

About Personal Finance

About Personal Finance

Use Personal Finance to view account balances and transactions from all of your financial organizations. Get a complete picture of your finances anywhere any time. With one login and the security you've come to expect from Online Banking, you're in the know.

Personal Finance makes it easy to track your spending, set up a budget, and create savings goals. You have everything you need to take control of your money today and plan for tomorrow.

First Step...Link Accounts and Assets

First, you link the accounts you have with other banks and financial organizations.

- Credit cards
- Banking accounts
- Loans
- Investment and retirement accounts
- Rewards point accounts you might have with airlines and other companies.

The screenshot shows a 'Link Account' interface with the following elements:

- Link Account** header with a progress indicator: **Step 1** | Step 2 | Step 3
- Instruction: Link your accounts by searching or choose from popular accounts below.
- Search Section:** A text input field with the placeholder 'Enter any bank, credit card, investment, or other account', a 'Search' button, and two links: 'Link a manual account' and 'Link a real estate account'.
- Popular Accounts Section:** A list of links for popular institutions: Credit Union of New Jersey, Wells Fargo, Citi Credit Cards, American Express Cards, Capital One 360, USAA, Discover Card, and Citi Bank (online.citibank.com).
- Linked Accounts Section:** A list of three linked accounts with their names and balances:
 - Baird - Investments - KONOP RICHARD L individual: \$ 202,495.04
 - Bank of America - Bank - Bank of America Core Checking checking: \$ 1,841.00
 - Bank of America - Bank - Regular Savings savings: \$ 1,510.40
- A link at the bottom: 'See all linked accounts'.

Then you add any financial assets you have. Like your house or car or motorcycle or RV.

After linking accounts to Personal Finance, your account information may take a day or two to completely populate. The amount of transaction history that will be available is dependent on what we can obtain from your financial organization but is typically 90 days or less. Be patient as we'll grow this over time to gain you greater insights. The longer you use Personal Finance, the more valuable it will become.

Get the Complete Picture

You can review your complete financial picture every time you access online banking.

Financial Overview

The balances of the accounts you have with us and those at other financial organizations that you have linked to Personal Finance are displayed on the Financial Overview.

Financial Overview	
All Accounts	
Banking (3)	\$ 70,482.45
▶ My Bank - Checking xxxx6854	\$ 1,045.81
▶ My Bank - Primary Checking xxxx4455	\$ 1,665.77
▶ My Bank - Savings xxxx3147	\$ 67,770.87
Real Estate (1)	\$ 128,366.00
▶ Home Value (Zestimate®) - Residence Last updated: 6 days ago	\$ 128,366.00
Loans (2)	\$ 19,968.76
▶ My Bank - Loan - INSTALLMENT xxxx4712	\$ 17,497.73
▶ My Bank - Loan - REVOLVING CREDIT xxxx5471	\$ 2,471.03
Mortgages (1)	\$ 79,512.26

Click the arrow to the left of any account to get more details on the account or edit your preferences. From here, you can see recent transactions and balance trends. The information you see varies based on the type of account you are viewing.

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Bank of America - Bank - Bank of America Core Checking \$ 1,641.00

xxx0571 | Last updated: 2 hours ago

Details | Transactions | Edit | Balance Trends

Account Name: Bank of America Core Checking

Account Holder: [REDACTED]

Account Number: xxx0571

Account Type: Checking

Available Balance: \$ 1,641.00

Current Balance: \$ 1,641.00

Transactions

You can view a complete history of all of your financial transactions for the accounts linked to Personal Finance. Your transactions will be automatically assigned a category based on the description of the transaction. You can change the category if you like and Personal Finance will use it for similar transactions going forward. You can also split transactions into multiple categories or sub-categories that you create.

The transactions page lets you view transactions for certain date ranges, for selected categories or you can do more advanced searches. You can also print your selected view or download your transactions to your computer.

