

Personal Financial Management User Guide

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Personal Financial Management

Initial Setup

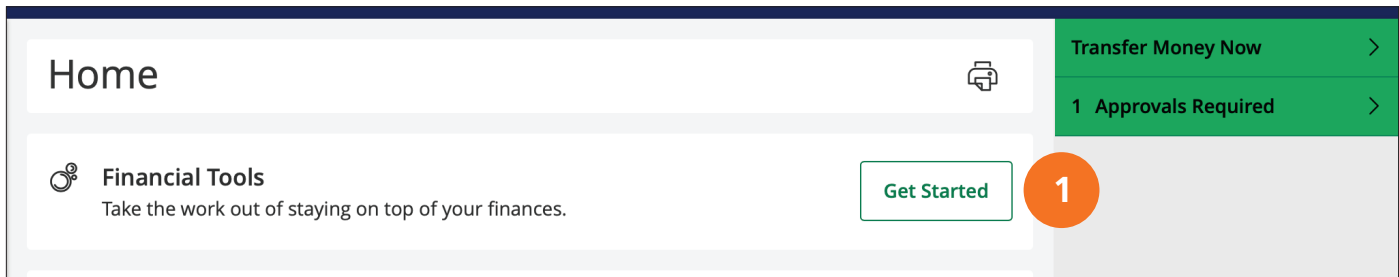
Setting up financial goals is just as important as establishing a budget. As you move closer to your financial ambition, our Personal Financial Management tools not only serve as a rear view mirror to see how far you have come, but also as a road map to see how much further you need to go. The journey toward funding expenses such as a home, vacation, wedding, or even the tuition for a new career, becomes clearer and easier to manage.

The tools within PFM help you calculate your net worth, set budgets, view your spending habits and trends, and set up a debt payment plan to become debt free.

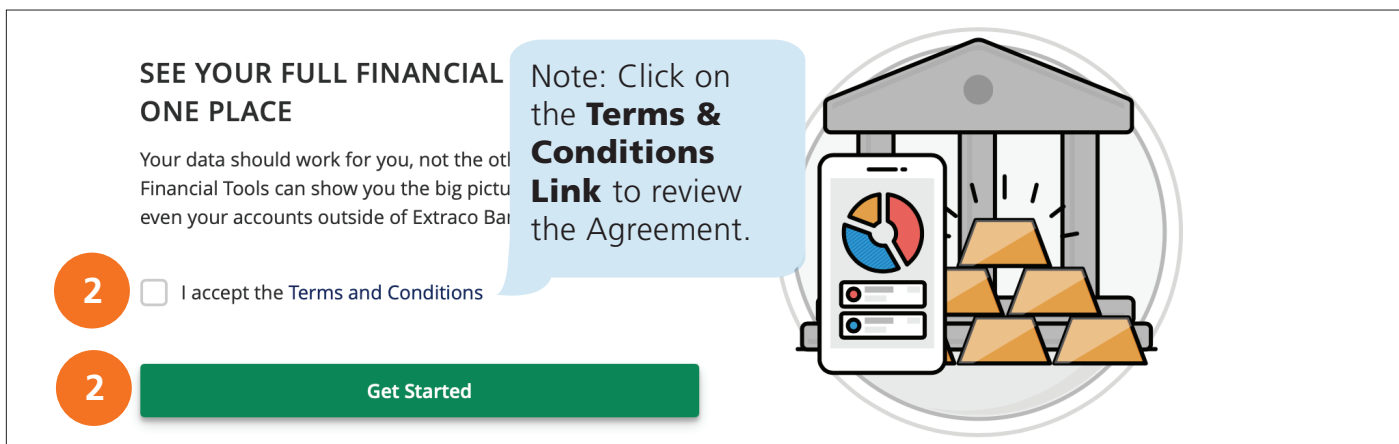
Enrolling in the PFM Widget

Before you can use the tools, you must first enroll. From your **Home** page:

1. Click the **Get Started** button  under **Financial Tools**.



2. Check **I Accept the Terms & Conditions** box and click **Get Started**.



Note: You will need to log out of the **Online Banking Service** and log back in to view the PFM Widgets accurately.

Personal Financial Management

Linking An Account

Before you can begin setting up your financial goals, you need to link your non-Extraco accounts to the online banking platform. This will provide a full-picture of your financial spending and savings. It also makes it possible for you to set up your financial goals based on the items you own and debts you owe.

From your Online Banking **Home** page.

1. Click the **Link Account** button.
2. Locate your financial institution using **the list or the search bar**.

FINANCIAL TOOLS

Debts | Trends | Spending | Budget | Net Worth

Link Account 1

Link Account

Find an institution by using the search box or select one from the Quick Picks list below. You may search by either institution name or website URL.

Search

2

QUICK PICKS 2

Chase Bank www.chase.com	Bank of America www.bankofamerica.com
Wells Fargo www.wellsfargo.com	Capital One www.capitalone.com
ATB	Navy Federal Credit Union

3. Or, click the **Get Started** button **Get Started** under **Add a Manual Account**.

PNC Bank www.pnc.com	American Express Credit Card www.americanexpress.com
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Add a Manual Account
Manually track the value of assets and debts to see your full financial picture.

Get Started 3



Personal Financial Management

Linking An Account

4. If **Linking an Account**, enter your **ID and Password** to the account.

Link Account

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?

5. If **Adding an Account**, enter your **Account Name and Type** (checking/savings/loan).

Create Manual Account

Manual accounts are a way to represent external debts, properties, or any account type that you are unable to link at another financial institution. You can utilize this feature to track your balance and accurately reflect your financial health.

Account name

Account type

Balance (optional)
\$

Categorizing Transactions

In order for your PFM tools to calculate properly, your transactions must be categorized and external accounts Linked or External Accounts manually added.



Note: Account information for **Linked Accounts** is view-only. Although you can see balances and transactions and modify categories and descriptions, you cannot create new transactions for linked accounts or transfer funds between linked accounts.



Note: You may easily transfer funds to and from External Accounts when adding the **External Accounts Service**.

To Categorize a Transaction


When all your accounts are linked to PFM, your transactions can be **Automatically Categorized** to help you accurately monitor your spending and track your budgets. To do so:

1. Click on the **Budget** tab under **Financial Tools** on the **Home** page.
2. Click on the **Auto-generate Budgets** button.

The screenshot shows the 'Budget' tool interface. At the top, there are navigation tabs: 'Debts', 'Trends', 'Spending', 'Budget', and 'Net Worth'. The 'Budget' tab is selected and highlighted with a red circle '1'. To the right of the tabs is a green 'Link Account' button. Below the tabs is a large white area with a house icon and the text 'Take control of your money' and 'Connect all your accounts to create monthly budgets.' At the bottom of this area are two buttons: 'Start From Scratch' and 'Auto-generate Budgets'. The 'Auto-generate Budgets' button is highlighted with a red circle '2'. There is also a close button (X) in the top right corner.

To Categorize a Transaction

Common categories include: **gas/auto, entertainment, medical expenses, rent and utilities.** If a transaction needs to be reassigned, you can manually edit the category from the **Account Details** page. Each category has a corresponding **icon** assigned to it to help you quickly identify a transaction's financial category.

MAR 29 2021		Bill Paid Mortgage & Rent	(\$675.00) \$115,449.00	⋮
MAR 29 2021		AT&T Utilities	(\$161.58) \$116,124.00	⋮
MAR 29 2021		Whataburger Fast Food	(\$3.13) \$116,285.58	⋮
MAR 29 2021		DSW Clothing	(\$181.83) \$116,288.71	⋮
MAR 29 2021		Spectrum Bills & Utilities	(\$134.12) \$116,470.54	⋮
MAR 29 2021		H-E-B Groceries	(\$117.34) \$116,604.66	⋮

Editing Categories or Adding Sub-Categories

1. Click on an **Account** from the **Home** page to view the **Account Details** page.

Premier Plus Ck	⋮
Available Balance	\$117,100.26
Current Balance	\$117,100.26

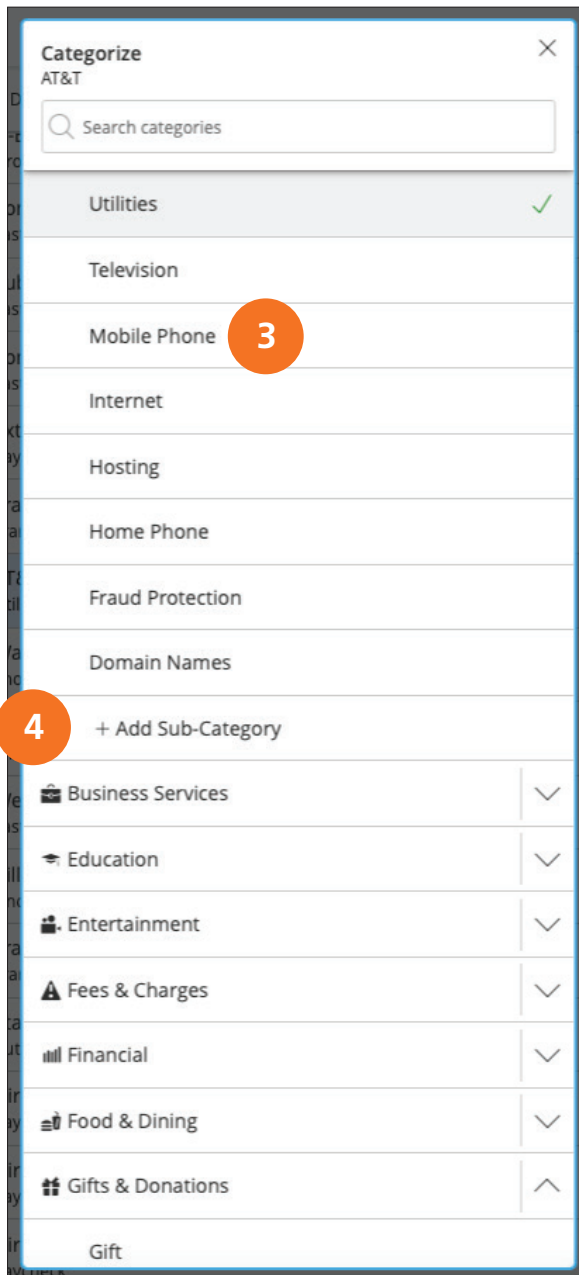
2. Select an **icon** from the **Account Details** page that you wish to edit.

MAR 29 2021		Bill Paid Mortgage & Rent	(\$675.00) \$115,449.00	⋮
MAR 29 2021		AT&T Utilities	(\$161.58) \$116,124.00	⋮
MAR 29 2021		Whataburger Fast Food	(\$3.13) \$116,285.58	⋮
MAR 29 2021		DSW Clothing	(\$181.83) \$116,288.71	⋮

Editing Categories or Adding Sub-Categories

A pop-up category listing will appear:

3. Click on an **New Category** or **Sub-Category** name you wish to change the category to.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. Enter the **Sub-Category's Name** and click the button.



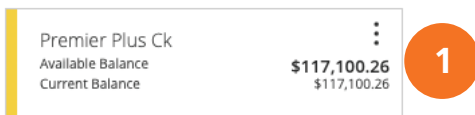
Splitting Transaction Categories

PFM offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs splitting into multiple categories such as grocery, pharmacy, clothing, and home supplies, you can review your receipt and split the total charge across multiple categories.

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

To Split a Transaction Category

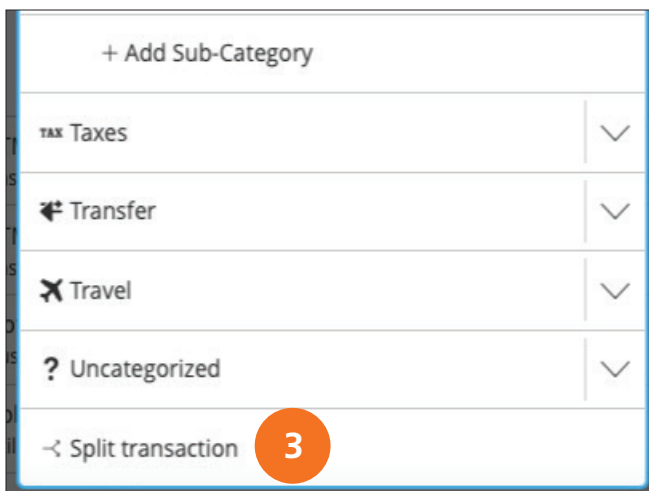
1. Click on an **Account** from the **Home** page to view the **Account Details** page.



2. Select an **icon** or **transaction** from the **Account Details** page that you wish to split.

APR 19 2021	Walmart Shopping	(\$77.46) \$116,085.95	⋮
APR 19 2021	ATM Withdrawal Cash	(\$300.00) \$116,163.41	⋮
APR 19 2021	ATM Withdrawal Cash	(\$300.00) \$116,463.41	⋮

3. Click the **Split Transaction** tab at the bottom of the category listing.



To Split a Transaction Category

4. Enter the amount (greater than \$0) that you want to split into a different category.

APR 19 2021 Walmart Split (\$77.46) \$116,085.95

Details Splits

1 - Walmart Shopping	\$77.46
2 - Walmart Shopping	\$0.00

• Enter a value greater than \$0.00

5. Select the **icon** from the **Split Category** to reassign the transaction to a different category.
6. Split or Add up to 9 Categories to one transaction by clicking the **+ Split Transaction** button.

APR 19 2021 Walmart Split (\$77.46) \$116,085.95

Details Splits

1 - Walmart Clothing	\$33.33
2 - Walmart Groceries	\$44.13

+ Split transaction

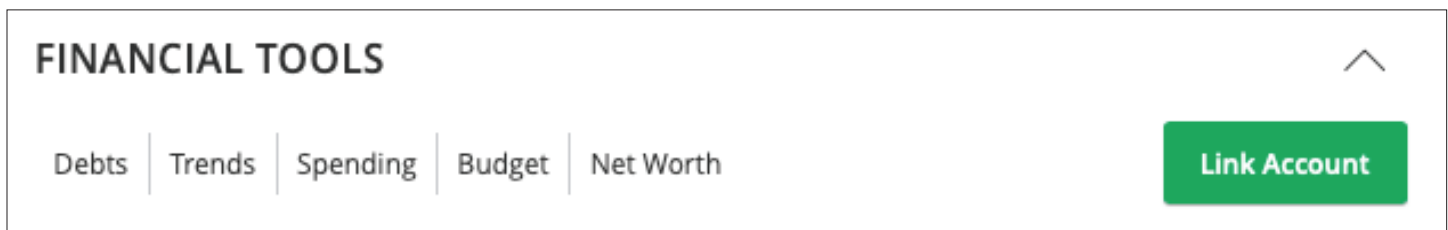


Note: You can add up to a total of 9 splits. After you split a transaction you can no longer edit the Category from the transaction summary. You cannot edit the description of an individual split. The split amount must have a greater value than 0.

