User Guide for the "My Finance" Tool

2015

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About My Finance

Online Financial Management (OFM) is a product of Jack Henry and Associates, Inc. ®

This product will be displayed in your Citizens Bank of Las Cruces Online Banking under a tab labeled "**My Finance**". The My Finance tool allows customers to view and maintain financial information.

Benefits of My Finance include:
- The 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
- Customers can view accounts that are held at other financial institutions via Cash Edge

Cash Edge is an aggregation service that provides users with the ability to access financial information on external accounts.

End-User Functionality

Accessing My Finance

1. Log in to Online Banking as normal.

2. Select the **My Finance Tab**.

3. **First Time Only:** Checkmark **I Agree,** and then click **Submit**.
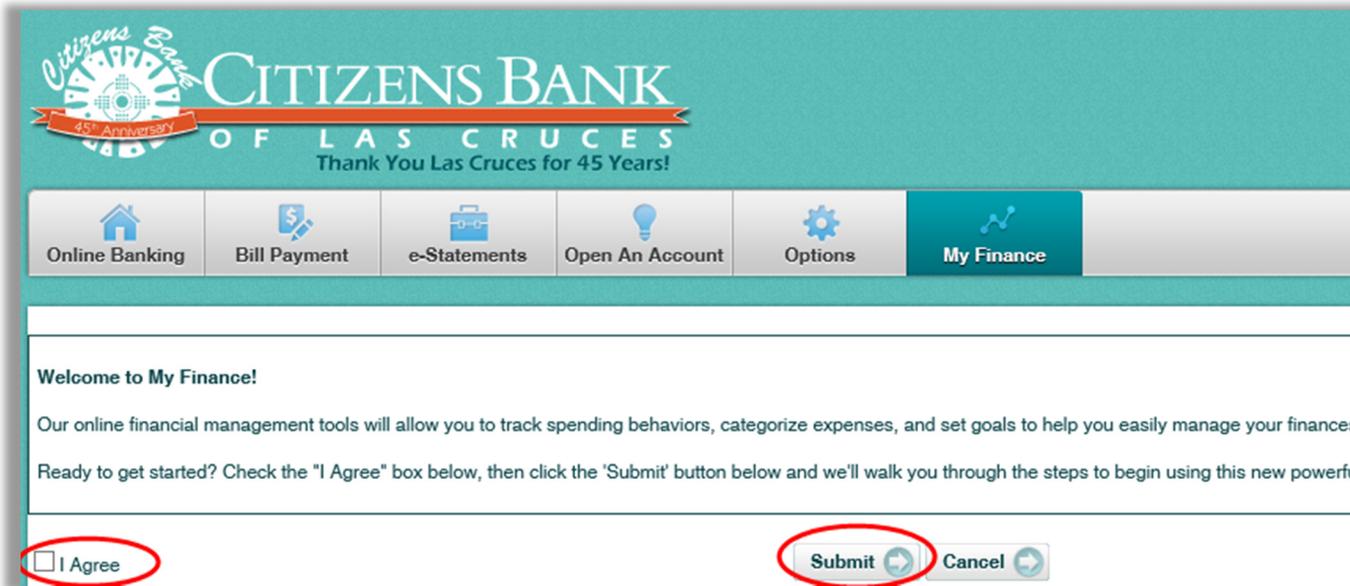
4. **First Time Only (*or* any time we may update our Terms of Service in the future):**
   Read our Terms of Service here. You may also review our overall Online Banking Terms and Conditions via the link at bottom. Then click **Accept**.
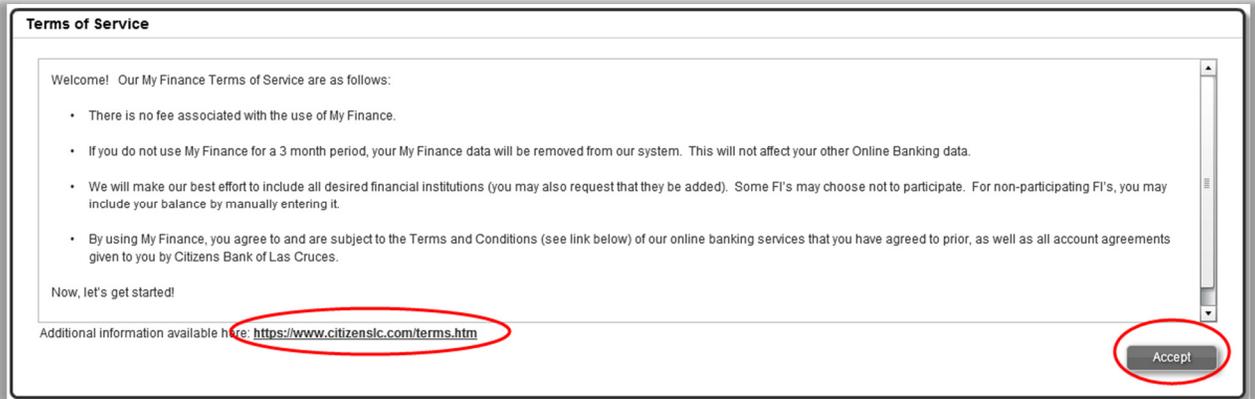
5. You will be presented with a status summary. You may click on any of the items to be taken directly to where you can address that item, or you may click **OK** to exit out of the Welcome dialog box and be directed to the **Dashboard**.

