



**CITIZENS BANK**  
**OF LAS CRUCES**

**Genuine Hometown Banking**

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.

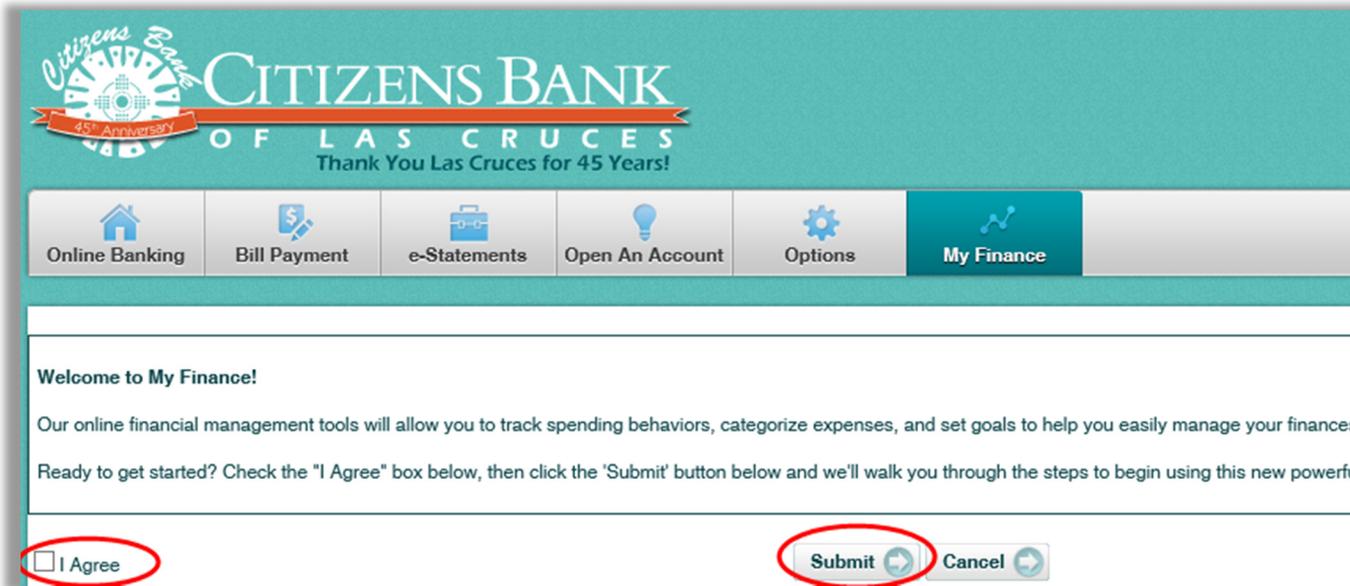
# End-User Functionality

## Accessing My Finance

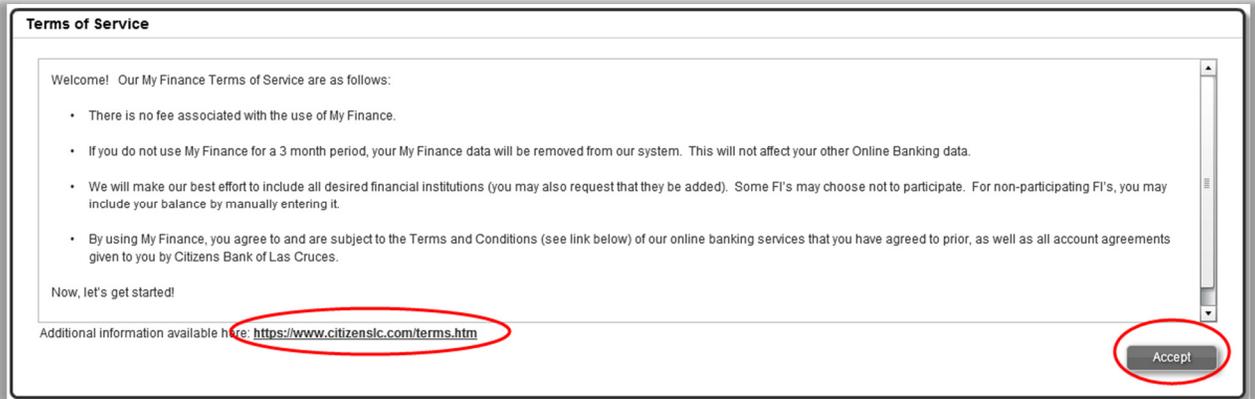
1. Log in to Online Banking as normal.
2. Select the **My Finance Tab**.



3. **First Time Only:** Checkmark **I Agree**, and then click **Submit**.

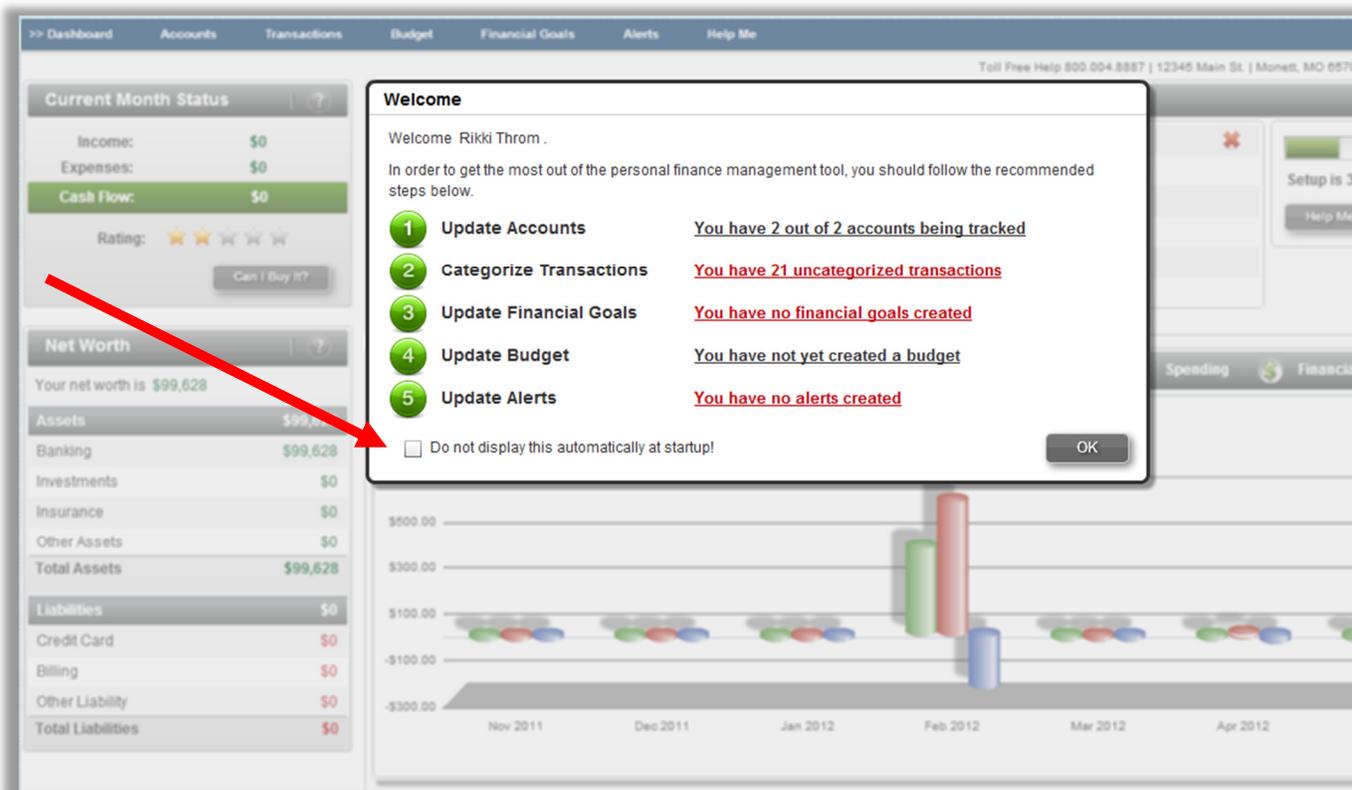


4. **First Time Only (or any time we may update our Terms of Service in the future):** Read our Terms of Service here. You may also review our overall Online Banking Terms and Conditions via the link at bottom. Then click **Accept**.



