Personal Financial Management

*Note - Click the **heading** in each section to view the answers for each section.*

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Personal Financial Management FAQs:

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1. What is Personal Financial Management?

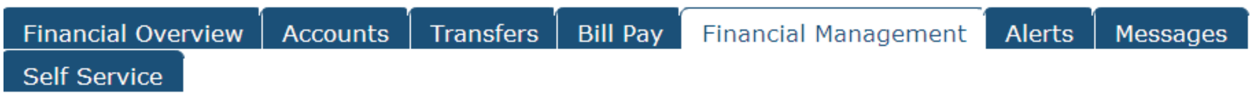
It enables online banking users to more effectively manage financial activities such as transaction categorization, budgeting, and financial planning for their accounts here at the credit union as well as accounts held at other financial institutions and investment firms.

2. What are the key features?

- Centralized access to financial accounts.
- Aggregated transaction viewing of all their accounts in a single location.
- Options to analyze both income and spending.
- Financial planning by setting personal budgets and goals to improve one's overall financial position.

3. How do I access Personal Financial Management?

Click the **Financial Management tab** on your online banking account.



Accounts FAQs:

Top

1. How do I add my APGFCU accounts?

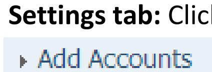
Your APGFCU accounts are automatically added to Financial Management.

2. How can I add accounts from other financial institutions?

- **Dashboard tab:**

  Accounts – Click the **Add Accounts** button located in the lower right-hand corner.
  Net Worth – Click the **Add Accounts** button located in the lower right-hand corner.

- **Settings tab:** Click the **Add Accounts** link located at the bottom of the **Your Progress** section.



3. Is it safe to add accounts from my other financial institutions?

Yes, your information is safe with us. We use security technology to protect your private information, including usernames, passwords, and account data.

4. How do I delete an account?

Click the **Settings tab** and then click the red delete button located to the right of the account.

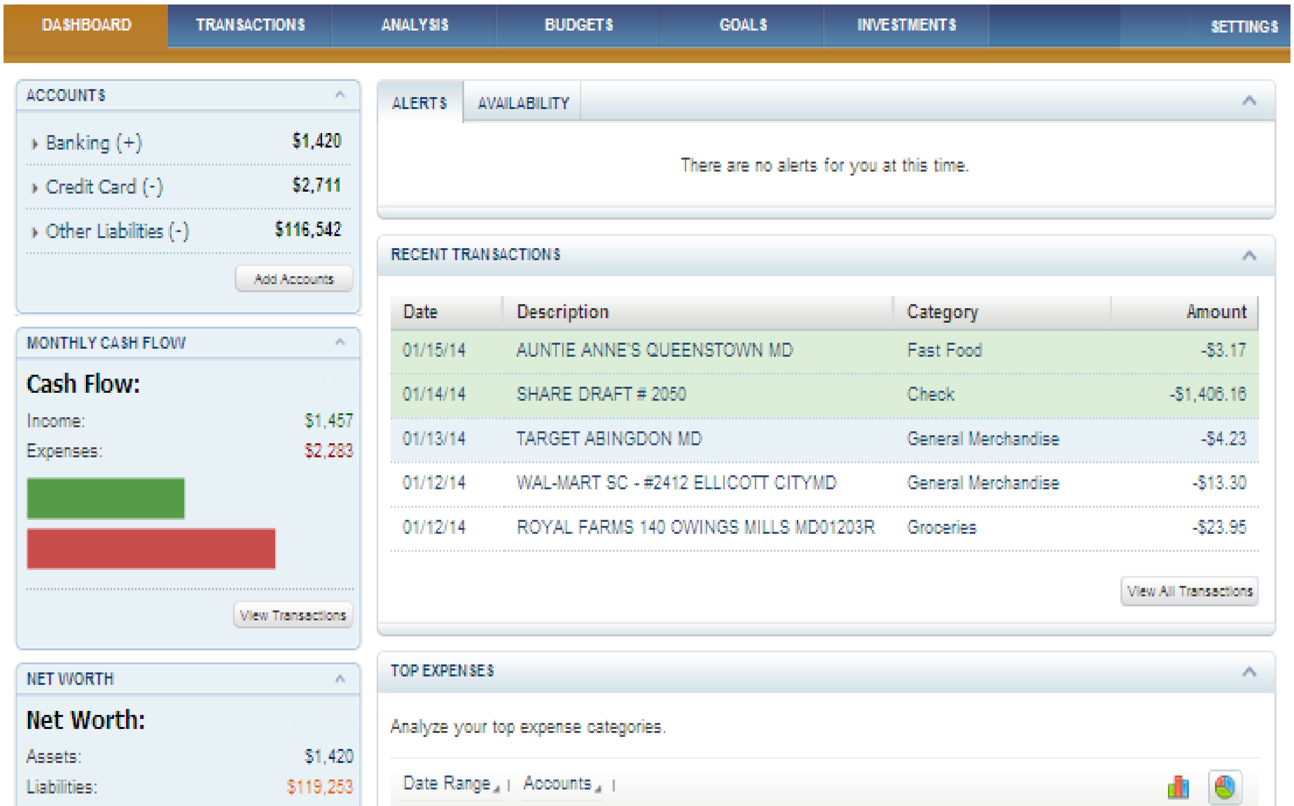
Note: You may need to expand the Accounts section to see the accounts.

