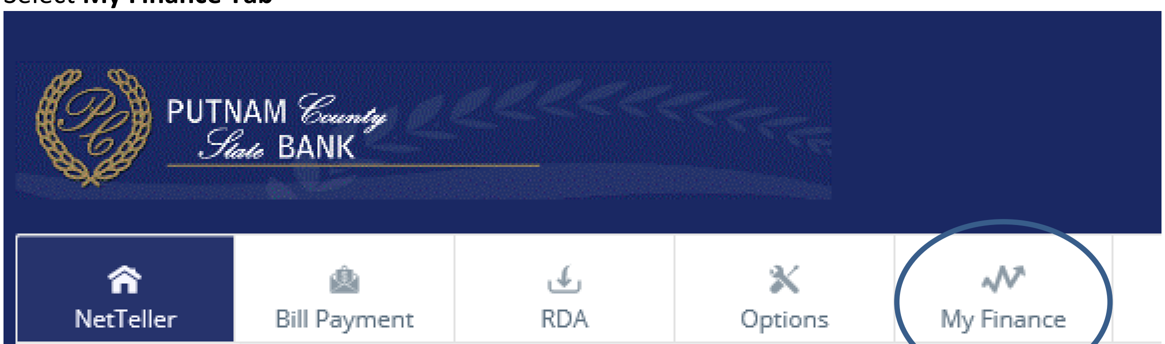
Online Financial Management (OFM)

Benefits of OFM include:

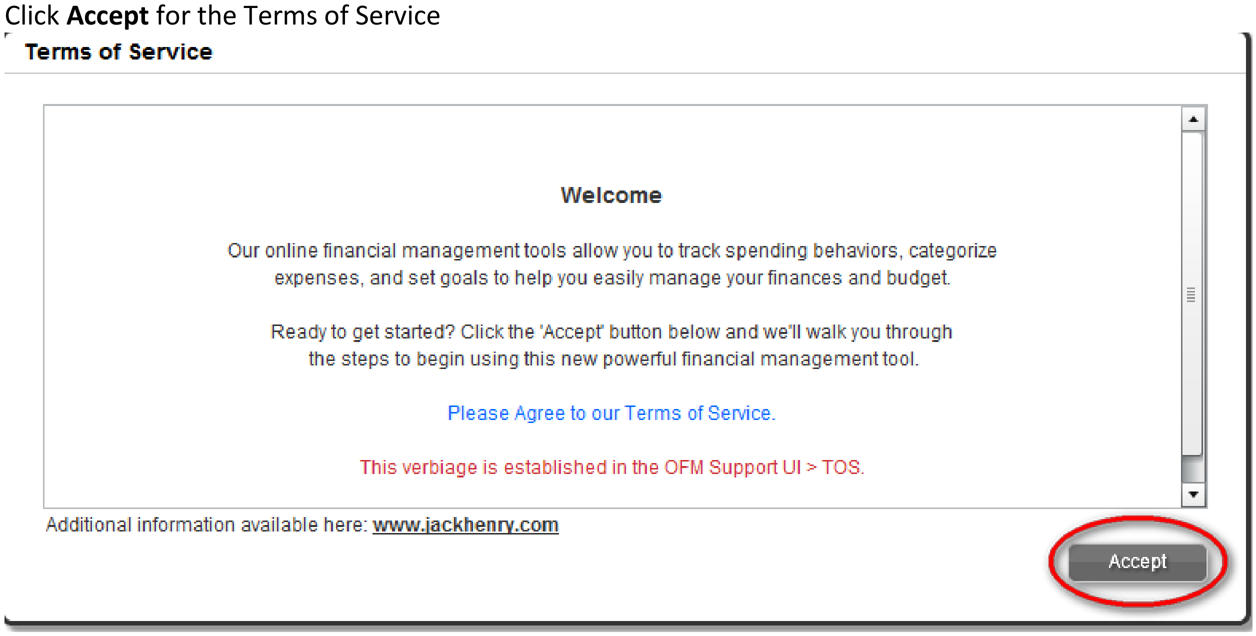
- Ability to track accounts and categorize transactions
- Retain and review account and transaction history
- Create and maintain a budget and financial goals
- Track net worth
- Monitor activity through alerts