Personal Financial Management

Using the PFM Widgets

You can use PFM 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. There are five features within PFM that are accessed through the **Home** page: Debts, Trends, Spending, Budget, and Net Worth.



These features help you review your finances within **PFM**.

- **Debts:** View all your debts and view payment plans to become debt-free as quickly as possible.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Spending:** See your spending habits in a visual pie chart representation.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Net Worth:** Total your assets and debts and view a line graph to see how funds are allocated.



Note: All widgets are available on a smartphone, tablet or desktop.

Debts Widget Overview

The **Debts Widget** helps you quickly plan how to pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices.

You can calculate paying off your debt using the **Snowball Method** (focusing on the smallest debt first) or the **Avalanche Method** (focusing on the highest interest first).



Note: After **linking your debts** into the PFM Widget, make sure the APR (Annual Percentage Rate) and minimum payments are accurate.

Adding APR and Minimum Payments

1. Click on the account you wish to update/add the **APR** and/or **Minimum Payments**.

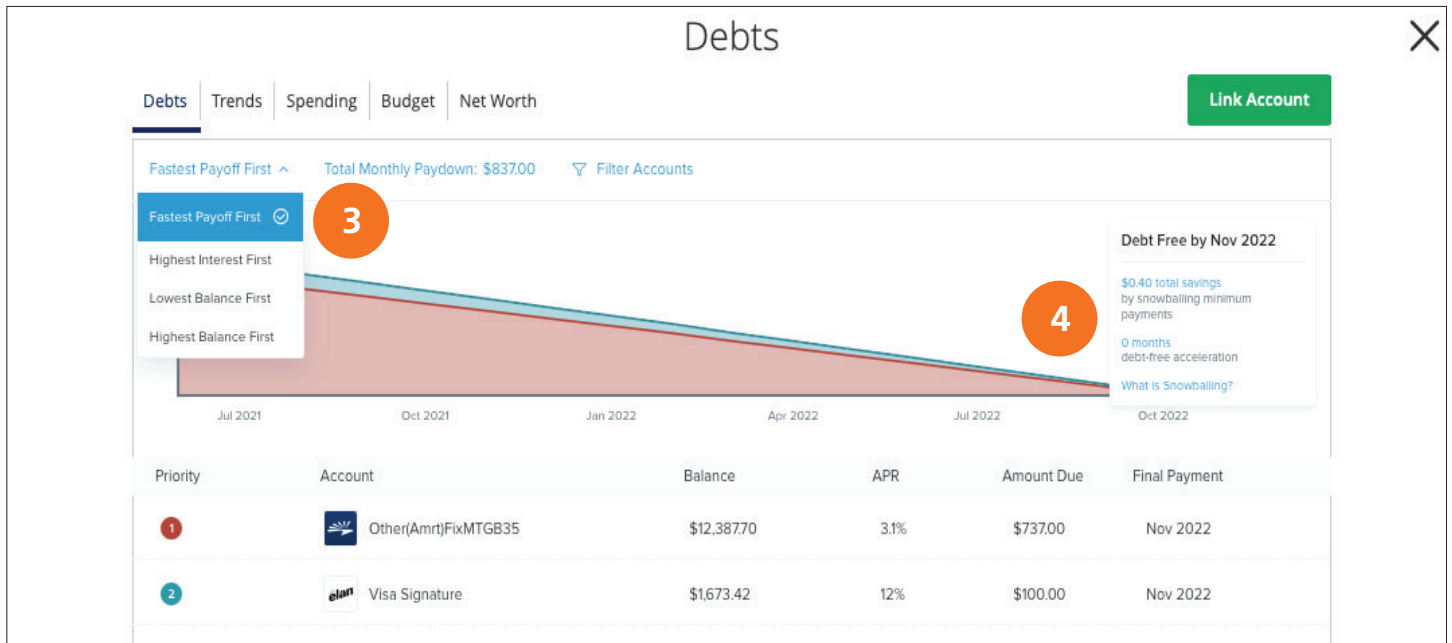
The screenshot shows the 'Debts' widget interface. At the top, there are tabs for 'Debts', 'Trends', 'Spending', 'Budget', and 'Net Worth'. A 'Link Account' button is in the top right. Below the tabs, there's a dropdown menu set to 'Fastest Payoff First', 'Total Monthly Paydown: \$0.00', and a 'Filter Accounts' button. A large blue exclamation mark icon is centered above the text 'Oops! We can't calculate payoff dates for any debts. Select an account below for details.' Below this is a table with columns: Priority, Account, Balance, APR, Amount Due, and Final Payment. The first row has a red exclamation mark in the Priority column, a bank icon in the Account column, and a red circle with the number '1' next to the account name 'Other(Amrt)FixMTGB35'. The Balance is \$12,387.70, and APR, Amount Due, and Final Payment are all '---'.

2. Add the **Minimum Payment** and accurate **APR** on the **Details** tab.

The screenshot shows the 'Details' tab for the account 'Other(Amrt)FixMTGB35' from Extraco Banks. The current balance is \$12,387.70. There are two input fields: 'Monthly payment' with the placeholder 'Enter a minimum payment' and 'Interest rate' with the placeholder 'Enter interest rate'. Both input fields have a red circle with the number '2' next to them. The 'Original Balance' is listed as \$48,600.00.

Paying Off Debt

- Click on the **Payoff Method** tab and select **Fastest Payoff First**. This is the Snowball Method.

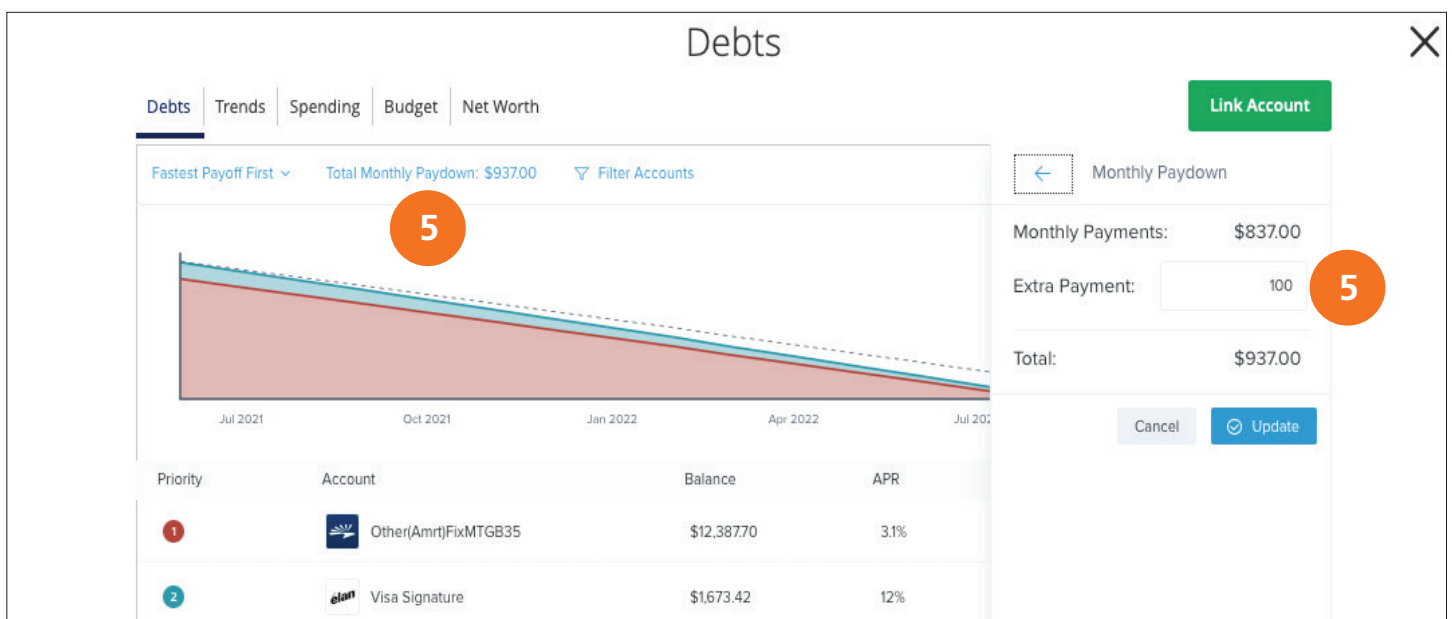


- The chart(s) illustrate how long it will take you to pay off your debts using the Method.



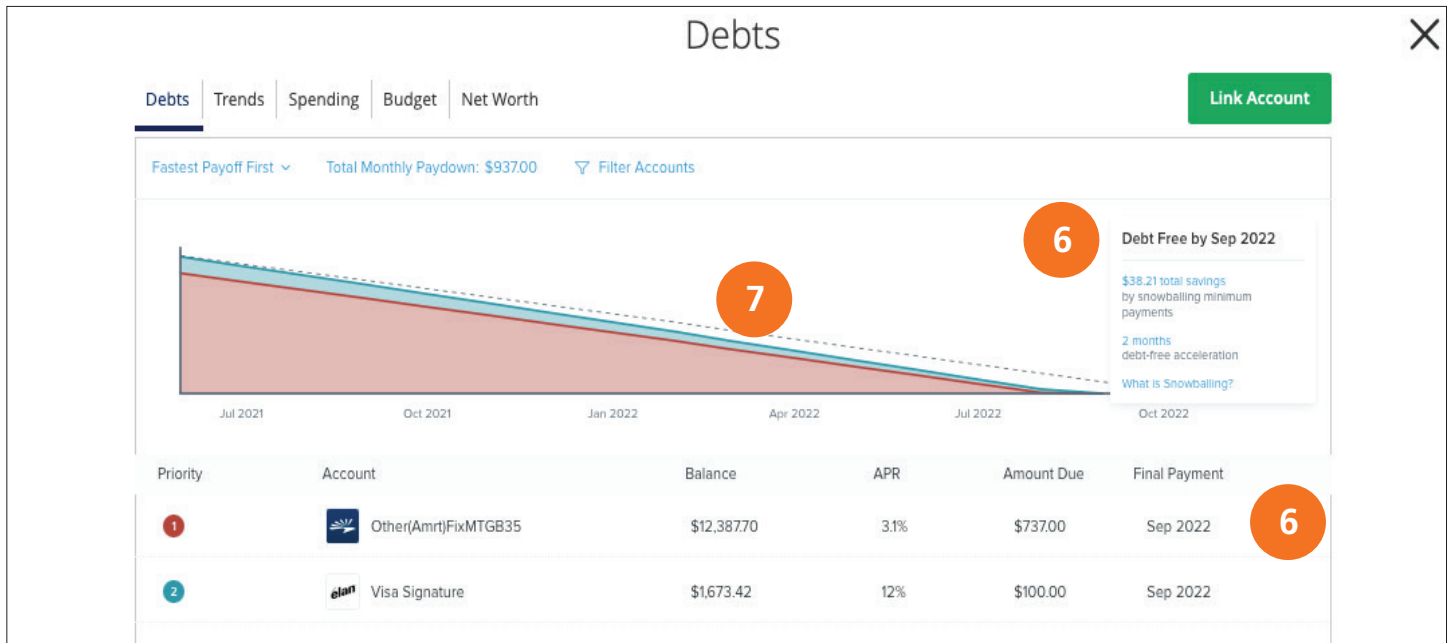
Note: You may **Accelerate Pay Off Time** by adding more money to your Total Monthly Paydown rather than just maintaining your Minimum Payments.

- Click on the **Total Monthly Paydown** link to add an additional payment toward your debt.



Paying Off Debt

6. Review the **Payoff Date** changes incurred after adding the additional \$100 per month.



7. The dotted line indicates the original **Minimum Payment** payoff option.



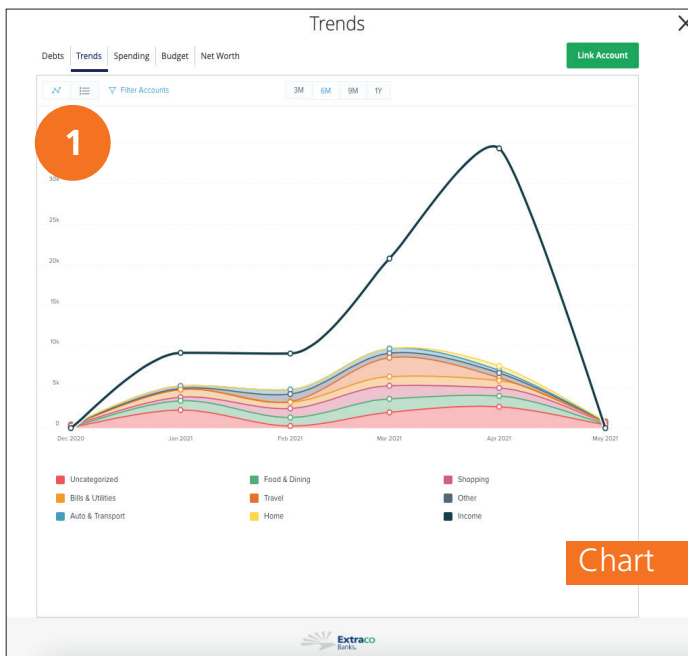
Note: The colors in the graph correspond to the numbers beside each account. Payoff dates and the amount you save are automatically calculated by the details you input for each debt. The dotted line reflects time and money savings from using the Snowball method.

Trends Widget Overview

The **Trends Widget** provides you a historical road map of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.