   You can choose, if you wish, to never see this pop-up again by checking the box in the lower left corner.
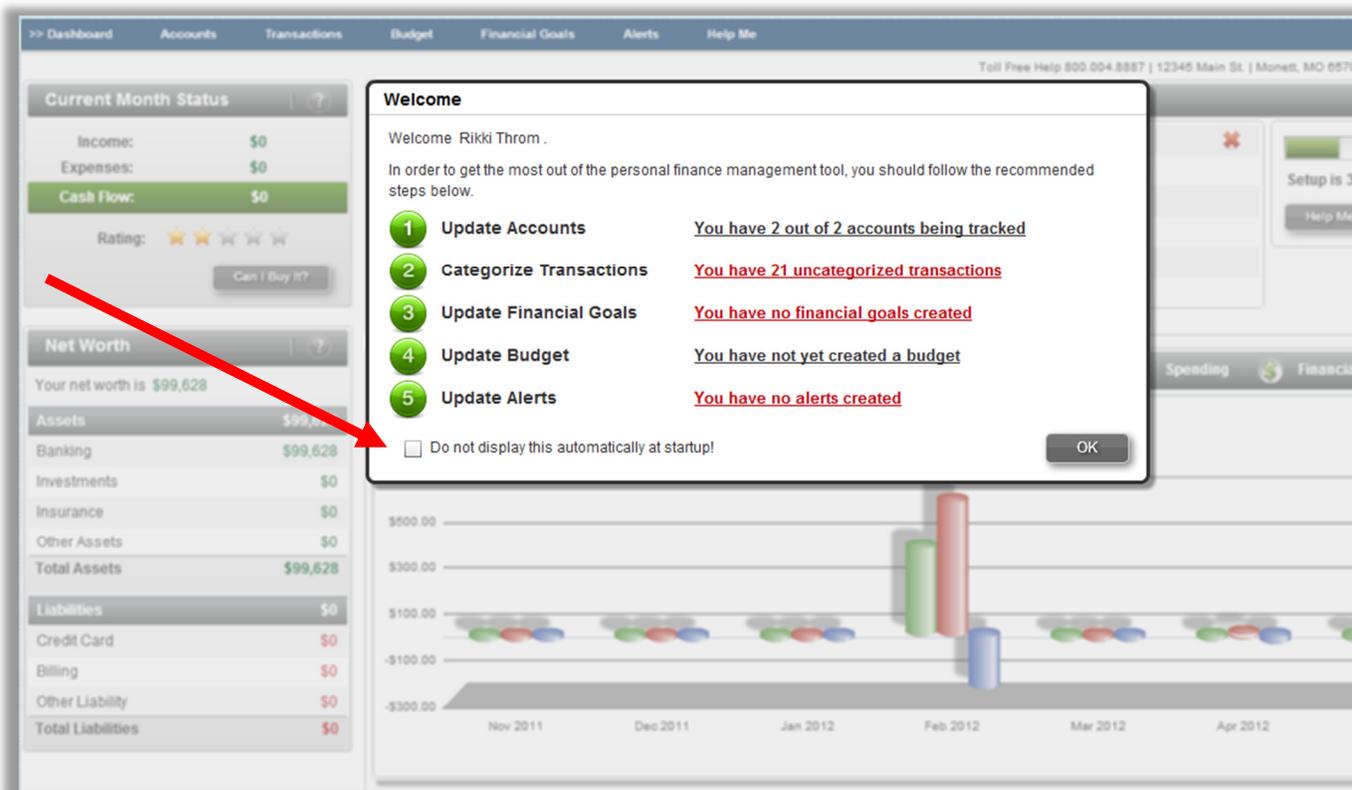
Along the top you will see a list of options. Each of these options will be discussed in this document. You may click on each of these options to get to that area of the My Finance tool.

>> Dashboard	Accounts	Transactions	Budget	Financial Goals	Alerts	Help

Dashboard

The dashboard provides a comprehensive overview of your financial performance.
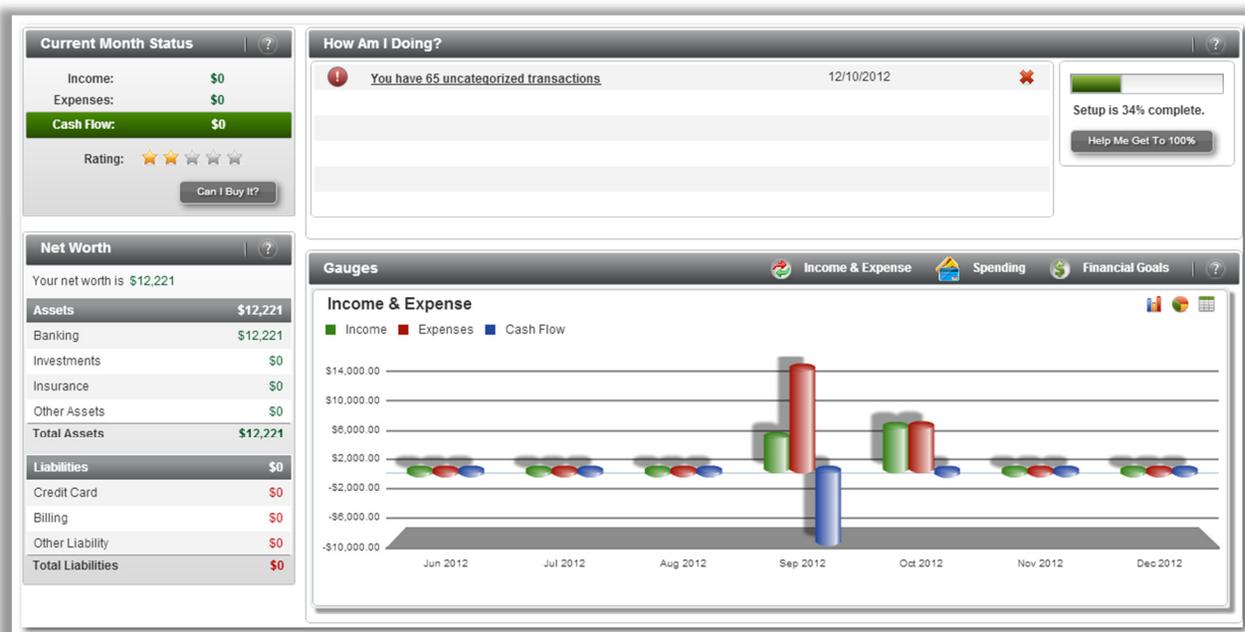
Features of the dashboard, from left to right, and top to bottom, are:

Current Month Status: 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.