Transactions					
All Accounts		All Categories		Last 3 months	
+ Add Transaction Print Refresh Search					
Date	Description	Category	Account	Credits	Debits
In Progress and Completed Transactions					
▶ 01/30/2015	Grocery Store	Groceries	my credit card		-\$ 57.82
▶ 01/27/2015	Car Repair	Automotive Expenses	my credit card		-\$ 159.24
▶ 01/22/2015	Orphanage	Charitable Giving	my credit card		-\$ 100.00
▶ 01/02/2015	MAINTENANCE FEE	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 10.00
▶ 01/02/2015	FDIC CHARGE	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 0.16
▶ 01/02/2015	Fee	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 6.00
▶ 12/31/2014	Interest	Interest	My Bank - Savings		-\$ 683.87
▶ 12/31/2014	Interest	Interest	My Bank - Savings	\$ 683.87	
▶ 12/16/2014	Interest	Interest	My Bank - INVESTMENT CERTIFICATE	\$ 175.07	
▶ 12/02/2014	MAINTENANCE FEE	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 10.00
▶ 12/02/2014	FDIC CHARGE	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 0.16
▶ 12/02/2014	Fee	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 6.00
▶ 11/16/2014	Interest	Interest	My Bank - INVESTMENT CERTIFICATE	\$ 179.71	
Total for last 3 months:				\$ 1,038.65	-\$ 1,033.25

You can also set up your own custom spending categories. This helps you set goals and track spending the way you want. You're in control.

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Manage Categories

Expense
 Income
 Transfer

Show	Category	Category Name	Sub Category
<input type="checkbox"/>	Credit Card Payments		Manage Subcategories
<input checked="" type="checkbox"/>	Savings		Manage Subcategories
<input type="checkbox"/>	Securities Trades		Manage Subcategories
<input checked="" type="checkbox"/>	Transfers		Manage Subcategories

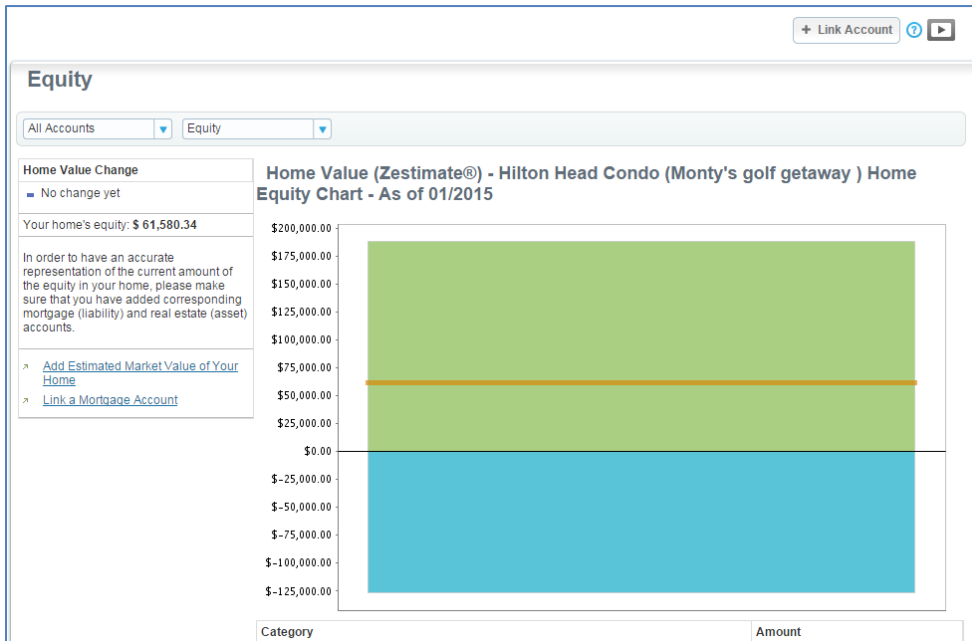
Deferred Compensation

Show	Category	Category Name	Sub Category
<input checked="" type="checkbox"/>	Retirement Contributions		Manage Subcategories
<input checked="" type="checkbox"/>	Uncategorized		

Do Not Save Changes Save Changes

Real Estate

Use the real estate tools to track your property's equity, view change in property values over time or compare your property value to others. You can add real estate properties to Personal Finance as manual asset accounts using the Link Account tool or directly. The value of your real estate can be entered and updated manually by you can be determined by Zillow, an online property valuation tool that provides valuation estimates on real estate across the United States. You can then link any associated mortgage or real estate loan to the property to see your equity position and trend over time. You can add as many properties as you need to track.