Reviewing Trends

1. Toggle (upper left) from **chart** or **list mode** view to establish your preference.



CATEGORY	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY
Income	\$0	\$9,235	\$9,156	\$20,806	\$34,335	\$0
Uncategorized	\$96	\$2,222	\$263	\$1,040	\$2,626	\$394
Food & Dining	\$19	\$135	\$1,044	\$1,649	\$1,317	\$90
Shopping	\$186	\$439	\$1,102	\$1,613	\$983	\$190
Bills & Utilities	\$73	\$941	\$766	\$1,124	\$908	\$0
Travel	\$0	\$0	\$93	\$2,330	\$353	\$128
Other	\$51	\$138	\$98	\$554	\$577	\$0
Auto & Transport	\$0	\$301	\$556	\$574	\$326	\$32
Home	\$19	\$0	+\$347	+\$356	\$550	+\$356

List

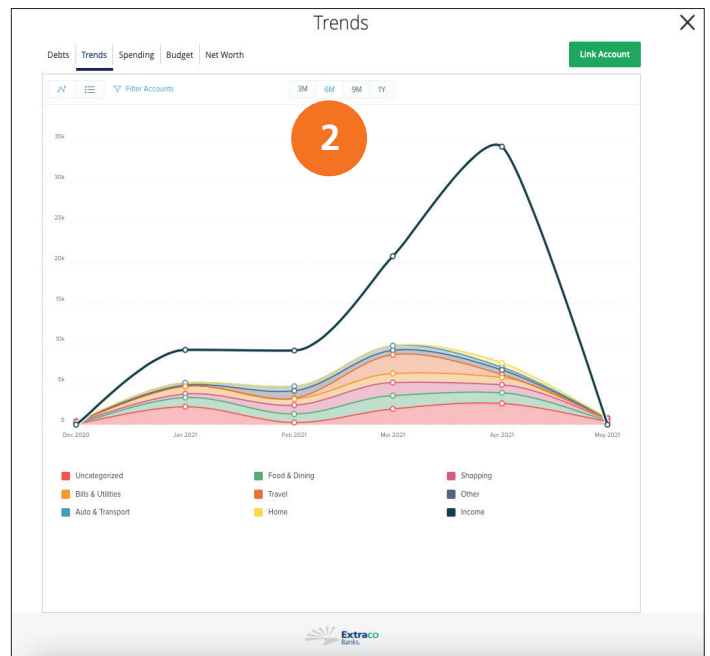
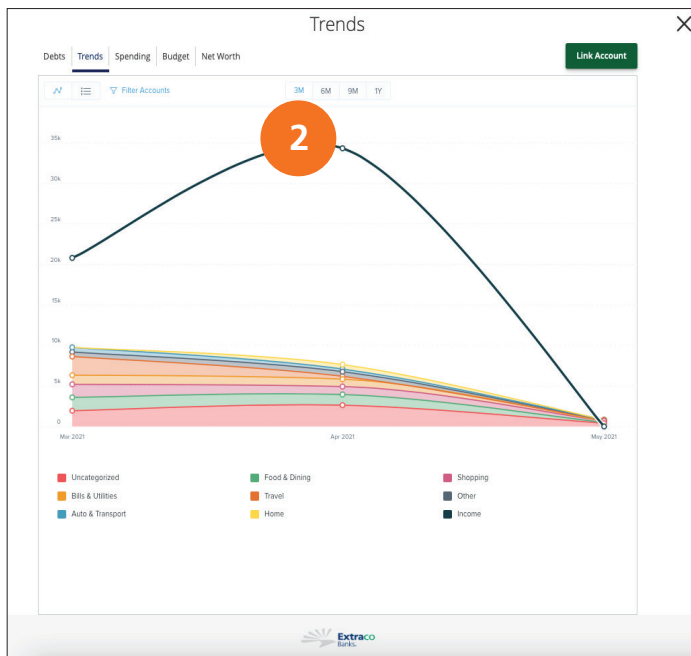


Note: You may view your trends in chart or list mode based on your personal preference.

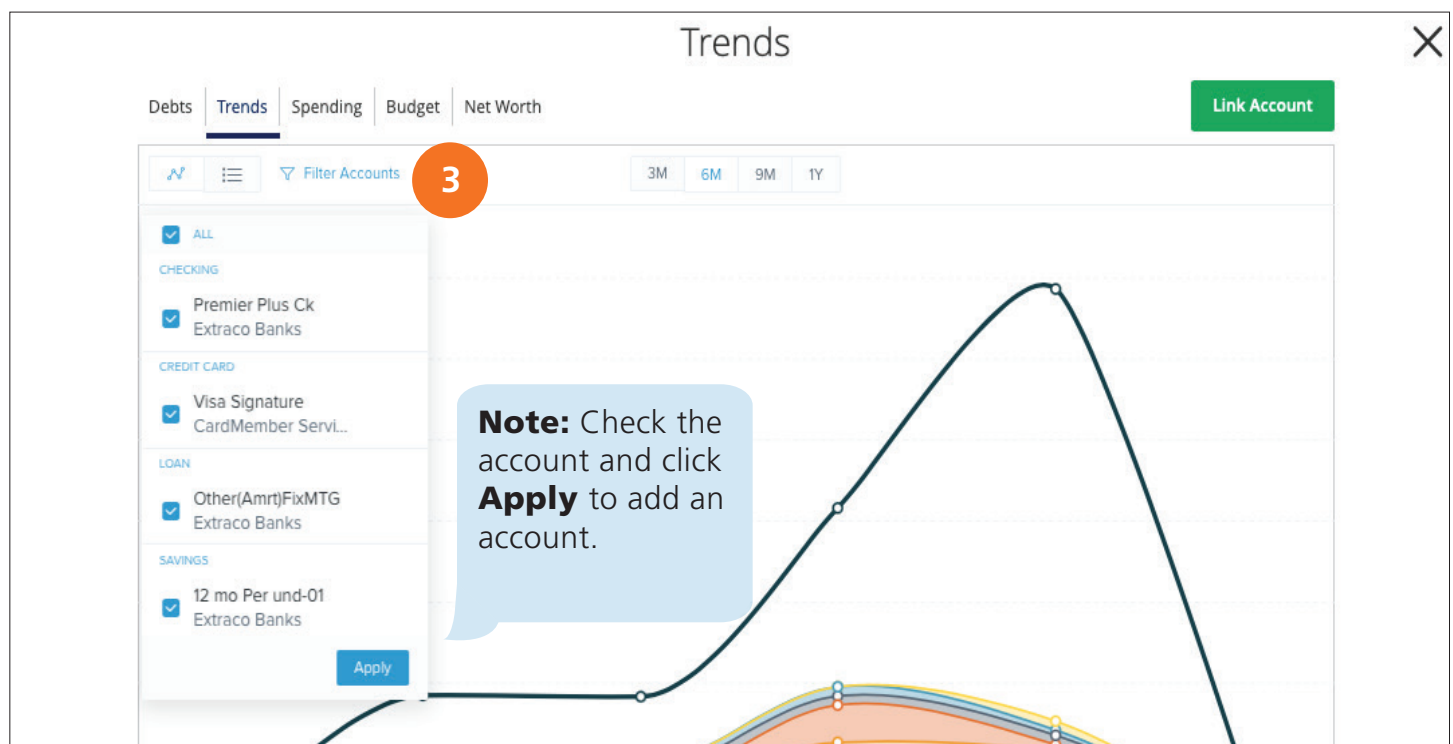


Reviewing Trends

- View your spending trends in three month (**3M**), six month (**6M**), nine month (**9M**) or one year (**1Y**) increments.

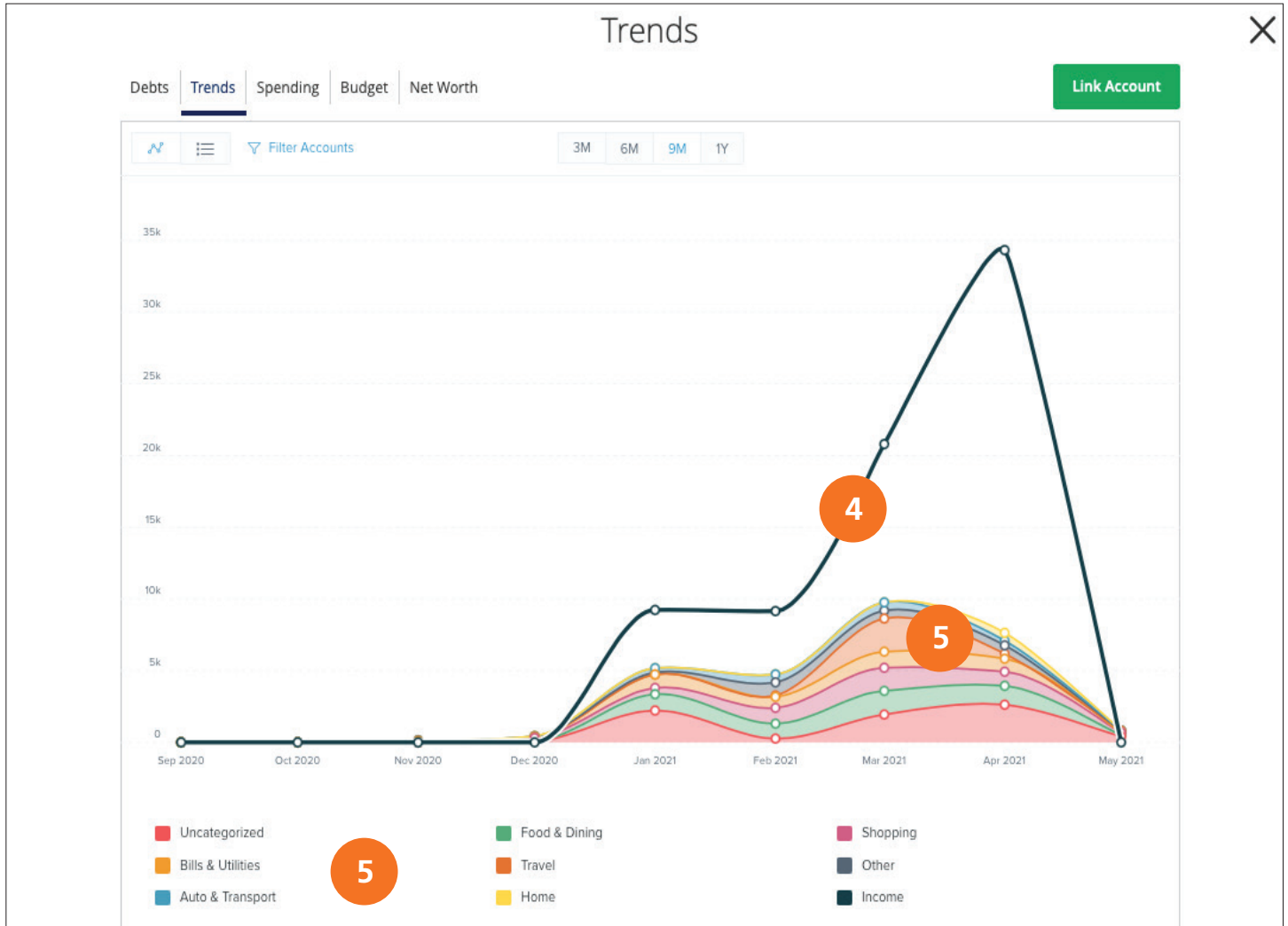


- Easily turn off or on accounts through the **Filter Accounts** link.



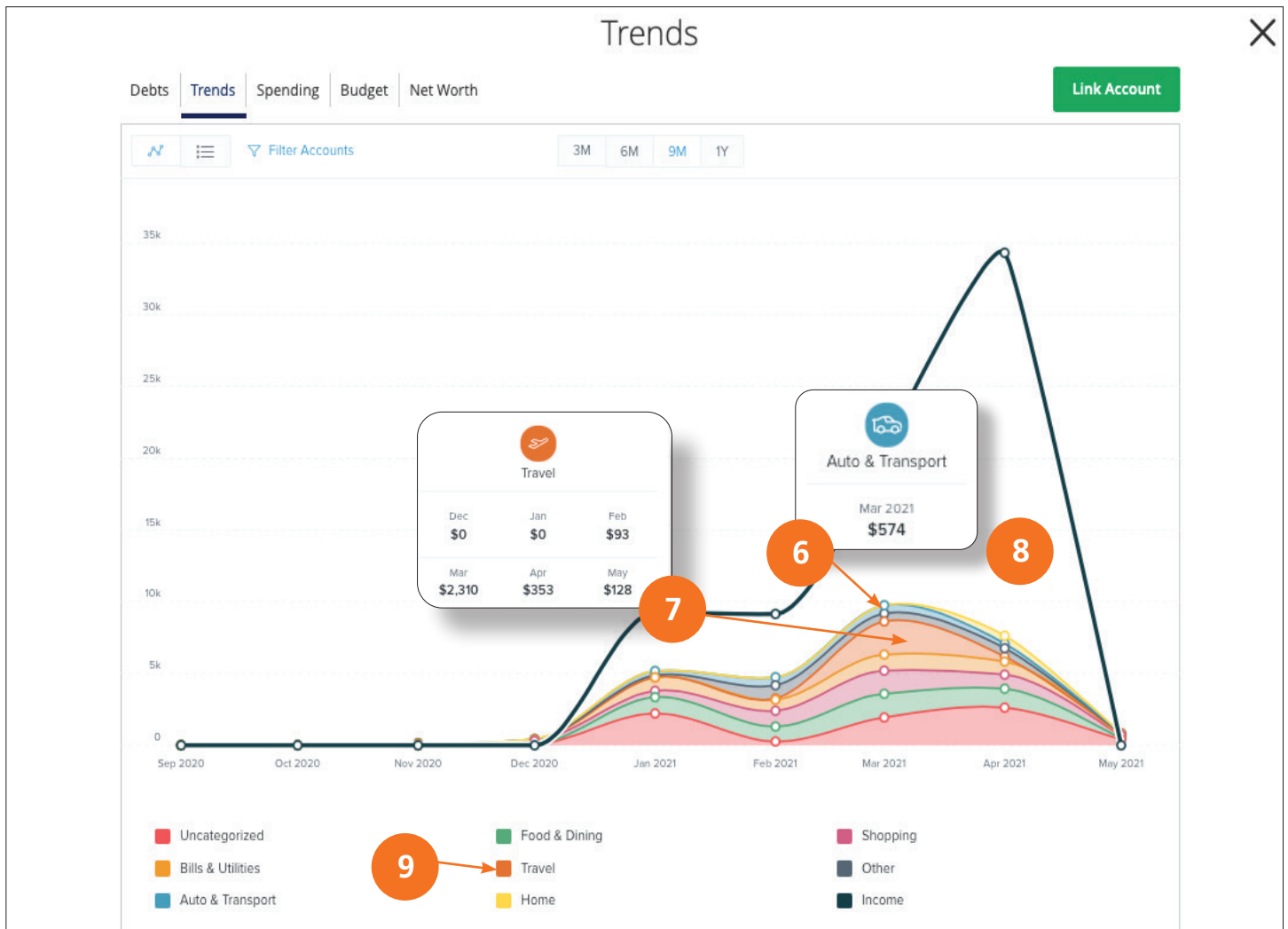
Reviewing Trends

4. The single line is your **income**.
5. The other color-coded items are your **spending habits** organized into **categories**.