Accessing OFM

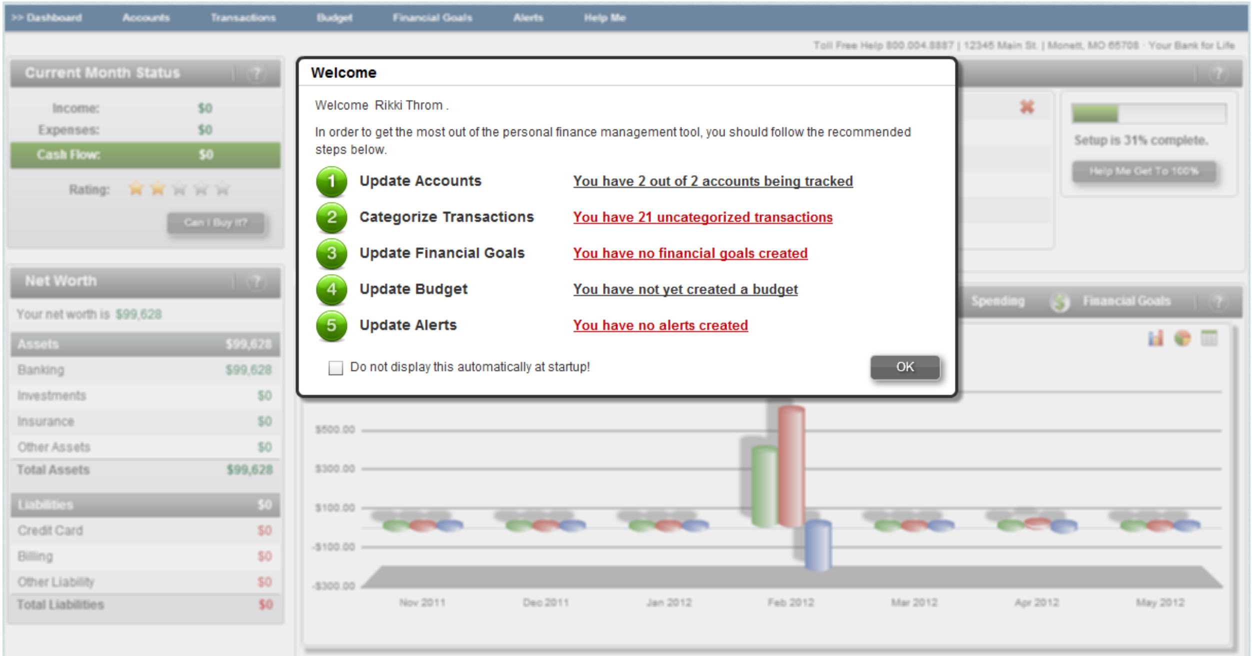
1. Select **My Finance Tab**



2. Checkmark **I Agree,** and then click **Submit**
3. Click **Accept** for the Terms of Service

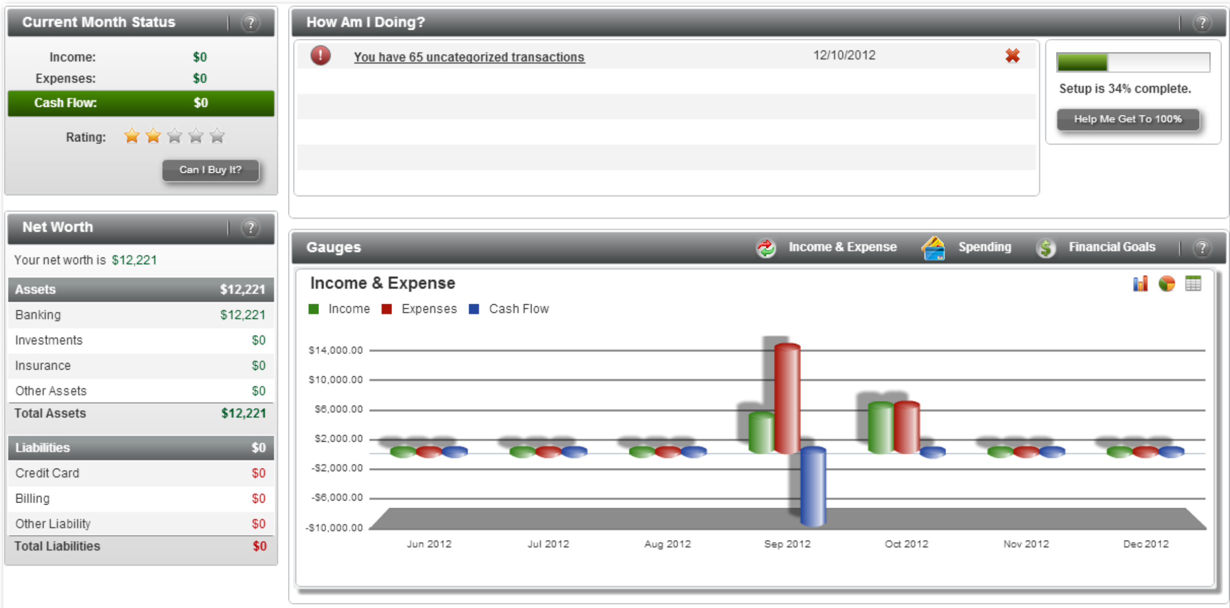


4. Click **OK** to be directed to the **Dashboard,** and exit out of the Welcome dialog box



Dashboard

The dashboard provides a comprehensive overview of your financial performance.



Current Month Status: Current month status is calculated using your total income and expenses.

