

# Personal Finance Manager

## OVERVIEW



**Bankers Trust**<sup>®</sup>

Member FDIC

# Personal Finance Manager Overview

Use Personal Finance to view account balances and transactions from all of your financial institutions. Get a complete financial picture from the security and convenience of your Internet Banking.

Personal Finance makes it easy to track your spending, set up a budget, and create savings goals. You have everything you need to take control of your money today and plan for tomorrow.

## First Step...Link Accounts and Assets

First, link the accounts you have with other banks and financial institutions.

- Credit cards
- Bank accounts
- Loans
- Investment and retirement accounts
- Rewards point accounts you might have with airlines and other companies.

The screenshot shows a web interface titled "Link Account" with a progress indicator "Step 1 | Step 2 | Step 3". The main heading is "Link your accounts by searching or choose from popular accounts below." On the left, there is a search box with the placeholder text "Enter any bank, credit card, investment, or other account" and a "Search" button. Below the search box are two links: "Link a manual account" and "Link a real estate account". To the right of the search box is a "Linked Accounts" section with three entries: "Baird - Investments - KONOP RICHARD L individual \$ 202,495.04", "Bank of America - Bank - Bank of America Core Checking checking \$ 1,641.00", and "Bank of America - Bank - Regular Savings savings \$ 1,510.40". Below the search box is a "Popular Accounts" section with a list of links: "Credit Union of New Jersey", "Wells Fargo", "Citi Credit Cards", "American Express Cards", "Capital One 360", "USAA", "Discover Card", and "Citi Bank (online.citibank.com)". At the bottom right of the interface is a link "See all linked accounts".

Then add any financial assets you have, like your house, car, motorcycle, or RV.

After linking accounts to Personal Finance, your account information will populate. This could take a day or two to completely populate depending on the institution. The amount of transaction history that will be available is dependent on what we can obtain from your financial institution but is typically 90 days or less. This will grow over time to give you greater insight into your financial picture. The longer you use Personal Finance, the more valuable it will become.

# Personal Finance Manager Overview

## Get the Complete Picture

You can review your complete financial picture every time you access Internet Banking.

## Financial Overview

The balances of the accounts you have with us and other financial institutions that you have linked to Personal Finance are displayed on the Financial Overview.

Financial Overview	
All Accounts	
<b>Banking (3)</b>	<b>\$ 70,482.45</b>
▶ My Bank - Checking xxxx6854	\$ 1,045.81
▶ My Bank - Primary Checking xxxx4455	\$ 1,665.77
▶ My Bank - Savings xxxx3147	\$ 67,770.87
<b>Real Estate (1)</b>	<b>\$ 128,366.00</b>
▶ Home Value (Zestimate <sup>SM</sup> ) - Residence Last updated: 6 days ago	\$ 128,366.00
<b>Loans (2)</b>	<b>\$ 19,968.76</b>
▶ My Bank - Loan - INSTALLMENT xxxx4712	\$ 17,497.73
▶ My Bank - Loan - REVOLVING CREDIT xxxx5471	\$ 2,471.03
<b>Mortgages (1)</b>	<b>\$ 79,512.26</b>

Click the arrow to the left of any account to get more details on the account or edit your preferences. From here, you can see recent transactions and balance trends. The information you see varies based on the type of account you are viewing.

Bank of America - Bank - Bank of America Core Checking	\$ 1,841.00
xxxx0571   Last updated: 2 hours ago	
Details	Transactions
Edit	Balance Trends
Account Name: Bank of America Core Checking	Account Type: Checking
Account Holder: [REDACTED]	Available Balance: \$ 1,841.00
Account Number: xxx0571	Current Balance: \$ 1,841.00

# Personal Finance Manager Overview

## Transactions

You can view a complete history of all of your financial transactions for the accounts linked to Personal Finance. Your transactions will be automatically assigned a category based on the description of the transaction. The category of a transaction can be changed to fit your needs and Personal Finance will use it for similar transactions going forward. Transactions can be split into multiple categories or sub-categories that you create.

