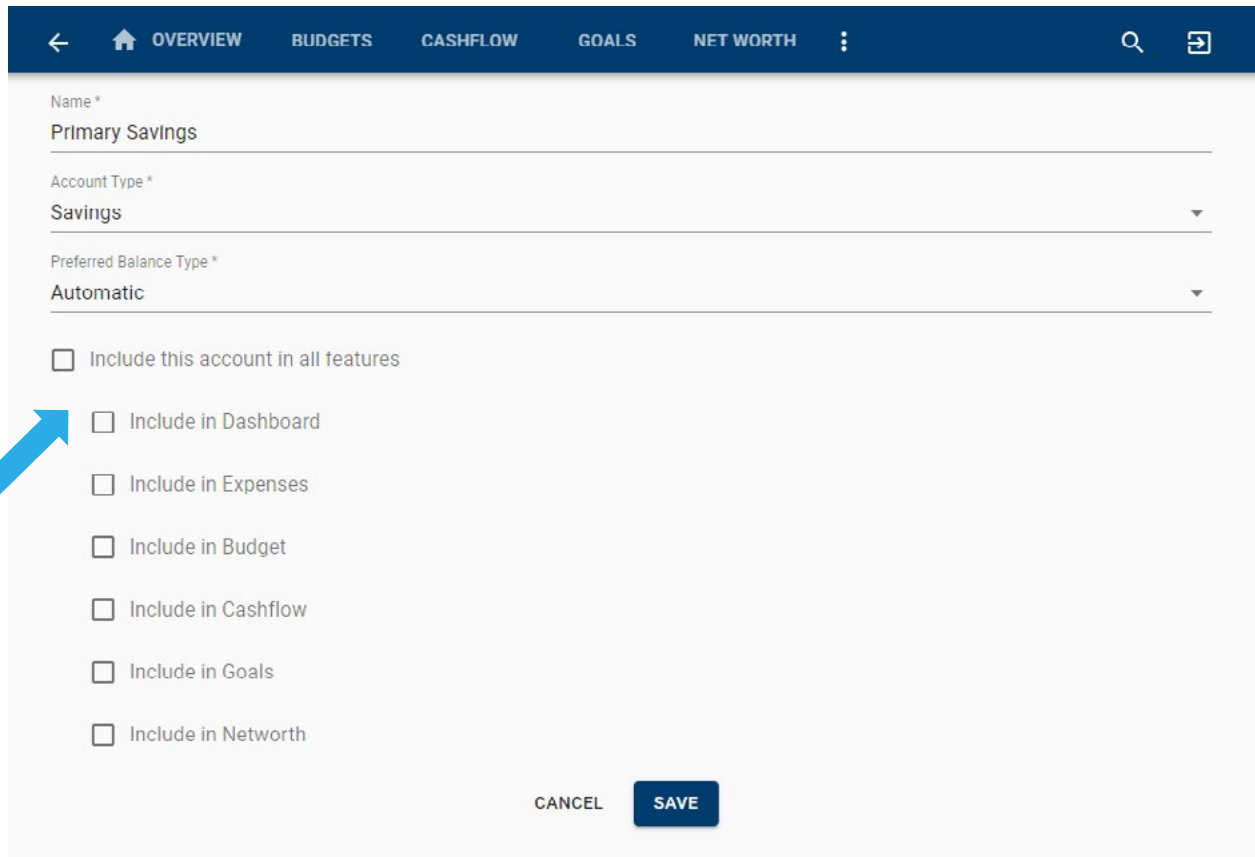


Step 2: Click the *Edit* pen/pencil button next to the account you are wanting to work with.



The More You Know: Our PFM 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.