Dashboard FAQs:

Top

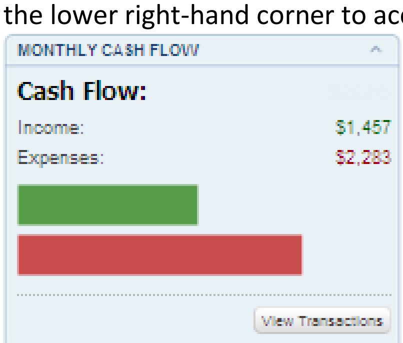
1. What is the Dashboard?

It provides an online banking user's current financial state in a summarized form.



2. Can I access detailed information from the Dashboard?

Yes. When additional detail is available for a particular feature on the Dashboard, there will be a button in the lower right-hand corner to access it.



3. Is there another way to access the detailed information?

Yes. Some features have their own tabs containing detailed information. They include Transactions, Analysis, Budgets, Goals, and Investments.

4. What features are on the Dashboard?

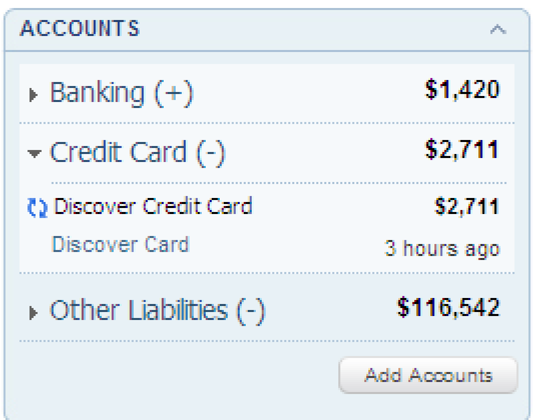
- Accounts
- Monthly Cash Flow.

- Net Worth
- Budget Watch
- Savings Goals
- Recent Transactions
- Top Expenses
- Top Investments Positions
- Assets Breakdown
- Alerts

5. I only see the total balance for Bank Accounts, Credit Cards, and Other Liabilities in the Accounts section. Is there a way to view the balance for each account in the Accounts section?

Yes. Click the arrow in front of Bank Accounts, Credit Cards, and Other Liabilities to view the balance for each account.

In this example, Credit Card is expanded.

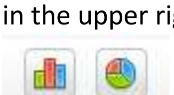


6. Why are the recent transactions on the Dashboard different than what I see on the Accounts tab?

The transactions on the Accounts tab list all your transactions on your APGFCU accounts. However, the recent transactions on the Dashboard list the last 5 most recent transactions from across all aggregated accounts (APGFCU accounts and accounts you added from other financial institutions).