The transactions page lets you view transactions for certain date ranges or for selected categories or you can complete more advanced searches. You can also print your selected view or download your transactions to your computer.

Transactions					
All Accounts	All Categories	Last 3 months	+ Add Transaction	Print	Download
Search					
Date	Description	Category	Account	Credits	Debits
In Progress and Completed Transactions					
> 01032015	Grocery Store	Groceries	my credit card		-\$ 57.82
> 01272015	Car Repair	Automotive Expenses	my credit card		-\$ 159.24
> 01222015	Orphanage	Charitable Giving	my credit card		-\$ 100.00
> 01022015	MAINTENANCE FEE	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 10.00
> 01022015	FDIC CHARGE	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 0.16
> 01022015	Fee	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 6.00
> 12012014	Interest	Interest	My Bank - Savings		-\$ 663.67
> 12012014	Interest	Interest	My Bank - Savings	\$ 663.67	
> 12162014	Interest	Interest	My Bank - INVESTMENT CERTIFICATE	\$ 175.07	
> 12022014	MAINTENANCE FEE	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 10.00
> 12022014	FDIC CHARGE	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 0.16
> 12022014	Fee	Service Charges/Fees	My Bank - TEST CHECKING STATEMENT		-\$ 6.00
> 11162014	Interest	Interest	My Bank - INVESTMENT CERTIFICATE	\$ 179.71	
Total for last 3 months:				\$ 1,838.65	-\$ 1,833.25

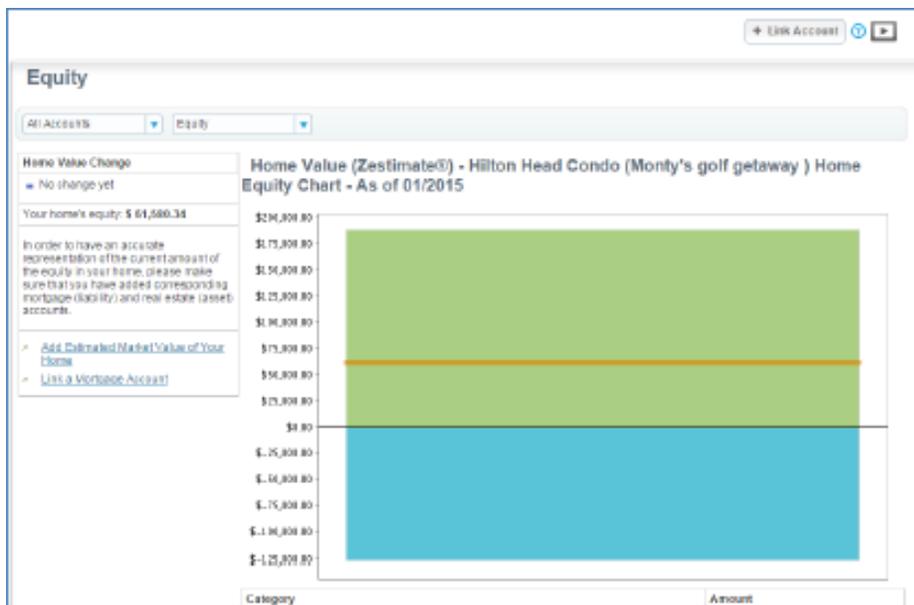
You can also set up your own custom spending categories. This helps you set goals and track spending the way you want. You're in control.

