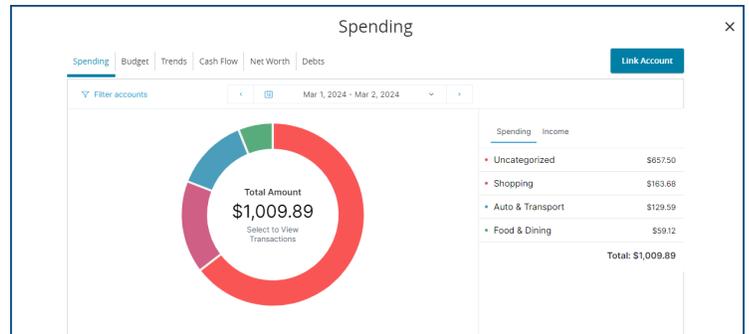


- From the home page, in the Financial Tools section, click on **Spending** to see a visual representation of how you are spending your money.

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.



- On the home page, select an account tile to view transaction history.

The category icon is found between the transaction date and the description.

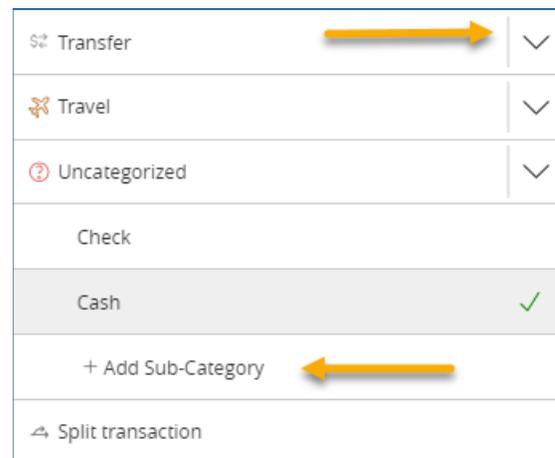
An icon will identify what type of category the transaction is. Each transaction is automatically categorized by the online banking system.

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

To assign or change a category, click on the category icon to view a list of categories to choose from.

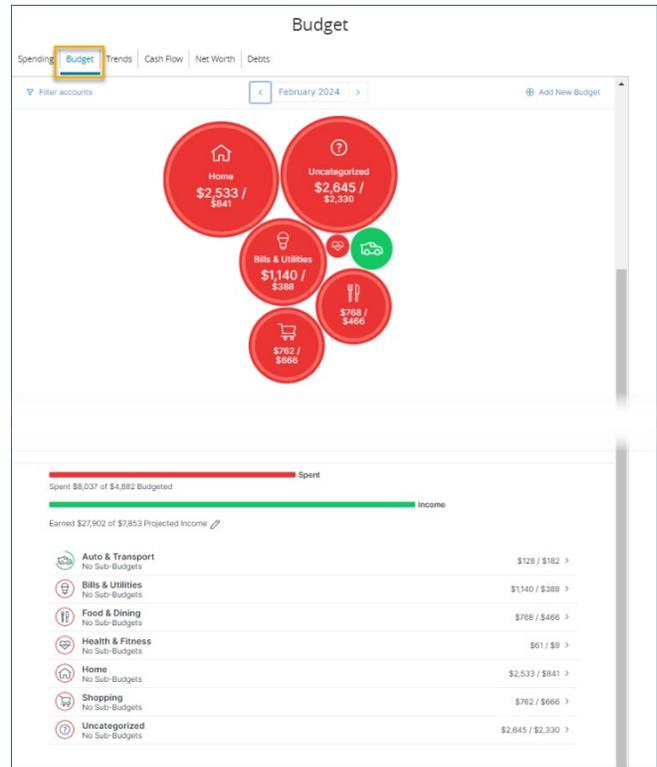
- Click the down arrow to show the list of subcategories to customize your transactions.

Create a personalized category description by clicking the Add Subcategory option. Then click the check mark to save it.