7. Can I change the chart type in the Top Expenses section?

Yes. Expenses can be displayed in either bar graph or pie chart formats by selecting their format type icon in the upper right hand corner.



8. How can I change the date range or accounts represented in the chart in the Top Expenses section?

- **Date Range:** Click the Date Range button located in the upper-left corner to change the dates.
- **Accounts:** Click the Accounts button located in the upper-left corner to add or delete accounts.

Transactions FAQs:

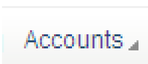
Top

1. Can I search my transactions by date?

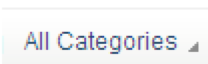
Yes. Click the Date Range button located at the top of the screen to filter your transaction by the last 7 days, last 30 days, last 90 days, or by a specific range (cannot exceed 90 days).

2. Are there other ways to search my transactions other than by date?

Yes. You can click the Accounts button to filter by account. Example: Filter by checking account to only display those transactions.



You can also click the All Category button to filter by Category. Example: Filter by Food & Dining to only display those transactions.

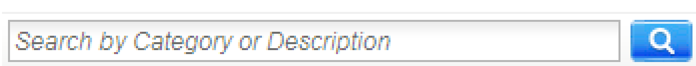


3. Can I use multiple filters to narrow my search?

Yes. You can filter simultaneously by date, account, and category.

4. How do I search my transactions by word or phrase?

Enter your word or phrase in the Search box located to the top left of the screen and then click the search button.

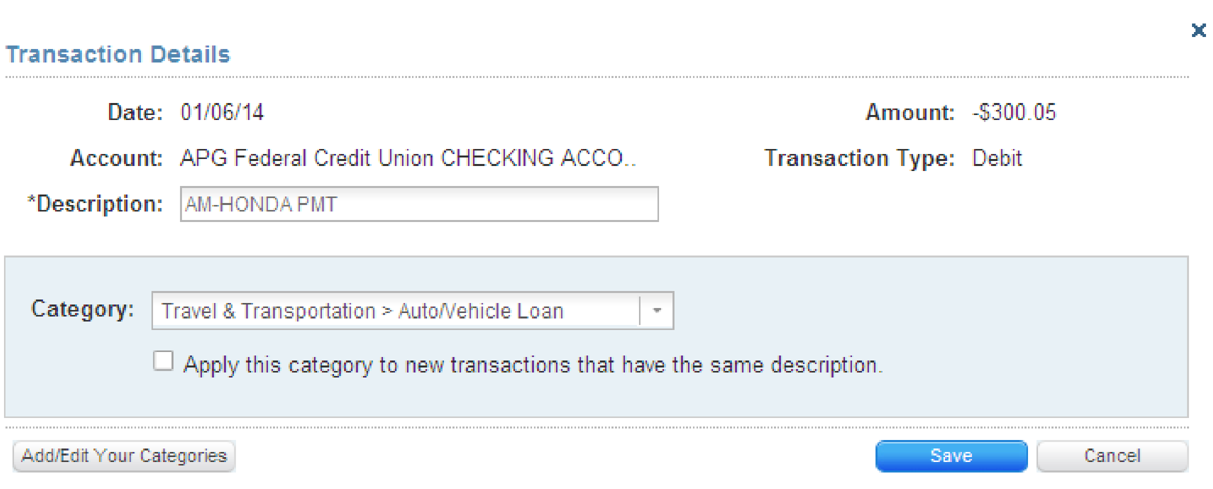


5. Is there a way to sort my transactions to see them in a different order?

Yes. You can click the Date, Account, Description, Category, or Amount field headings to reorder your transactions.