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ZESTIMATE®: \$ 1,064,420.00

Value Range: \$ 851,536.00 - \$ 1,415,679.00

[N Lake Dr, Milwaukee, WI, 53211](#)

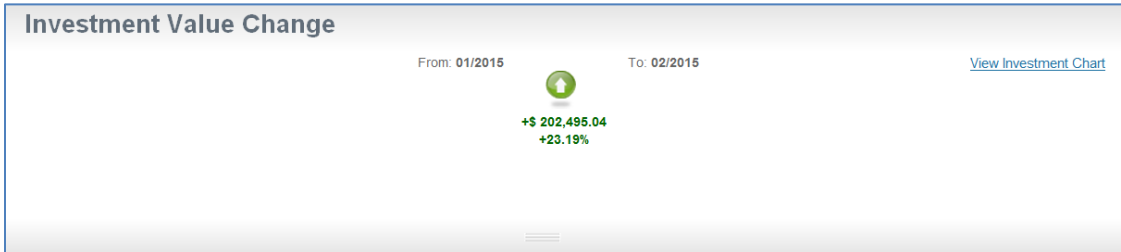
[See more data for your home on Zillow.com](#)



Investments

You can use Personal Finance to review your investment portfolio balances and positions with the current price and market value across all financial institutions. Personal Finance will provide you with a percentage change snapshot of any changes to your portfolio and net worth values when you access Personal Finance. You can also receive email alerts to notify you of changes to your portfolio based on thresholds you set.

You also have the ability to choose the accounts that should be included in your Investment Views and change the fields that appear in the various view options on the page. Personal Finance will keep track of your portfolio balances at various points in order to provide you balance trending and performance information. This trending information grows more valuable over time.



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Investments							
Entire Portfolio	Accounts	Daywatch View	All Accounts	Preferences Edit Views			
Charles Schwab - Investments - Contributory							
Last updated: 18 hours ago							
Symbol	Price	Quantity	As Of (EST)	Change (Amt)	% Change	Volume	Intraday Range (High/Low)
ACITX	\$11.93	430.82	02/04/2015 21:21	\$0.02	0.17%	0.00	11.93/11.93
GABSX	\$48.59	202.34	02/04/2015 21:21	-\$0.15	-0.31%	0.00	48.59/48.59
JASBX	\$3.05	1,741.28	02/04/2015 21:22	\$0.00	0.00%	0.00	3.05/3.05
LGILX	\$16.55	423.65	02/04/2015 21:23	-\$0.07	-0.42%	0.00	16.55/16.55
NBGNX	\$36.11	198.71	02/04/2015 21:23	-\$0.10	-0.28%	0.00	36.11/36.11
NGUAX	\$18.23	456.02	02/04/2015 21:23	-\$0.11	-0.60%	0.00	18.23/18.23
PQIAX	\$26.55	306.24	02/04/2015 21:24	-\$0.14	-0.52%	0.00	26.55/26.55
PTTDX	\$10.89	634.50	02/04/2015 21:24	\$0.02	0.18%	0.00	10.89/10.89
SLV	\$16.54	50.00	02/05/2015 15:48	-\$0.09	-0.54%	5,781,129	16.59/16.27
XLE	\$79.72	52.50	02/05/2015 15:49	\$1.05	1.33%	29,134,017	80.25/79.12