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.

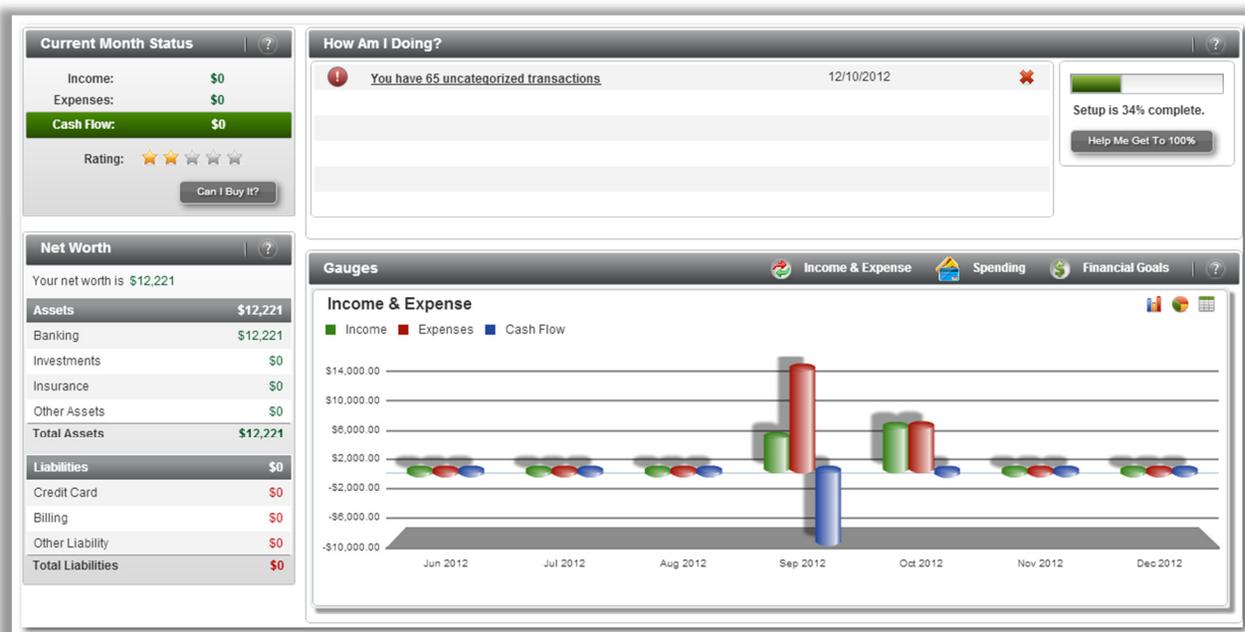


Along the top you will see a list of options. Each of these options will be discussed in this document. You may click on each of these options to get to that area of the My Finance tool.



## Dashboard

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.

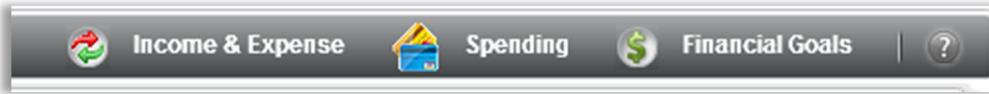
**How Am I Doing?** Provides message indicators and a progress indicator. Indicators let you know if something requires immediate attention or it may reinforce things you are doing well. You may also receive special alerts from Citizens Bank here.

**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.

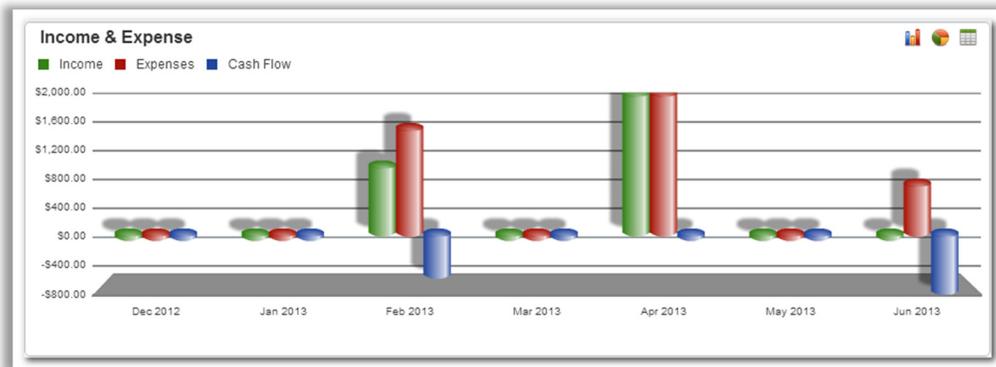
**Gauges:** Provides graphical views of Income & Expenses, Spending, and Financial Goals. These summaries can be viewed in the form of a column chart, pie chart, or table.

## Gauges

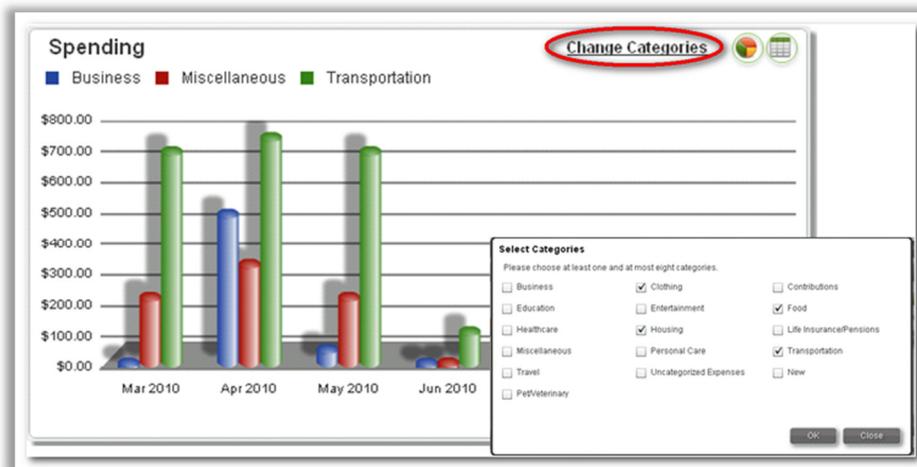


These summaries can be viewed in the form of a column chart, pie chart, or table.

1. **Income & Expense:** Shows a summary of income, expenses, and cash flow over the last seven months.