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 Citizens Bank here.

Help Me Get To 100%: Click for steps to take to get the most out of using My Finance.

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

Gauges: Provides graphical views of Income & Expenses, Spending, and Financial Goals. These summaries can be viewed in the form of a column chart, pie chart, or table.

Gauges
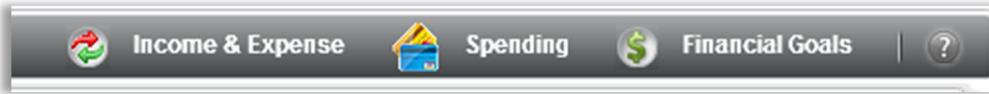
These summaries can be viewed in the form of a column chart, pie chart, or table.

1. **Income & Expense**: Shows a summary of income, expenses, and cash flow over the last seven months.
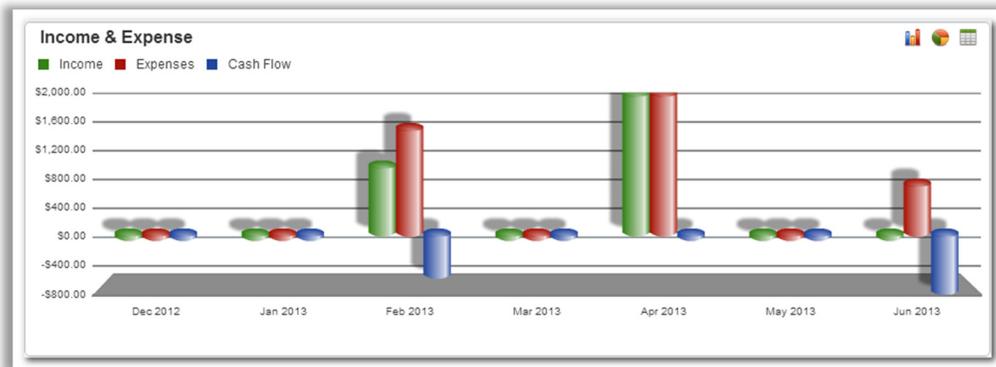
2. **Spending**: Shows a summary of spending for up to 8 selected categories over the last seven months. You can also change which categories display by selecting **Change Categories** when in bar code or table view. The pie chart will always display the top 8 spending categories.
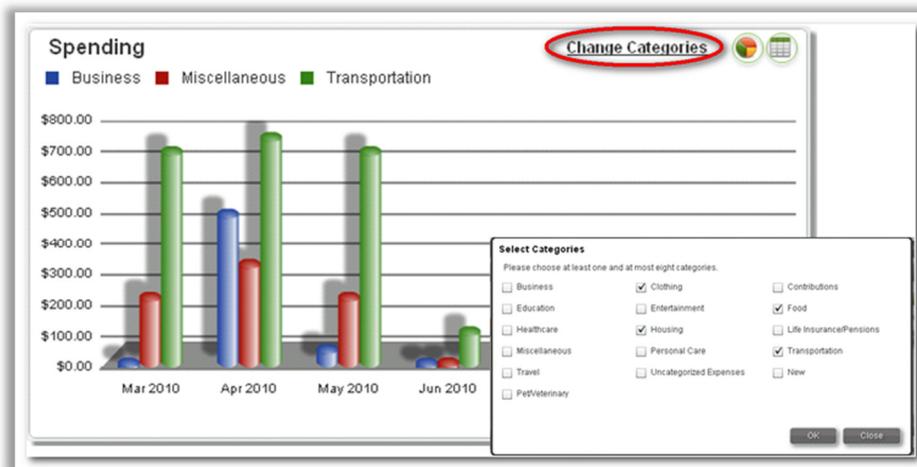
3. **Financial Goals**: Shows a summary of financial indicators that let you know if you are on track for goals created. The indicators are based on the information being tracked within My Finance (e.g., income, savings, assets, debts).

Clicking **Progress** will display your progress toward your goal.

Clicking **Forecast Settings** allows end users to change assumptions on their goals.
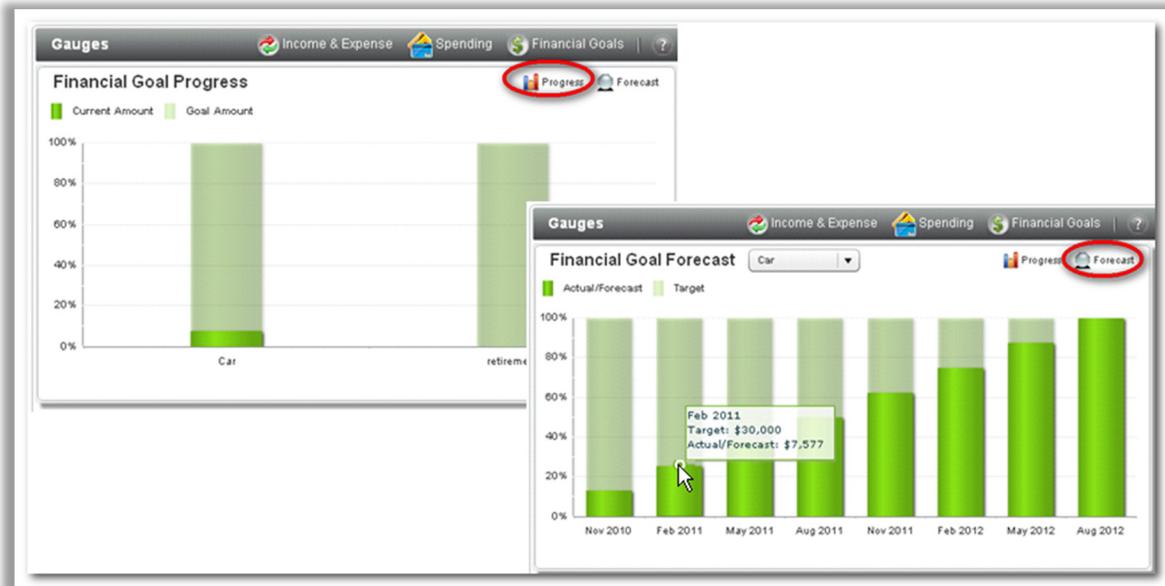
Accounts

Displays your account information by assets and liabilities. All of your Citizens Bank of Las Cruces accounts are automatically included and updated. If desired, certain of your Citizens Bank of Las Cruces accounts can be *excluded* from your net worth total, budget total, and transaction view.