Manage Categories			
Expense			
Income			
Transfer			
Show	Category	Category Name	Sub Category
<input type="checkbox"/>	Credit Card Payments		Manage Subcategories
<input checked="" type="checkbox"/>	Savings		Manage Subcategories
<input type="checkbox"/>	Securities Trades		Manage Subcategories
<input checked="" type="checkbox"/>	Transfers		Manage Subcategories
Deferred Compensation			
Show	Category	Category Name	Sub Category
<input checked="" type="checkbox"/>	Retirement Contributions		Manage Subcategories
<input checked="" type="checkbox"/>	Uncategorized		
Do Not Save Changes			
Save Changes			

# Personal Finance Manager Overview

## Real Estate

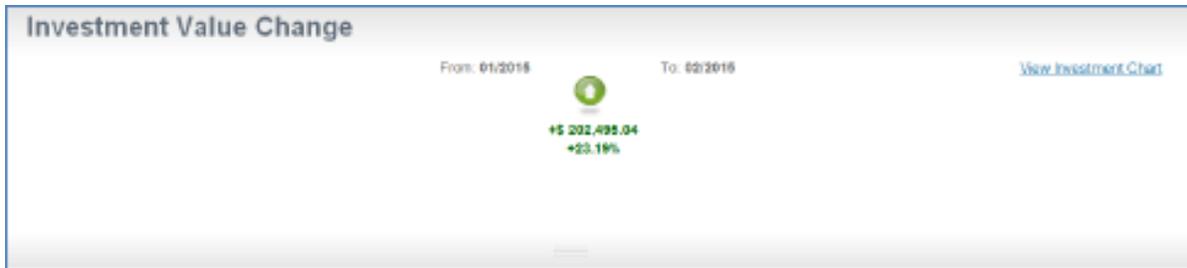
Use the real estate tools to track your property's equity, view changes in property values over time or compare your property value to others. You can add real estate properties to Personal Finance directly or as manual asset accounts using the Link Account tool. The value of your real estate can be entered and updated manually by you or it can be determined by Zillow, an online property valuation tool that provides valuation estimates on real estate across the United States. You can then link any associated mortgage or real estate loan to the property to see your equity position and trend over time. Track as many properties as you need too!



# Personal Finance Manager Overview

## Investments

You can use Personal Finance to review your investment portfolio balances and positions with the current price and market value across all financial institutions. Personal Finance will provide you with a percentage change snapshot of any changes to your portfolio and net worth values when you access Personal Finance. You can also receive email alerts to notify you of changes to your portfolio based on thresholds you set.



You also have the ability to choose the accounts that should be included in your Investment Views and change the fields that appear in the various view options on the page. Personal Finance will keep track of your portfolio balances at various points in order to provide you balance trending and performance information. This trending information grows more valuable over time.

Investments								
Entire Portfolio		Accounts	Daywatch View	All Accounts	<a href="#">Preferences</a>   <a href="#">Edit Views</a>			
Charles Schwab - Investments - Contributory								
Last updated: 16 hours ago								
Symbol	Price	Quantity	As Of (EST)	Change (Amt)	% Change	Volume	Intraday Range (High/Low)	
ACITX	\$11.03	430.82	02/04/2015 21:21	\$0.02	0.17%	0.00	11.03/11.03	
GARFX	\$48.59	302.34	02/04/2015 21:21	-\$0.15	-0.31%	0.00	48.59/48.59	
JASBX	\$3.05	1,741.28	02/04/2015 21:22	\$0.00	0.00%	0.00	3.05/3.05	
LGILX	\$16.55	423.65	02/04/2015 21:23	-\$0.07	-0.42%	0.00	16.55/16.55	
NBGNX	\$36.11	188.71	02/04/2015 21:23	-\$0.10	-0.28%	0.00	36.11/36.11	
NGUAX	\$18.23	456.02	02/04/2015 21:23	-\$0.11	-0.60%	0.00	18.23/18.23	
PQMAX	\$26.55	306.24	02/04/2015 21:24	-\$0.14	-0.52%	0.00	26.55/26.55	
PTTDX	\$10.89	634.50	02/04/2015 21:24	\$0.02	0.18%	0.00	10.89/10.89	
SLV	\$16.54	50.00	02/05/2015 15:48	-\$0.09	-0.54%	5,761,129	16.50/16.27	
XLE	\$79.72	52.50	02/05/2015 15:49	\$1.05	1.33%	29,134,017	80.25/79.12	