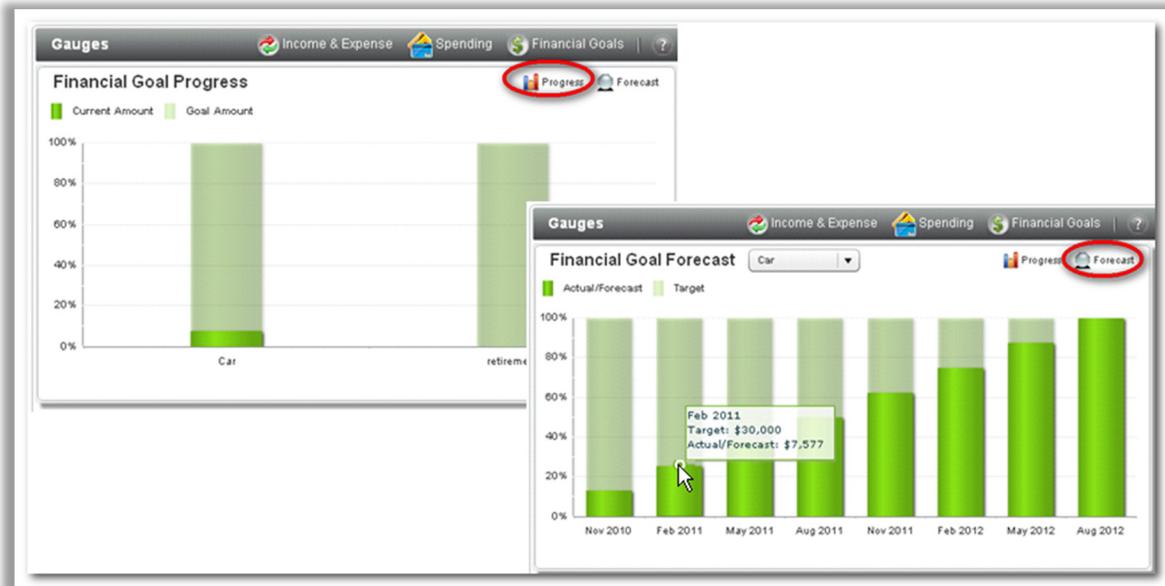
2. **Spending:** Shows a summary of spending for up to 8 selected categories over the last seven months. You can also change which categories display by selecting **Change Categories** when in bar code or table view. The pie chart will always display the top 8 spending categories.



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.

Accounts							
ASSETS	EXCL	TYPE	INSTITUTION	ACCOUNT #	UPDATED	BALANCE	DELETE
<input type="checkbox"/> Bus DDA 0002	<input type="checkbox"/>	Checking	8896 Education Bank	*****0262	02-16-2011	\$53,650.00	
<input type="checkbox"/> Business	<input type="checkbox"/>	Checking	8896 Education Bank	*****3456	02-16-2011	\$3,122.05	
<input type="checkbox"/> Expense	<input type="checkbox"/>	Checking	8896 Education Bank	*****1234	02-16-2011	\$26,128,041.41	
<input type="checkbox"/> My School	<input type="checkbox"/>	Checking	8896 Education Bank	*****1111	02-16-2011	\$0.00	
<input type="checkbox"/> Travel	<input type="checkbox"/>	Checking	8896 Education Bank	*****5555	02-16-2011	\$0.00	
<input type="checkbox"/> my checking	<input type="checkbox"/>	Checking	8896 Education Bank	*****0262	02-16-2011	\$44,445.00	
Total Assets						\$26,229,258.46	
LIABILITIES	EXCL	TYPE		ACCOUNT #	UPDATED	BALANCE	DELETE
<input type="checkbox"/> Cons Ln 0004	<input type="checkbox"/>	Loan		*****0900	02-16-2011	\$15,067.12	
<input type="checkbox"/> Platinum MasterCard	<input type="checkbox"/>	Credit Card		*****59	10-04-2011	\$520.35	✖
Total Liabilities						\$15,587.47	

8896 Education Bank \*\*\*\*\*0262 02-16-2011

Institution: 8896 Education Bank Available Amount: \$44,451.35

Account Name: my checking

Account Number: \*\*\*\*\*0262

Account Type: Checking \*\*\*\*\*0900

Capit. Balance: \$44,445.00 \*\*\*\*\*59

Last Update: 02-16-2011

Account Status: Account is up-to-date

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.

ASSETS	EXCL
<input checked="" type="checkbox"/> Bus DDA 0001	<input checked="" type="checkbox"/>
<input type="checkbox"/> Reg DDA 0002	<input type="checkbox"/>
<input type="checkbox"/> SAVINGS 0004	<input type="checkbox"/>
<input type="checkbox"/> Savings 0003	<input type="checkbox"/>

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

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

## 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**.

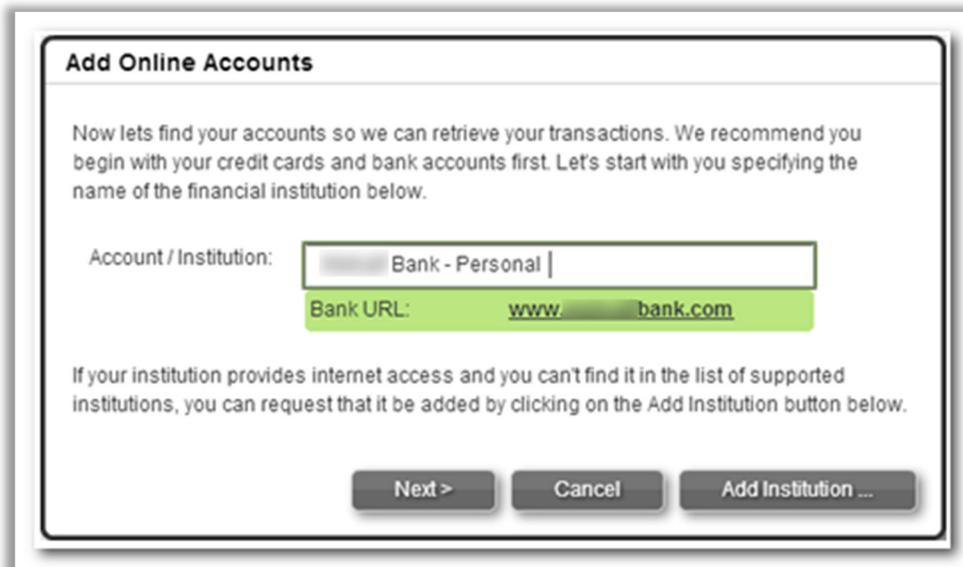


INSTITUTION	ACCOUNT #	UPDATED	BALANCE	DELETE
6404 Symitar Demo Site	*****0003	10-18-2013	<u>\$6,213.13</u>	✘
Mainstreet Credit Union	*****JNG1	10-17-2013	\$96.58	✘

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



A list of available FIs appears as you type.



