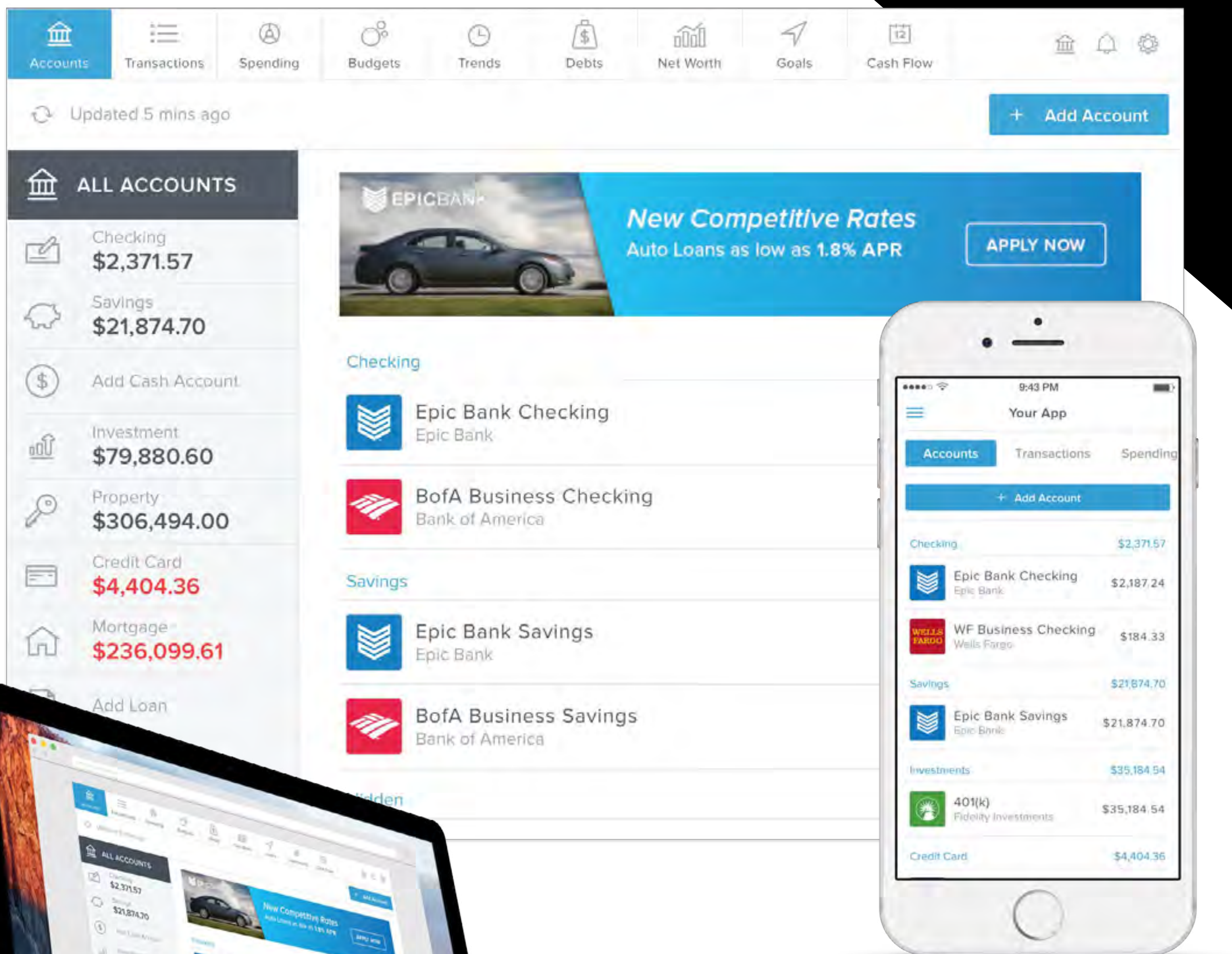
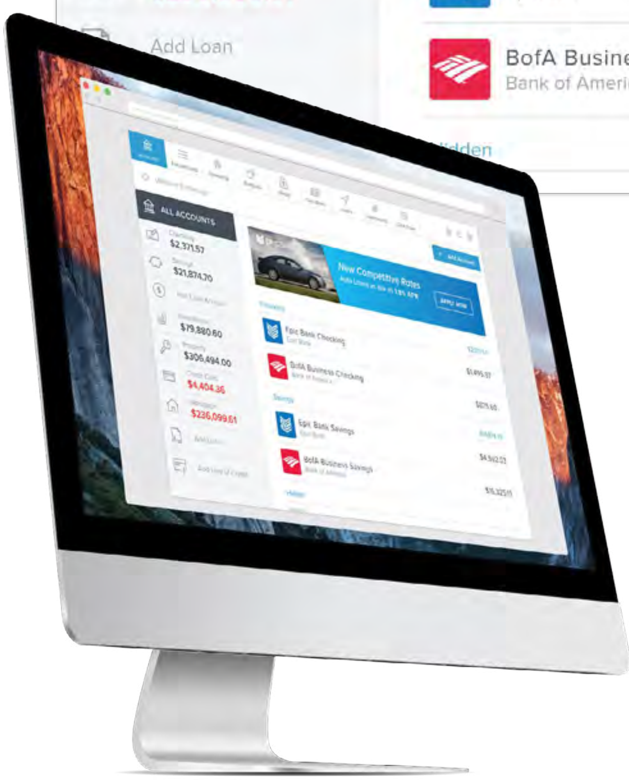
Money Management