Your non-Citizens Bank of Las Cruces accounts (i.e. external accounts) can be added. These accounts can include checking and savings accounts, loans, mortgages, retirement, etc. to allow a fuller representation of your financial picture.

Your Citizens Bank of Las Cruces accounts are automatically included. If you do not wish to have certain of your Citizens Bank of Las Cruces accounts included in your net worth, budget and transactions, check the **EXCL** (Exclude) box next to the appropriate account.

You can view transactions associated with an account by clicking the Balance link, which will present the **Transactions page**.

Adding an External Online Account (CashEdge)

Account data for your external accounts is acquired through an aggregator service. If you have established credentials (i.e. a logon and password) with a financial institution's online website and the site is available, the account and its data can be imported into My Finance.

1. Click **Add Online Account**.

2. Enter the name of the online financial institution, and then click **Next**.

ⓘ A list of available FIs appears as you type.
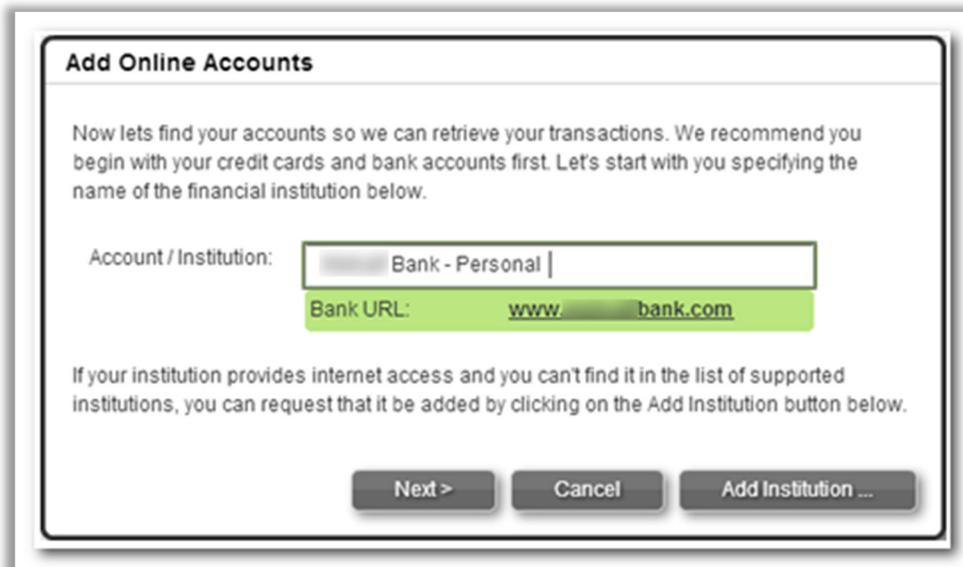
3. Enter your login credentials for the external financial institution's online system, and then click **OK**.

> ℹ️ Additional security information may be prompted if the external institution requires it.

> ℹ️ If you change your external institution login or password in the future, you will need to update it here in My Finance.
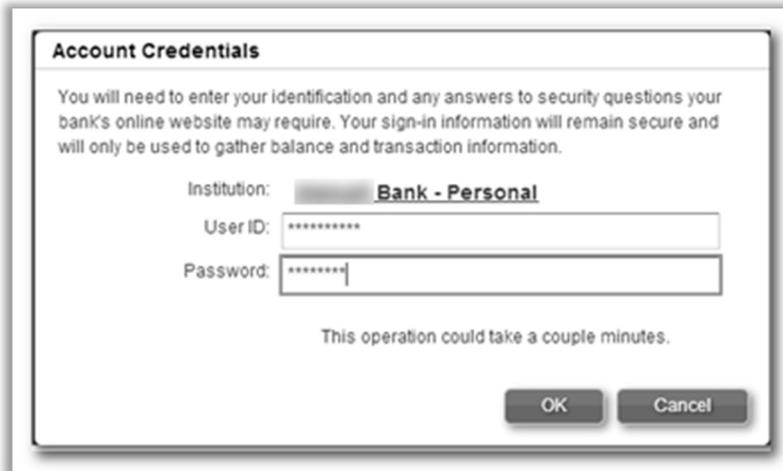
A list of your available accounts at this institution displays.

4. Select the account(s) you would like to add, and then click **Import Accounts**.

External accounts can be deleted. Click the Delete icon next to the account to remove the account and all corresponding transactions.

Request to Add Institution

If the financial institution you are trying to add provides online account access but is not found in the list, you can request to have them added.