Net Worth

You can also measure and track changes in your overall net worth. In order to get an accurate net worth calculation, it's important that you have linked all your financial accounts. Personal Finance will begin to save your balances over time to show you trends and performance. The Net Worth page can also provide valuable investment planning tools that show you how all your accounts are classified and allocated by percentages. It includes the following sections:

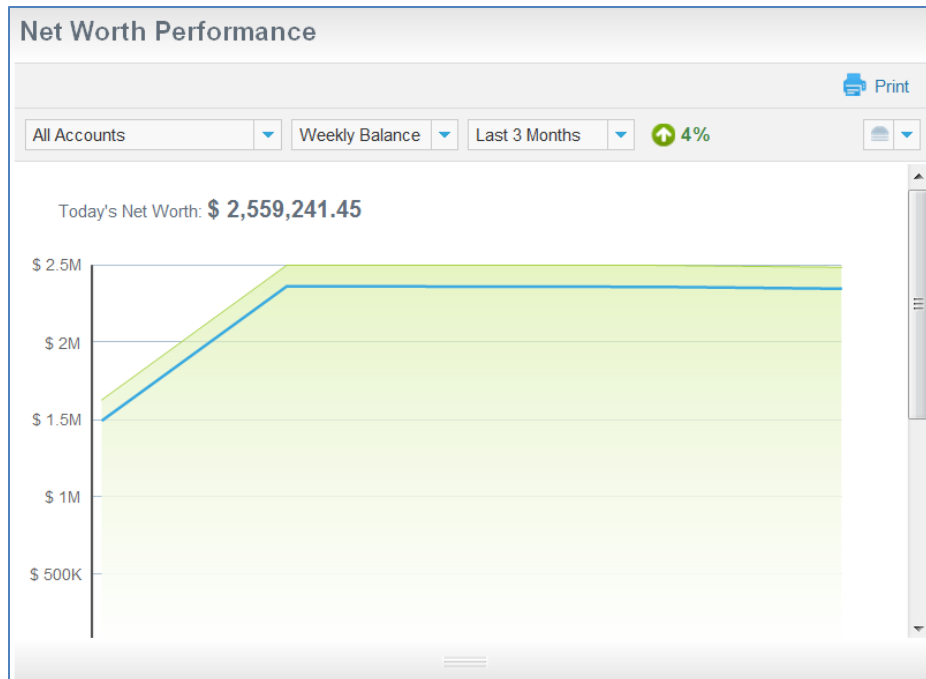
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- Net Worth Statement – Lists your assets and liabilities and the difference.

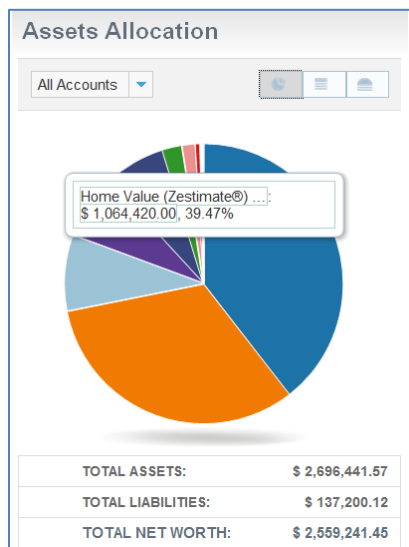
Net Worth Statement		
All Accounts ▼		Preferences
Assets	Account Information	Balance
Banking	My Bank - Primary Checking	\$ 1,665.77
Total Banking: \$ 69,477.46	My Bank - Savings	\$ 67,811.69
Investments	██████████ - Investments -...	\$ 62,903.72
Total Investments: \$ 80,421.78	██████████ - Investments -...	\$ 17,518.06
Real Estate	Home Value (Zestimate®) - Resid...	\$ 128,366.00
Total Real Estate: \$ 128,366.00		
Total Assets: \$ 278,265.24		
Liabilities	Account Information	Balance
Loans	My Bank - Loan - INSTALLMENT	\$ 17,159.91
Total Loans: \$ 19,136.74	My Bank - Loan - REVOLVING CRE...	\$ 1,976.83
Mortgages	Ocwen Customers (Residential) ...	\$ 79,512.26
Total Mortgages: \$ 79,512.26		
Total Liabilities: \$ 98,649.00		
Total Net Worth: \$ 179,616.24		
<small>The information on this page represents the balance of your account(s) when data was last collected. Balances for individual accounts may or may not be collected on the same day. If necessary, information on this page was converted from a local currency to your preferred currency.</small>		