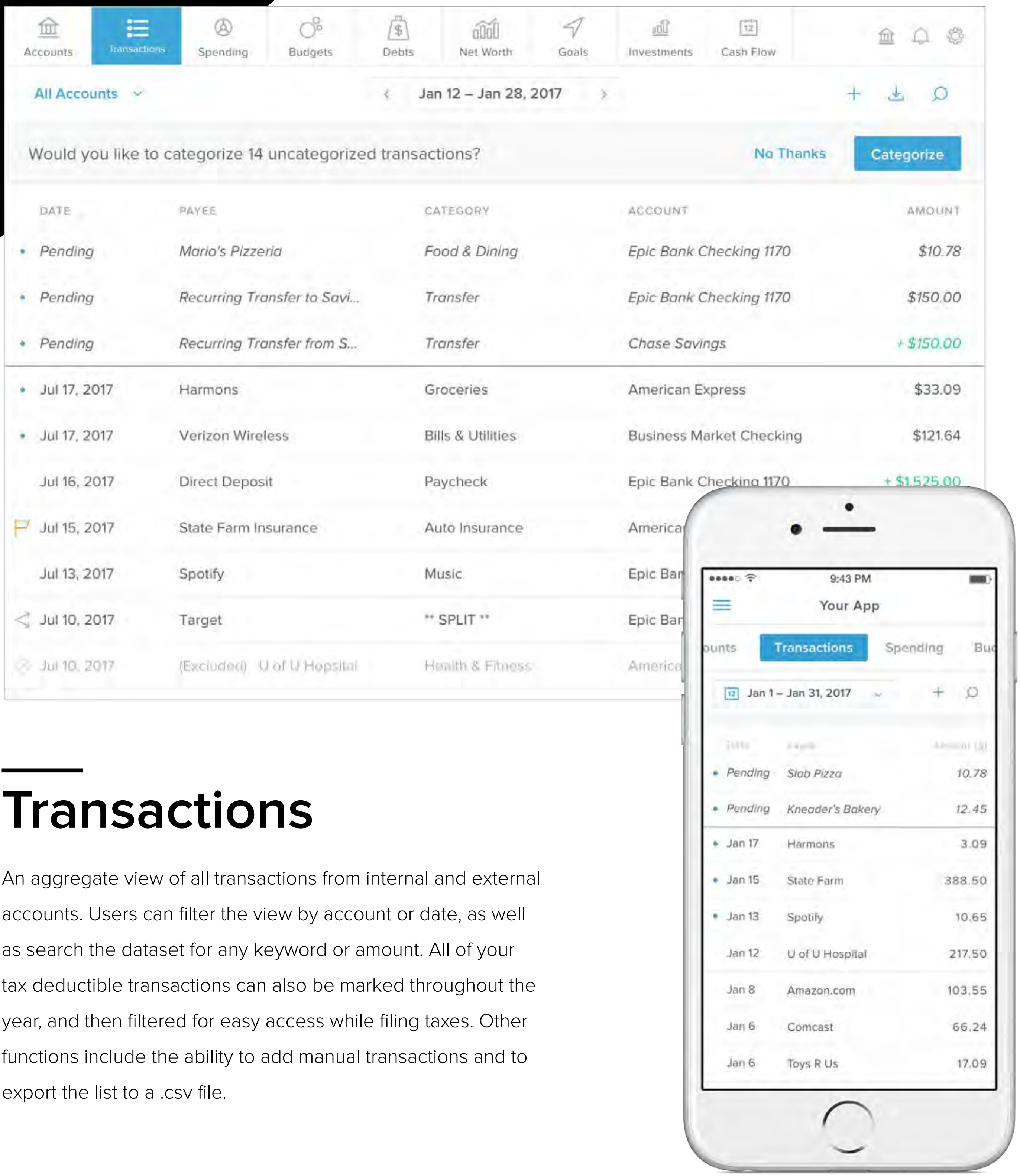
Product Tour





Accounts

A single view of a user's internal accounts ('held") and external accounts ("held away"). Users can change the account name, account type, interest rate, credit limit, original balance, and account purpose (business or personal). They can also manage alerts, exclude the account, mark the account as duplicate, and see the historical balance.