# Personal Finance Manager Overview

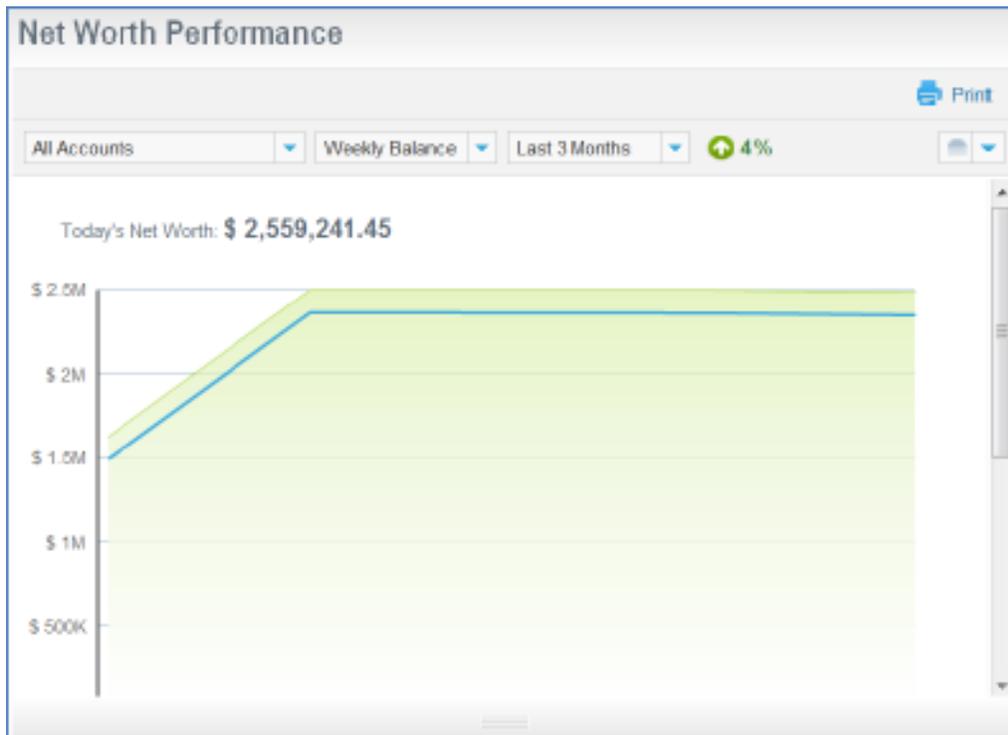
## Net Worth

You can measure and track changes in your overall net worth. In order to get an accurate net worth calculation, it's important that you link all your financial accounts. Personal Finance will begin to save your balances over time to show you trends and performance. The Net Worth page can also provide valuable investment planning tools that show you how all your accounts are classified and allocated by percentages. It includes the following sections:

**Net Worth Statement** –Lists your assets and liabilities and the difference.

Net Worth Statement		
All Accounts		<a href="#">Preferences</a>
<b>Assets</b>	<b>Account Information</b>	<b>Balance</b>
Banking Total Banking: \$ 69,477.46	My Bank - Primary Checking	\$ 1,065.77
	My Bank - Savings	\$ 67,811.69
Investments Total Investments: \$ 80,421.78	..... - Investments -...	\$ 62,903.72
	..... - Investments -...	\$ 17,518.06
Real Estate Total Real Estate: \$ 128,366.00	Home Value (Zestimate®) - Resid...	\$ 128,366.00
		Total Assets: \$ 278,265.24