Can I Buy It? Allows you to make an informed decision on a purchase based on budget and financial goal data

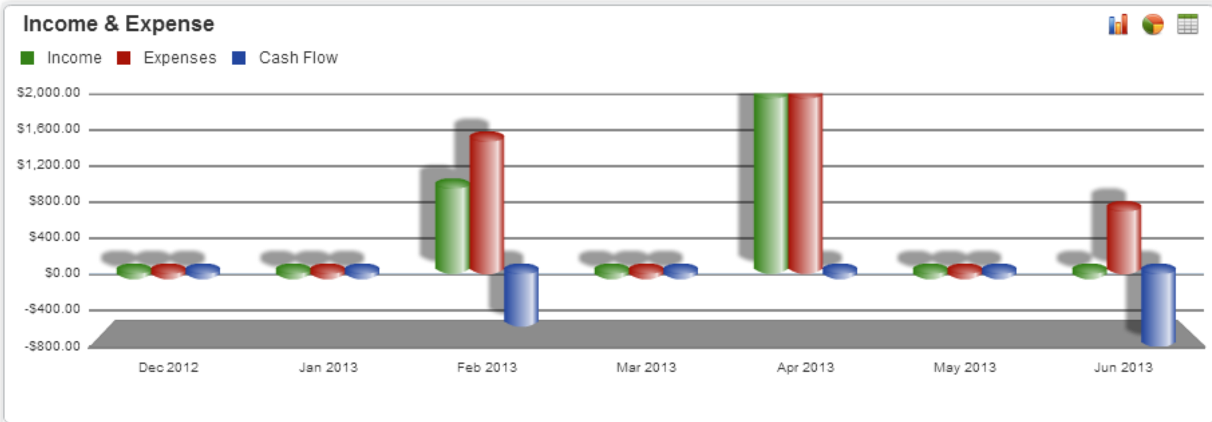
Net Worth: Calculation is based on the accounts being tracked within OFM. Account types are grouped under assets and liabilities to derive net worth.

How Am I Doing? Provides message indicators and a progress indicator. Indicators let you know if something requires immediate attention or it may reinforce things you are doing well. You may also receive special alerts from us.

