CONTEXTUAL PERSONAL FINANCIAL MANAGEMENT (PFM)

Using Contextual PFM widgets

Contextual PFM allows you to view all of your accounts in one place so you can manage your spending and debts, calculate your net worth, and see spending trends over specific time periods. Several links appear at the top of the Home page, such as Net Worth and Budget. You can click those links to display visual representation of your financial data, known as "widgets."

Home page – widgets

Each widget is interactive and displays different information:

- **Net Worth** – Allows you to see the total value of all internally-held and linked accounts to view your net worth over time.
- **Budget** – Helps you set budgets for each spending category and track progress towards those categories each month.
- **Spending** – Enables you to see a visual representation of how you are spending your money over a period of time.
- **Trends** – Builds even further on your budgeting categories to help track spending over time as compared to income.
- **Debts** – Allows you to see all of your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your debt over time.

Note: Only the Budget and Spending widgets are available on a smartphone, and functionality is limited.

For more information on PFM functionality, see the *Contextual PFM User Guide*.

Enrolling in PFM

Before you can use the PFM feature, you must first enroll in PFM.

To enroll in PFM

1. On the Login page, enter your **Login ID** and **Password**.
2. Read the PFM Agreement, then click or tap **Agree** or **Later**. If you select **Agree**, all PFM functionality on the Home page is enabled. If you select **Later**, you will be able to see the PFM widgets, but functionality will be disabled until you accept the PFM Agreement.

Note: You only need to enroll in the PFM service once.

Linking accounts

Linking accounts held at external financial institutions (FIs) allows you to manage your finances by seeing balances and transactions all in one place, on any device. Link your credit cards, loans, checking, and savings accounts from other FIs one time. PFM updates data regularly so you always see accurate balances and recent transactions.

To link an account

1. On the Home page, click or tap the **Link Account** button in the widget bar. Alternatively, click or tap the link account icon (🔗) above the first account group or the Link Account tile below the account groups.
2. When a list of popular FIs appears, select an FI by either:
   - Clicking or tapping the FI name or logo, or
   - Typing the name or URL of the FI in the Search box. As you type, matching FIs appear. Click an FI name to select it.
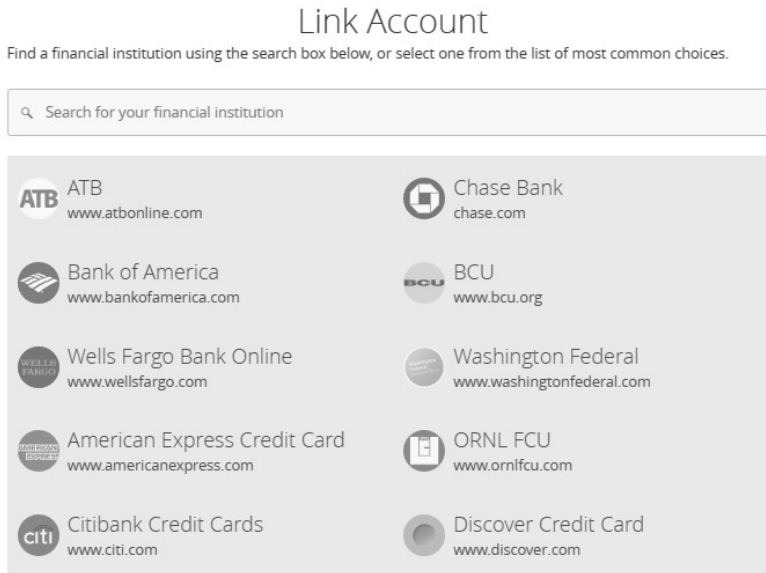
3. Provide your online banking credentials for the external FI and click **Continue**. If the FI requires multi-factor authentication (MFA), you will be prompted to supply more information, such as a secure access code (SAC). Then the Link Account page displays the status of the aggregation.

> **Tip:** The time needed to aggregate accounts depends on many factors, including the external FI, number of accounts, and server speed. Click **Link More Accounts** to aggregate more accounts from another FI. Click **Close** to return to the Home page where the aggregation status appears, along with any prompts for details such as account credentials.