**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.

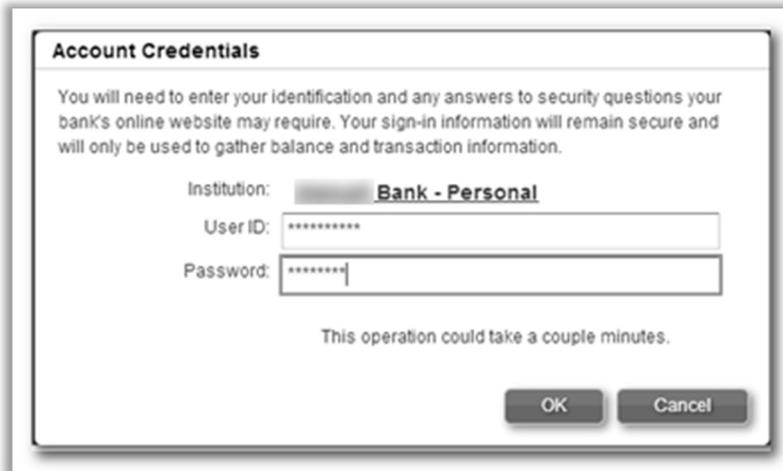
3. Enter your login credentials for the external financial institution's online system, and then click **OK**.



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



If you change your external institution login or password in the future, you will need to update it here in My Finance.



**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:

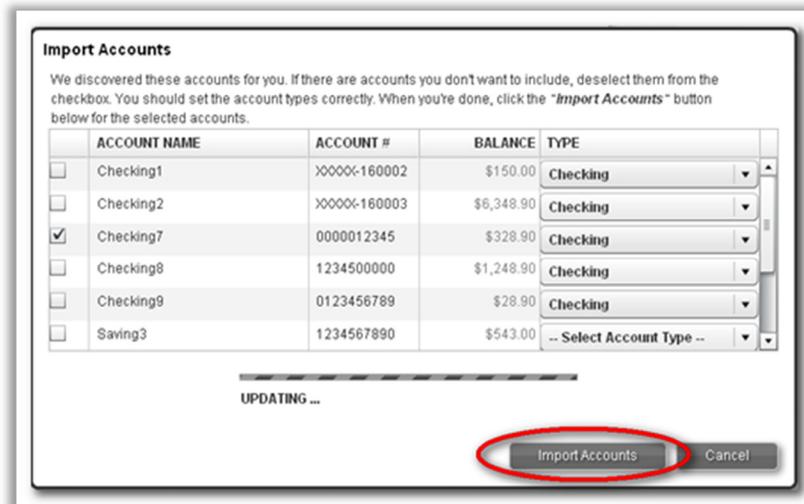
User ID:

Password:

This operation could take a couple minutes.

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**.



**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	XXXXX-160002	\$150.00	Checking
<input type="checkbox"/>	Checking2	XXXXX-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 --

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UPDATING ...

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

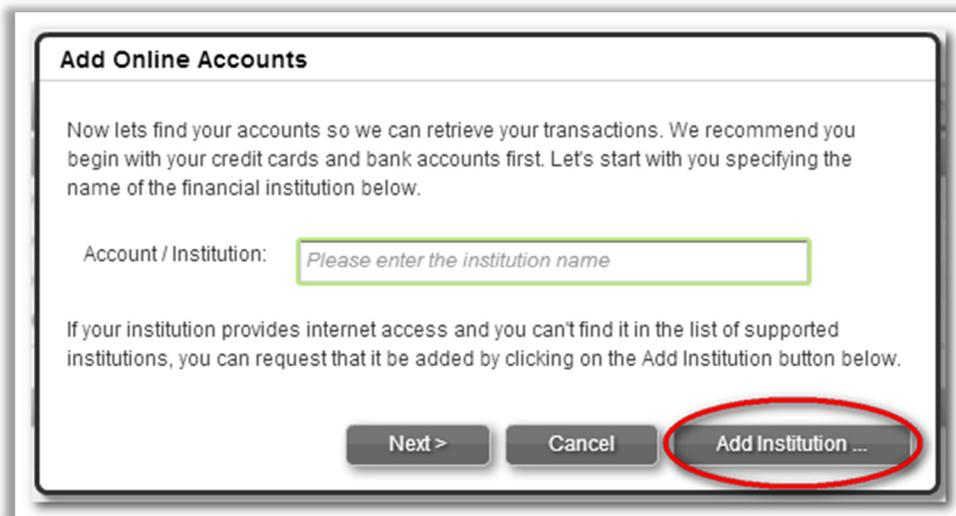


ACCOUNT #	UPDATED	BALANCE	DELETE
g) *****0001	10-04-2010	\$70.00	
*****283A	12-30-2009	\$4,241.59	
*****34	10-04-2010	\$1,900.12	
*****283B	12-14-2009	\$13,442.59	

### 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**.



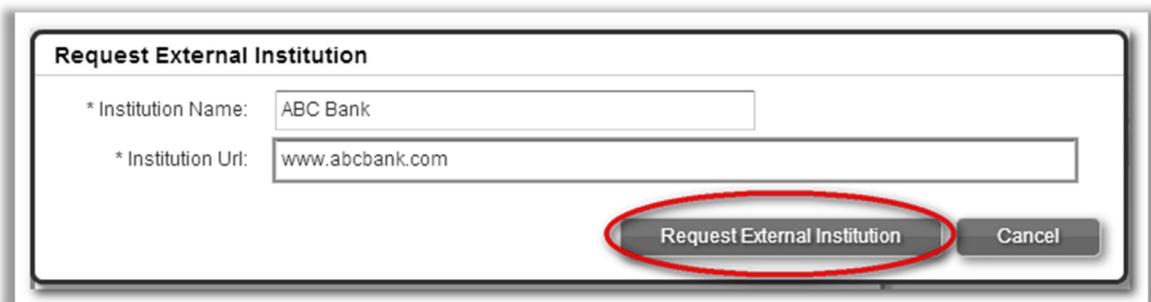
**Add Online Accounts**

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:

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.

2. Enter the institution name and URL.
3. Select **Request External Institution**.



**Request External Institution**

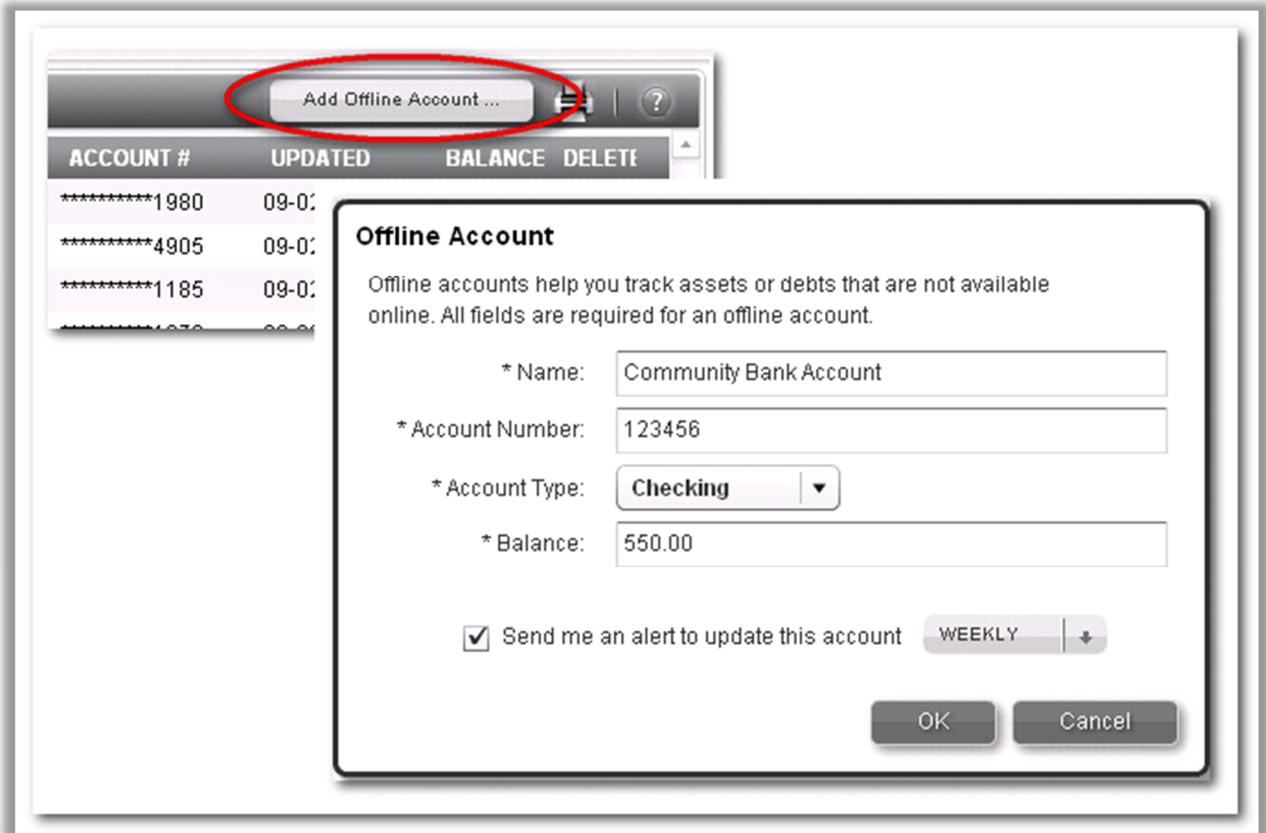
\* Institution Name:

\* Institution Url:

## 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.

The screenshot shows a table of accounts with the following data:

ACCOUNT #	UPDATED	BALANCE	DELETE
g) *****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	

The delete icons in the 'DELETE' column are circled in red.

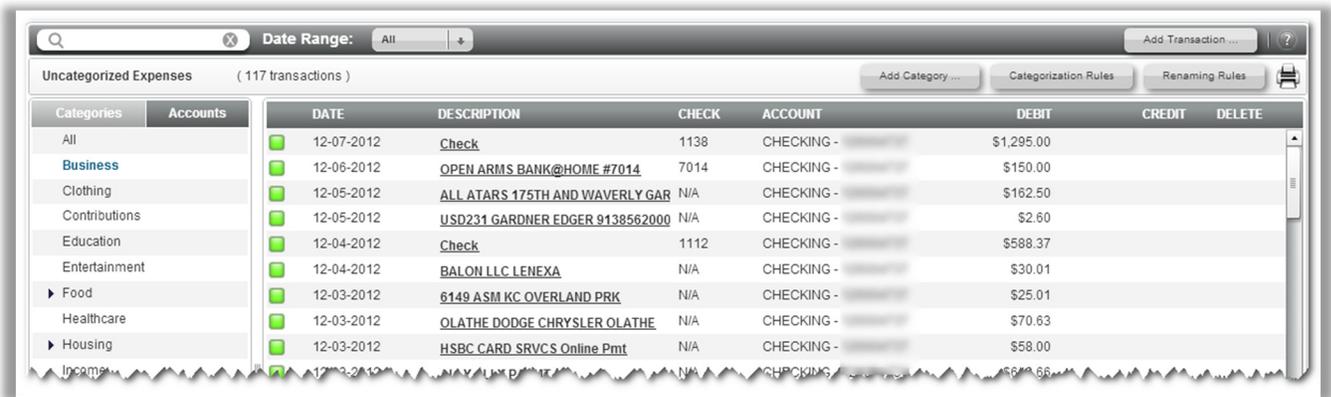
## Transactions

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.



The screenshot shows a web application interface for managing transactions. At the top, there is a search bar and a 'Date Range' dropdown set to 'All'. Below this, the main heading is 'Uncategorized Expenses (117 transactions)'. On the right side of the heading, there are buttons for 'Add Category...', 'Categorization Rules', and 'Renaming Rules'. On the left side, there is a sidebar with a tree view of categories: All, Business, Clothing, Contributions, Education, Entertainment, Food, Healthcare, Housing, and Income. The main area contains a table with the following columns: DATE, DESCRIPTION, CHECK, ACCOUNT, DEBIT, CREDIT, and DELETE. The table lists several transactions, including a check for \$1,295.00 on 12-07-2012 and a payment for \$58.00 on 12-03-2012.

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 -	\$69.66		

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: Wire Transfer Debit : a : [REDACTED] LENEXA, KS

\* Description: 34 : a : [REDACTED] LENEXA, KS

Memo: [REDACTED]

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

Savings Goals	\$0.50	✖
Travel - Other	\$0.50	✖

Categorization:

Account: 885699

Post Date: 02-15-2012

Check Number: 0000000000

Transaction Type: Debit

Amount: \$1.00

Update Cancel

## 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**.

**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

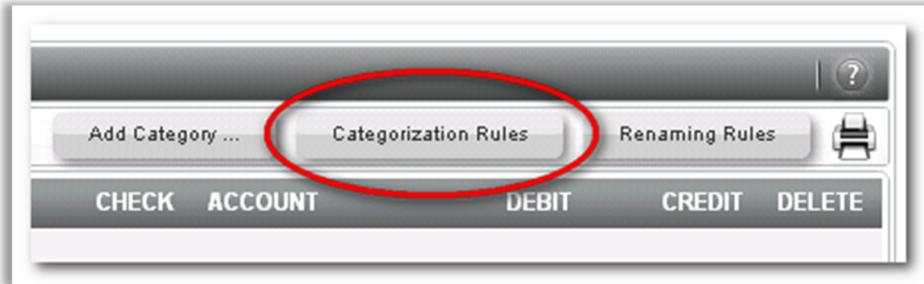
Create Category Cancel

Categories	Accounts
All	
<b>Business</b>	
Christmas	
Clothing	
Contributions	
Education	
Entertainment	
▶ Food	
Healthcare	

