



Welcome to
**Personal
Financial Management**



ABOUT THIS GUIDE

Welcome to Personal Financial Management (PFM), a valuable feature of Online Banking.

PFM is designed to track your day-to-day financial life to help you establish budgets and understand where you spend your money. Although PFM is not designed to replace a professional financial advisor, it can give you insight on your financial success and prepare you for the future.



Published by Murphy & Company, Inc.
13610 Barrett Office Dr
St. Louis, MO 63021
www.mcompany.com

© 2009-2017 Murphy & Company, Inc. Microsoft, Microsoft Money, Windows and Internet Explorer are registered trademarks of Microsoft Corporation. Firefox is a registered trademark of the Mozilla Foundation. Quicken is a registered trademark of Intuit, Inc. Macintosh is a registered trademark of Apple Computer, Inc. Adobe Reader is a registered trademark of Adobe Systems, Inc. © 2017 Portions of this guide were written by iPay Solutions.

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

**BEFORE
WE GET
STARTED**

The main goal of PFM is to help you understand where your money is coming from and where it is going by providing a wealth of information about your spending and saving habits. Today, with multiple ways to move money and spend online, there are more transactions than ever. Once set up, PFM creates visual representations of your finances and creates budgets based on your current lifestyle. Unlike other tools, PFM is integrated into your Online Banking to provide you a secure, familiar experience.

With PFM, you can:

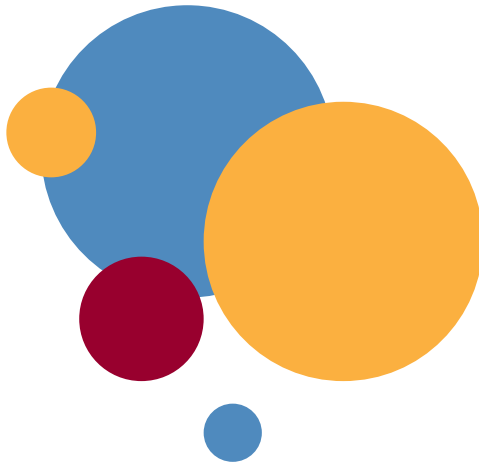
- Track your income and expenses.
- Automatically categorize your transactions.
- Get personalized budgets based on your habits.
- Generate financial plans.
- Know your net worth.
- Get a jump start on your money goals.
- View your money with interactive widgets.

**SUPPORT
YOUR
FINANCIAL
PLAN**

PFM focuses on why transactions happen. This involves adding a reason, or category, to each transaction in your account register. Once the proper category is assigned to each transaction, you can run simple, easy-to-read reports about your income and expenses.

You can take PFM to the next level by establishing budgets for your spending. For example, you can enter a targeted monthly budget amount for each of the categories you track. Then at the end of the month, the widgets compare each category where you have a budgeted amount against what you actually spent. If you would like, our system can suggest a budget for you after reviewing enough data.

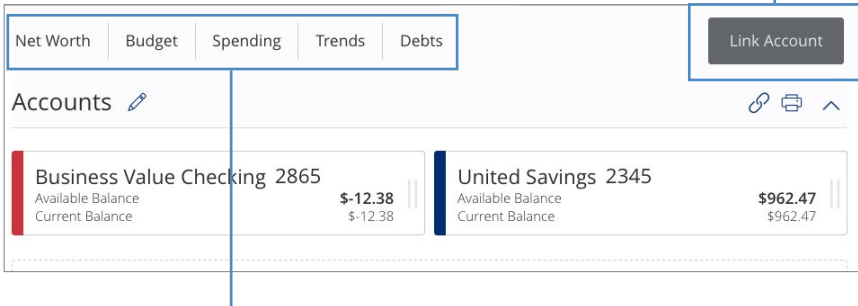
To help you gain a more complete view of your finances, we can securely link your accounts at other financial institution (FIs). This can include your checking or savings accounts at other institutions, as well as data from hundreds of credit card providers.



HOME OVERVIEW

There are five interactive widgets within PFM: Net Worth, Budget, Spending, Trends and Debts. These widgets help you review and manage your data using pre-packaged reports.





PFM can include data from accounts you hold at other FIs. This might include checking or saving accounts, credit cards, mortgages and even investment accounts.