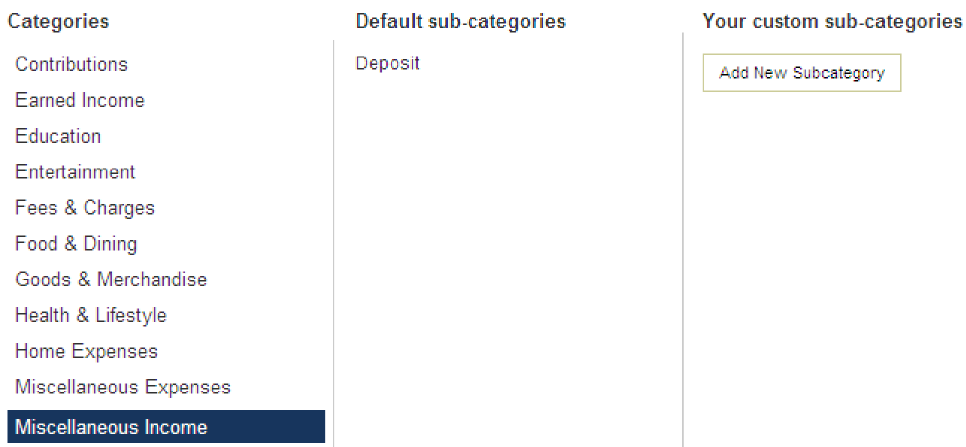
6. Can I change the category for a transaction?

Yes. Click the transaction to open the Transaction Details box and then select a new category from the Category drop down box.



7. Is there a way to add a category that is not listed?

You cannot add a category but you can add a sub-category that is not listed. To add a sub-category, click the transaction to open the Transaction Details box, click the Add/Edit Your Categories button, select a category, and then click the Add New Subcategory button.



8. Can I export my transactions to Excel?

Yes. Click the Export icon located to the top-left of the screen to export your transactions.

Analysis FAQs:

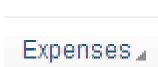
Top

1. How can Analysis help me?

You can explore your earning and spending patterns by analyzing your income, expenses, and cash flow.

2. I only see the expenses analysis. How do I view the income or cash flow analysis?

Click the Expenses button located at the top-left of the screen to view and select the cash flow or income analysis.

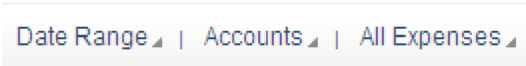


3. Can I change the chart type for the expenses analysis?

Yes. Expenses can be displayed in either bar graph or pie chart formats by selecting their format type icon in the upper-right hand corner.

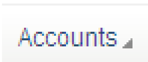
4. How can I filter the Expenses Analysis?

You can click the buttons at the top of the Expenses Analysis screen to filter by date, account, or category.



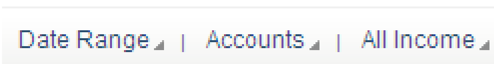
5. How can I filter the Cash Flow Analysis?

Click the Accounts button at the top of the Cash Flow Analysis screen to filter by account.



6. What filters are available for the Income Analysis?

You can filter by date, accounts, and type of income by clicking their respective buttons at the top of the Income Analysis screen.

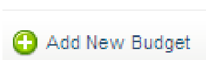


Budgets FAQs:

Top

1. How can I add a budget?

Click the Add New Budget icon located to the top-left of the screen to add a new budget.



Goals FAQs:

Top

1. How do I add a goal?

Click the Add New Goal icon located to the top-left of the screen to add a new goal.

Investments FAQs:

Top

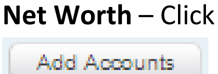
1. Why don't I see any investment information?

You must add at least one investment account in order to view this information.

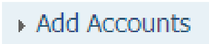
2. How do I add an investment account?

- **Dashboard tab:**

  Accounts – Click the **Add Accounts** button located in the lower right-hand corner.
  Net Worth – Click the **Add Accounts** button located in the lower right-hand corner.



- **Settings tab:** Click the **Add Accounts** link located at the bottom of the **Your Progress** section.



3. Can my investments be sorted so I can see them in a different order?

Yes. You can click the Symbol, Description, Quantity, Cost Basis, or Values field headings to reorder your transactions.

Settings FAQs:

Top

1. What is Your Progress?

The Your Progress section displays the types of accounts you have or have not added.