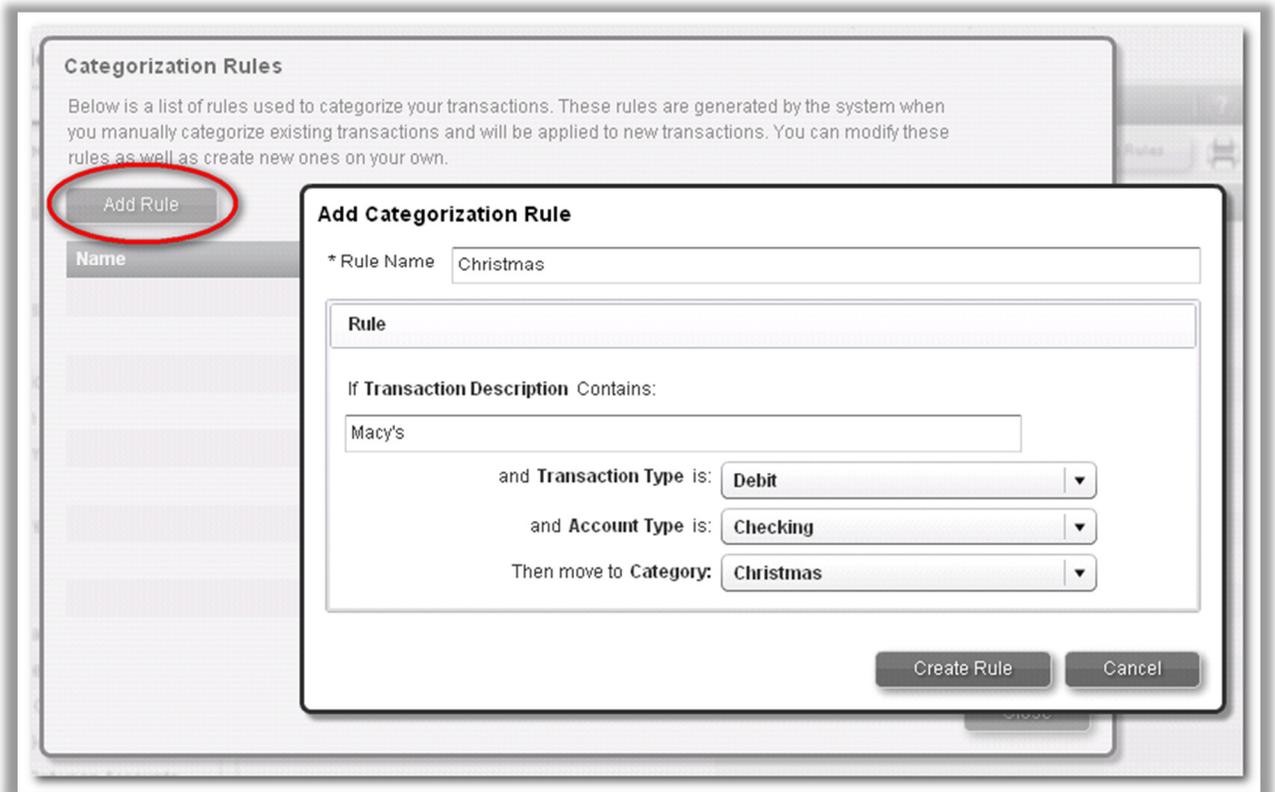
## Adding a Categorization Rule

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

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.

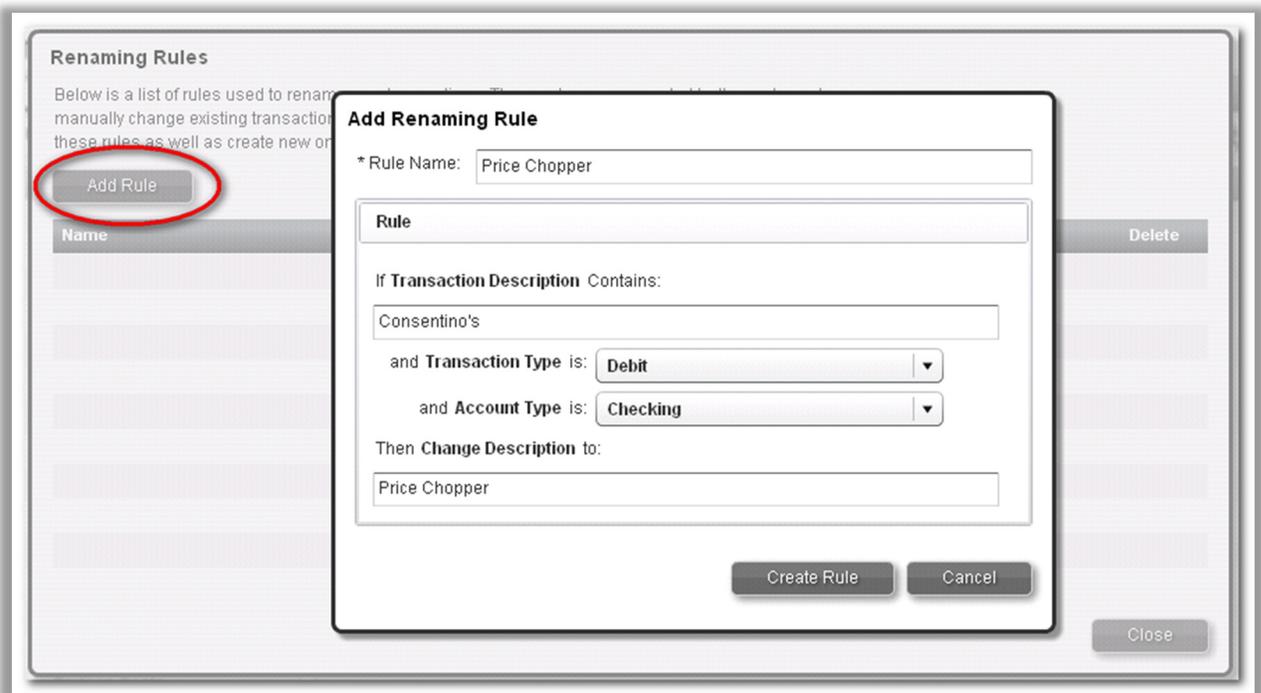
In this example, we want all transactions that contain the text “Consentino’s” to show in the transaction list as “Price Chopper.” This is because the commonly used name of the store is not the same as the one that comes in on transactions.

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).



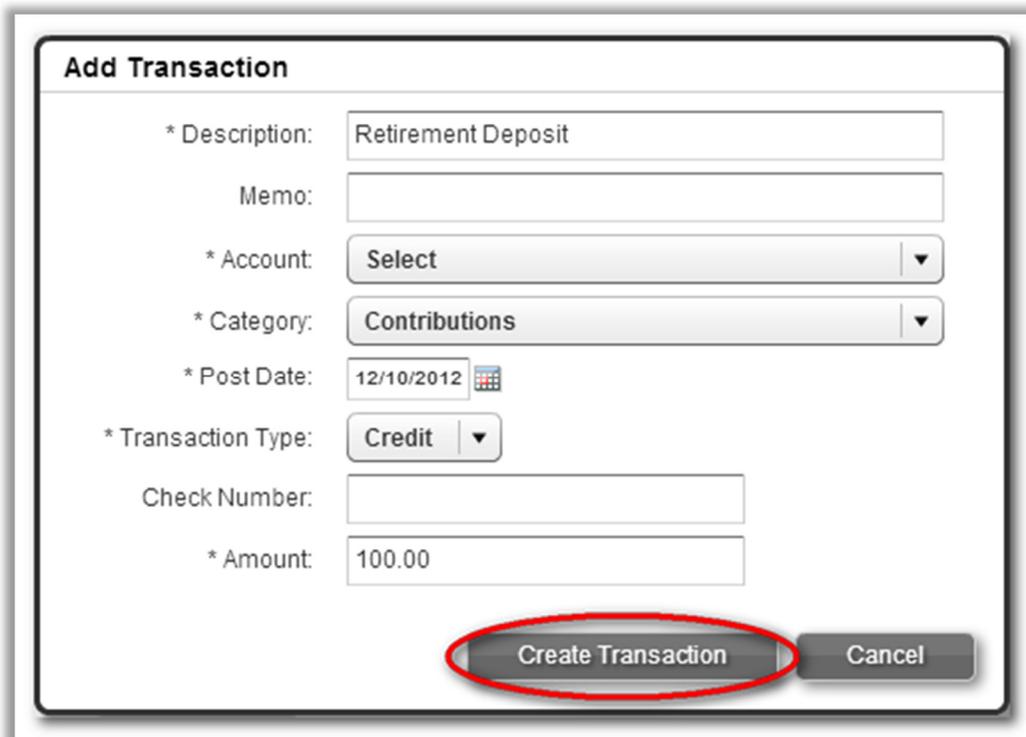
## Adding Transactions

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**.