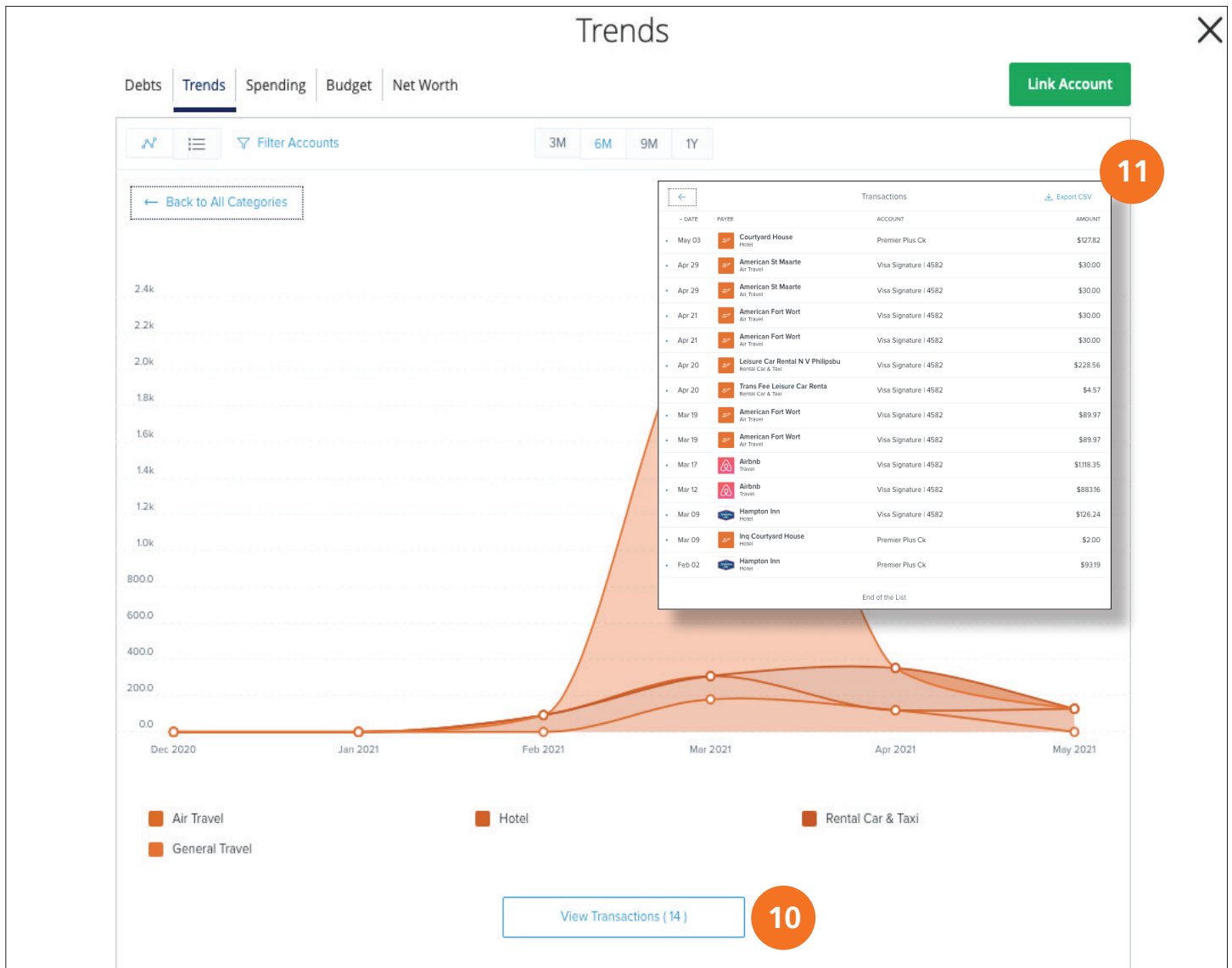
Reviewing Trends

6. Hover over a **data point circle** to see your spending during a particular month.
7. Hover over a category to see your spending for the past few months month.



8. The **white space** indicates funds left over at the end of each month.
9. Click on a **category** to view your spending in a single chart.

Reviewing Trends

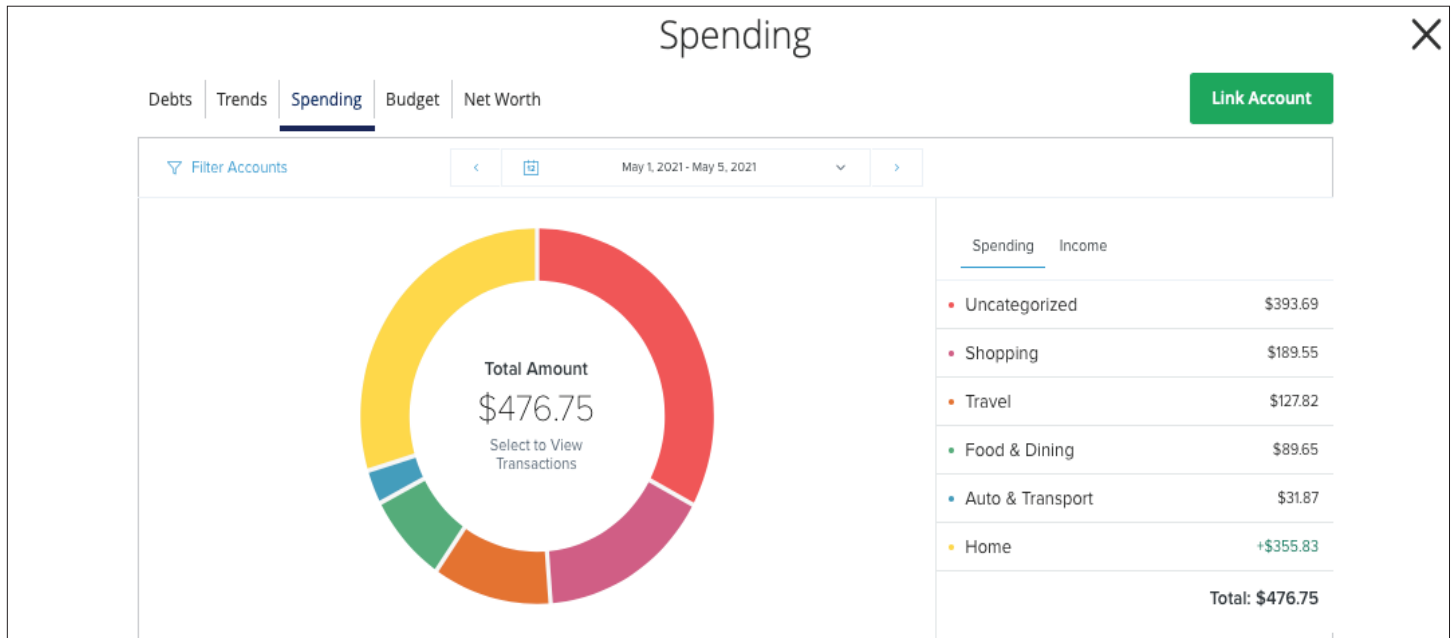


10. Click on the **View Transactions** button to see details on the various transactions in the category.

11. To export the list, click on the **Export CSV** link.

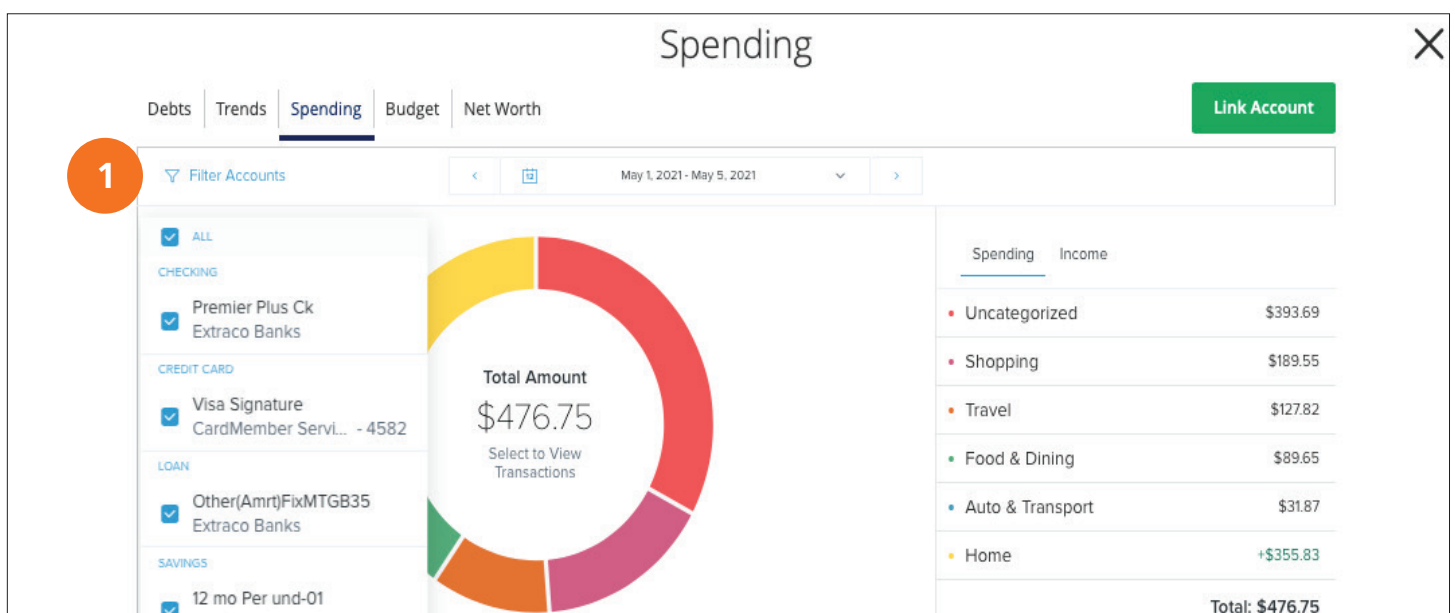
Spending Widget Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing the breakout of your expenses allows you to choose where you can cut back, so funds can be used elsewhere.



Reviewing Your Spending Habits

1. Turn on/off your accounts through the **Filter Accounts** link.



Reviewing Your Spending Habits

2. Use the **Calendar Drop-down** to view your spending habits for a given month.
3. Or, use the **< >** buttons to view your spending habits during a specific week or month.

The screenshot shows the 'Spending' widget interface. At the top, there are tabs for 'Debts', 'Trends', 'Spending', 'Budget', and 'Net Worth'. A 'Link Account' button is in the top right. Below the tabs, there's a 'Filter Accounts' dropdown and a date range selector showing 'May 1, 2021 - May 5, 2021'. A calendar drop-down menu is open, showing 'April' and '2021'. The calendar has a date range from 'Apr 1, 2021' to 'Apr 30, 2021'. The calendar shows the days of the week and the dates. A 'Cancel' button and an 'Apply' button are at the bottom of the calendar. On the right side, there's a table with columns for 'Income' and 'Spending'. The table shows a total of \$476.75.

Category	Amount
Income	\$393.69
Spending	\$189.55
Total	\$127.82
Spending	\$89.65
Report	\$31.87
Total	+\$355.83
Total	\$476.75

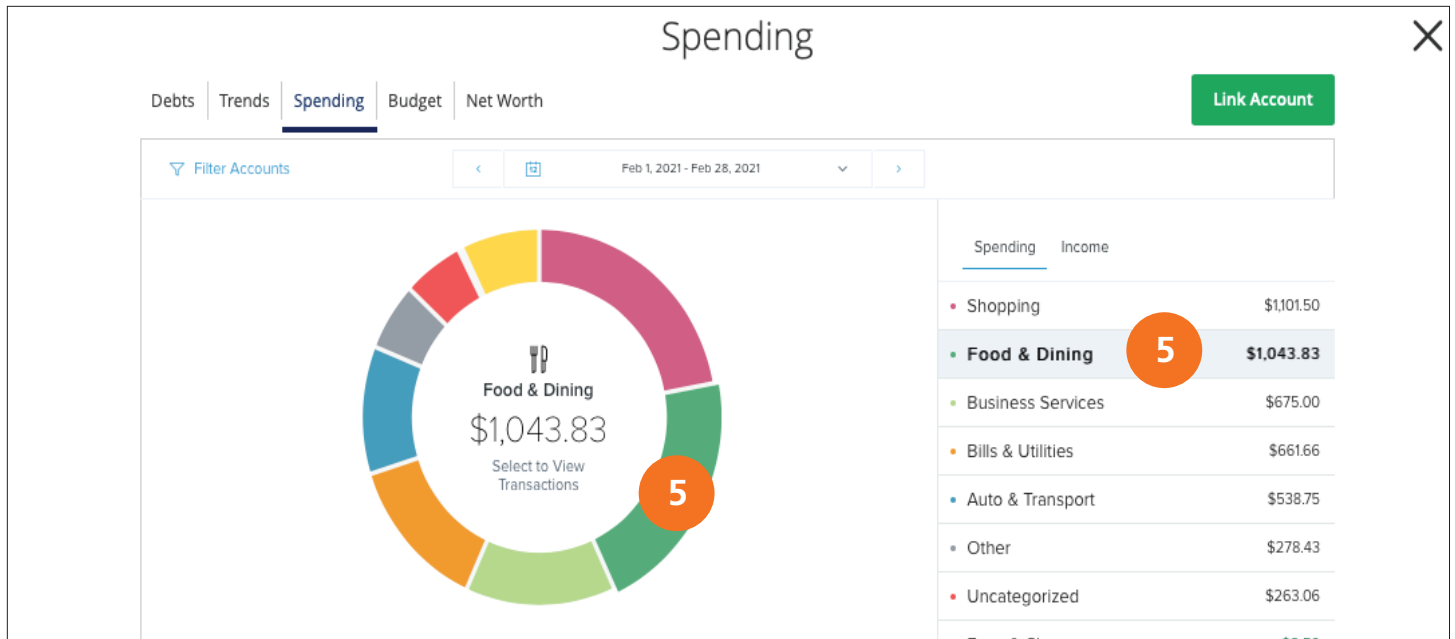
4. Toggle from **spending** to **income** to view it in a list and pie chart format.