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



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

- Name *: Primary Savings
- Account Type *: Savings
- Preferred Balance Type *: Automatic

Below these fields is a list of checkboxes for feature inclusion:

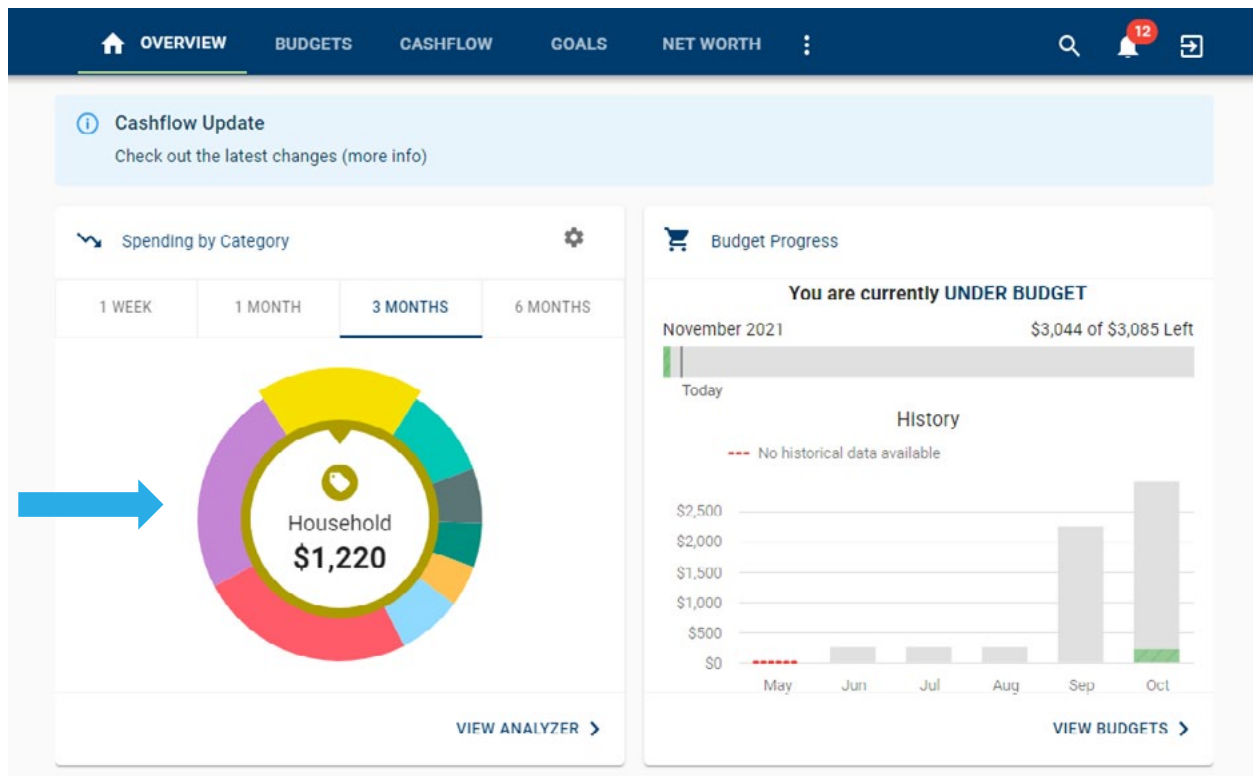
- Include this account in all features
- Include in Dashboard
- Include in Expenses
- Include in Budget
- Include in Cashflow
- Include in Goals
- Include in Networth