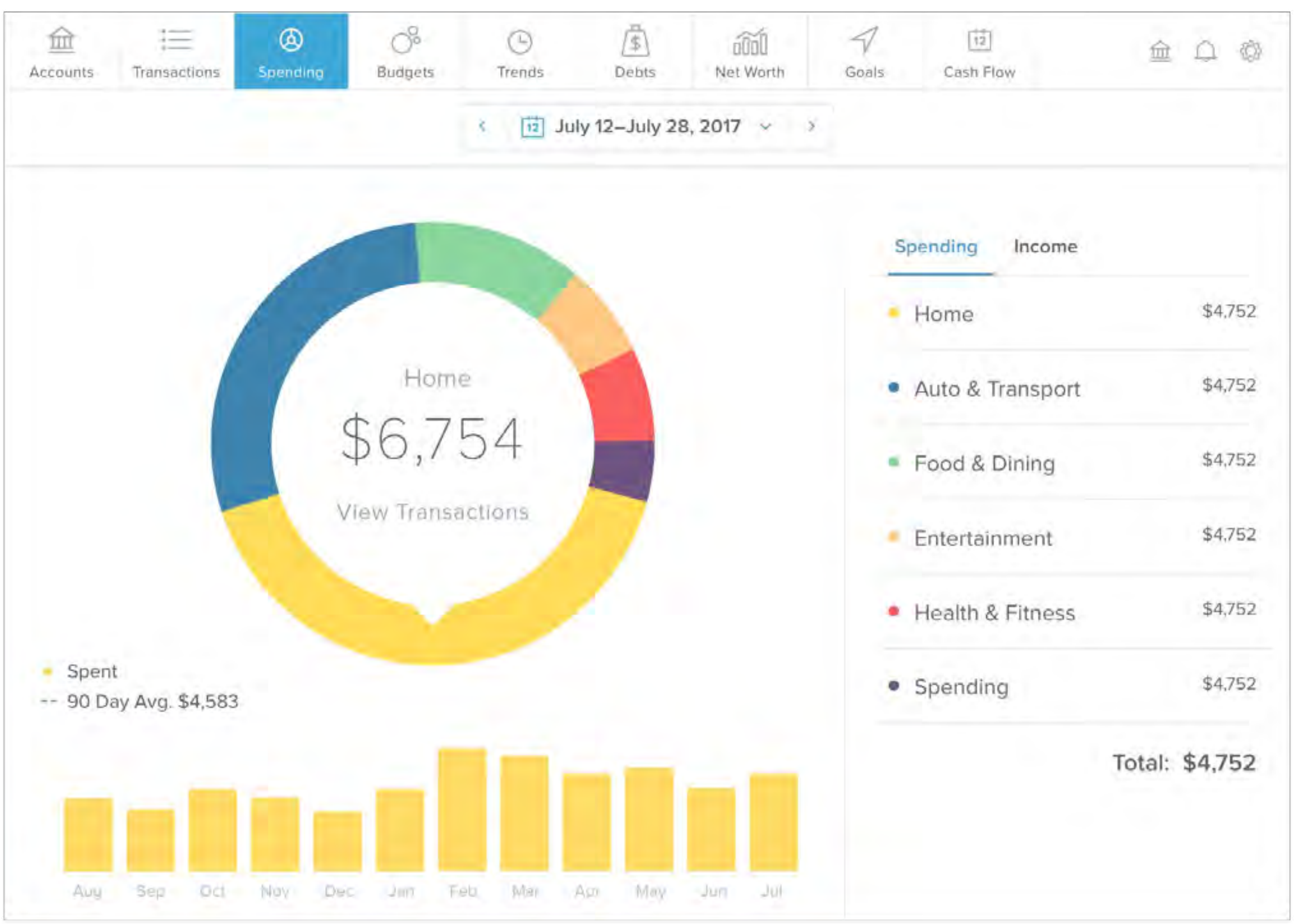


Transactions

An aggregate view of all transactions from internal and external accounts. Users can filter the view by account or date, as well as search the dataset for any keyword or amount. All of your tax deductible transactions can also be marked throughout the year, and then filtered for easy access while filing taxes. Other functions include the ability to add manual transactions and to export the list to a .csv file.

Spending

A visualization of spending categories over a defined data range. Users can change the data range. Users can change the date range, view a visualization of income sources, and drill down to subcategories and transactions.