A screenshot of the 'Add Transaction' dialog box. The form contains the following fields:

- \* Description: Retirement Deposit
- Memo: (empty)
- \* Account: Select
- \* Category: Contributions
- \* Post Date: 12/10/2012
- \* Transaction Type: Credit
- Check Number: (empty)
- \* Amount: 100.00

The 'Create Transaction' button is circled in red. A 'Cancel' button is also visible.

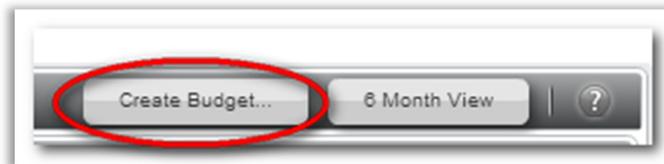
## Budget

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.

**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	Average Monthly Cashflow
<input type="radio"/> My monthly income is fixed, so I want to save <input type="text" value="2"/> % of my monthly income.	Average Income: <input type="text" value="\$7,734"/> <span>Update</span>
<input type="radio"/> Create Budget for me based on my last 3 months spending.	Average Expenses: <input type="text" value="\$7,269"/>
<input checked="" type="radio"/> Create Budget for me based upon demographics.	Average Cash Flow: <input type="text" value="\$465"/> <input type="text" value="6.0%"/>
	Target Savings: <input type="text" value="\$155"/> <input type="text" value="2.0%"/>
	Cuts Needed: <input type="text" value="\$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 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**.

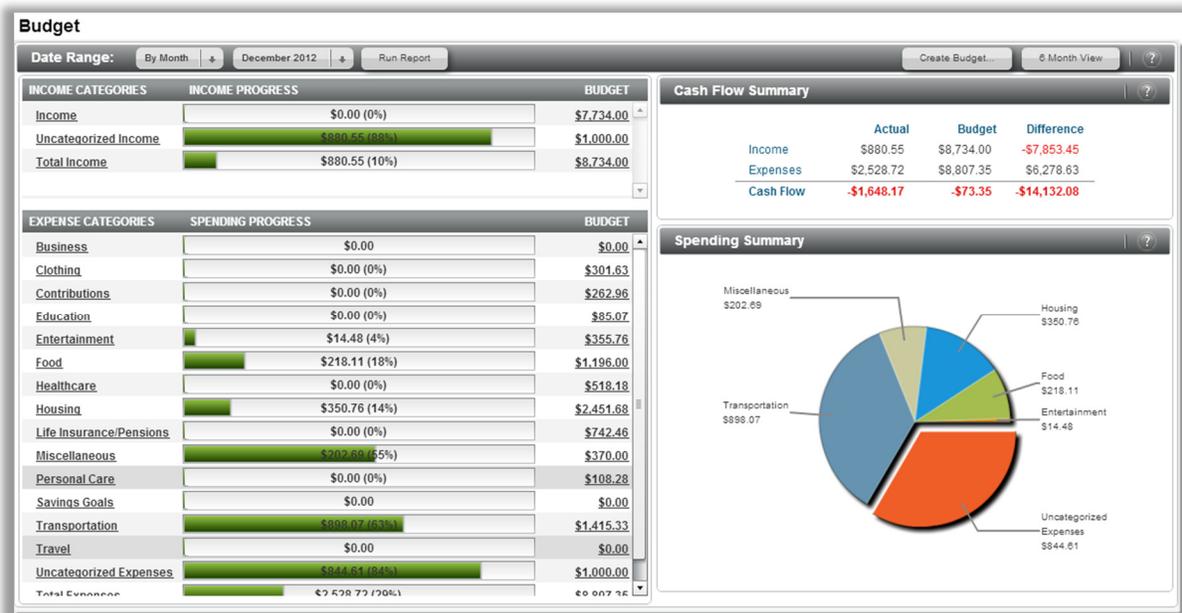
4. Click **Next**.

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.

EXPENSE CATEGORIES	SPENDING PROGRESS	BUDGET
<u>Business</u>	<input type="text" value="\$0.00"/>	\$0.00
<u>Clothing</u>	<input type="text" value="\$0.00 (0%)"/>	\$301.63
<u>Contributions</u>	<input type="text" value="\$0.00 (0%)"/>	\$2.96

8. Enter the new figure and press Update.

### Update Budget Category

Budget Categories for Clothing

Clothing:

Total: \$302

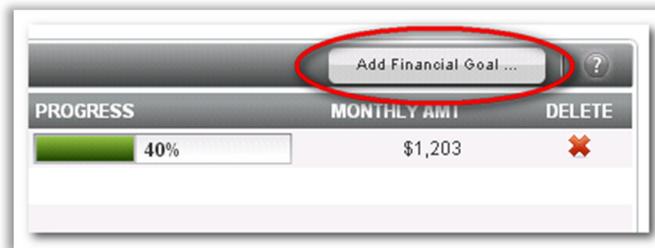
## Financial Goals

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.

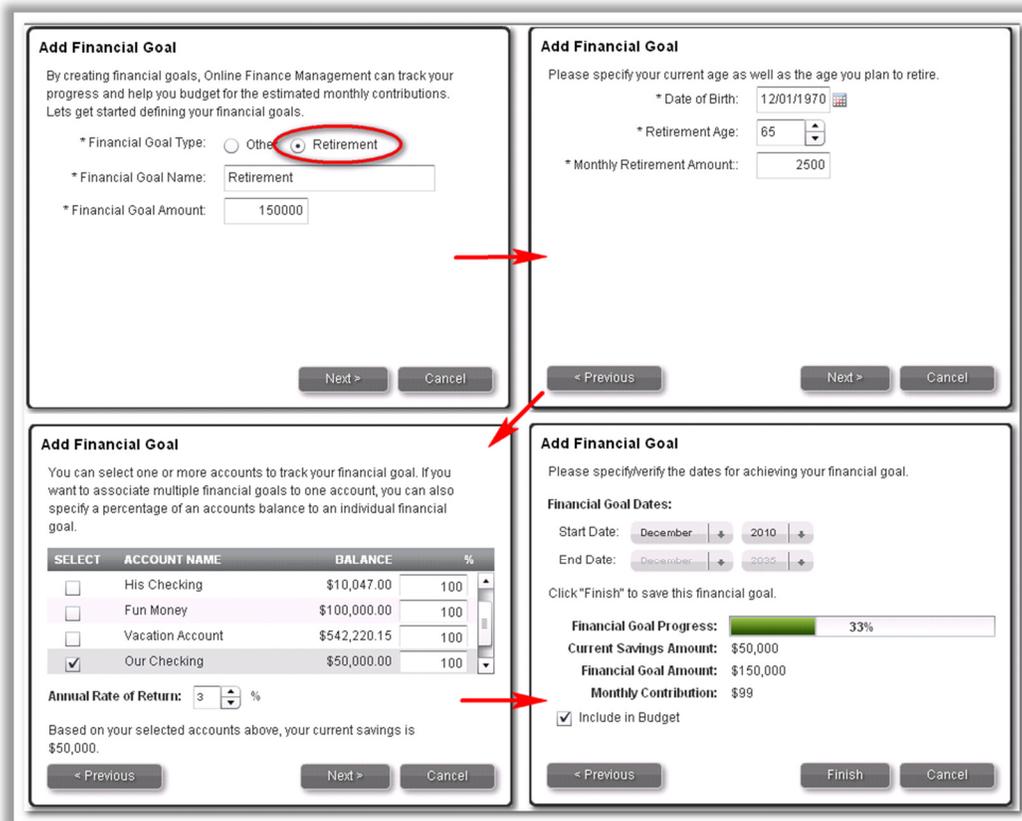
There are two financial goal types: Retirement or Other (non-retirement). Each goal can consist of multiple asset accounts that are tracked to show your progress towards meeting the goal.