1. From the **Add Online Account** option, click **Add Institution**.
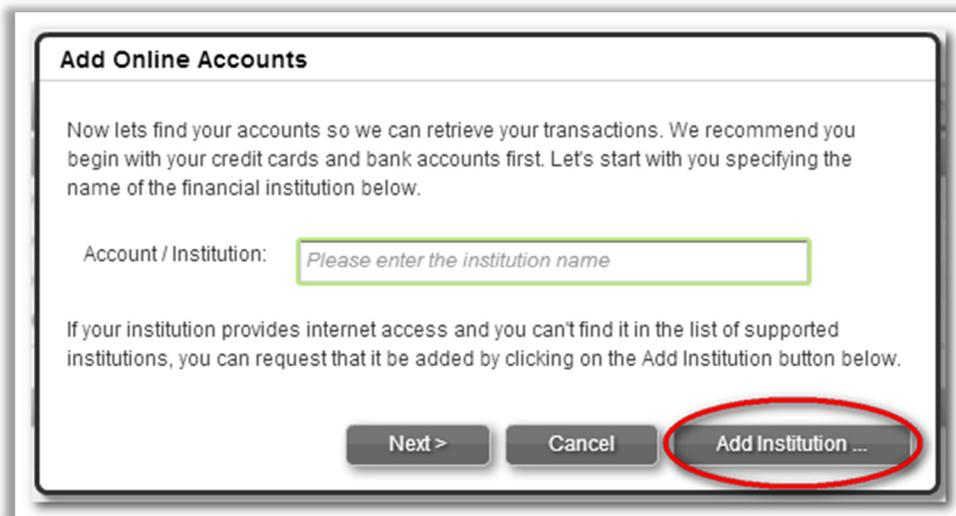
2. Enter the institution name and URL.

3. Select **Request External Institution**.

Adding an External Offline Account

An external offline account is an account at another institution where online access is not available. For offline accounts, you must manually enter account information and transactions in the My Finance application.

Select **Add Offline Account** and manually enter account information.
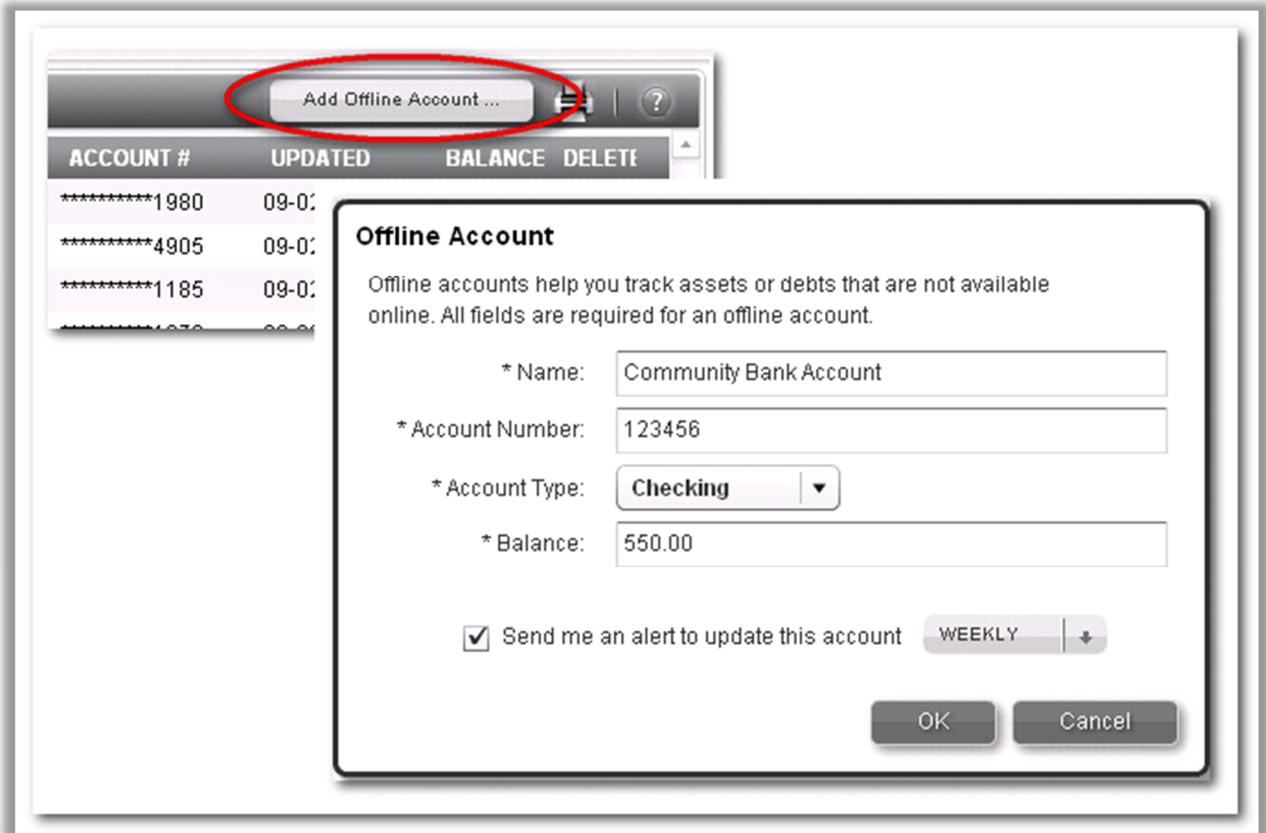
      ⓘ   Offline accounts can be deleted. Click the delete icon to remove the account and all corresponding transactions.

Transactions

Lists transactions associated with all non-excluded internal Citizens accounts and any external online accounts you have added.

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 particular date range selected.

The system performs auto-categorization of transactions. When the system is unable to categorize a transaction based on what it has learned from your 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 the transaction description to access the category field.

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.

Adding a Category

Multiple default categories and subcategories are provided. You can create or update categories and subcategories if you find that the predetermined ones do not suit your needs.

1. Select **Add Category**.

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

3. Click **Next**.

4. Enter in category details, and then click **Create Category.**

Adding a Categorization Rule

You can create categorization rules. A categorization rule "overrides" the category in which a transaction would have originally been placed.