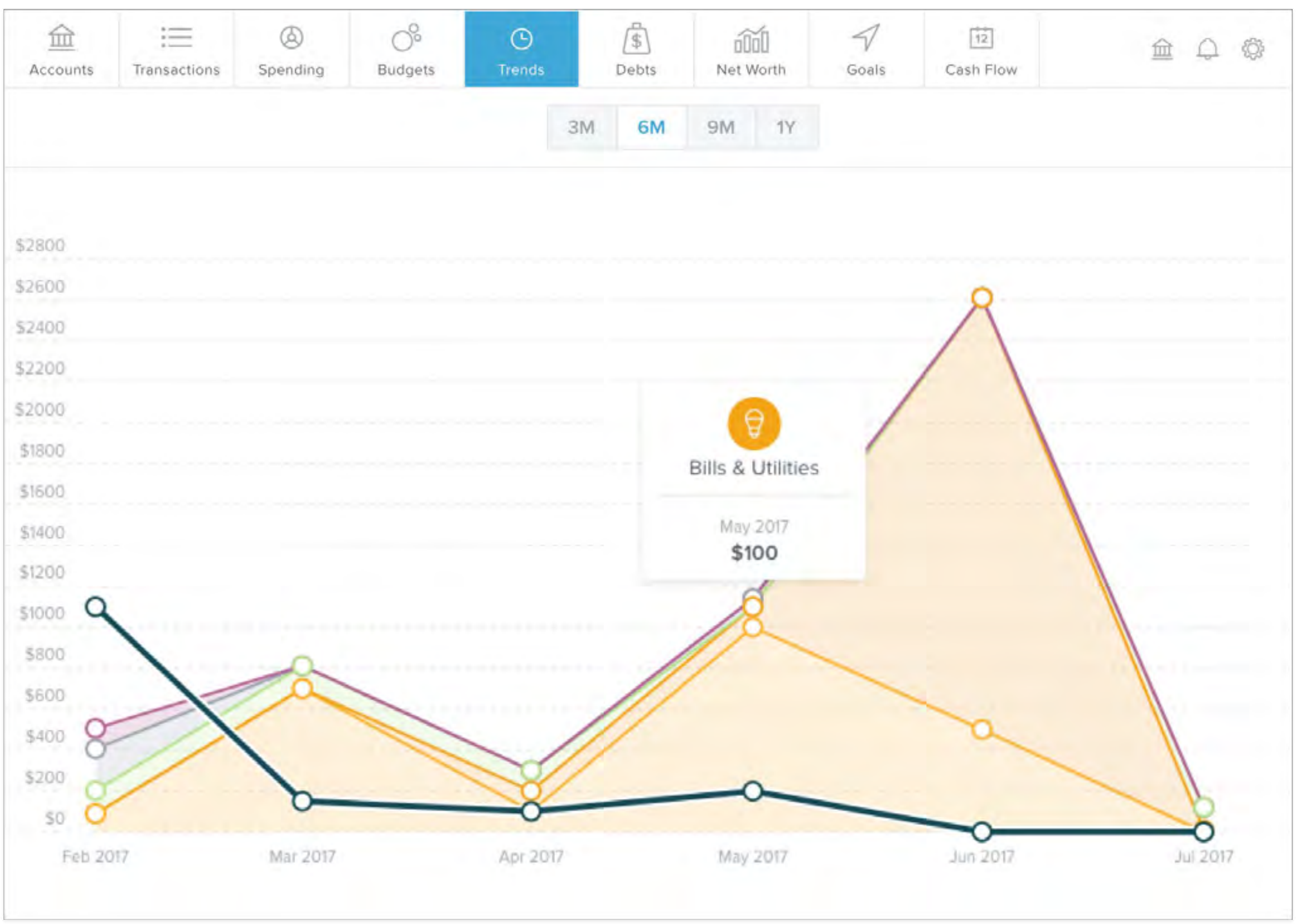


Budgets

A visualization of a user's data on a monthly basis. Users can create custom budget categories, change the amount of money allocated to the monthly budget, view historical monthly budgets, and change the projected income amount. Budgets can be viewed as bubbles or traditional bars.