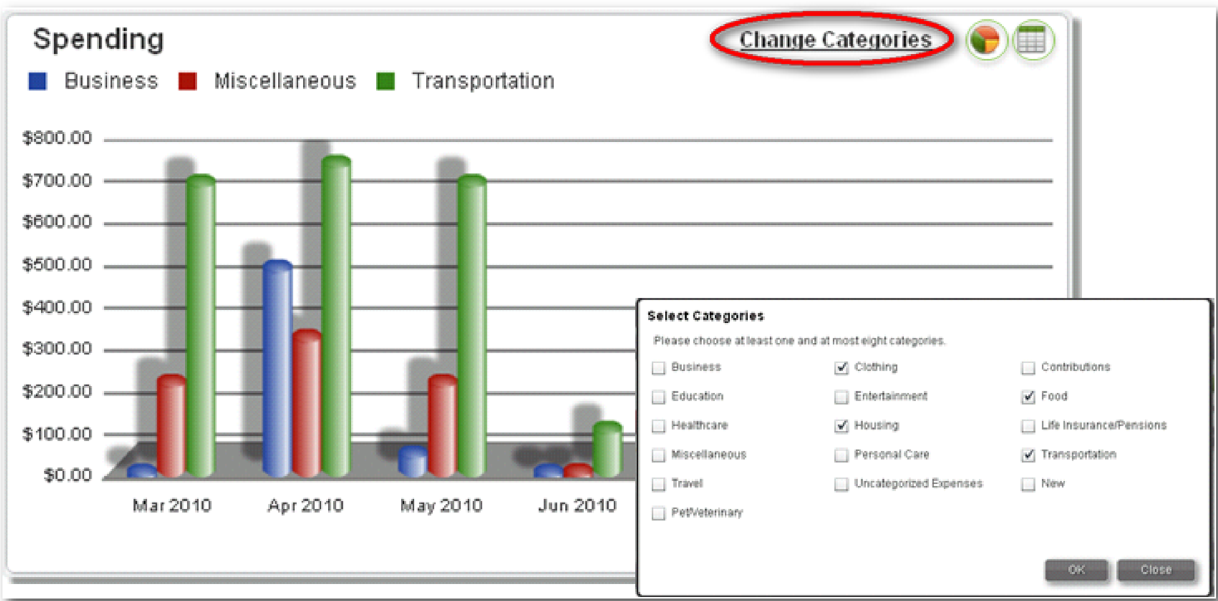
Help Me Get To 100%: Click for steps to take to get the most out of using OFM.

Gauges: Provides graph view of Income and Expenses, Spending, and Financial Goals. These summaries can be viewed in the form of a column chart, pie chart, or table.