The screenshot shows the 'Spending' widget interface. At the top, there are tabs for 'Debts', 'Trends', 'Spending', 'Budget', and 'Net Worth'. A 'Link Account' button is in the top right. Below the tabs, there's a 'Filter Accounts' dropdown and a date range selector showing 'Feb 1, 2021 - Feb 28, 2021'. A large pie chart is displayed in the center, showing a total amount of \$9,155.95. Below the pie chart, there's a 'Select to View Transactions' button. On the right side, there's a table with columns for 'Spending' and 'Income'. The table shows a total of \$9,155.95.

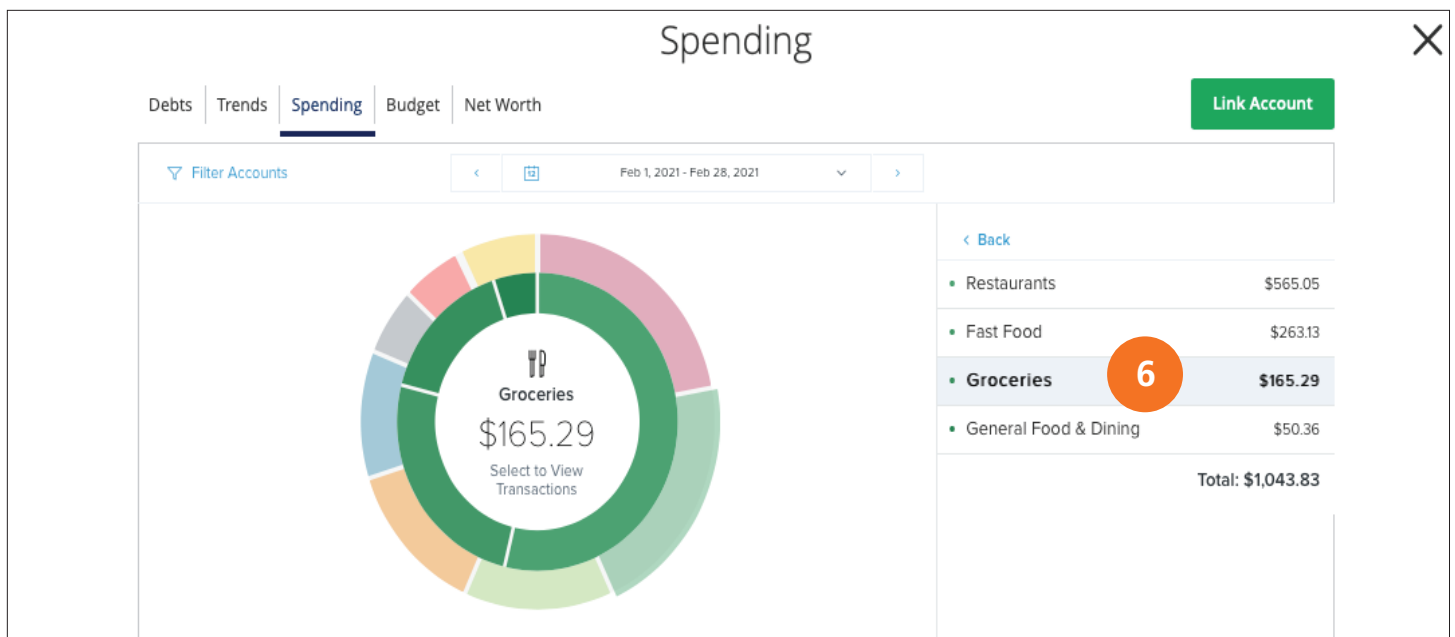
Category	Amount
Income	\$9,155.95
Total	\$9,155.95

Reviewing Your Spending Habits

5. Click on a **category** (via list or illustration) to view spending in a particular category.



6. Double click on a **category** to view a list of the transactions.

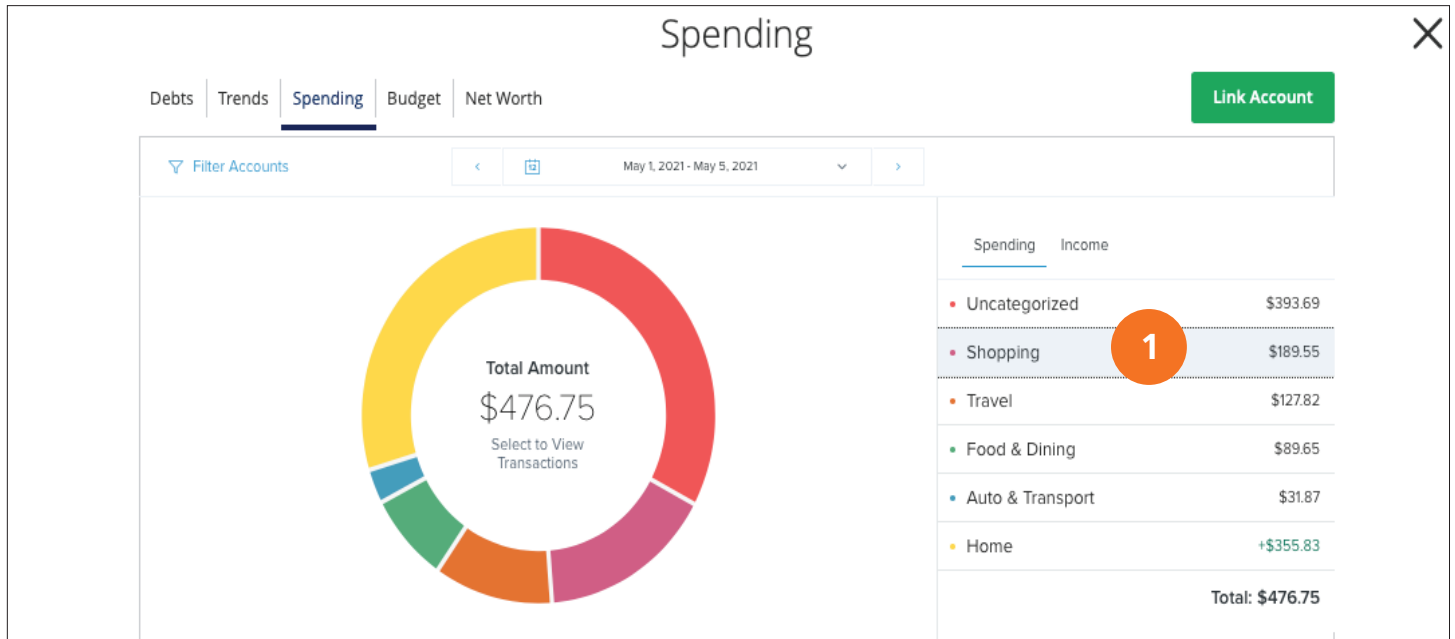


Note: Total amount spent in a category is located in the center of each chart or list.

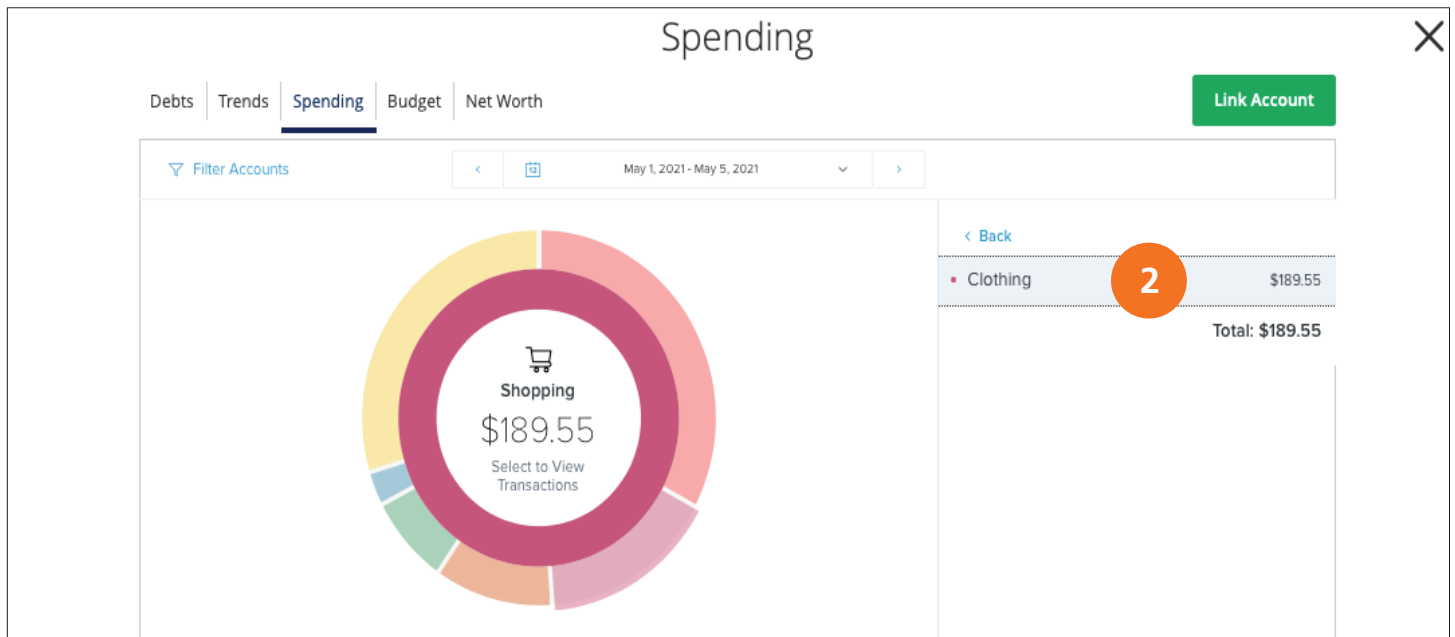
Spending Widget: Re-categorizing a Transaction

With the spending widget, you can easily identify transactions that need reorganizing or placed in a different/correct category.

1. Double click the **category** that holds the transaction.

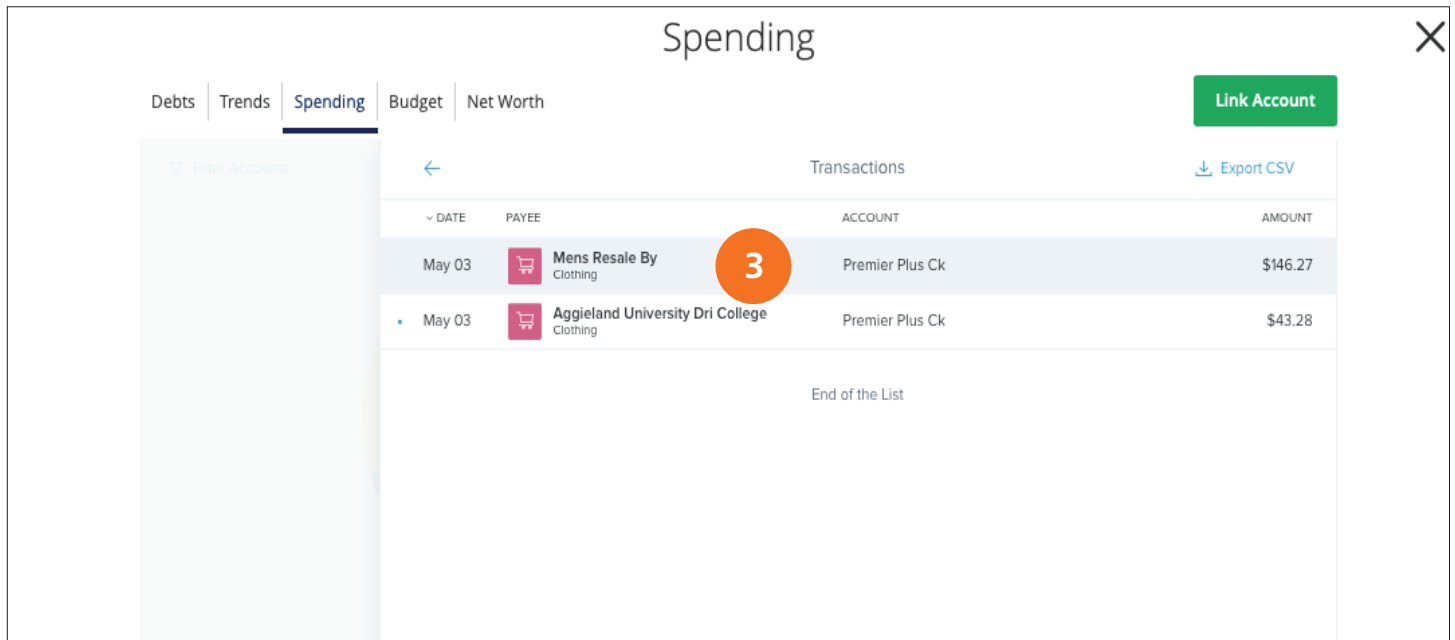


2. Double click the **sub-category** that holds the transaction.



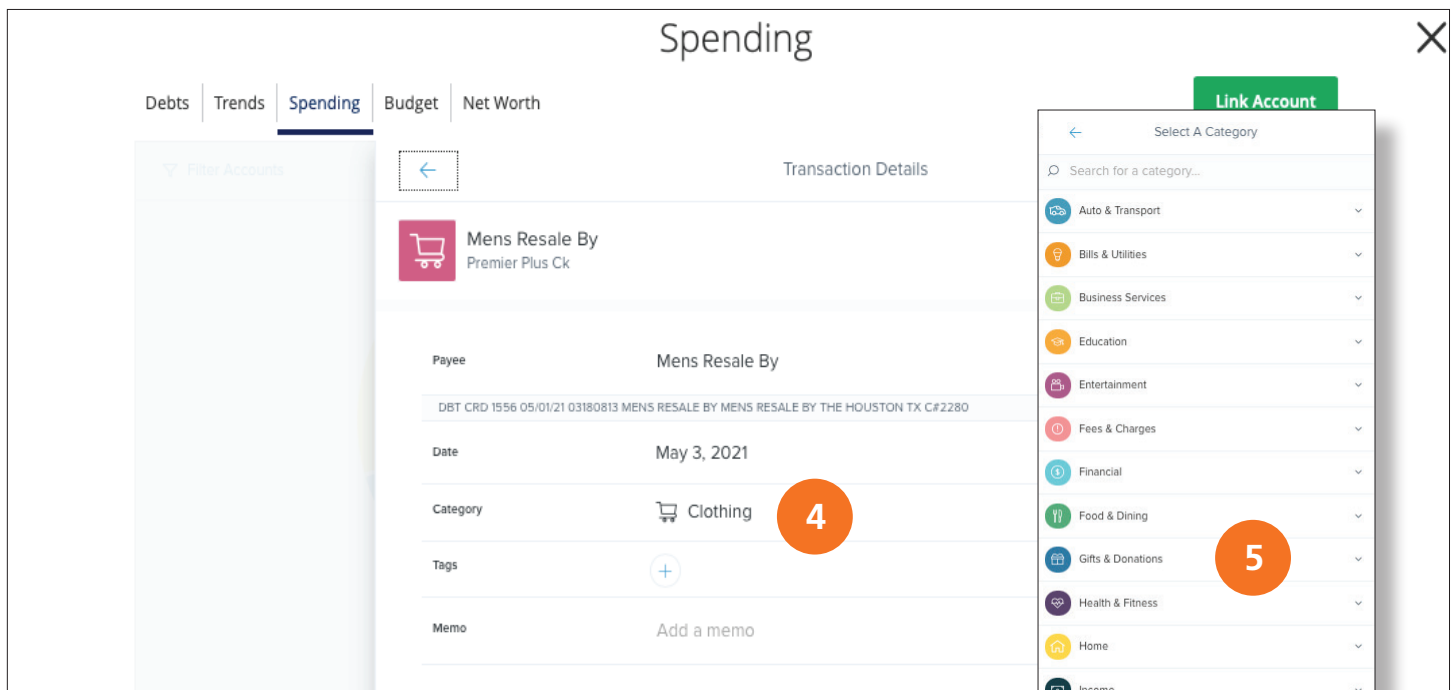
Spending Widget: Re-categorizing a Transaction

3. Click the **transaction**.



4. Click the **category icon**.

5. Select the **category** or **sub-category** you wish to transfer the transaction to.



Budget Widget Overview

A budget helps you manage your money based on how much you earn and spend. It eliminates the guess work and helps you make an accurate budget quickly and efficiently. As each month progresses, this widget provides visual clues to show how close you may be to hitting the assigned thresholds. Before creating a budget, make sure your transactions are categorized properly and external accounts are linked or added.