- **Net Worth:** Sum up your assets and debts and view charts to see how funds are allocated.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Spending:** See visual representations of how you're spending your money in comparison to your budgeted goals.
- **Trends:** Track your habits even further to see how you spend your money over time and make budget changes.
- **Debts:** See all your debts at once to gauge how additional payments or payoffs affect your finances.

CATEGORIES

PFM focuses on why transactions happen. This involves adding a reason, or category, to each transaction in your account register. Once the proper category is assigned to each transaction, you can run simple, easy-to-read reports about your income and expenses. Having automatic categories allows your spending habits to be organized as transactions occur, allowing the information from your transactions to be instantly collected into visual reports.

APR 27 2017		Hair Cut Personal Care
APR 27 2017		Toys & Stuff Kids
APR 27 2017		Annual Check Health & Fitness
APR 27 2017		Direct Deposit Income

These icons are displayed next to each transaction in the details of your accounts. Each category has a corresponding icon assigned to it to help you quickly identify a transaction's finance category, such as "Gas/Auto Expense," "Entertainment," "Medical Expenses" and "Utilities."

MANAGING CATEGORIES

Our PFM system relies on several robust and secure data-inspection tools to suggest the most appropriate category for each transaction in your accounts. This means you spend less time entering data and more time reviewing the powerful information in our PFM reports.

When you use a debit or credit card, we can pull information about the merchant to suggest the appropriate category. For example, this merchant is an electric power company, so we can assign it to the “Utilities” category.

The screenshot displays a transaction entry for FEB 8 2017 from Rocky Mountain Power Utilities. A 'Details' box on the left lists the category as Utilities, the online description as Rocky Mountain Power, and the description as External Withdrawal ROCKYMTN/PACIFIC - POWER BILL. On the right, a 'Categorize' dropdown menu is open, showing a search bar and a list of categories: Utilities (selected with a checkmark), Television, Mobile Phone, Internet, Hosting, and Home Phone.

For some transactions, the reason is not always clear. For example, you could use your debit or credit card at a national retailer to purchase many different items, or you may use the ATM and withdraw cash. The system would not identify a purpose, so it would not suggest a category. These transactions will need you to manually assign the category.

SPLITTING CATEGORIES

You have the ability to split one transaction into multiple categories. For example, if on a trip to your favorite superstore, you purchase food, clothing and health care items, you could split the charges on your receipt into separate categories. This helps create accurate budgets for better spending habits.

Click this icon on a transaction to split it into multiple categories.

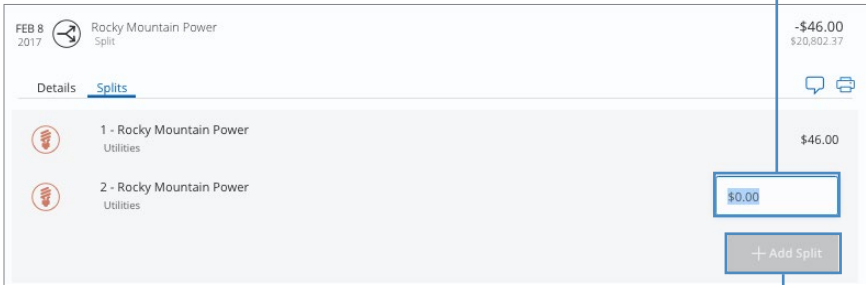


FEB 8 2017 Rocky Mountain Power Utilities - \$46.00
\$20,802.37

Details

Split icon highlighted

Once you have split the transaction, you can assign the amount in the new category. This allows PFM to generate accurate numbers reflected in your budgeted categories.



FEB 8 2017 Rocky Mountain Power Split - \$46.00
\$20,802.37

Details Splits

- 1 - Rocky Mountain Power Utilities \$46.00
- 2 - Rocky Mountain Power Utilities \$0.00

+ Add Split

You can add additional splits to incorporate as many categories as you need for your budget.

LINK ACCOUNTS

Although PFM is within Online Banking, you can link your other accounts at different financial institutions. By adding your other checking or savings accounts, credit cards or loans, you get a more accurate reading of your finances.