- Net Worth Performance – Displays changes in the performance of your overall set of accounts over time.

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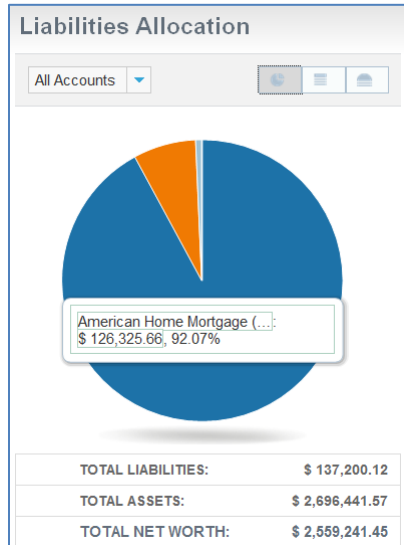


- **Assets Allocation** – Shows the percentages of the total asset amount distributed across multiple accounts. You can click any section to see what's included.



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- Liabilities Allocation – Shows the percentages of the total liabilities amount distributed across multiple accounts. You can click any section to see what’s included.



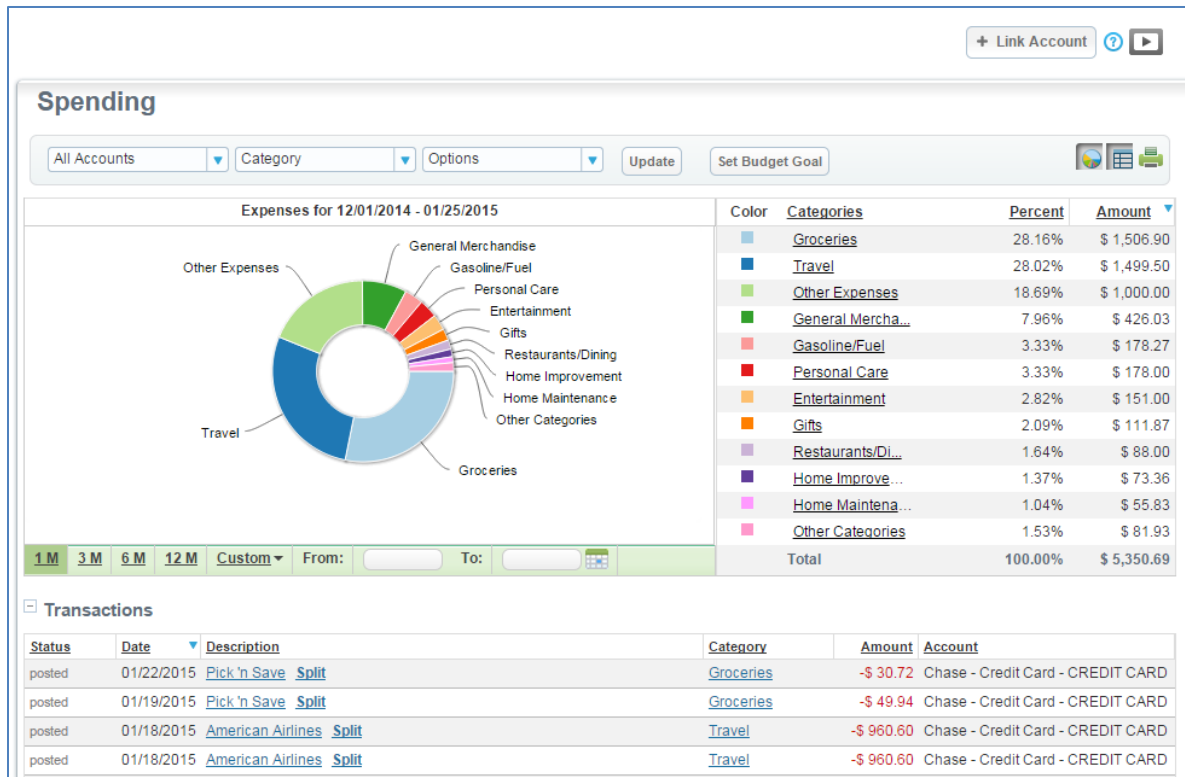
Get the complete picture anytime, anywhere!