Note: The first time that you use the **Budget Widget**, you have the option to **Start from scratch** or have the PFM **Auto-generate** (recommended) budgets based on your spending history. **See page 6** for more details on **Auto-generating budgets**.



Note: Before creating a budget, make sure your transactions are **categorized** properly. You should also add and/or link your external accounts to accurately set up the **Budget Widget**. **See page 6** for more details on **categories, sub-categories, and splitting** transactions.

Auto-generate Budget

1. Click the **Auto-generate Budgets** button to create a **budget** based on your spending history.

Budget

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

Link Account

Note: You will have the ability to make changes to your budget amounts and sub-categories with **Auto-generate**.

Take control of your money
Connect all your accounts to create monthly budgets.

Start From Scratch | **Auto-generate Budgets** 1

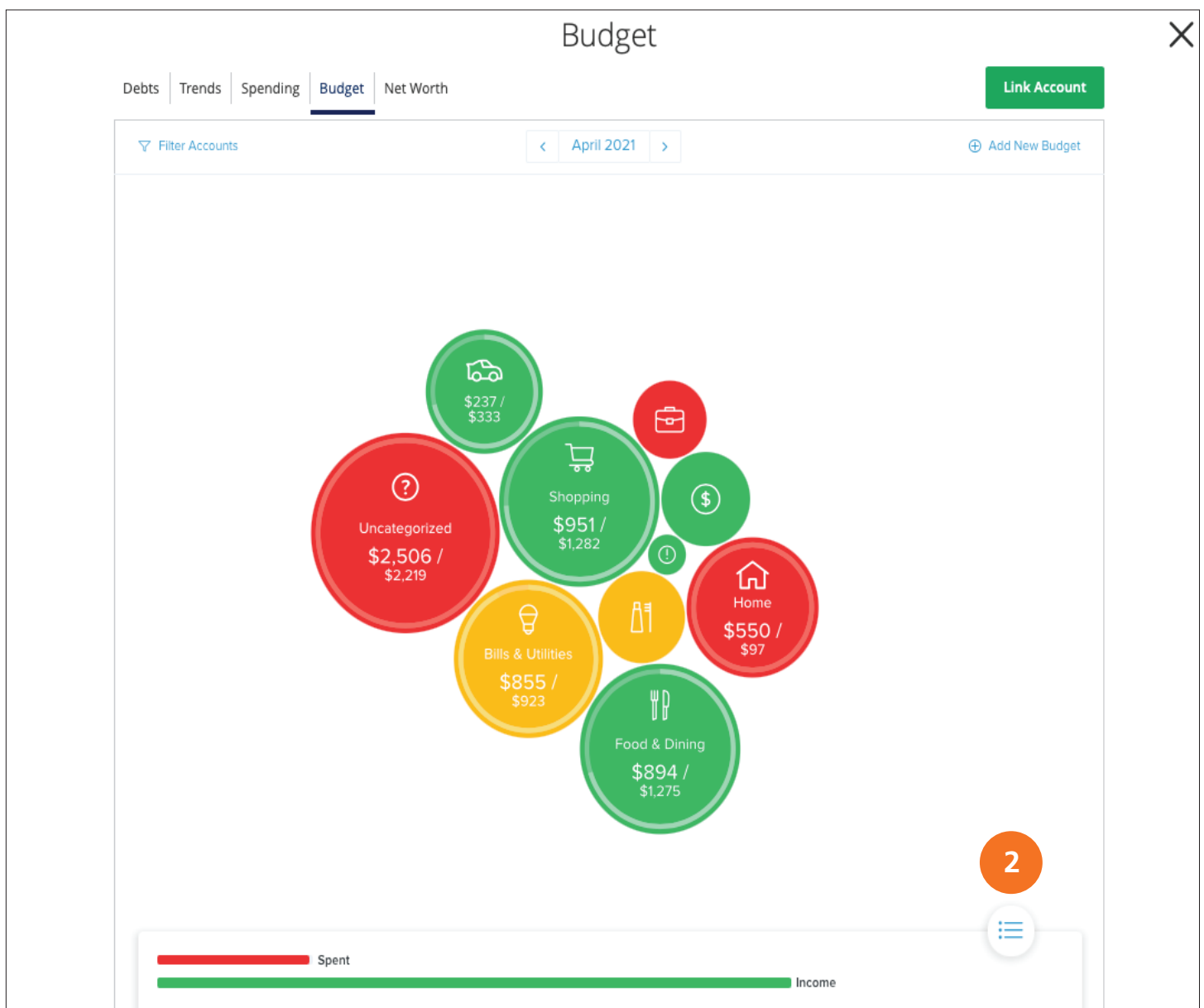
Bubble Budget View

Your budget appears as bubbles to track your progress and to view both the health and importance of your budgets simultaneously.

- **Green** — less than 80% of the budget has been spent, **you are within budget.**
- **Yellow** — more than 80% of the budget has been spent, **you are near budget.**
- **Red** — more than 100% of the budget has been spent, **you are over budget**

The size of the bubble is relative to the amount allocated towards a particular budget. The higher the amount, the larger the bubble.

2. Toggle between **bubble** and **list** view by clicking on the  link.



Bubble/List Budget View

3. Use the < > to view another month's budget.

The screenshot shows the 'Budget' widget interface. At the top, there are navigation tabs: 'Debts', 'Trends', 'Spending', 'Budget' (selected), and 'Net Worth'. A 'Link Account' button is in the top right. A 'Filter Accounts' dropdown menu is open on the left, showing categories: 'CHECKING' (Premier Plus Ck Extraco Banks), 'CREDIT CARD' (Visa Signature CardMember Servi...), and 'LOAN' (Other(Amrt)FixMTG Extraco Banks). The main area features a bubble chart for April 2021 with bubbles for various categories: Auto & Transport (\$951 / \$1,282), Bills & Utilities (\$855 / \$923), Business Services (\$46 / \$24), Fees & Charges (\$0 / \$2), Financial (\$67 / \$100), and Food & Dining (\$894 / \$1,275). Below the chart is a bar chart comparing 'Spent' (\$6,182 of \$6,345 Budgeted) and 'Income' (Earned \$34,333 of \$27,570 Projected Income). At the bottom, a list view shows the same categories with their respective budgeted and spent amounts.

Category	Spent	Budgeted
Auto & Transport	\$237	\$333
Bills & Utilities	\$855	\$923
Business Services	\$46	\$24
Fees & Charges	\$0	\$2
Financial	\$67	\$100
Food & Dining	\$894	\$1,275

4. The **bar chart** compares your income to your spending.

5. **Filter Accounts** that affect your budget by checking and applying them.

Editing or Deleting a Budget

The **Auto-generated** budget may not always fit your budget goals/needs. You may easily edit, delete or change your budget goals as your wealth or needs grow and change.

1. Click on a **bubble** to edit your budget or to add a sub-category.

Budget

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

Filter Accounts April 2021 Add New Budget

Spent
Spent \$6,182 of \$6,345 Budgeted

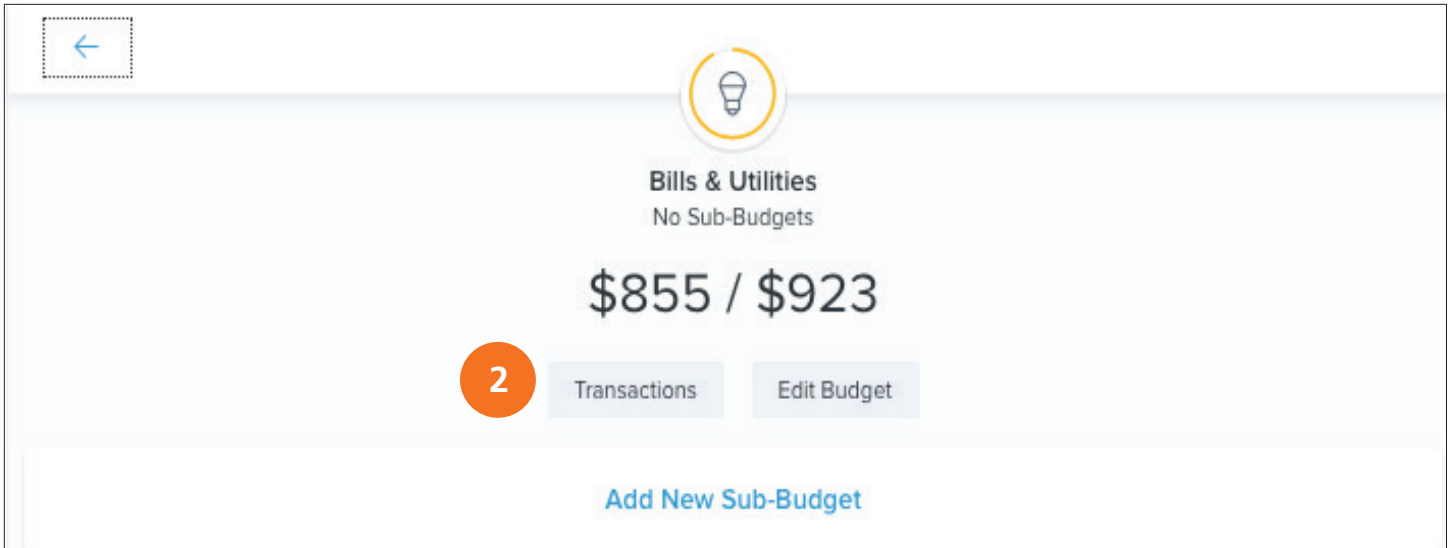
Income
Earned \$34,333 of \$27,570 Projected Income

Auto & Transport No Sub-Budgets	\$237 / \$333 >
Bills & Utilities No Sub-Budgets	\$855 / \$923 >
Business Services No Sub-Budgets	\$46 / \$24 >
Fees & Charges No Sub-Budgets	\$0 / \$2 >
Financial No Sub-Budgets	\$67 / \$100 >
Food & Dining No Sub-Budgets	\$894 / \$1,275 >

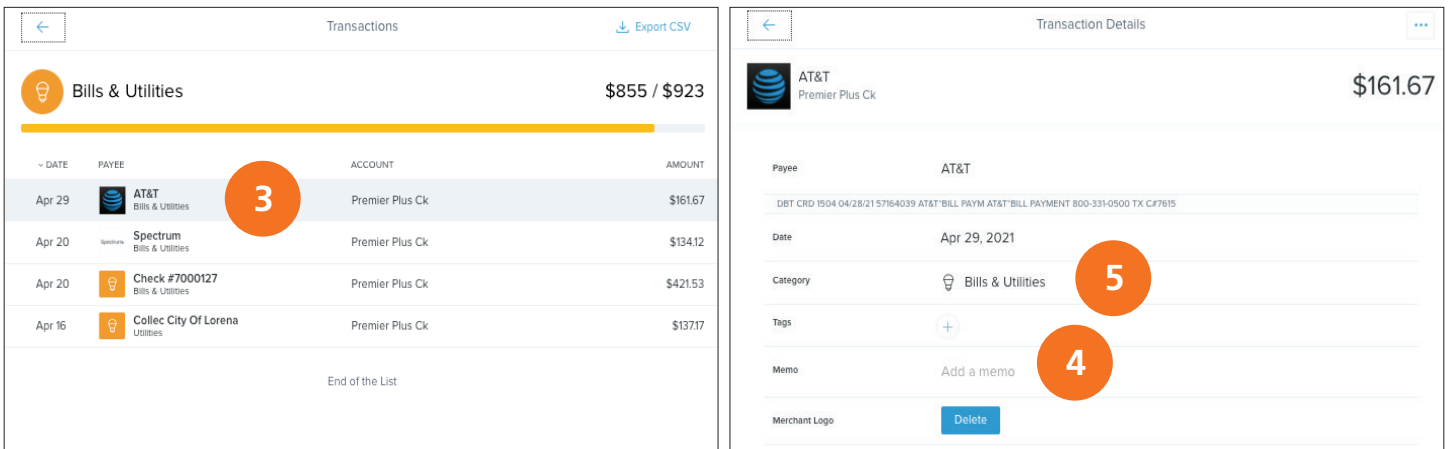
Extraco Banks

Editing or Deleting a Budget

2. Click the **Transactions** button to view the transactions tied to your budget.



3. Click on a **transaction/merchant** to view the transaction details.
4. Modify the transaction by adding a **memo, tag,** or **delete** the transaction from your budget.
5. Click on the **icon** to change the **category** of the transaction from your budget view.



Editing or Deleting a Budget

6. Click the **Edit Budget** button to change the **projected amount** you will allow for your budget.
7. Enter the **budget allowance amount** and then click save.

Sometimes you may need to **delete** a budget that is no longer used or was set up for temporary tracking.