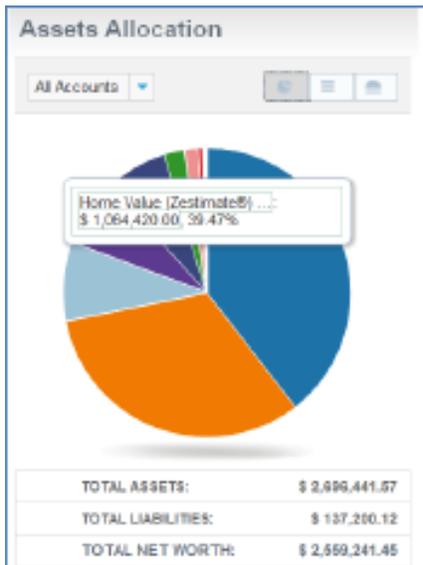
**Net Worth Performance** –Displays changes in the performance of your overall set of accounts over time.



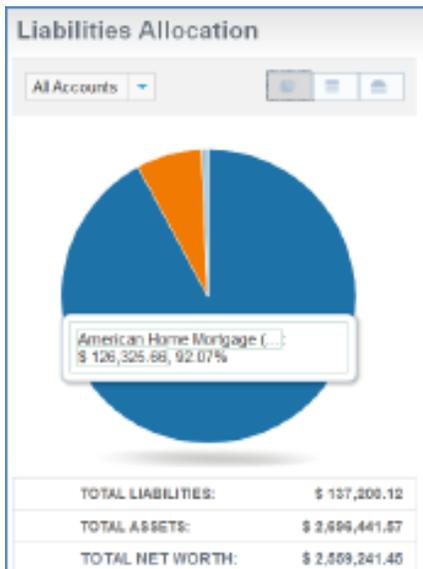
# Personal Finance Manager Overview

## Net Worth

**Assets Allocation** –Shows the percentage of the total asset amount distributed across multiple accounts. You can click any section to see what’s included.



**Liabilities Allocation** –Shows the percentage of the total liabilities amount distributed across multiple accounts. You can click any section to see what’s included.