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

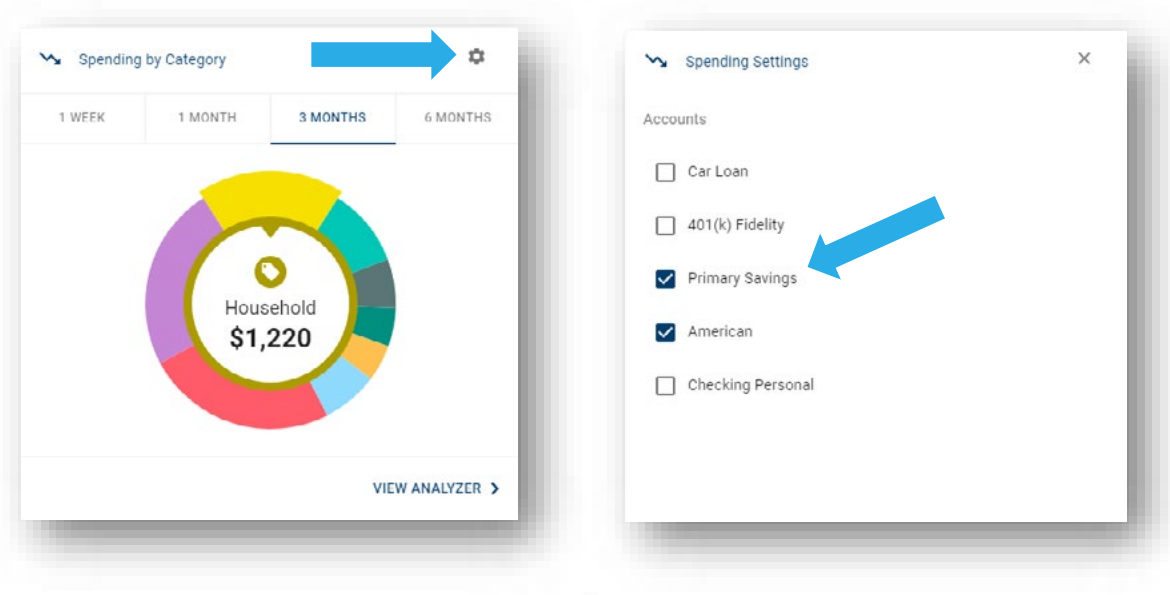
Step 4: Click Save.

| How to Understand Spending by Category

Step 1: Navigate to *PFM* 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.

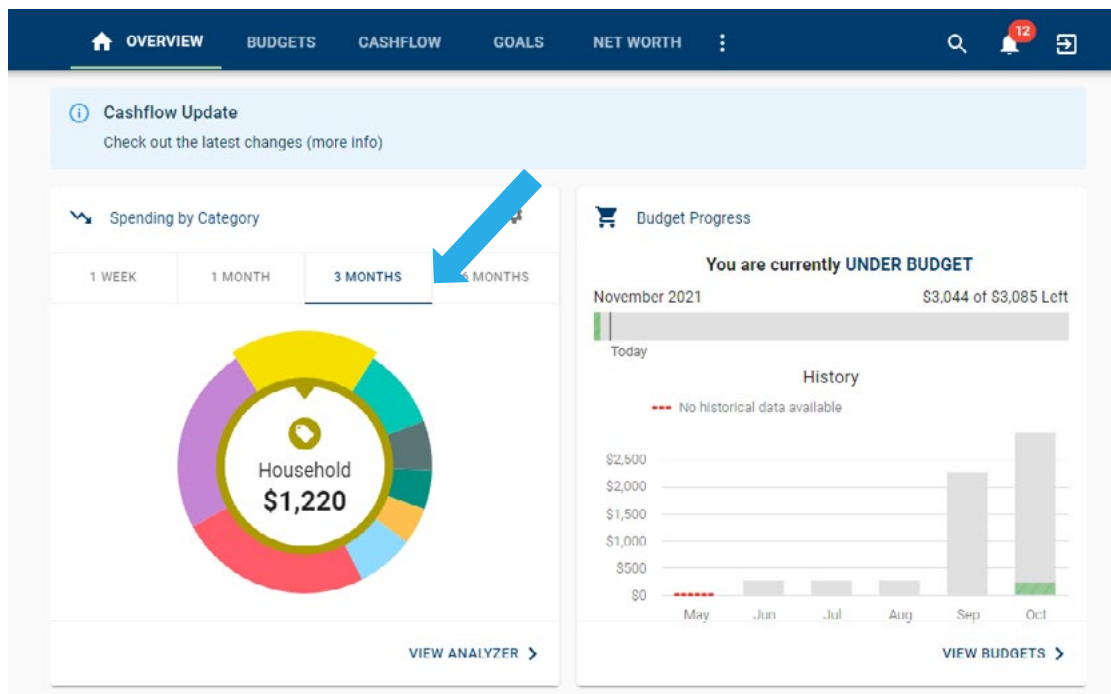


Step 2: Click the *Gear* icon in the upper right-hand corner of the *Spending by Category* tile to select the accounts to consider.