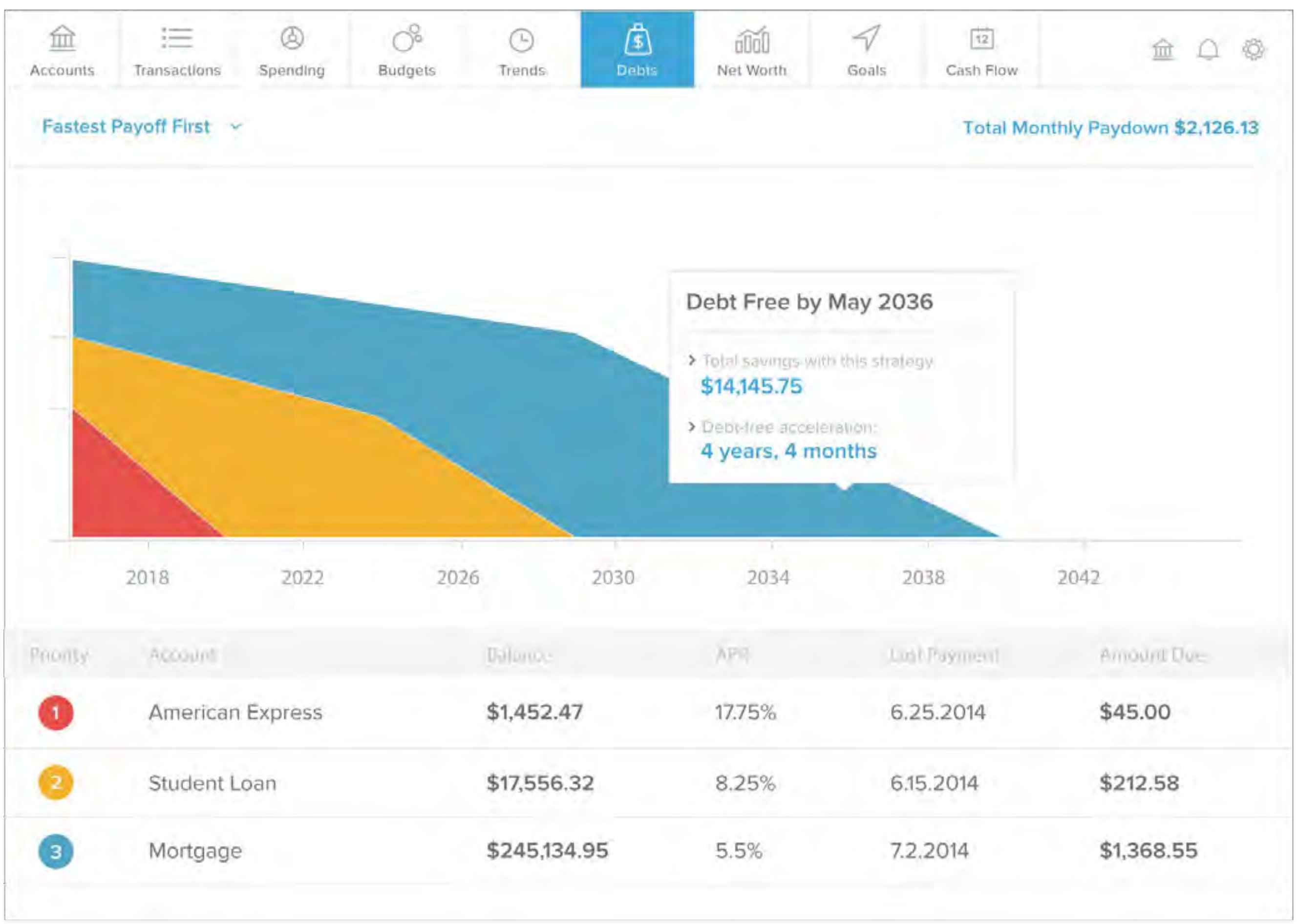
Trends

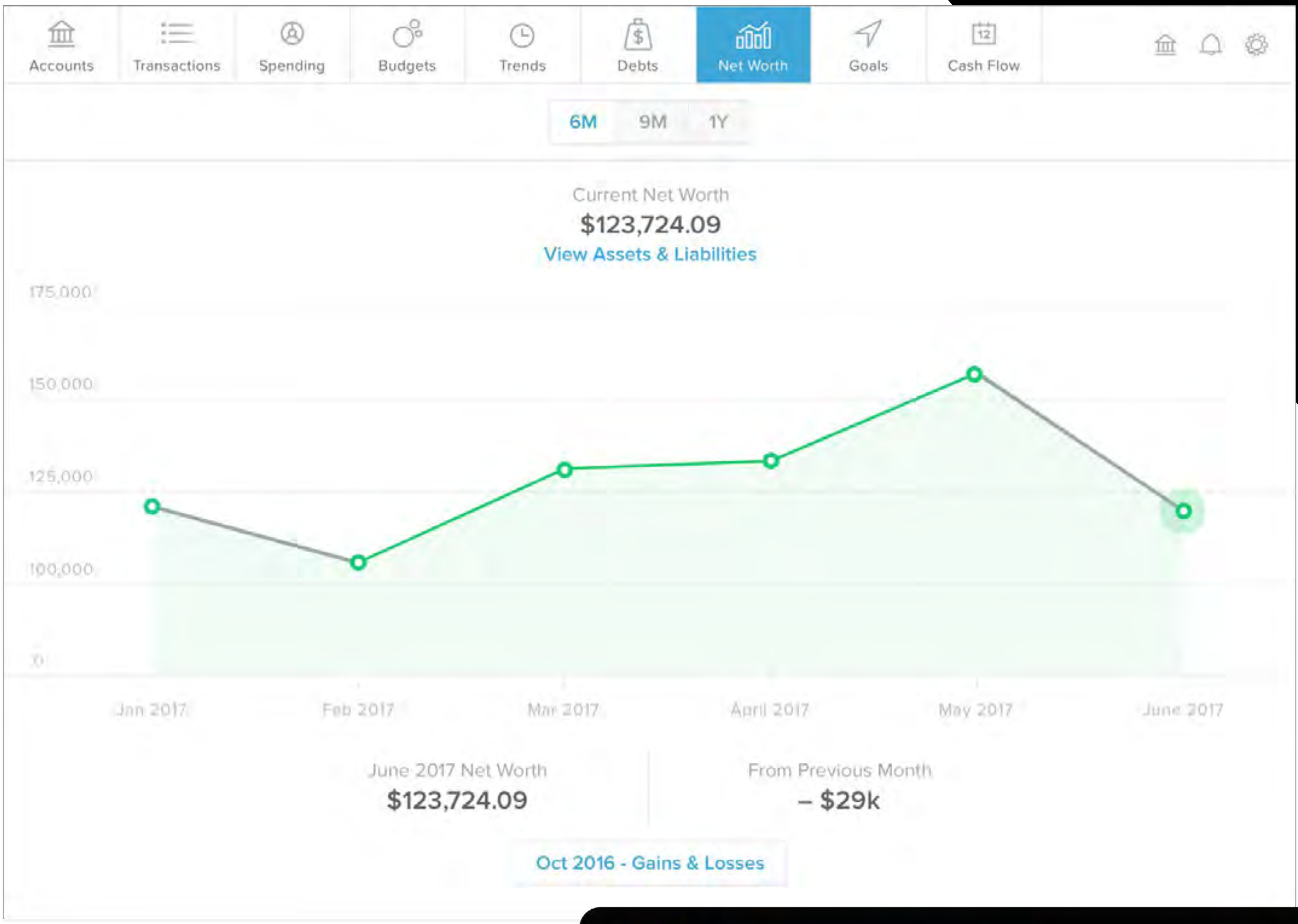
A visualization of spending over time divided into categories. Users can drill into subcategory views and see transaction details. They can also track income and define the date range over 3, 6, 9 or 12 months.