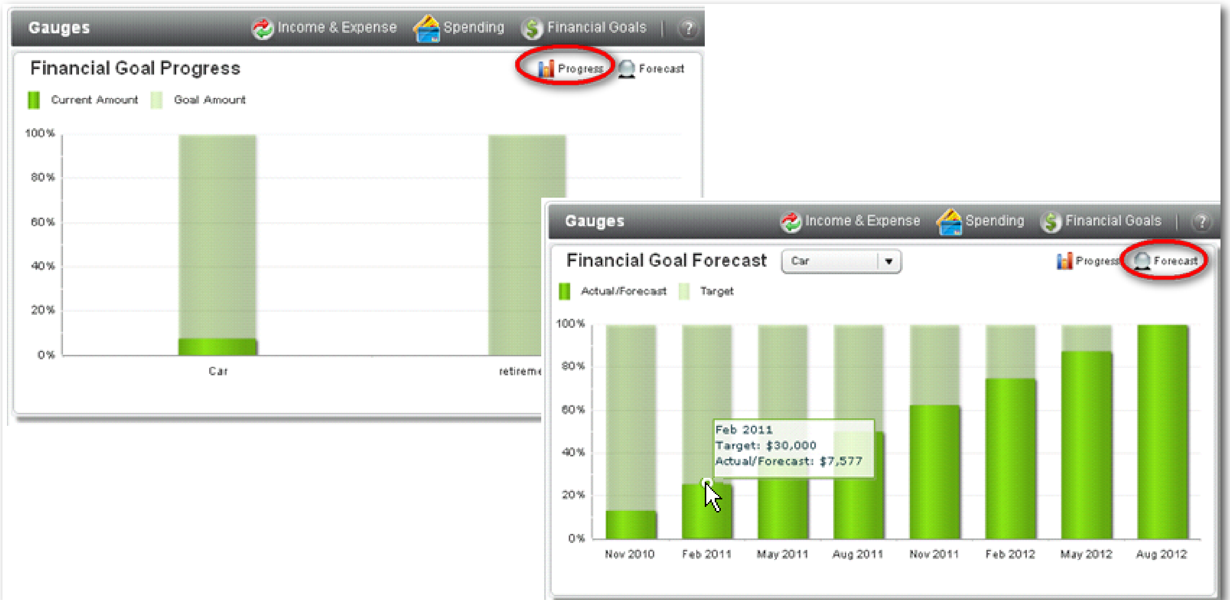
Gauges



Spending: Shows a summary of spending for selected categories over the last six months. You can also change which categories display by selecting **Change Categories.**

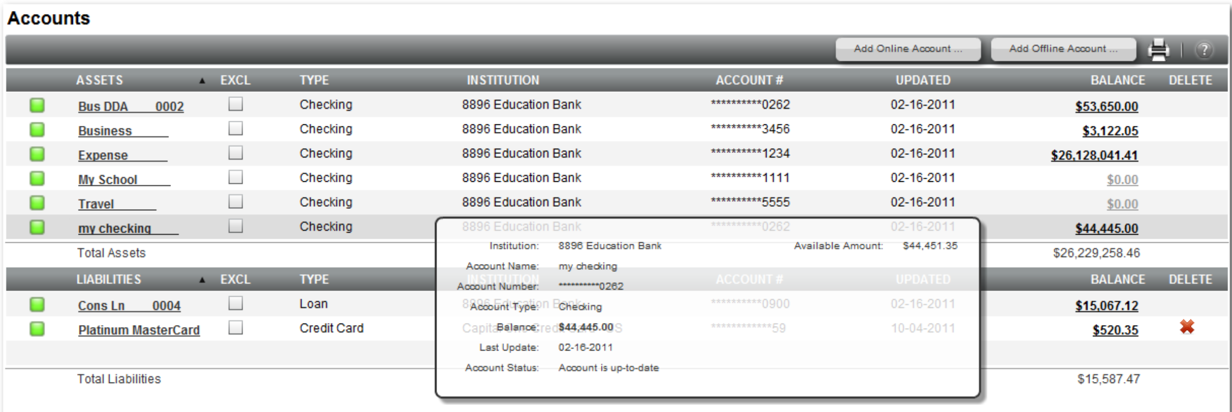


Financial Goals: Shows a summary of financial indicators that let you know if you are on track for goals created. The indicators are based on the information being tracked within OFM (e.g., income, savings, assets, debts). Clicking **Forecast Settings** allows end users to change assumptions on their goals.



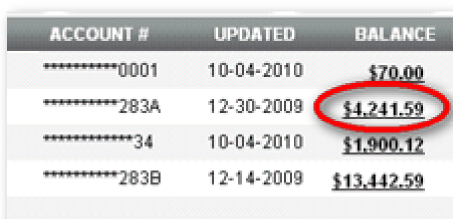
Accounts

Displays your account information by assets and liabilities. All accounts that belong to Putnam County State Bank are automatically included and updated. Accounts can be excluded from your net worth total, budget total, and transaction view.



Accounts that belong to your financial insititution are automatically included. If you do not wish to have the account included in your net worth, budget and transactions check **EXCL** (Exclude) box next to the appropriate account or remove the account by selecting the **DELETE** option on the right side of the screen.