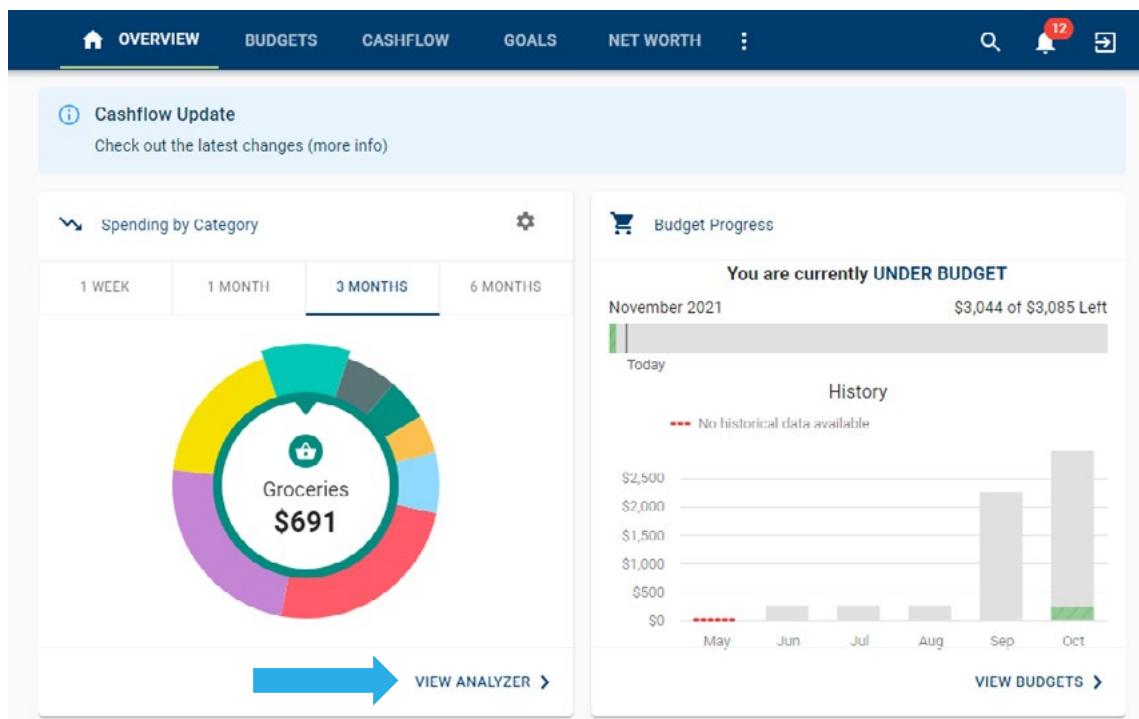


The More You Know: Transactions will categorize themselves using what we refer to as *Tags*. You can personalize these categories or taking it a step further, can even *split* transactions between multiple tags.

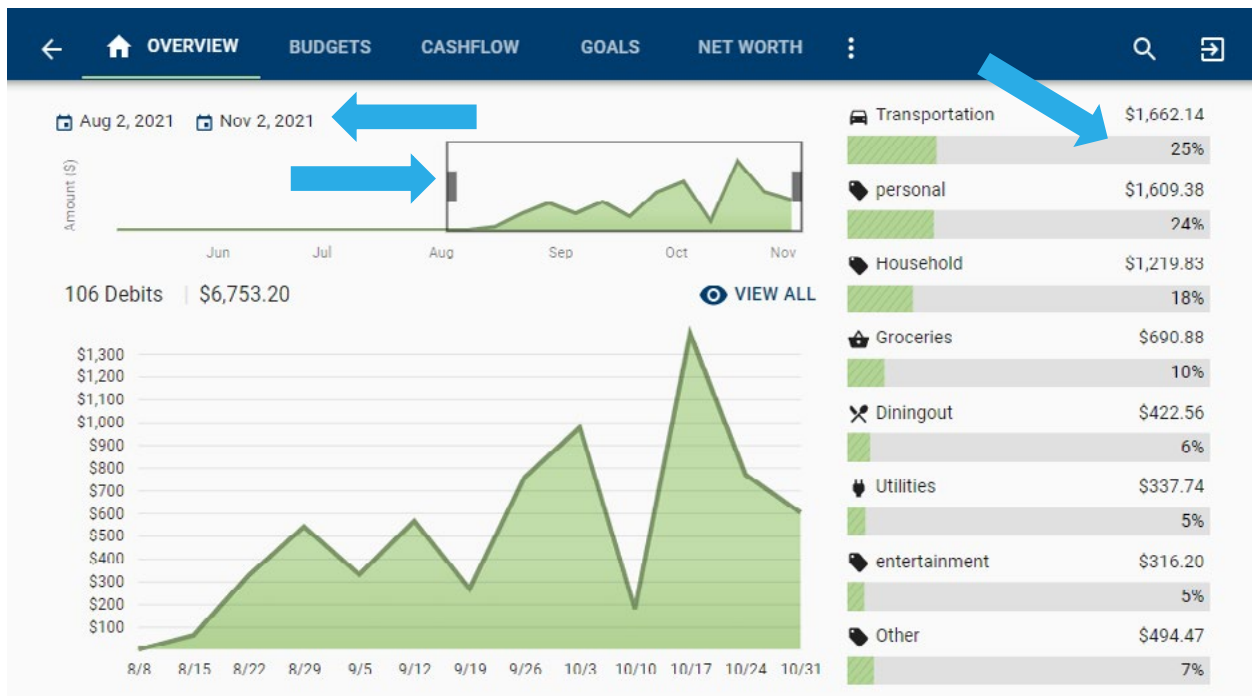
Step 3: Use the timeframe tabs to toggle between various length(s) of time to see how your finances compare.