Spending and Budget

The Spending Chart will show you exactly where your money is going based on the categories that the system has assigned to your transactions. The top 10 spending categories will appear with all lesser categories a click away in “Other categories.”

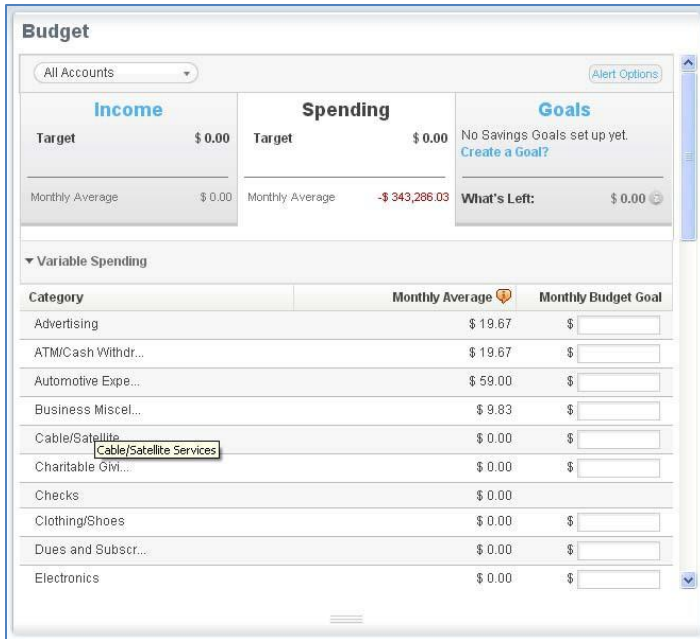
You can view the transactions that make up any category simply by clicking on the category in the list or the pie chart. You can also easily click any “uncategorized” transactions here and assign the proper category. Update your views by account, account groups and/or date ranges. Now that you have all the information about your spending at your fingertips, you can set up a budget that really helps you get where you want to go. You can click on “Set Budget Goal” and assign a monthly budget goal to any category.

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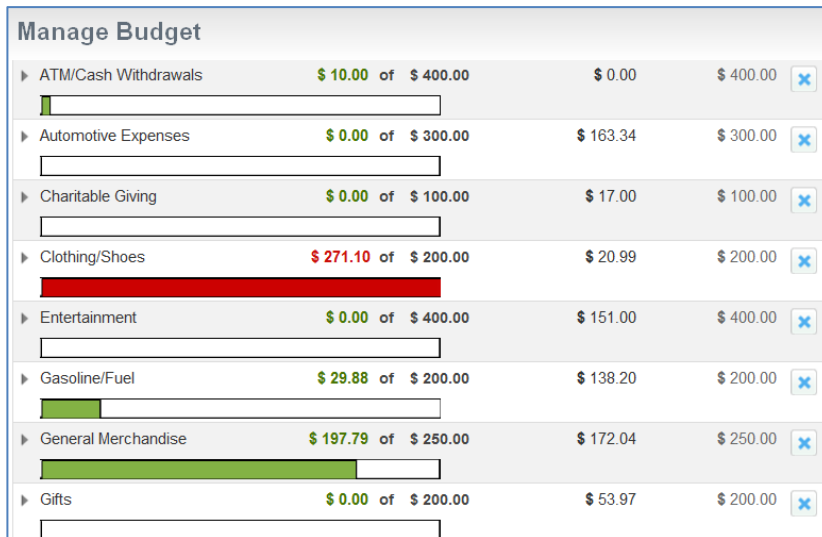