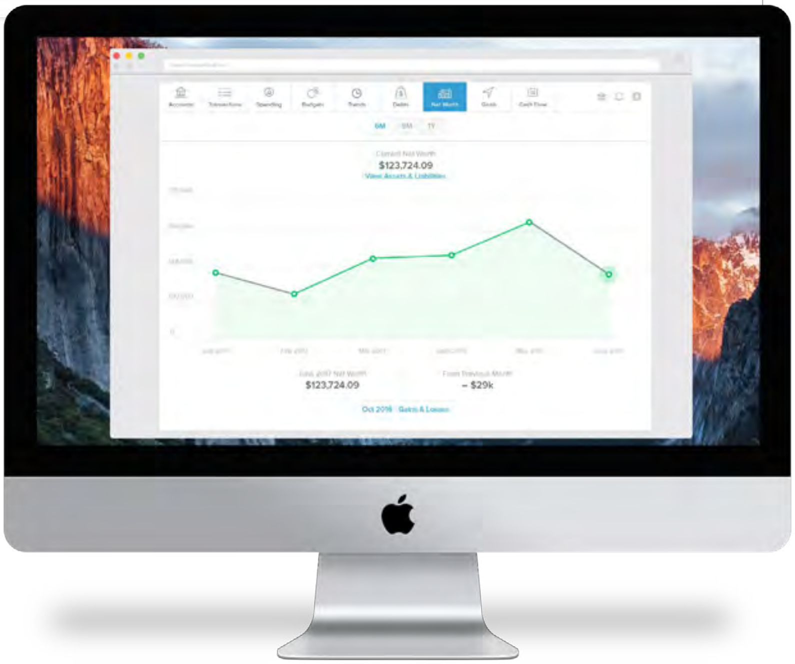


Debts

A tool that enables users to manage a debt plan from their aggregated liability accounts. Users can view balances, APR, last payment date and minimum payment. They can also project debt payoff dates and prioritize the payoff of certain debts.