1. Select **Categorization Rules**.
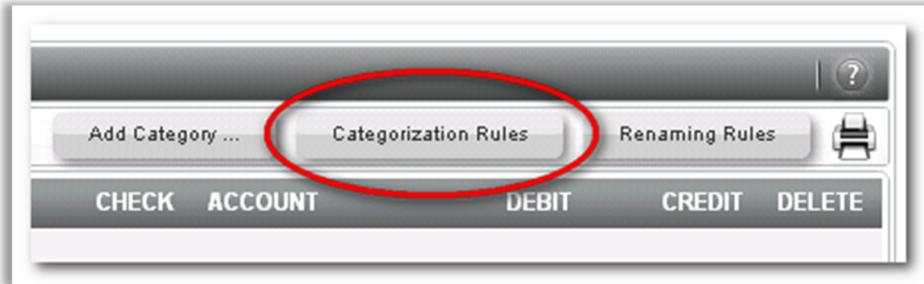
2. Enter **Rule Name.**

3. Entering a transaction description and the transaction placement details.
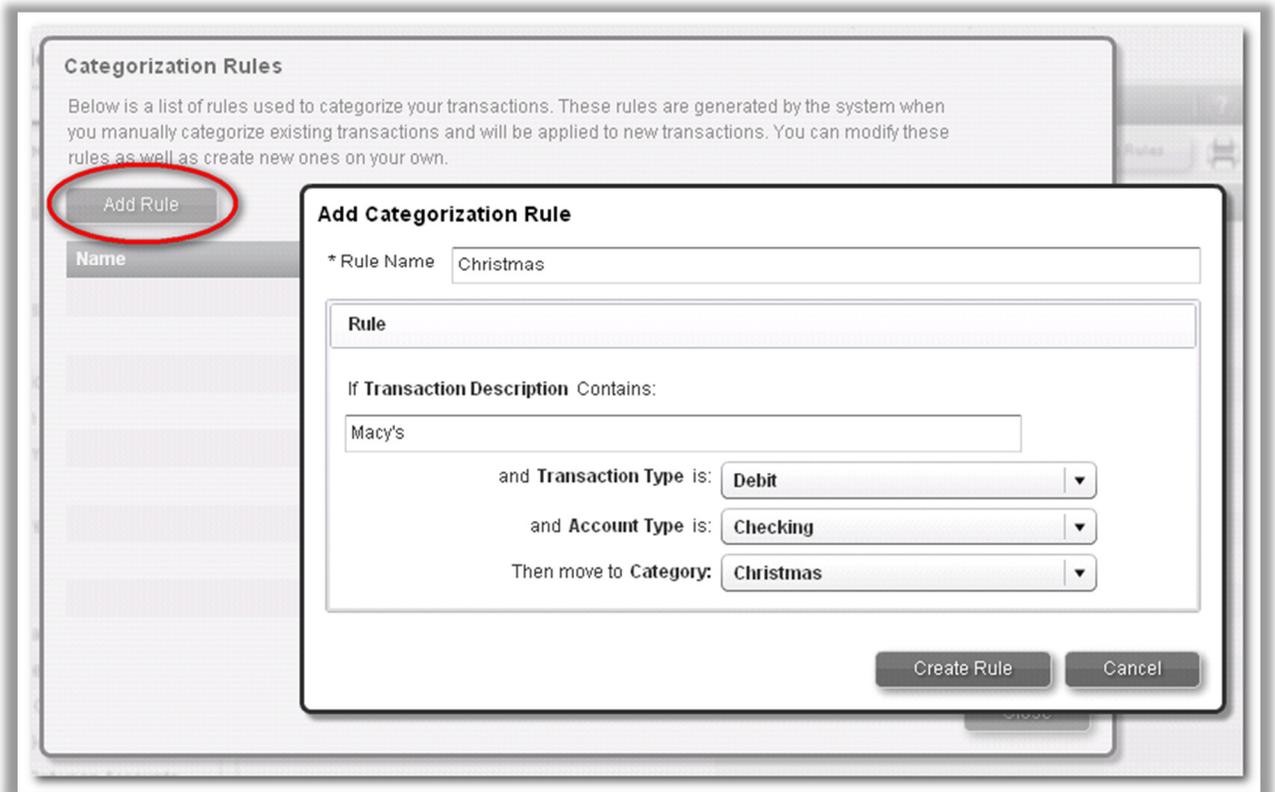
Adding a Renaming Rule

Sometimes transaction descriptions do not make sense to you. A "renaming rule" changes the default transaction description to verbiage of your choice.

In this example, we want all transactions that contain the text "Consentino's" to show in the transaction list as "Price Chopper." This is because the commonly used name of the store is not the same as the one that comes in on transactions.