Or you can use the Budget tool to set your income and spending goals and begin to build to a healthy financial future. Personal Finance can display your month-to-date and monthly average Income and Spending overall to calculate what is left to save for goals. You can also click on Spending at the top of the chart, view all of our actual and average spending by category below the chart.

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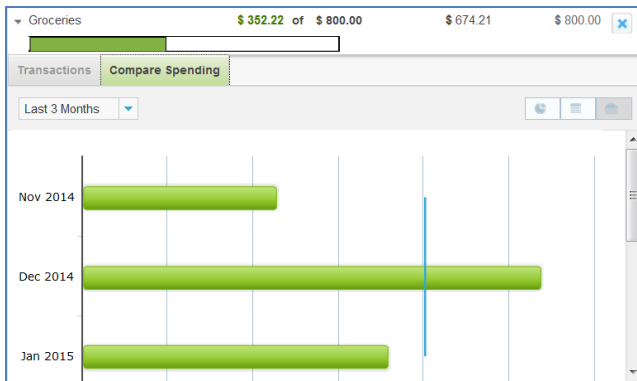


You can then optionally set spending budgets for some or all of the spending categories and Personal Finance can show you how your are doing against them.

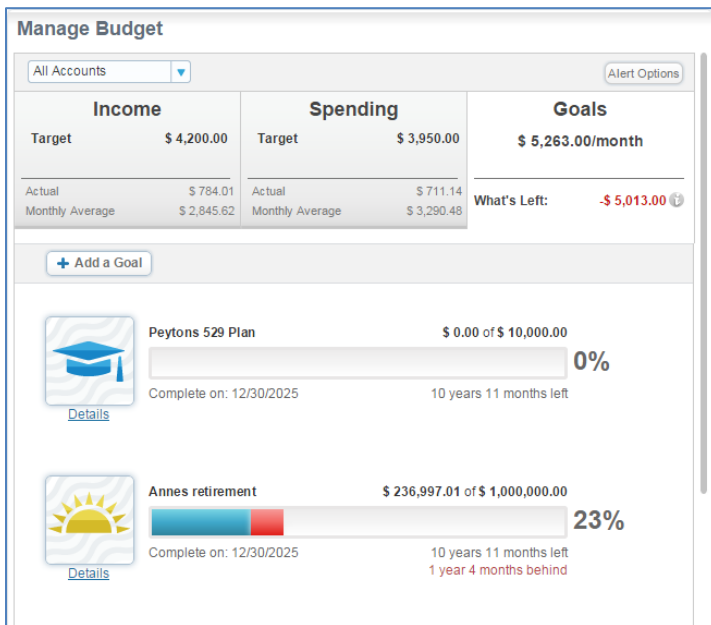


You can also view the spending in one or more categories over time by using the Compare Spending view or by clicking within the spending category.

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The Manage Budget Tool also allows you to allocate remaining monthly income to goals that are saved within your existing accounts. You pick the accounts that will be used to hold the funds for that particular goal and Personal Finance will show you your progress against the goals.