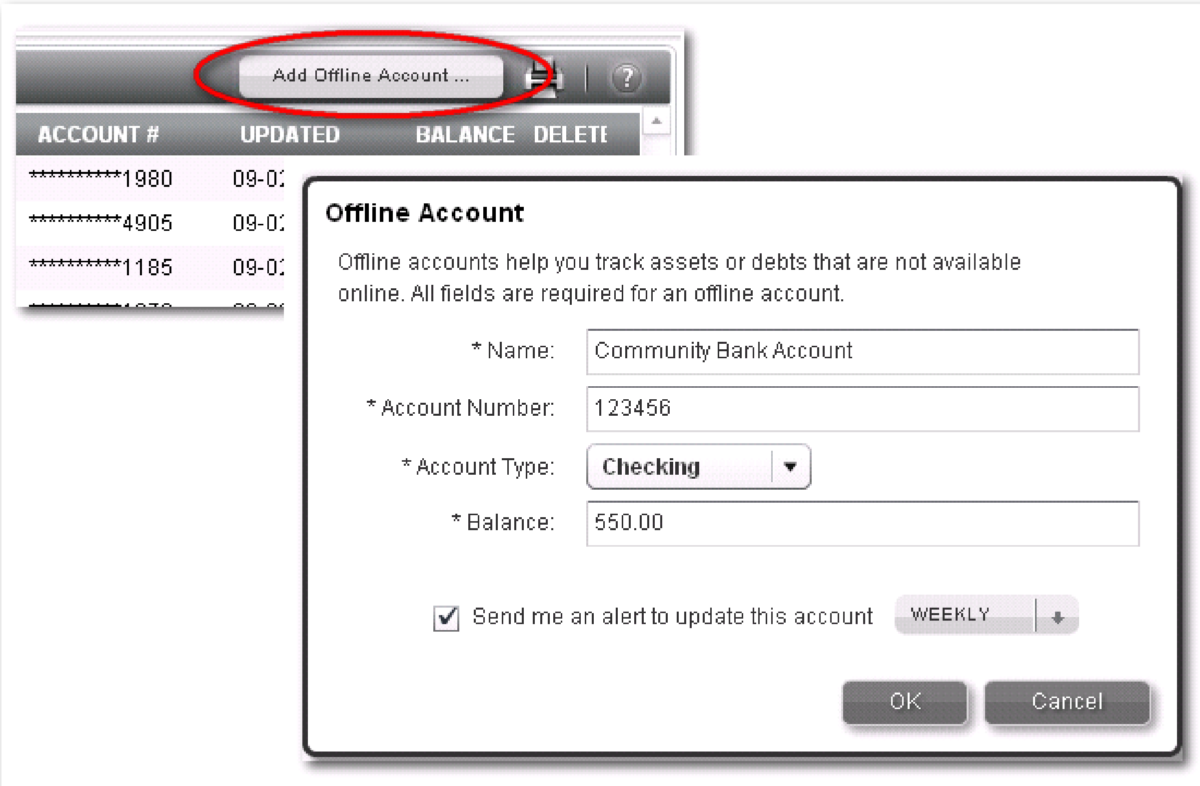
You can view transactions associated with an account by clicking the Balance link which presents the **Transactions page.**



Adding an Offline Account

An offline account is an account at another institution. You must manually enter account information and transactions in the application.

Select **Add Offline Account** and manually enter account information.



Offline accounts can be deleted. Click the delete icon to remove the account and all corresponding transactions.

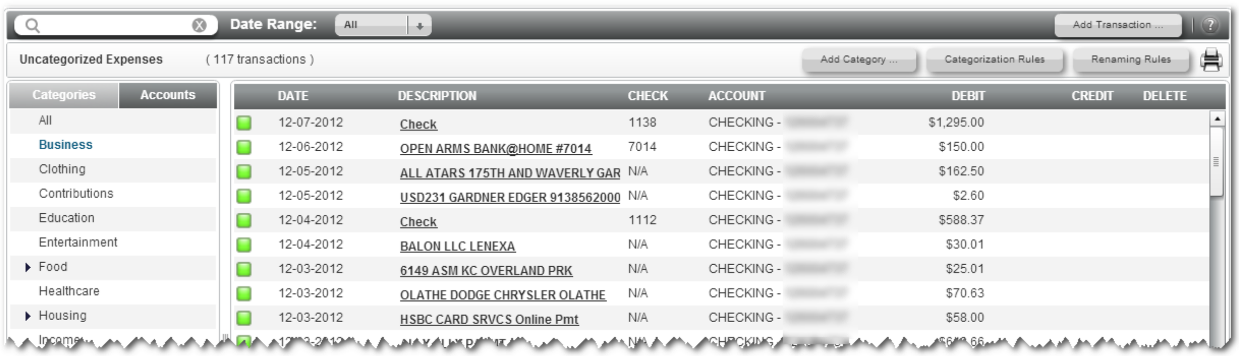
Transactions

Lists transactions associated with non-excluded accounts.