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

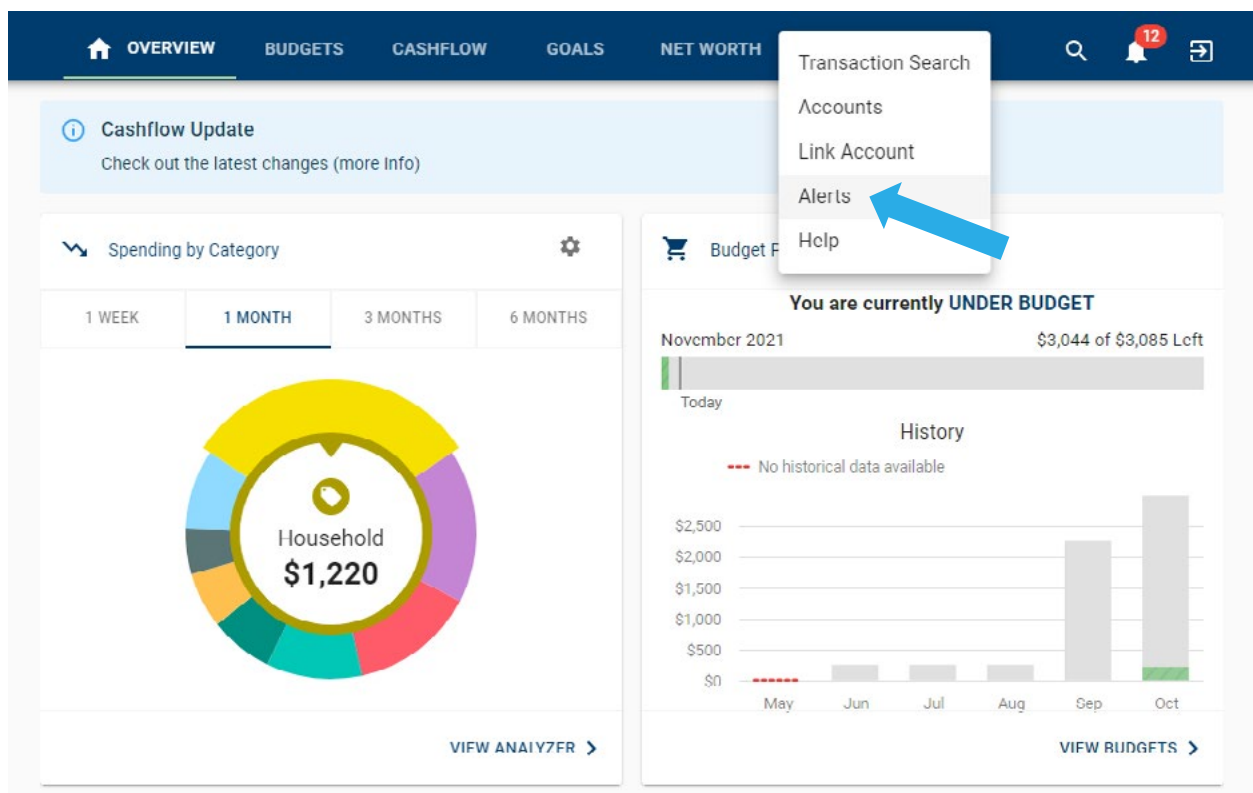


Step 5: Use the calendar dates at the top, or the sliding graph to adjust the timeframe you're searching for. On this screen, you will find the total expenses by category in addition to the percentage spent for each category for the given timeframe selected. This is beneficial to assist you in identifying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