8. Delete the **budget** by clicking the **delete** link. Click **delete** again to complete the request.

The screenshot shows the 'Bills & Utilities' budget page. The main display shows 'Bills & Utilities' with 'No Sub-Budgets' and a current balance of '\$855 / \$923'. Below this are buttons for 'Transactions', 'Edit Budget', and 'Add New Sub-Budget'. A callout box labeled '6' points to the 'Edit Budget' button. To the right, a modal window titled 'Edit Bills & Utilities Budget?' is open, showing 'Unbudgeted Projected Income: \$21225' and a 'Budget amount for Bills & Utilities' field containing '\$ 923'. There are 'Cancel' and 'Save' buttons, and a 'Delete Bills & Utilities Budget' link with a trash icon. Callouts '7' and '8' point to the 'Save' button and the 'Delete Bills & Utilities Budget' link, respectively. Below the main page, a 'Delete Budget?' modal is shown with the message 'This will delete your Bills & Utilities budget.' and 'Cancel' and 'Delete' buttons. Callout '8' points to the 'Delete' button.

Note: When deleting a budget, a second warning will appear to ensure your request is accurate.

9. Click the **Add New Sub-Category** link to granularly track, or add a sub-category to your budget.

The screenshot shows the 'Bills & Utilities' budget page with the same main display as above. A callout box labeled '9' points to the 'Add New Sub-Budget' link. To the right, a modal window titled 'Add Sub-Budget' is open, showing a list of sub-categories: 'Bills & Utilities', 'Domain Names', 'Fraud Protection', 'Home Phone', 'Hosting', 'Internet', 'Mobile Phone', 'Television', and 'Utilities'. There is a '+ Add a Sub-Category' link at the bottom. Callout '9' points to the 'Fraud Protection' item in the list.

Managing Your Budget

Within the **Budget Widget**, you can add new budgets as needed to map out your goals, save your money, keep track of your progress, and make your dreams a reality.

1. Click the **+ Add New Budget** link to set-up your new budget goal.

Budget

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

Link Account

Filter Accounts

< April 2021 >

1 + Add New Budget

Spent

Spent \$6,182 of \$6,345 Budgeted

Income

Earned \$34,333 of \$27,570 Projected Income

Auto & Transport No Sub-Budgets	\$237 / \$333 >
Bills & Utilities No Sub-Budgets	\$855 / \$923 >
Business Services No Sub-Budgets	\$46 / \$24 >
Fees & Charges No Sub-Budgets	\$0 / \$2 >
Financial No Sub-Budgets	\$67 / \$100 >
Food & Dining No Sub-Budgets	\$894 / \$1,275 >

Extraco Banks

Managing Your Budget

2. Select the new **budget category** you want to track.
3. Enter the **budget allowance** for your new goal and click **save**.

The screenshot displays the 'Budget' section of the Extraco interface. At the top, there are navigation tabs for 'Debts', 'Trends', 'Spending', 'Budget', and 'Net Worth', with 'Budget' selected. A 'Link Account' button is visible in the top right corner. The main area is titled 'Add New Budget' and shows a summary: \$27,570 Projected Income minus \$6,345 Budgeted equals \$21,225 Remaining. Below this is a list of budget categories with plus signs to add them. An orange circle with the number '2' highlights the 'Education' category. A modal dialog box titled 'Add Education Budget?' is open, showing 'Unbudgeted Projected Income: \$21,225' and a text input field for 'Budget amount for Education' containing '\$ 600'. An orange circle with the number '3' highlights this input field. The dialog has 'Cancel' and 'Save' buttons. Below the dialog is a 'Recalculate Budgets' button and a note: 'This will recalculate budgets based on recent transactions. Don't worry - if you don't like the results, you can undo them.' On the left side, there are several budget categories listed with their current status: 'Auto & Transport' (No Sub-Budgets), 'Bills & Utilities' (No Sub-Budgets), 'Business Services' (No Sub-Budgets), 'Fees & Charges' (No Sub-Budgets), 'Financial' (No Sub-Budgets, \$67 / \$100 >), and 'Food & Dining' (No Sub-Budgets, \$894 / \$1,275 >). The Extraco Banks logo is at the bottom center.

Managing Your Budget

4. Click on your new **budget** to map your **sub-categories** as covered on **pages 28-30**.
5. Click on the **Edit Budget** button.
6. Click on the **sub-category** you want to map to your budget.

The screenshot displays the 'Budget' widget interface. At the top, there are navigation tabs for 'Debts', 'Trends', 'Spending', 'Budget', and 'Net Worth'. A 'Link Account' button is located in the top right corner. Below the tabs, there is a 'Filter Accounts' dropdown and a date selector for 'April 2021'. The main content area shows a list of budget categories represented by colored circles. A modal window is open over the 'Education' category, showing 'Education' with 'No Sub-Budgets' and a balance of '\$0 / \$600'. An 'Add Sub-Budget' button is visible in the top left of the modal. Below this, a list of sub-categories is shown: 'Education', 'Books & Supplies', 'Student Loan', and 'Tuition'. The 'Tuition' sub-category is highlighted with a red circle and the number '6'. An 'Add a Sub-Category' button is at the bottom of the list. In the background, other budget categories are visible, including 'Home' (\$550 / \$97), 'Dining' (\$894 / \$886), 'Transportation' (\$237 / \$233), and 'Uncategorized' (\$2,506 / \$1,613). A red circle with the number '4' is over the 'Education' category in the background. At the bottom of the modal, there are 'Transactions' and 'Edit Budget' buttons, with a red circle and the number '5' over the 'Edit Budget' button. At the bottom of the widget, there is a progress bar showing 'Spent' (red) and 'Income' (green). The Extraco Banks logo is at the bottom center.

Managing Your Budget

7. Edit the **sub-category allowance** to meet your budget goals.
8. Click the **Save** button.

The screenshot displays the 'Education' budget widget with a graduation cap icon and the text 'Education 1 Sub-Budget' and '\$0 / \$600'. Below this are 'Transactions' and 'Edit Budget' buttons. A 'Tuition' sub-budget is shown with '\$0 / \$0' and a menu icon (three dots) with a red circle '7' next to it. An 'Add New S' button is partially visible. An 'Edit Tuition Budget?' dialog box is open, showing 'Unbudgeted Projected Income: \$22439' and a 'Budget amount for Tuition' input field containing '\$ 225' with a red circle '7' next to it. The dialog has 'Cancel' and 'Save' buttons, with a red circle '8' next to the 'Save' button. A 'Delete Tuition Budget' option with a trash icon is at the bottom of the dialog.



Note: You can view and edit your projected income within budgets, helping you make decisions that balance with your income. Projected income is calculated based on transaction history; however, you may edit this number manually.

Net Worth Widget Overview

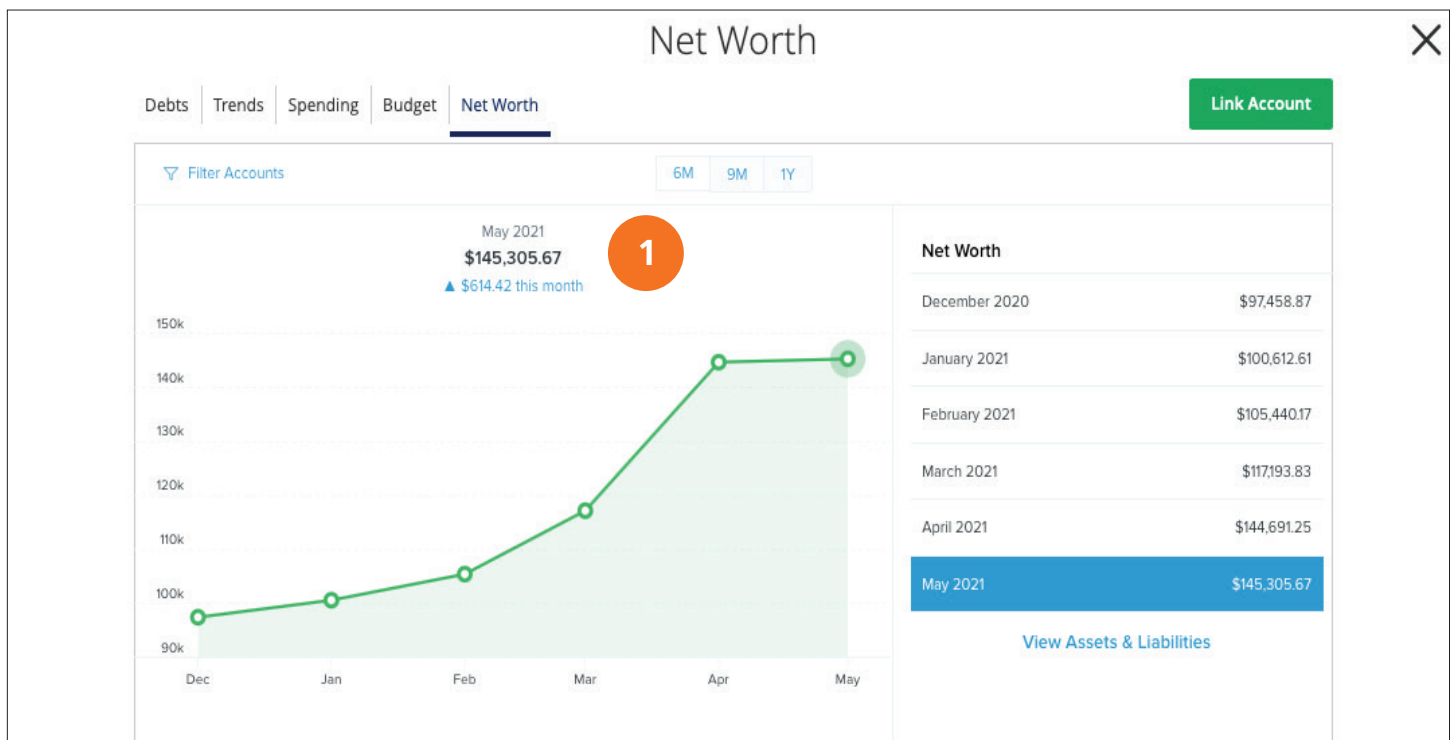
After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings, and investment accounts (both Extraco and non-Extraco accounts). Your net worth is tracked each month allowing you to monitor your financial progress.



Note: When you first use Net Worth, it may not accurately represent your spending history, but the software will save your data moving forward.

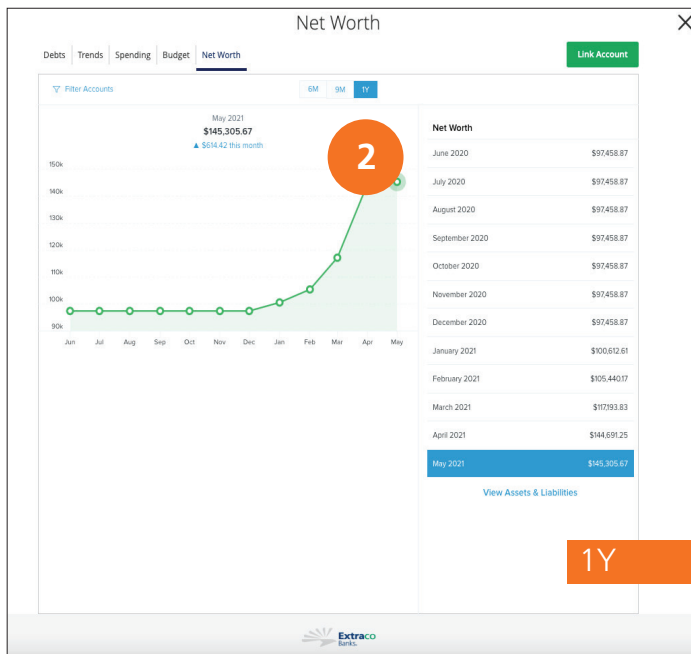
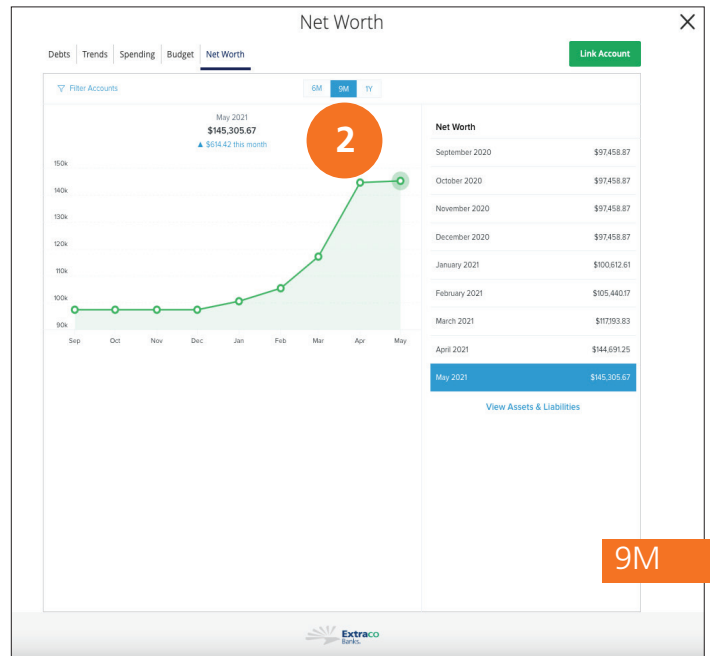
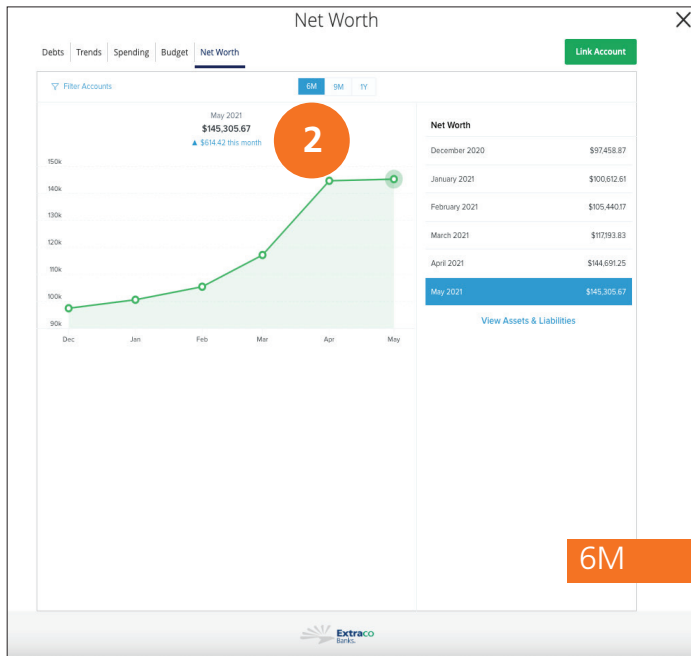
Reviewing Your Net Worth