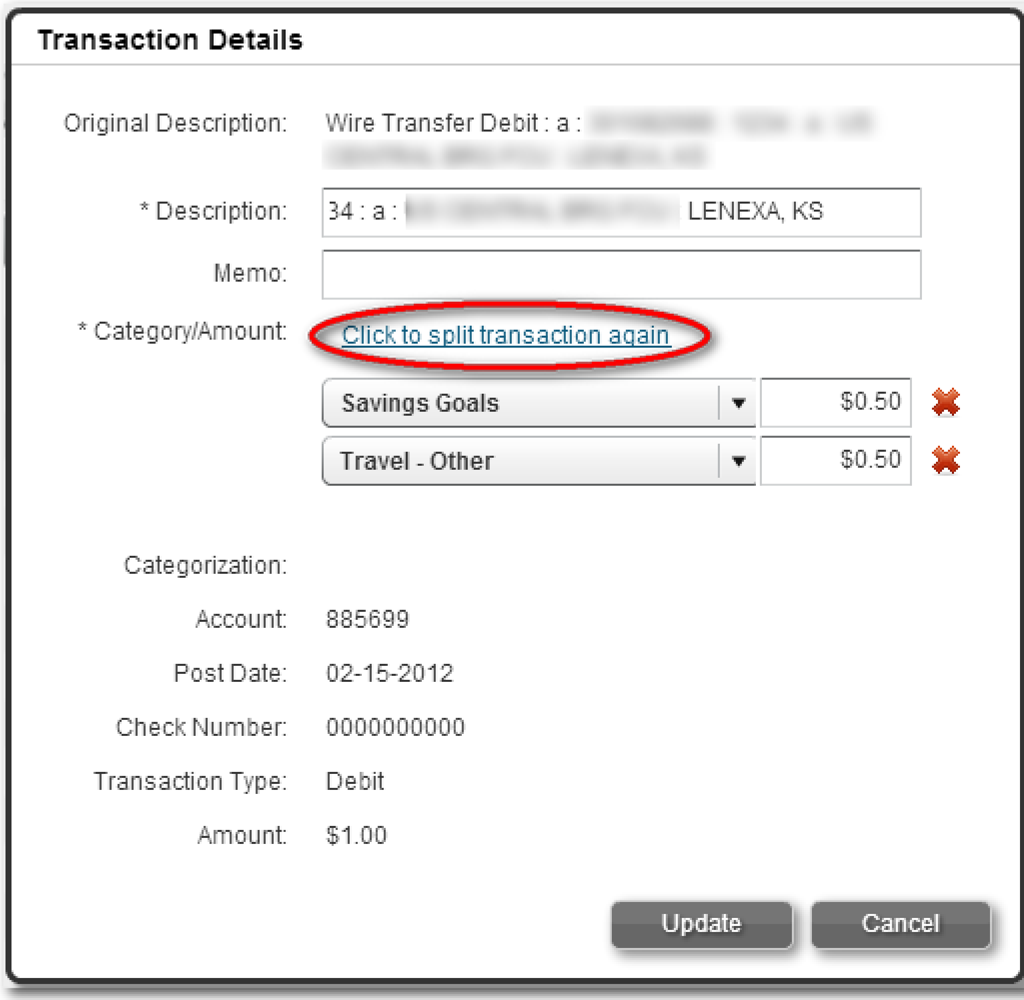
Search for transactions by description and/or date range using the search fields. Available date options are: All, 30 days, 60 days, 90 days, by month, and within a particular date range selected.

The system preforms auto-categorization of transactions. When the system is unable to categorize a transaction based on what it has learned from your previous input, it is relocated to the **Uncategorized Expenses** category.

Transactions can be recategorized by dragging and dropping the transaction from one category to another or by clicking the transaction description to access the category field.