# Personal Finance Manager Overview

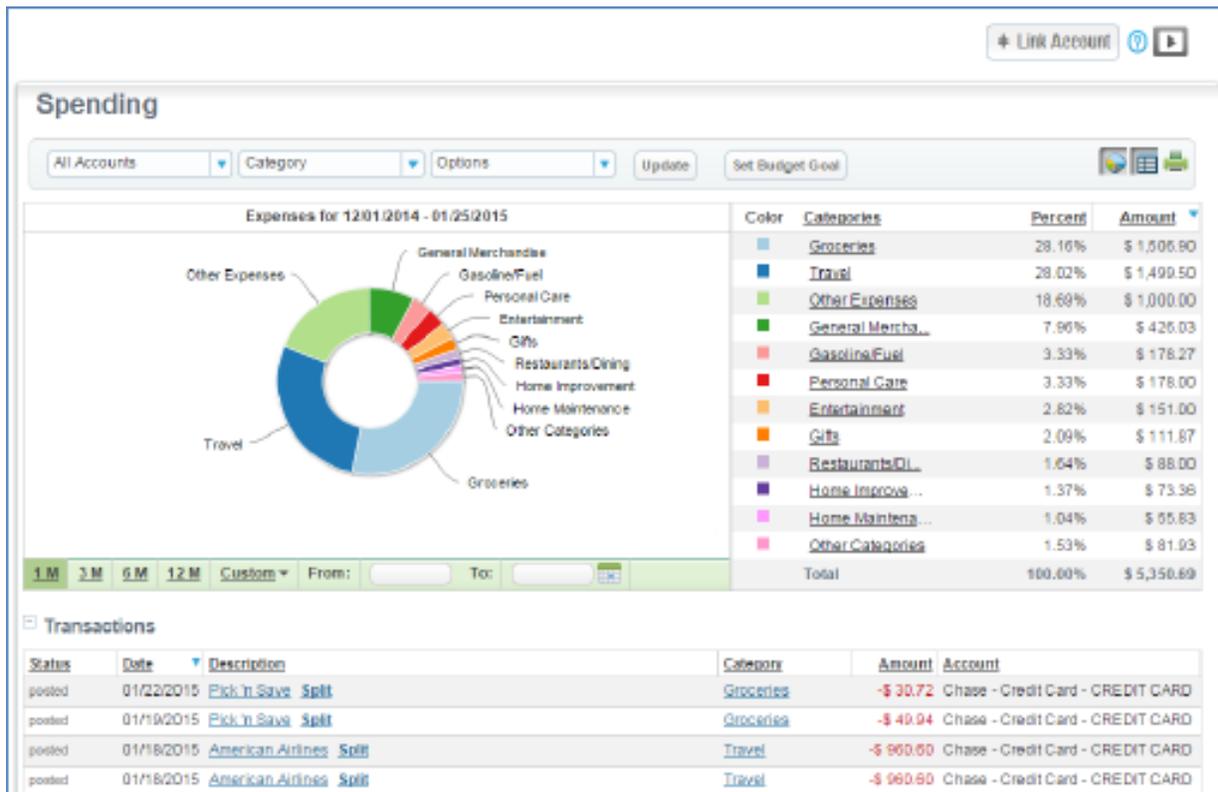
## Manage your Finances

Develop a budget and reach your goals!

### Spending

The Spending Chart will show you exactly where your money is going based on the categories that the system has assigned to your transactions. The top 10 spending categories will appear with all lesser categories a click away in "Other categories."

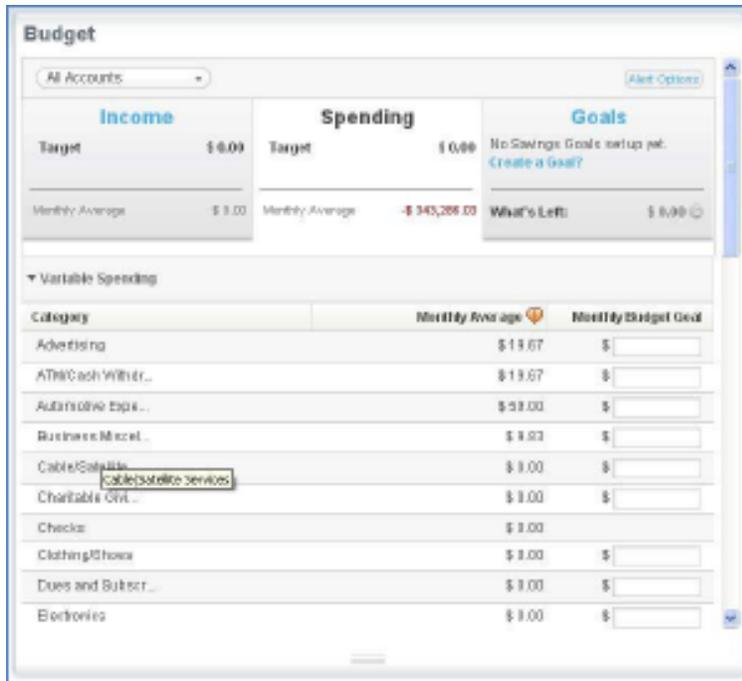
You can view the transactions that make up any category simply by clicking on the category in the list or the pie chart. You can also easily click any "uncategorized" transactions here and assign the proper category. Update your views by account, account groups and/or date ranges. Now that you have all the information about your spending at your fingertips, you can set up a budget that really helps you get where you want to go. You can click on "Set Budget Goal" and assign a monthly budget goal to any category.