1. Your current **Net Worth** is displayed above the graph.



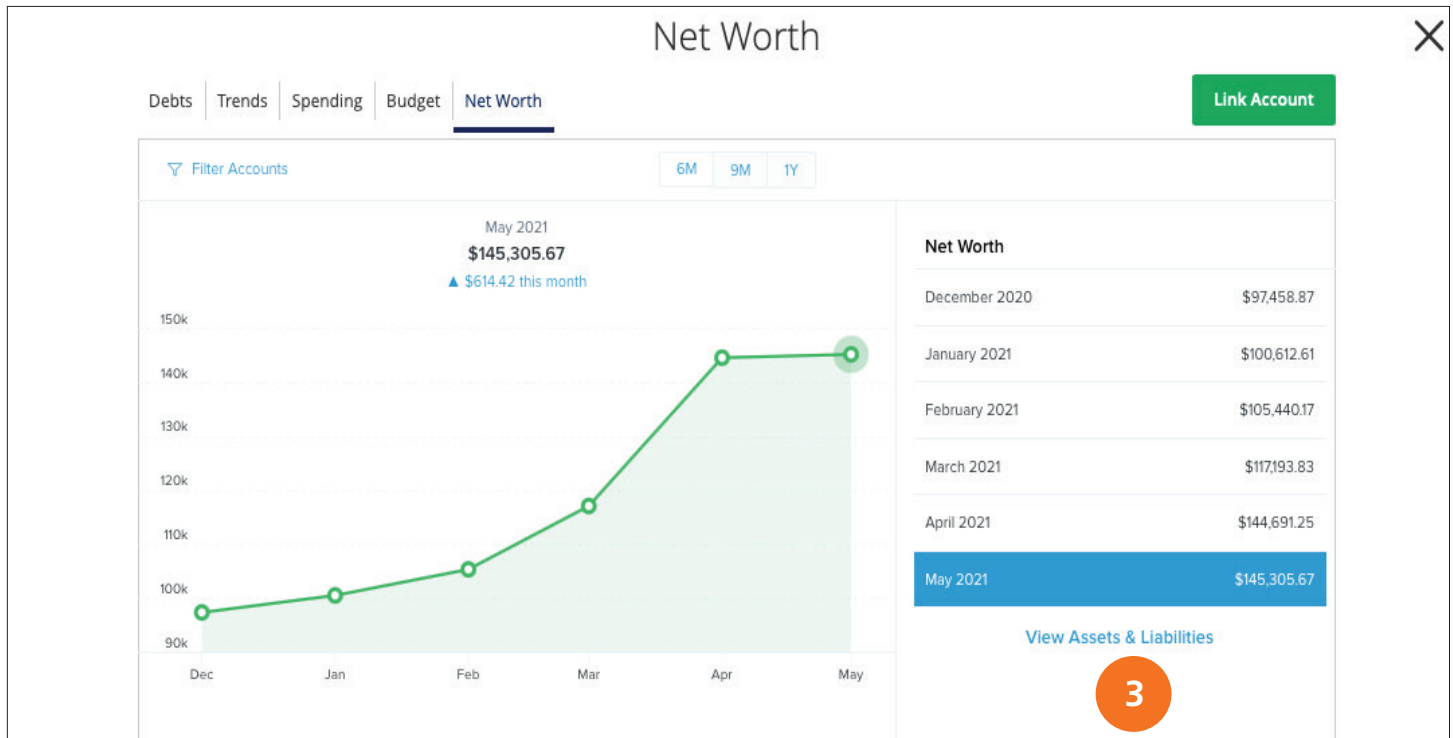
Reviewing Your Net Worth

- View your Net Worth graph and list in six month (6M), nine month (9M), or one year (1Y) increments.

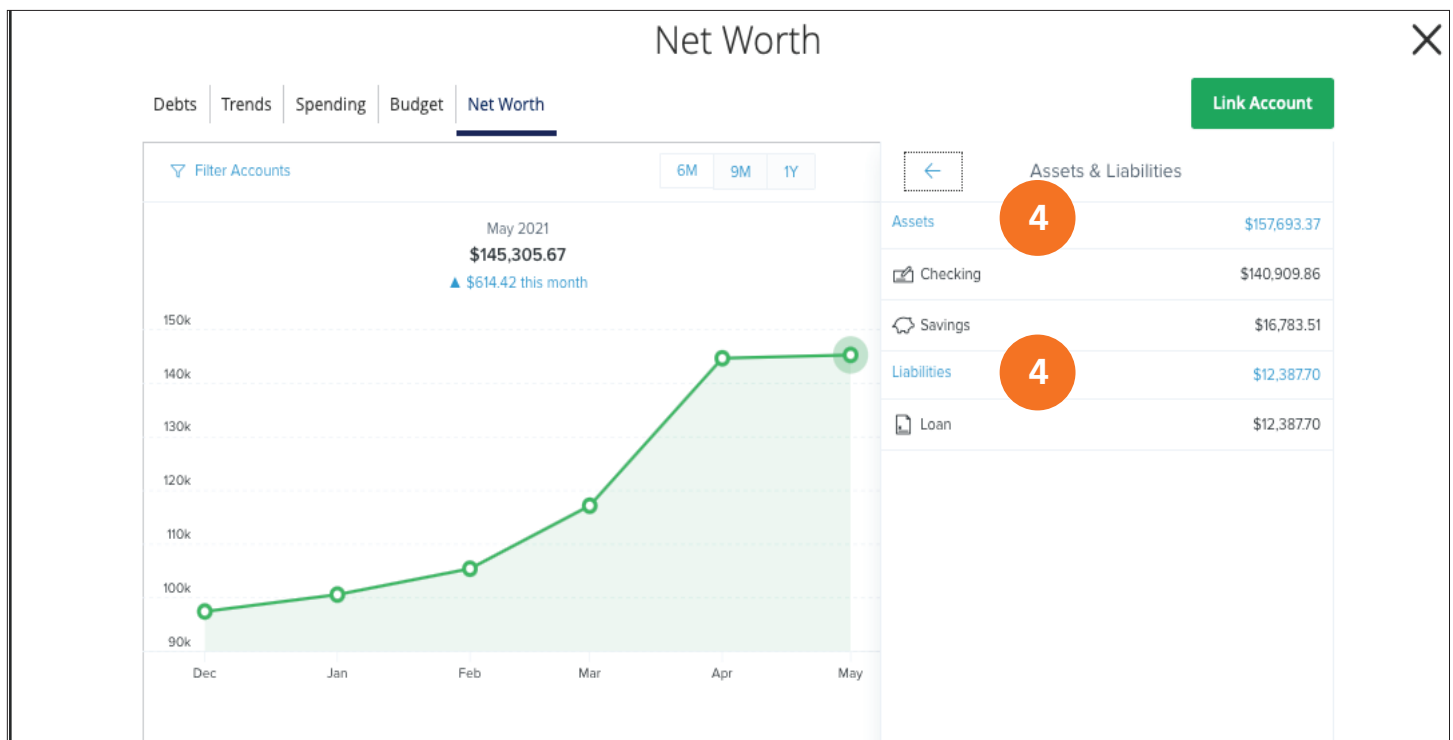


Reviewing Your Net Worth

3. Click the **View Assets and Liabilities** link for details about your net worth.

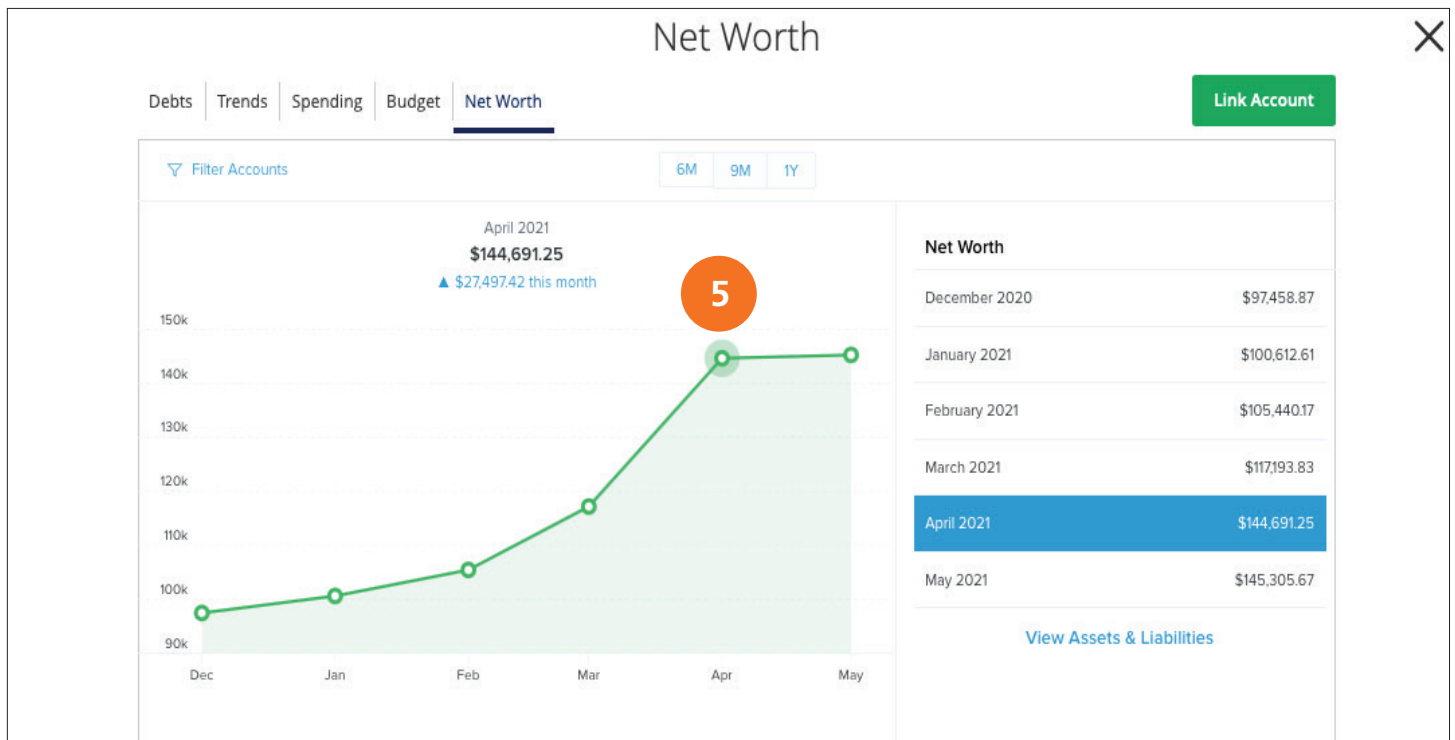


4. The displayed **accounts** are organized accordingly under Assets or Liabilities.

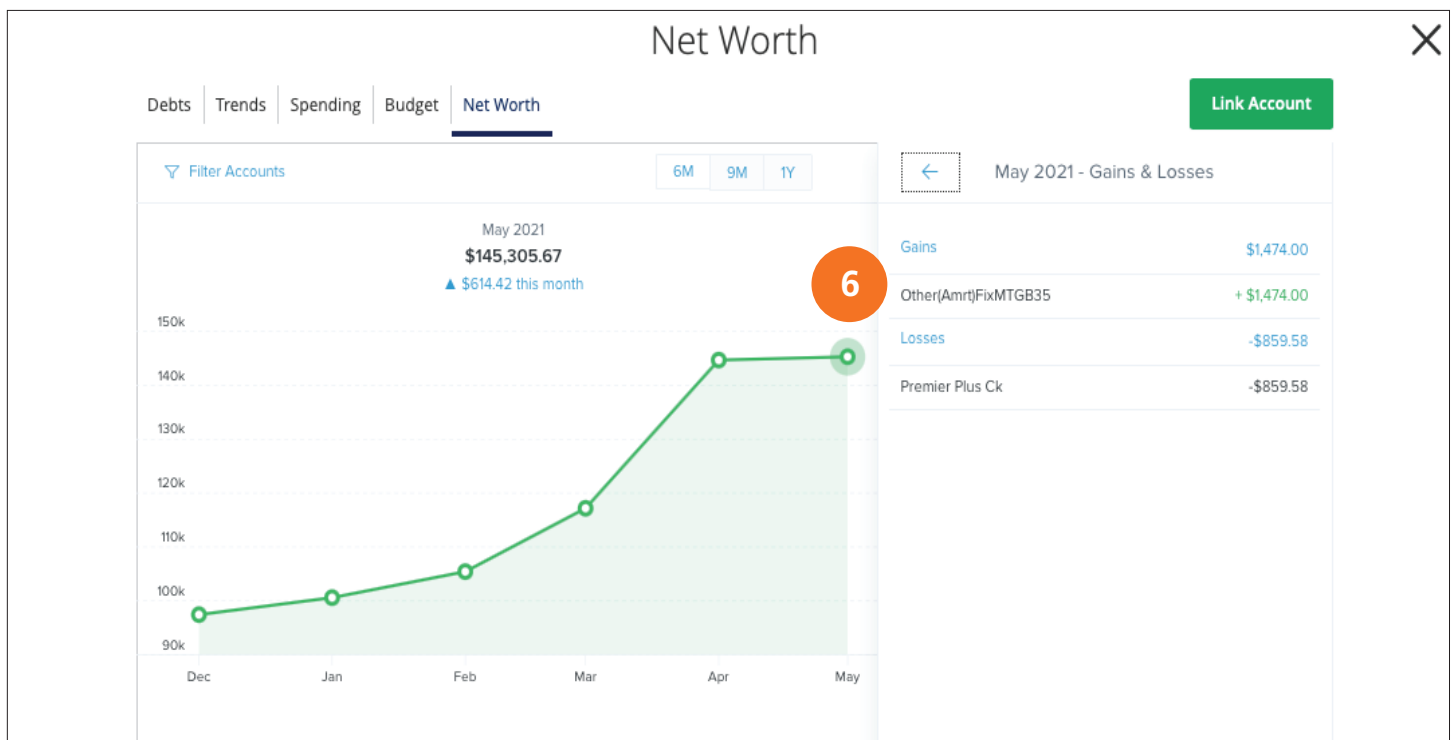


Reviewing Your Net Worth

5. Click on a **data point** to view your net worth during a specific month.



6. Click on the **data point** a second time, or a specific month, to view your gains and losses.



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