1. Select **Renaming Rule**.

2. Enter in the desired information in the **Add Renaming Rule** dialog box.

> e.g., When transactions in the **Transaction Description** (Consentino's) come in, the system looks at the **Transaction Type** and **Account Type** information. If the transaction matches this information, the system substitutes in the new transaction description that is entered in **Change Description** (Price Chopper).
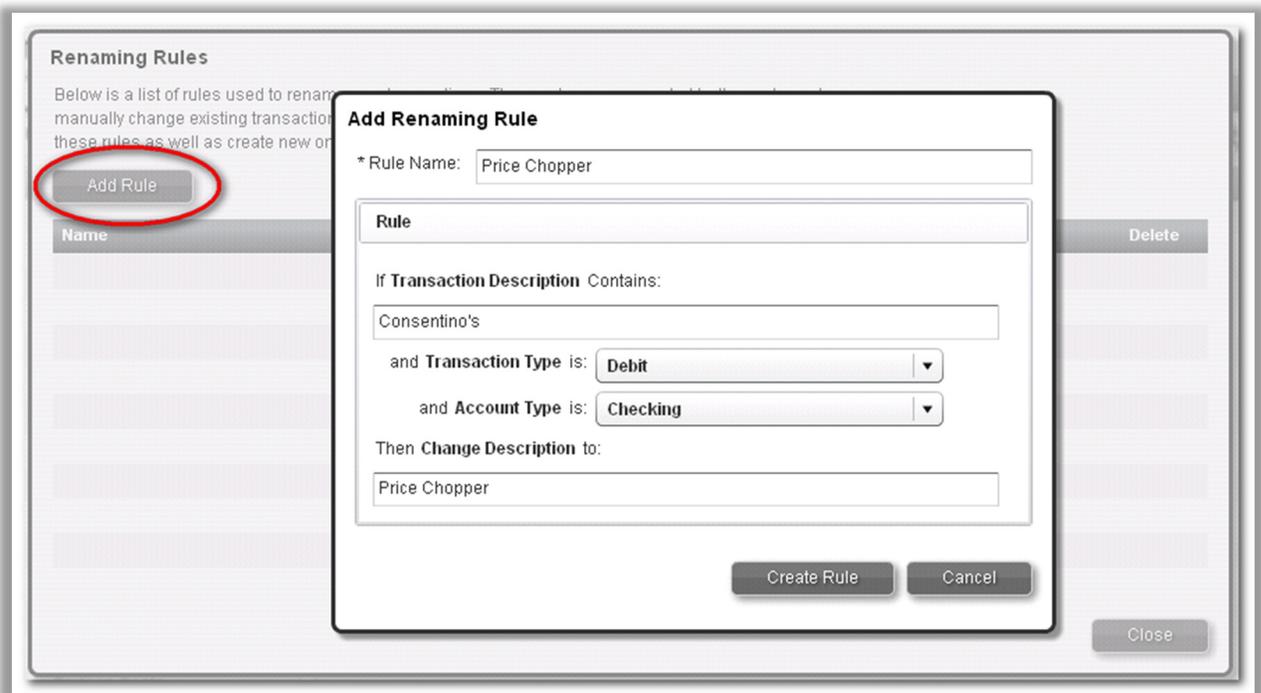
Adding Transactions

If you are tracking Offline Accounts, you must manually add transactions. You can only add transactions for Offline Accounts.

1. Select **Add Transaction**.

2. Enter transaction information, and then select **Create Transaction**.
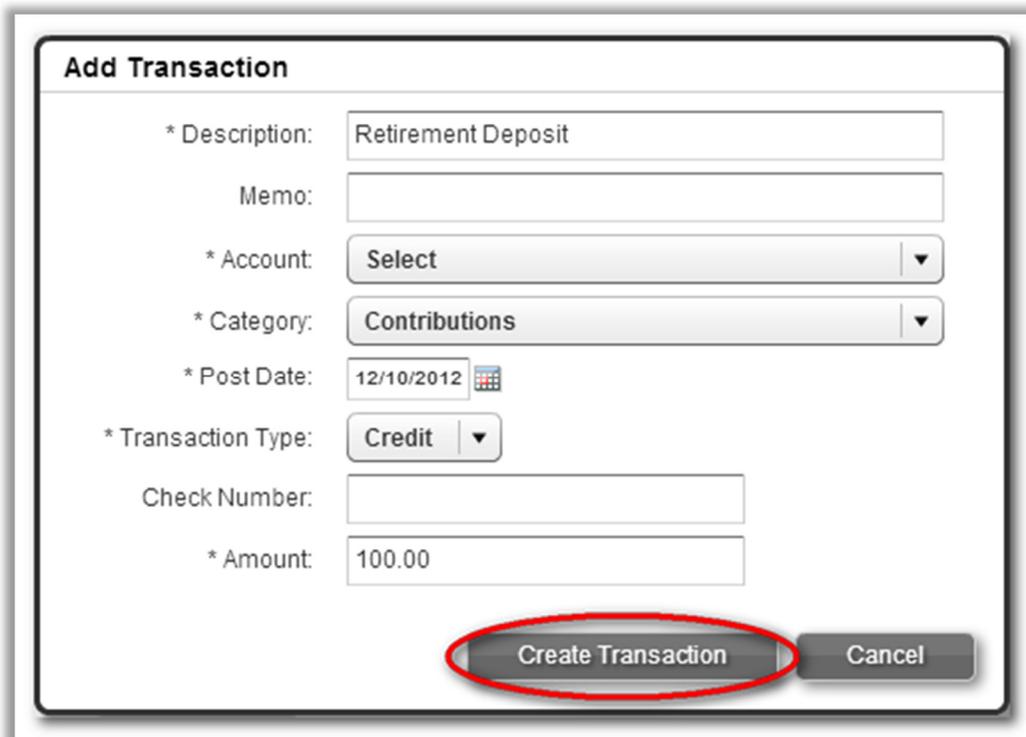
Budget

Use the budget tool to:

- Compare monthly expenses to budget amount
- View transactions by category
- View income and expenses by category
- View spending/cash flow summary
- Create and update a budget

Creating a Budget

1. Select **Create Budget**.
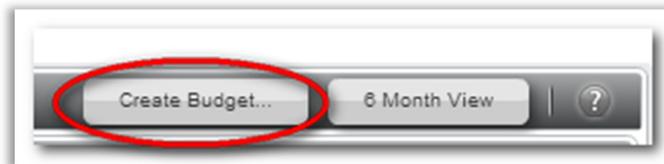
2. Create budget based on fixed monthly income, last 3 months of spending, or demographics.

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 get a better understanding of your spending habits and where adjustments might need to be made. This option is recommended.

Create Budget for me based on my last 3 months of spending: After entering your average income amount, the system automatically creates a budget based on your spending history.

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

3. Enter information for the **Average Monthly Cashflow** section, and then click **Update**.

4. Click **Next**.

5. Fill out additional budget information.

⚠️ This step varies depending on which budget was selected in step 2.