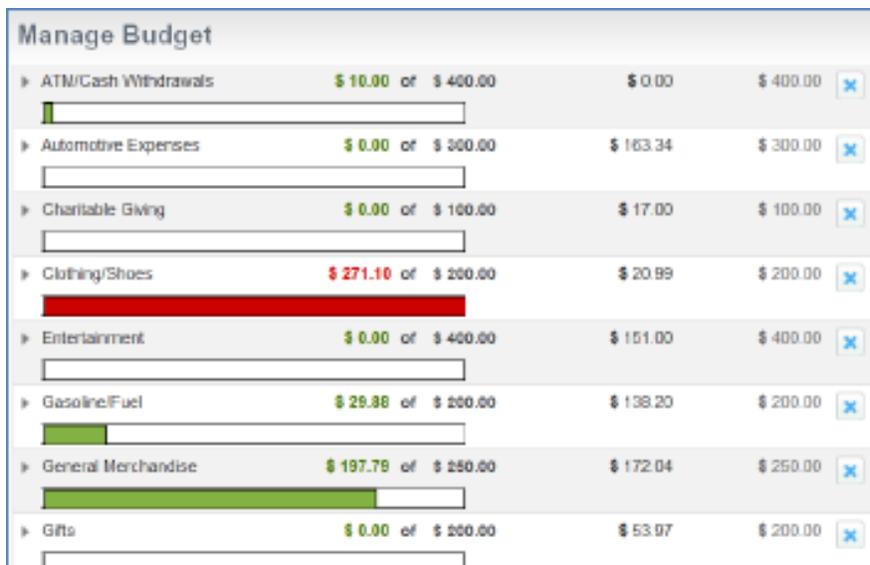
# Personal Finance Manager Overview

## Manage Budget

Use Budget tool to set your income and spending goals to begin to building a healthy financial future. Personal Finance can display your month-to-date and monthly average income and spending overall to calculate what is left to save for goals. You can also click on Spending at the top of the chart to view all of your actual and average spending by category below the chart.



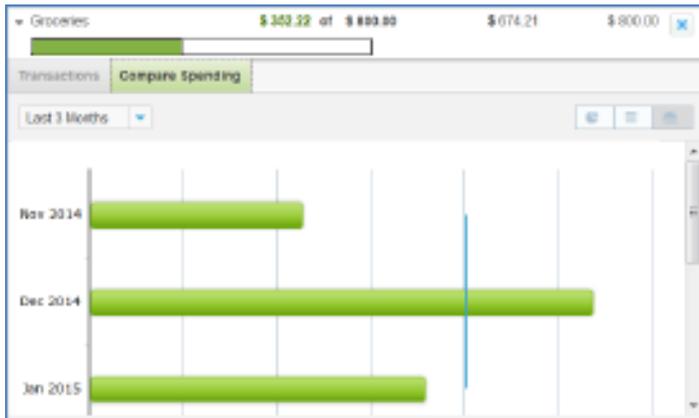
You can set spending budgets for some or all of the spending categories. Personal Finance can track your spending to show you how you're doing with the budgeting goals.