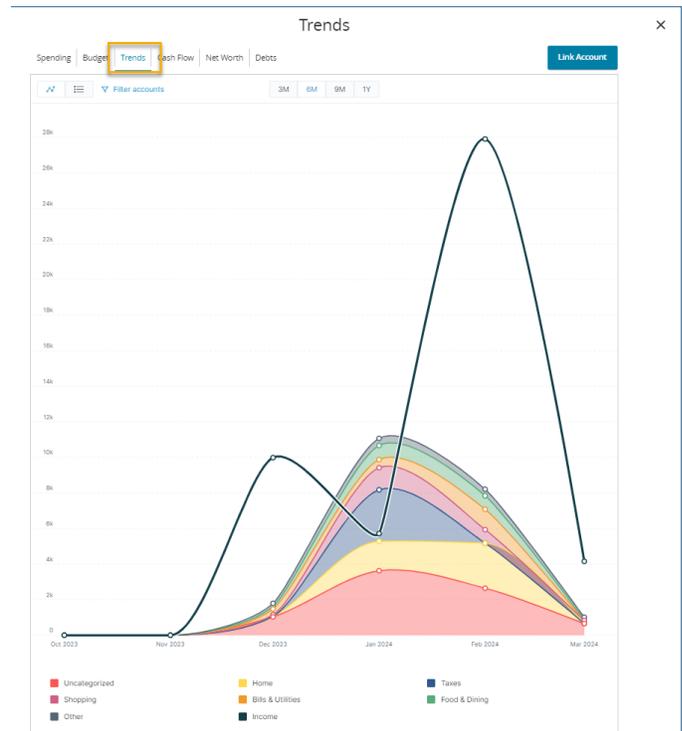


- In the financial tools section, click on **Budget**, to create categories of expected spending and track progress towards those categories each month.

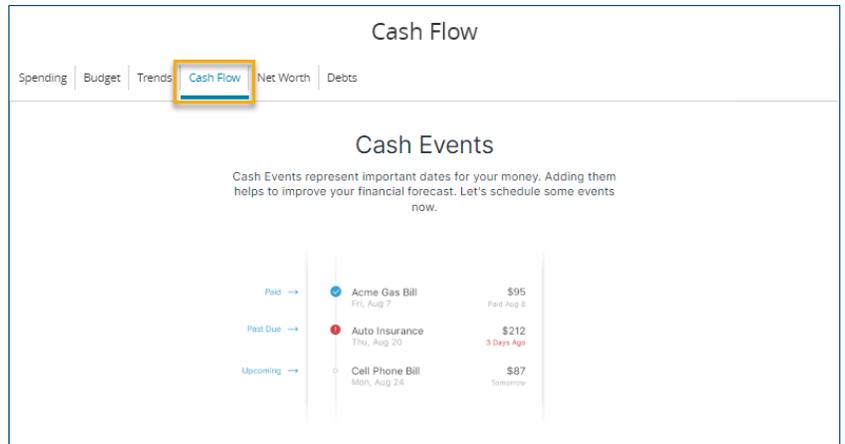
As each month progresses, you will be provided with visual clues to show you how close you are to hitting the assigned thresholds.



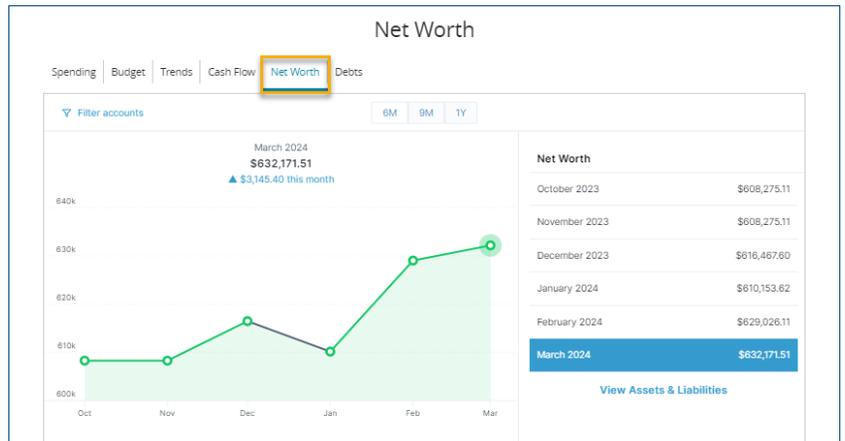
- Click on **Trends** to build even further on your budgeting categories to help track spending over time, as compared to income.



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



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



- 8. 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.