Net Worth | Budget | Spending | Trends | Debts

Link Account

Click on the **Link Account** button to connect an account to PFM.

Find a financial institution using the search box below, or select one from the list of most common choices.

Search for your financial institution

ATB ATB
www.atbonline.com

 Chase Bank
chase.com

Search for your FI or select from the most common FIs list.

Sign in using your Bank of America login credentials

 Bank of America
www.bankofamerica.com

Online ID

Passcode

Don't remember your Bank of America Online ID or Passcode?

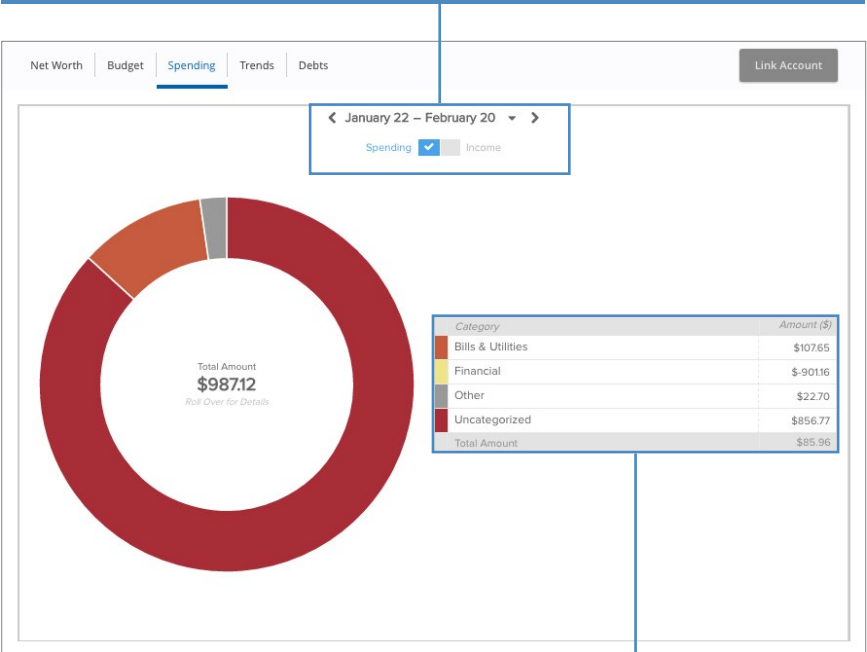
Continue

Enter your Online ID and password for the account you wish to add using the ID and password from the FI you are linking. Depending on the FI, some additional information may be required.

WIDGETS: SPENDING

The core of any budget is knowing the amount of money you spend versus how much you earn. The Spending widget tracks these amounts and provides an easy-to-read chart so you can visually see your monthly habits.

You can adjust the dates displayed on the wheel chart by clicking the arrows on either side. You can also compare your monthly spending in order to make adjustments to your budgets.



Each category shows the amount spent and is assigned a color.

WIDGETS: BUDGET

One of the biggest innovations of PFM is its ability to automatically generate budgets by studying your spending habits. Though these amounts can be adjusted manually, this gives you a good starting point for staying on track financially.

Budget

Net Worth | **Budget** | Spending | Trends | Debts Link Account

Understand the Health of Your Finances

And keep your budget on track

Since not all budgets are created equal, using circles or bubbles to represent budgets allows you to quickly identify budgets that need the most attention.

Get started by auto-generating budgets based on your past spending.

[AUTO-GENERATE BUDGETS](#)