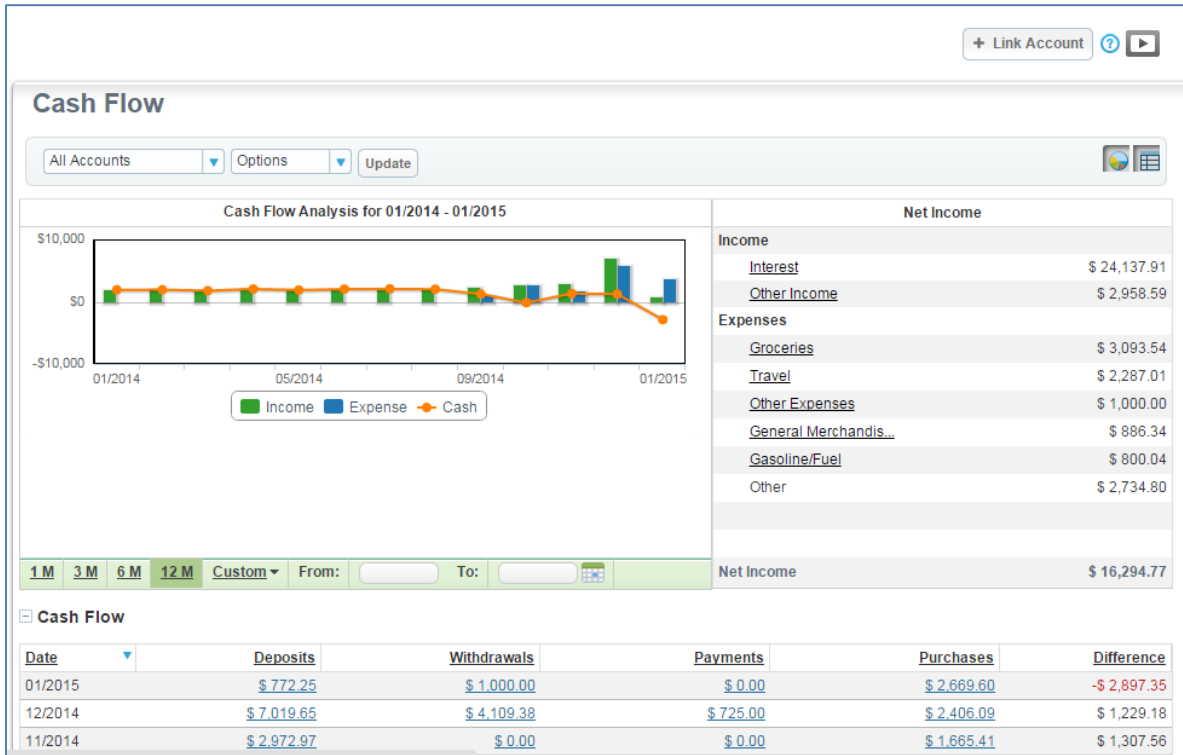


Cash Flow

In addition to your spending and budgeting, you can also get a handle on your cash flow. Personal Finance provides a bar chart representation of your income versus spending and the cash remaining over a period of time.

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The Cash Flow Page also displays the average monthly and total net net cash flow for any time period you enter. At the bottom of the page is a tabular representation of the same information. You can click any amount in the table to view all transactions matching that total.



Help

Need help using Personal Finance?

There is help available from the top of every page.



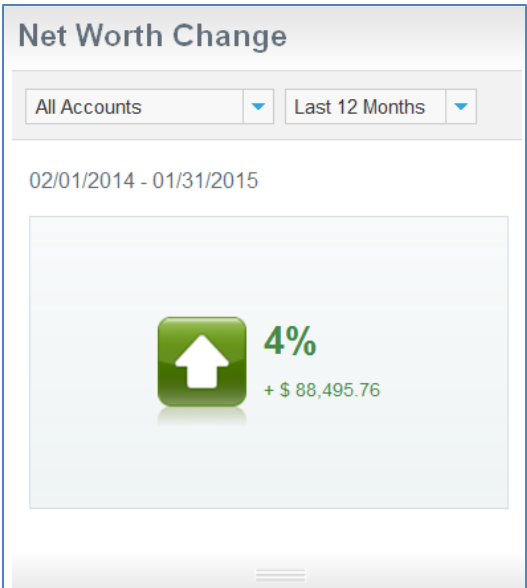
And additional information to help you get started.



Get Started

Are you ready to get control of your financial life?

About Personal Finance



Start using Personal Finance today!