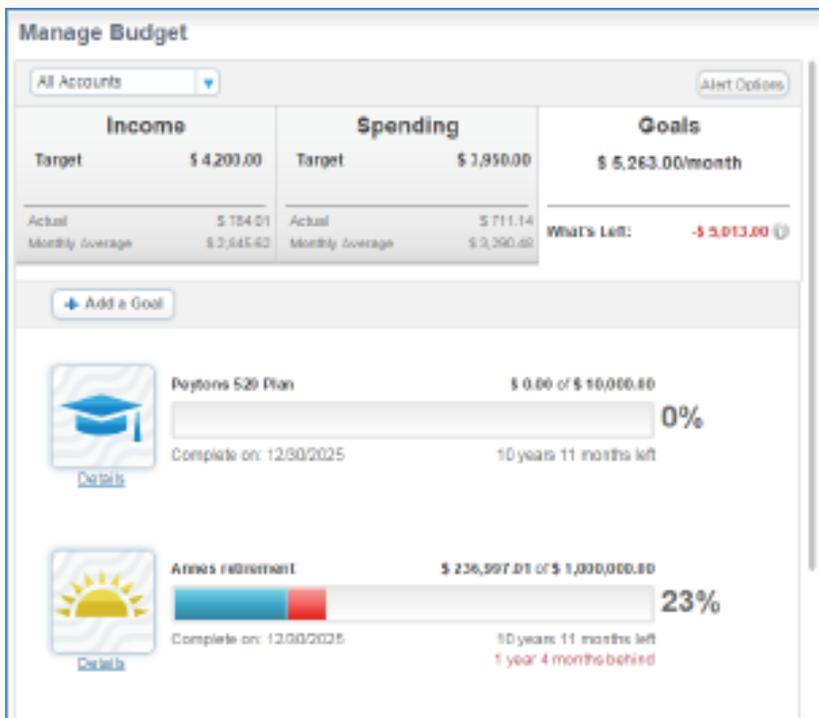
# Personal Finance Manager Overview

## Manage Budget

View the spending in one or more categories over time by using the Compare Spending view or by clicking within the spending category.



The Manage Budget Tool enables you to allocate remaining monthly income to goals that are saved within your existing accounts. You pick the accounts that will be used to hold the funds for that particular goal and Personal Finance will show you your progress towards reaching your goals.

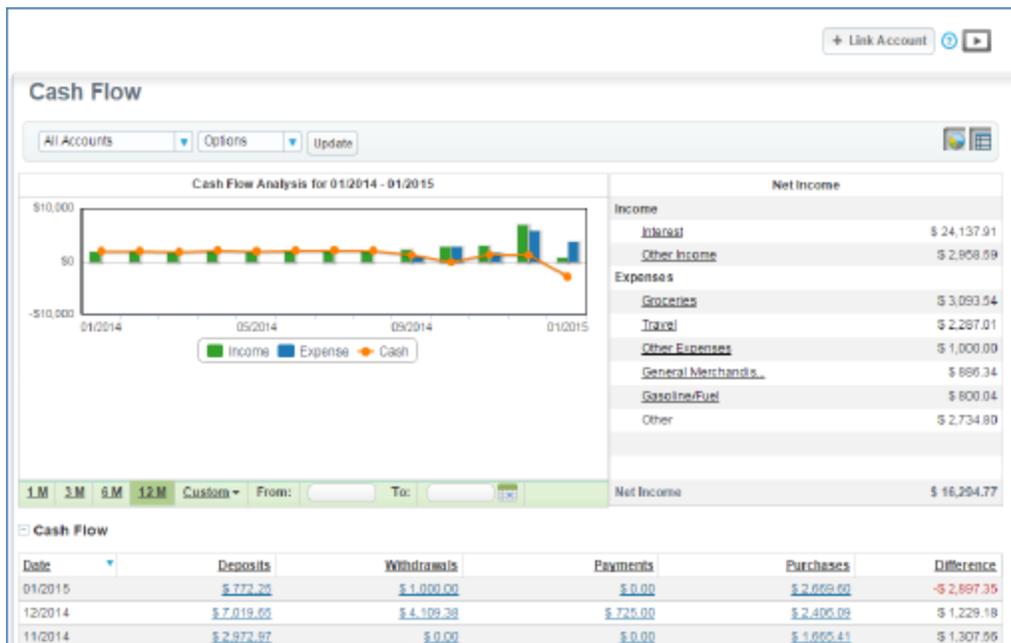


# Personal Finance Manager Overview

## Cash Flow

In addition to managing your spending and budgeting, you can also get a handle on your cash flow. Personal Finance provides a bar chart representation of your income versus spending and the cash remaining over a period of time.

The Cash Flow Page displays the average monthly and total net cash flow for any time period you enter. At the bottom of the page is a tabular representation of the same information. You can click any amount in the table to view all transactions matching that total.



## Help

Need help using Personal Finance?  
There is help available at the top of every page.



And for additional information to help get started.



## Get Started

Are you ready to get control of your financial life?