6. Review budget information.
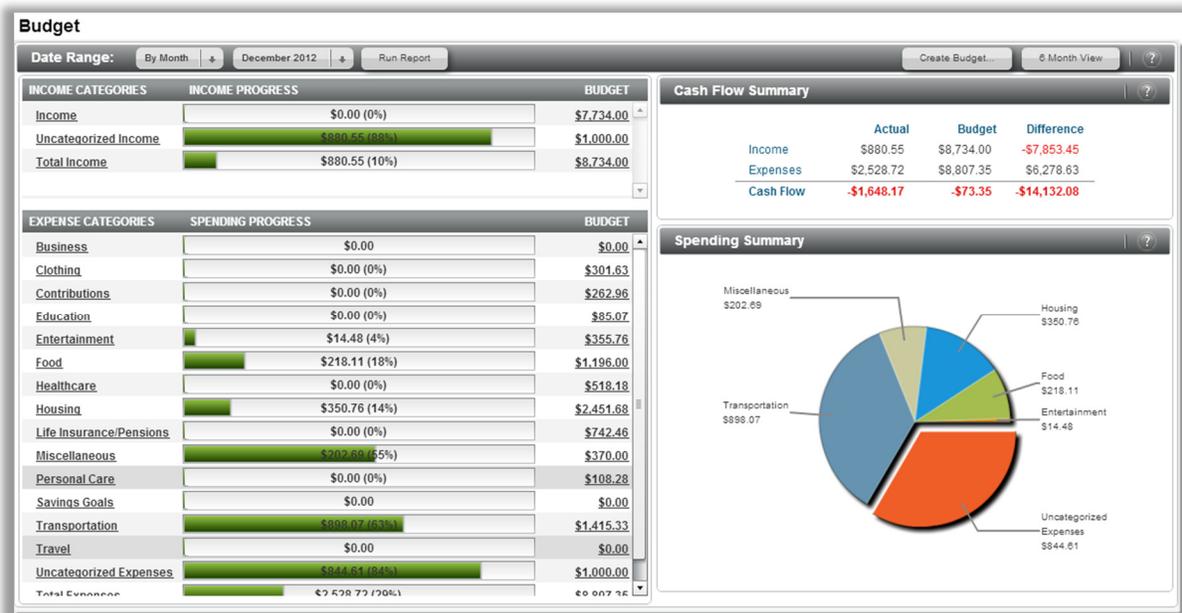
7. Select the dollar amount under the **Budget** column to adjust the category budget.

8. Enter the new figure and press Update.

Financial Goals

Allows you to add, view, or adjust goals at any time without going through the Budget page. A financial goal is a monetary amount to want to achieve by a certain date, such as saving money for a vacation, college, or retirement.

There are two financial goal types: Retirement or Other (non-retirement). Each goal can consist of multiple asset accounts that are tracked to show your progress towards meeting the goal.

Creating a Financial Goal

1. Select **Add Financial Goal**.
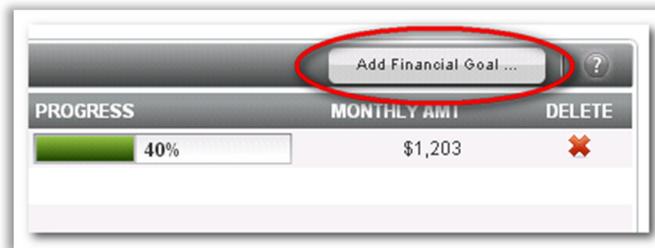
2. For a retirement goal, select **Retirement** and follow prompts to complete the process.

3. For all other financial goals, select **Other** and follow prompts to complete process.

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

Alerts

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

Alert types available include:

- **Budget Threshold**: When an amount or percentage approaches or exceeds either the whole budget or a 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.
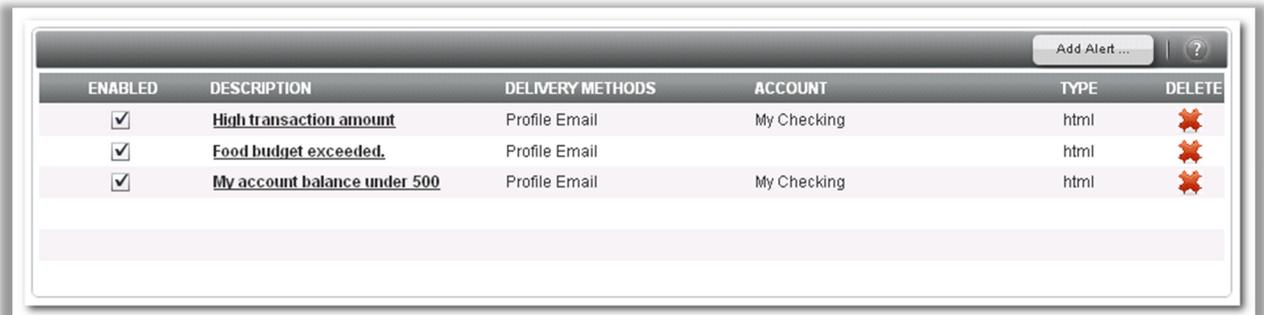
				Add Alert ...	?
ENABLED	**DESCRIPTION**	**DELIVERY METHODS**	**ACCOUNT**	**TYPE**	**DELETE**
☑	High transaction amount	Profile Email	My Checking	html	✖
☑	Food budget exceeded.	Profile Email		html	✖
☑	My account balance under 500	Profile Email	My Checking	html	✖

Adding an Alert

1. Select **Add Alert**.

2. Select the type of alert and follow prompts.

(i) **Content Type** applies to the email format. **HTML** is formatted to look nicer than **Text,** which refers to an unformatted, plain text email—("Text" in this context does _not_ refer to a text message sent via mobile phone).

(i) The email will come from DoNotReply@CitizensLC.com

Help Me

You can access the Online Help by selecting the **Help Me** menu. Help opens in a separate window and defaults to the Help Home page where you can click a topic displayed or you can also search the information for a desired topic.