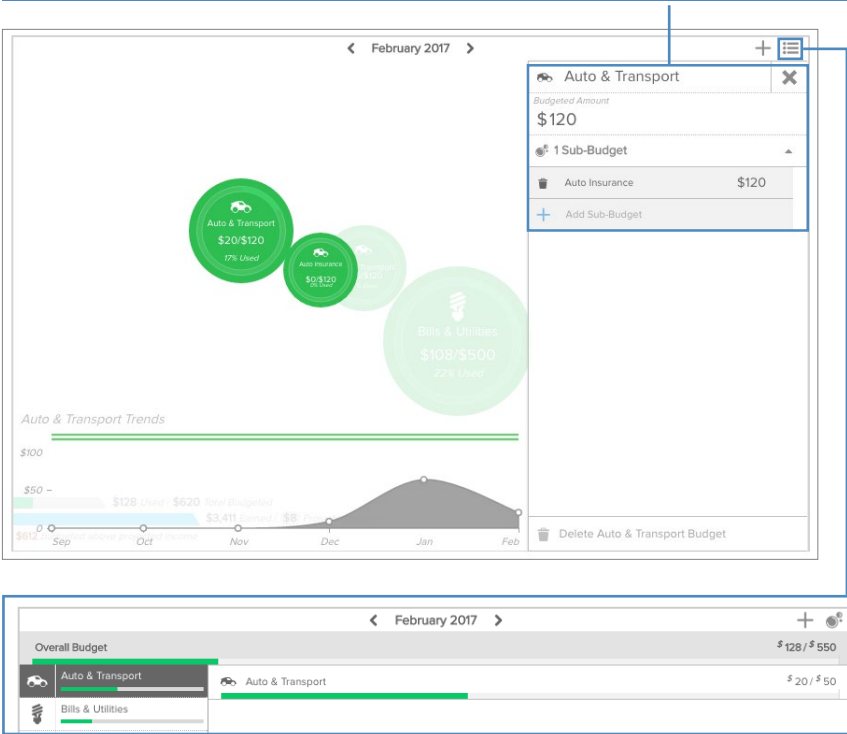
Not available. Not active from accounts.


Click this button to automatically generate budgets and start utilizing the PFM widgets.

**WIDGETS:
EDIT
BUDGET**

If you'd like to manually create a budget or adjust your habits, you can edit the generated settings within the auto-generated budget. This allows you to take charge and provides you with customized PFM experience.

Use the sidebar to adjust a category budget, check further details or create new category budgets.

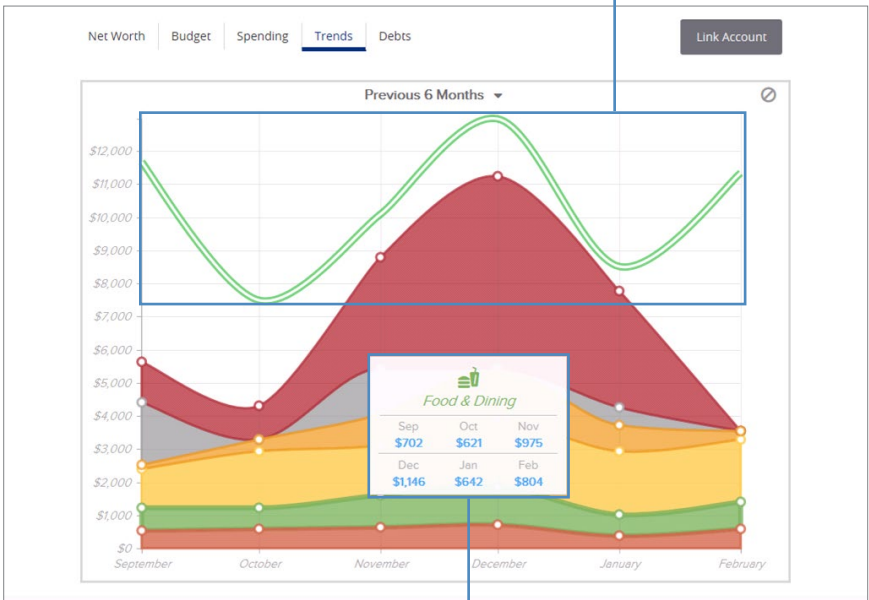


Note: You can view your total budget in a linear format by clicking the  icon. This provides a comparison view of your budgets in each category.

WIDGETS: TRENDS

Similar to the Spending widget, the Trends widget tracks your habits over time to illustrate how you spend your money. These patterns can then be used to make meaningful budgets customized to your monthly routine.

The green line represents your income.