### Creating a Financial Goal

1. Select **Add Financial Goal**.



2. For a retirement goal, select **Retirement** and follow prompts to complete the process.



The image shows a sequence of four screenshots illustrating the steps to create a retirement financial goal:

- Step 1:** The 'Add Financial Goal' screen. The 'Financial Goal Type' is set to 'Retirement' (circled in red). The goal name is 'Retirement' and the amount is '150000'. A 'Next >' button is visible.
- Step 2:** The 'Add Financial Goal' screen. The user is prompted to specify their current age and the age they plan to retire. The 'Date of Birth' is '12/01/1970', the 'Retirement Age' is '65', and the 'Monthly Retirement Amount' is '2500'. A 'Next >' button is visible.
- Step 3:** The 'Add Financial Goal' screen. The user is prompted to select one or more accounts to track the goal. A table lists accounts with their balances and percentages. The 'Our Checking' account is selected. The 'Annual Rate of Return' is set to '3%'. A 'Next >' button is visible.
- Step 4:** The 'Add Financial Goal' screen. The user is prompted to specify/verify the dates for achieving the goal. The 'Start Date' is 'December 2010' and the 'End Date' is 'December 2035'. The 'Financial Goal Progress' is shown as 33%. The 'Current Savings Amount' is '\$50,000', the 'Financial Goal Amount' is '\$150,000', and the 'Monthly Contribution' is '\$99'. The 'Include in Budget' checkbox is checked. A 'Finish' button is visible.

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

\* Financial Goal Amount:

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"/>	My Checking	\$48,812.52	100
<input checked="" 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

Annual Rate of Return:  %

Based on your selected accounts above, your current savings is \$10,047.

< Previous Next > Cancel

---

**Add Financial Goal**  
Please specify/verify the dates for achieving your financial goal.

**Financial Goal Dates:**

Start Date:

End Date:

Click "Finish" to save this financial goal.

**Financial Goal Progress:** 40%

**Current Savings Amount:** \$10,047

**Financial Goal Amount:** \$25,000

**Monthly Contribution:** \$1,204

Include in Budget

< Previous Finish Cancel

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

**Financial Goals**

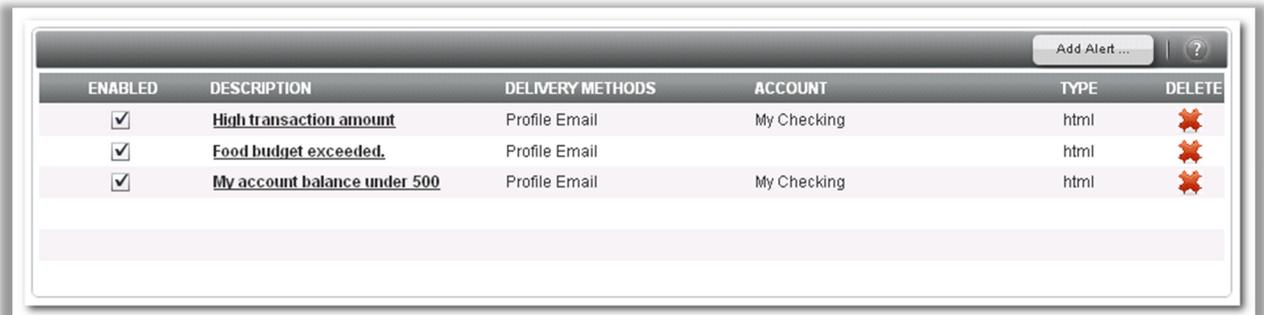
NAME	ACCOUNT	DATE NEEDED	GOAL AMT	PROGRESS	MONTHLY AMT	DELETE
Retirement	885699	02/01/2037	\$1,500,000	<div style="width: 7%; background-color: green; border: 1px solid black;"></div> 7%	\$2,809	
New Car		05/01/2015	\$25,000	<div style="width: 0%; background-color: green; border: 1px solid black;"></div> 0%	\$620	
Vacation		05/01/2013	\$2,000	<div style="width: 0%; background-color: green; border: 1px solid black;"></div> 0%	\$37	
TOTALS			\$1,527,000		\$3,466	

## 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.



The screenshot shows a window titled "Add Alert ..." with a help icon. It contains a table with the following data:

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

## Adding an Alert

1. Select **Add Alert**.



2. Select the type of alert and follow prompts.

A sequence of three screenshots illustrating the 'Add Alert' process. The first screenshot shows a list of alert types: Budget Threshold (selected and circled in red), Account Threshold, Account Credit/Deposit, Account Update Reminder, Transaction Merchant, and Transaction Amount. The second screenshot shows the configuration for a Budget Threshold alert, with 'Clothing' selected as the category, 'exceeds' checked as the condition, and a budget limit of 25. The third screenshot shows the final configuration, including a description 'Clothing budget exceeded', delivery methods (Profile Email checked, Other Email unchecked), and content type (HTML selected, Text unselected).

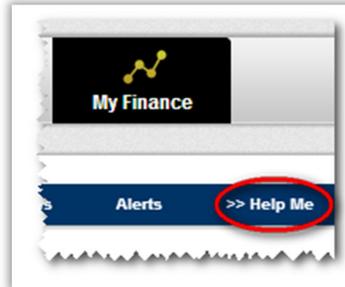
**Content Type** applies to the email format. **HTML** is formatted to look nicer than **Text**, which refers to an unformatted, plain text email—(“Text” in this context does *not* refer to a text message sent via mobile phone).



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.



<p><b>Help Contents</b></p> <ul style="list-style-type: none"><li><a href="#">Help Home</a></li><li><a href="#">Search</a></li><li><a href="#">Display Help for Printing</a></li><li>Introduction/Overview:</li><li>Accounts:</li><li>Alerts:</li><li>Budget:</li><li>Dashboard:</li><li>Financial Goals:</li><li>Transactions:</li></ul>	<h3>Personal (Online) Finance Management (PFM) Application Help</h3> <p>© 2013 by Lodo Software, Inc. All rights reserved.</p> <p>All information contained in this document, as well as the software described in it, is confidential and proprietary to Lodo Software, Inc. is subject to a license agreement, and may be used or copied only in accordance with the terms of such license. Except as permitted by such license, no part of this document may be reproduced, stored in a retrieval system, or transmitted in any form or by electronic, mechanical, recording, or any other means, without the prior written permission of Lodo Software, Inc.</p> <p>Lodo Software, Inc. and the Lodo Software, Inc. product names used in this document are trademarks or registered trademarks of Lodo Software, Inc.</p> <p>Other companies' trademarks, service marks, or registered trademarks and service marks are trademarks, service marks, or registered trademarks and service marks of their respective companies.</p> <p>© 2013 Lodo Software, Inc. - Confidential</p>
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