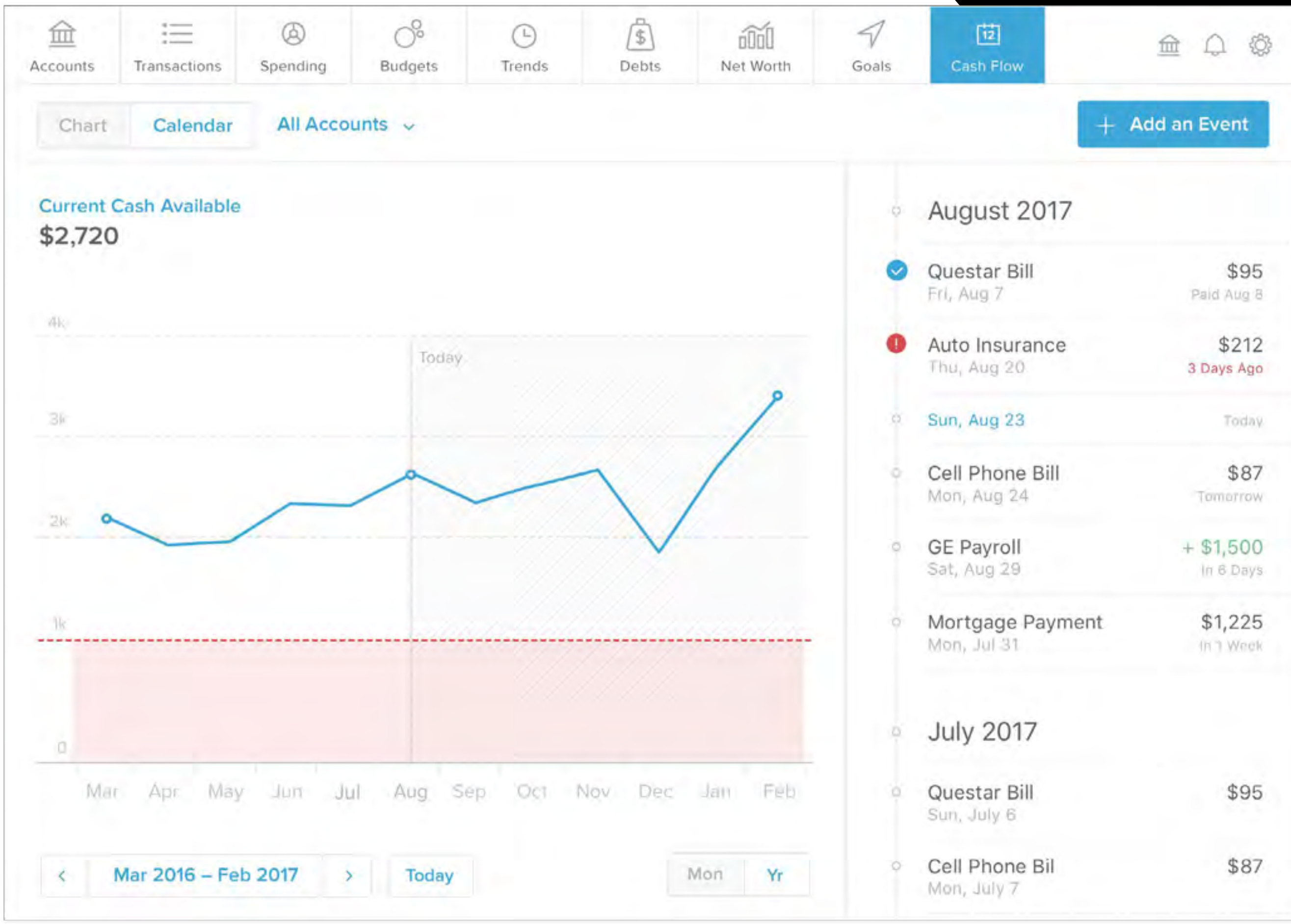


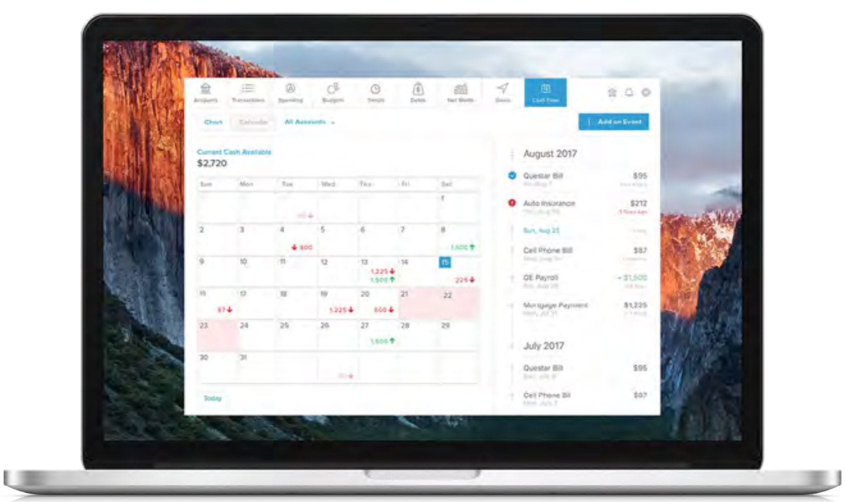
Net Worth

A visualization of a user's net worth over time. Users can drill into each month and see how certain transactions affect overall net worth. They can also define the date range over 3, 6, 9 or 12 months.