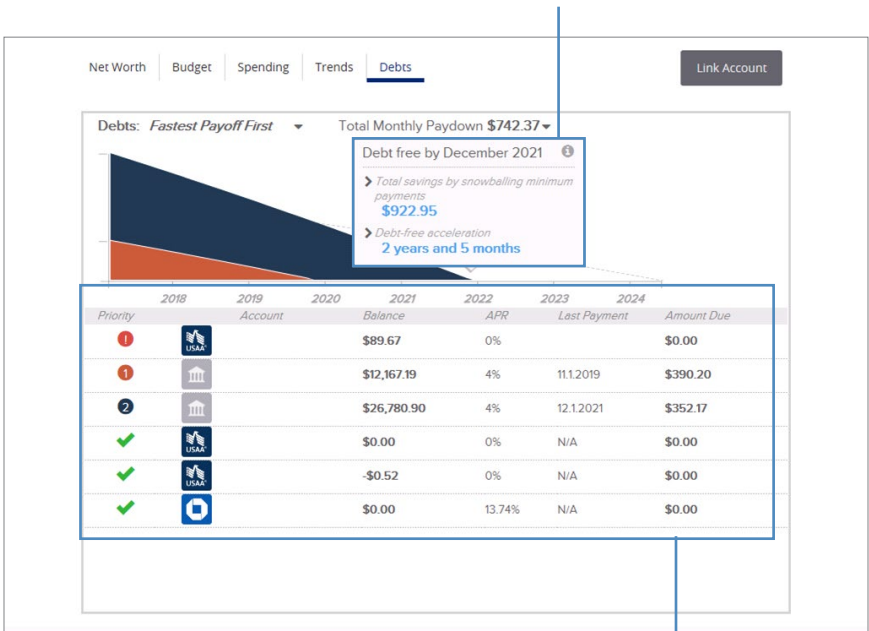


Each color represents a different assigned category. Hover over a section to display additional information.

WIDGETS: DEBTS

The Debts widget displays a summary of your current liabilities and suggests ways to quickly pay off your debts. Although you should always consult a financial advisor about payment plans, this widget can help you establish a strategy to get debt-free faster.

This graph shows your debt over a timeline to help you see how payments and debts affect your finances.

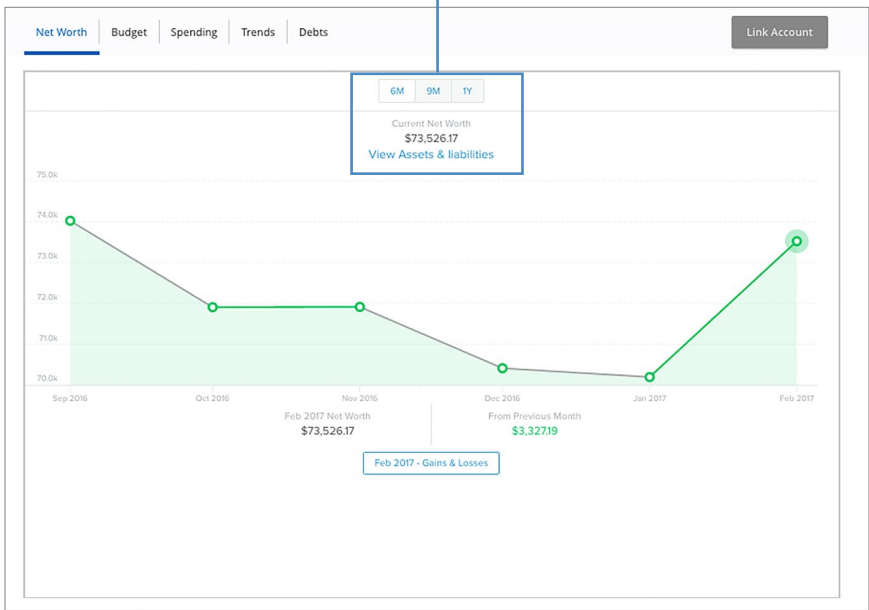


Account-specific data is displayed in this chart for a quick overview of your debts and payments.

WIDGETS: NET WORTH

This feature offers you a view of your net worth, which is calculated by subtracting your debts from your checking, savings and investment accounts. Knowing your net worth allows you to adjust spending and payments to create better budgets and plans for your financial future.

You can track the changes in your net worth over extended periods of time by selecting different date ranges.



Although the Net Worth widget is the first tab you see, you should first link all your external accounts in order to get an accurate reading.



Citadel Federal Credit Union
520 EagleView Blvd Exton, PA 19341
(610) 380-6000 | citadelbanking.com



Member of FDIC