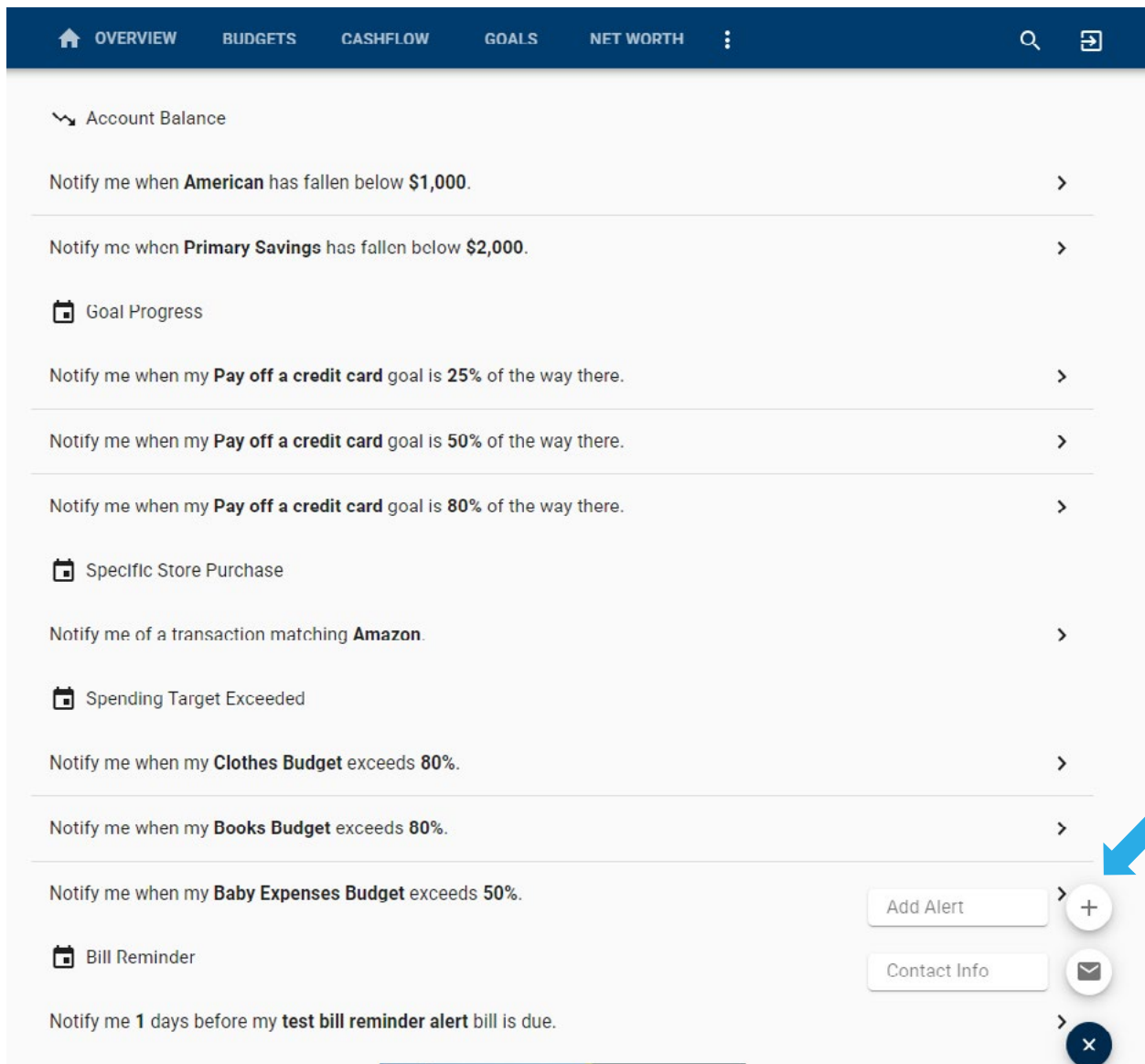
| How to Add an Alert

Step 1: Navigate to *PFM* and choose the ellipsis (three dots) on the toolbar to select *Alerts*.



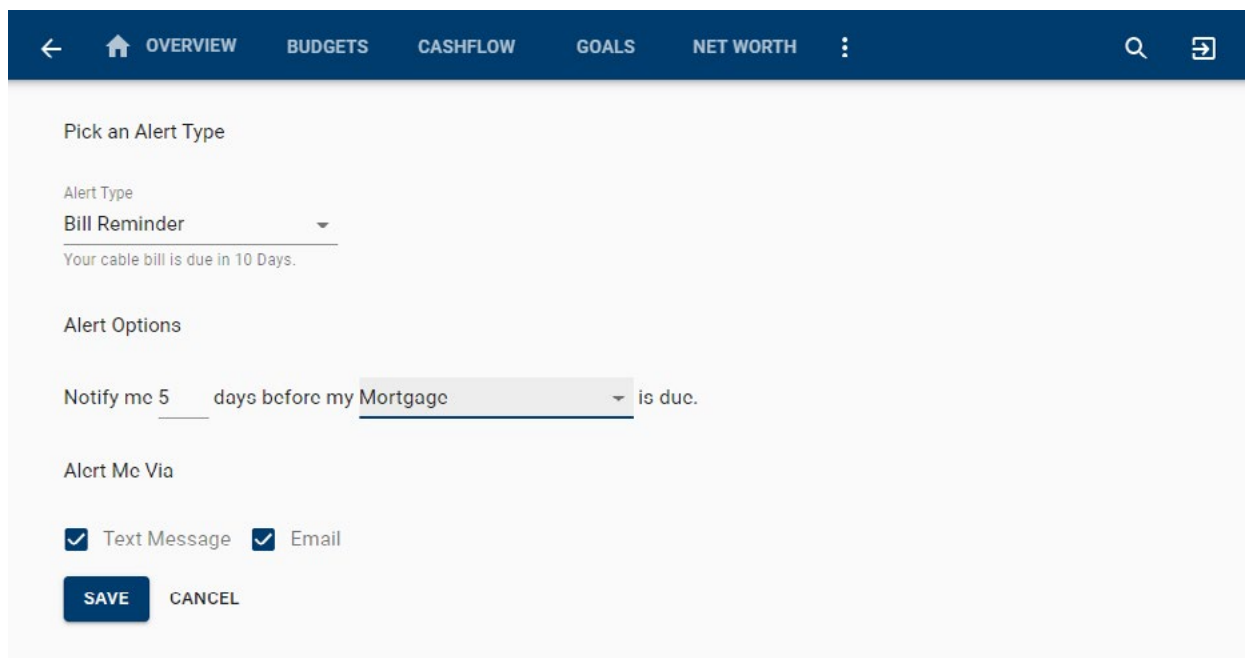
INSIGHTS | How to Add an Alert

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



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*.

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



The screenshot shows a mobile application interface for creating an alert. 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. There are also search and share icons on the right. Below the navigation bar, the main content area is white and contains the following sections:

- Pick an Alert Type:** A dropdown menu labeled "Alert Type" is set to "Bill Reminder". Below it, a preview text reads "Your cable bill is due in 10 Days."
- Alert Options:** A field "Notify me" is set to "5" days before my "Mortgage" is due.
- Alert Me Via:** Two checkboxes are checked: "Text Message" and "Email".
- At the bottom of the form are two buttons: "SAVE" (in a dark blue box) and "CANCEL".

Step 4: Click Save.