4. When aggregation is complete, external accounts appear on the Link Account page, with the **Hidden/Visible** toggle set to Visible. Click or tap the **Hidden/Visible** toggle to hide an account on the Home page and in widgets.

Link Account

Confirm the accounts you would like to link. Unselected accounts will not show up on your home page or in any of your personal financial planning tools.

CC	CC Bank	
CC	My CD 5555	Visible ☑
CC	My Savings 2222	Visible ☑
	My Auto Loan 8888	☐ Hidden
CC	My Roth IRA 4444	Visible ☑

5. (Optional) Repeat steps 2 through 4 to link more accounts held at other financial institutions.
6. Click **Continue**.

After you link accounts, they appear in a Linked Accounts group on the Home page, providing a full financial picture. You can reorder and group accounts, as necessary.

Updating login credentials

If your login credentials change for a linked account, you can update them within online banking.

To update login credentials

1. On the Home page, scroll down to the Linked Accounts group.
2. On the desired linked account, swipe left or click the two vertical bars, then select **Update Login**.
3. Enter your updated credentials, then click **Continue**.

Aggregated accounts

There are many types of online banking accounts, and not all are compatible with common aggregation methods. PFM utilizes multiple aggregation sources and uses an aggregation engine to provide the best possible coverage.

> **Note:** Do not confuse linked accounts with external transfer accounts. In online banking, you can only display data about linked accounts. For external transfer accounts managed on the Add External Accounts

page, you can transfer funds between accounts at your primary financial institution and external accounts after two micro deposits are made to ensure your ownership of the account, as well as your financial institution's ability to move money to or from it.

Note: You can only link accounts from domestic, U.S.-based financial institutions.

Categorizing transactions

Transactions for your internal accounts and linked accounts are automatically categorized to help you accurately monitor your spending and track your budgets. In some cases, you may choose to modify the automatically-selected category. You can also modify transaction descriptions, split transactions across multiple categories, and create or edit new subcategories.

To categorize a transaction

1. On the Home page, click or tap an account.
2. On the Account Details page, click or tap a transaction.
3. In the **Category** section, click or tap the edit icon (✎).

Note: You can also click or tap on the category icon that appears in your transaction list on the Account Details page without expanding the transaction detail.

4. Select a category to assign the transaction.
5. (Optional) In the **Online Description** section, click the edit icon (✎) to change the description of the transaction.

Note: Editing the description only changes the description within online banking, not in paper or e-statements.

To add a subcategory

1. On the Home page, click or tap an account.
2. On the Account Details page, click or tap the category icon next to a transaction.
3. On the Categorize sidebar, do the following:
   a. Click or tap the expand arrow (⌄) on the parent category.
   b. Click or tap **+Add Sub-Category**.
   c. Enter the name of the new subcategory.
   d. Click or tap the check mark button.
   e. Click or tap the new subcategory to assign it to the transaction.

> **Note:** Default parent categories and subcategories cannot be edited. However, you can rename personally-created subcategories by clicking the edit icon (✎) next to the subcategory name. Click the Delete icon (   ) next to a personally-created subcategory to delete it.

> **Note:** Click the Delete icon (   ) next to a personally-created subcategory to delete it.

Splitting transaction categories

You can split a single transaction across multiple categories to better manage your budget.

To split a transaction category

1. On the Home page, click or tap an account. The Account Details page appears.
2. Click or tap a transaction. The transaction details appear.

3. In the transaction details, do the following:

a. Click or tap the split icon (⤙).
b. Enter the amount you want to split to a separate category.
c. Click or tap the category icon, then select a new category for the amount you want to split.
d. Click or tap **Add Split** to continue splitting the transaction.

Note the following details about splitting transactions:

- You can add up to a total of 9 splits.
- After you split a transaction, you can no longer edit the Category from the transaction summary.
- You cannot edit the description of an individual split.
- The split amount must have a value greater than 0. If the value of the split is left at 0, the split will not be saved.