Goals

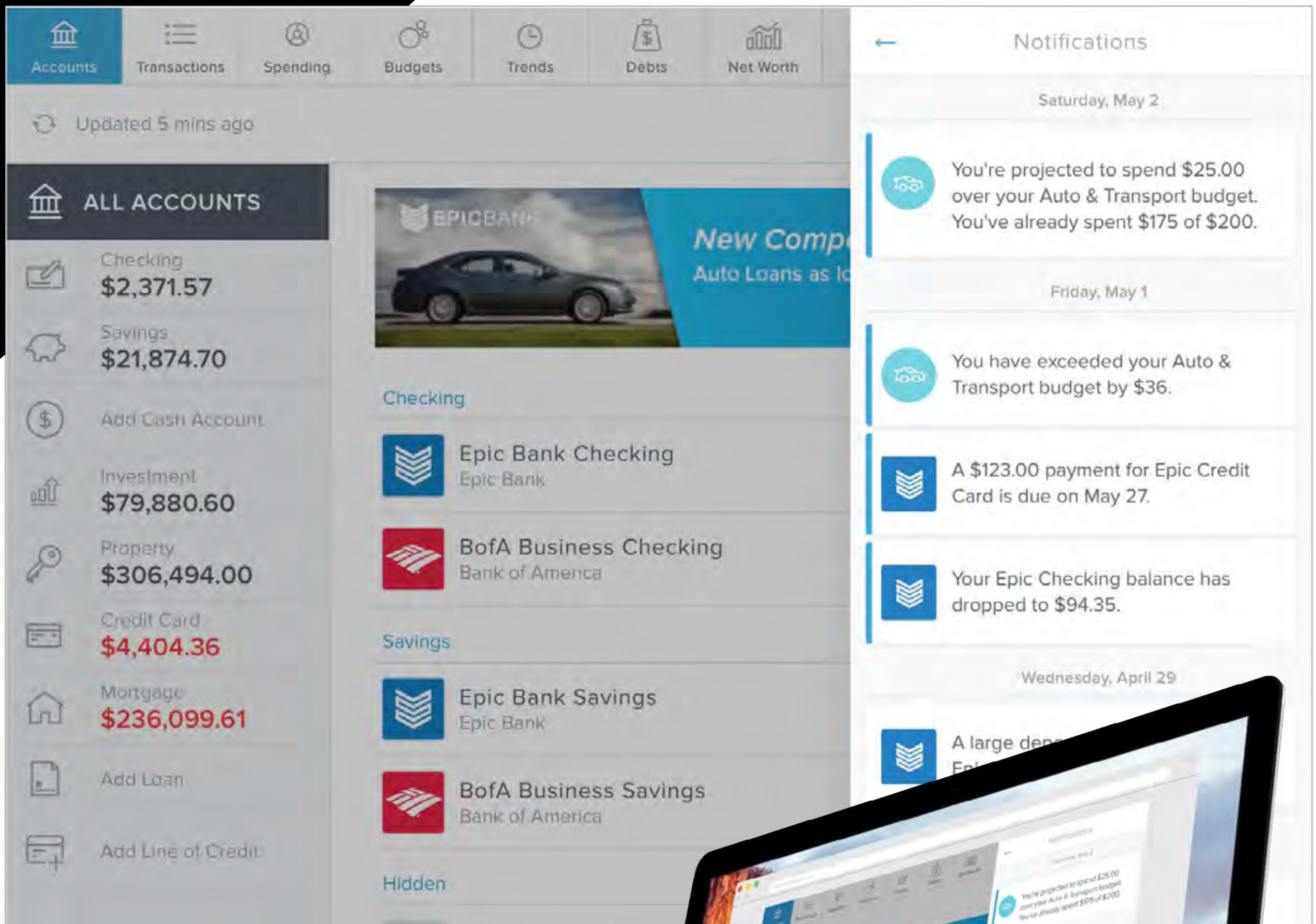
A tool that enables users to manage and visualize their goals on a timeline. Users can create a goal, name it, and associate it with an internal or external account. They can also change the amount and priority of each goal, as well as the total amount available overall.





Cash Flow

A feature that identifies recurring deposits and payments to show spending trends in a clear, simplified view. Account holders can see the impact of additional recurring payments and take action by planning for future expenses.



Alerts

A notification system that can send SMS and/or email messages to users, based on their preferences. Alerts include: Exceeded Budgets, Debt Payment Reminder, Low Account Balance, Large Deposit, Large Expense/Withdrawal and Fee Charged. Users can define alert thresholds on a per-account and a per-alert basis.

PLEASE REACH OUT TO YOUR RELATIONSHIP MANAGER OR TEAM CONNECT FOR ADDITIONAL INFORMATION