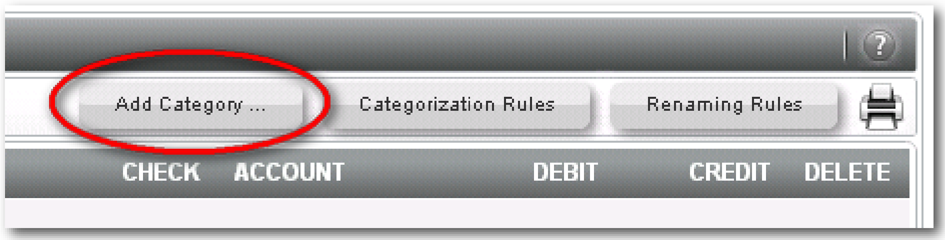
A transaction can be split among multiple categories by clicking the transaction description and selecting **Click to split transaction.** Select the appropriate categories and enter the amount that applies to each.


Transaction Details
Original Description:
Wire Transfer Debit : a :
* Description:
34 : a :
LENEXA, KS
Memo:
* Category/Amount:
Click to split transaction again
Savings Goals
$0.50
Travel - Other
$0.50
Categorization:
Account:
885699
Post Date:
02-15-2012
Check Number:
0000000000
Transaction Type:
Debit
Amount:
$1.00
Update
Cancel

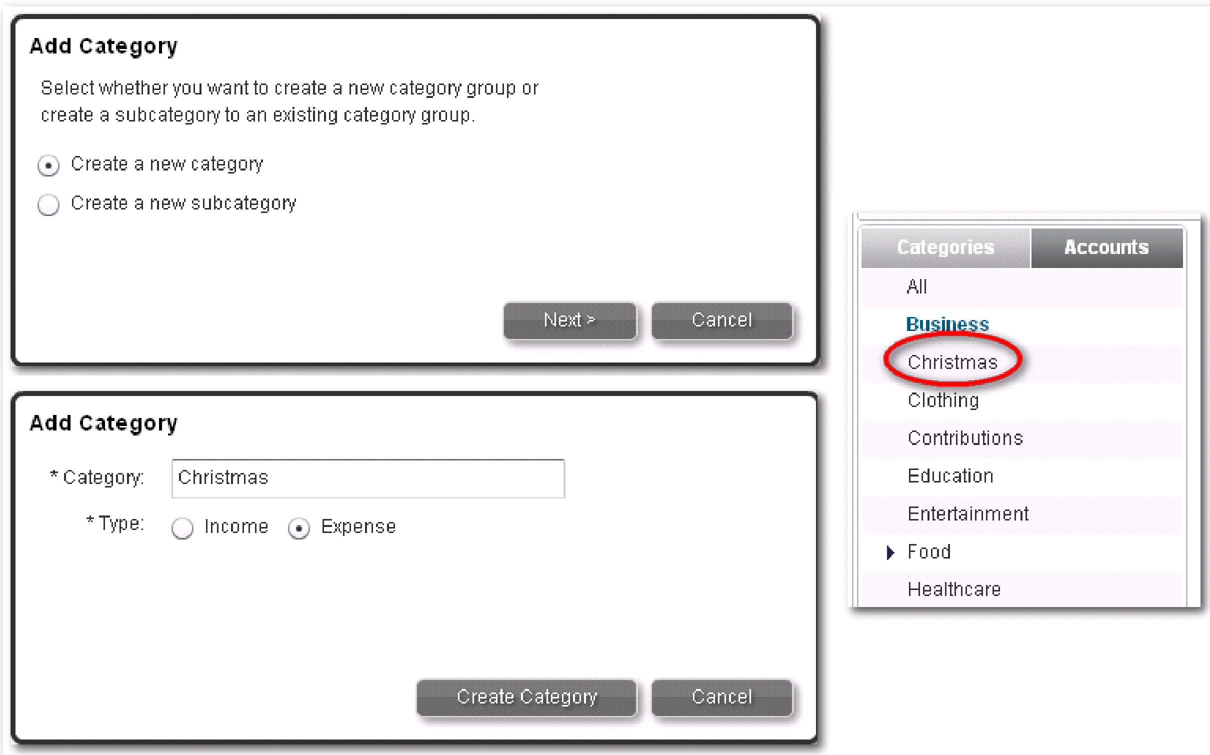
Adding a Category

Multiple default categories and subcategories are provided. You can create or update categories and subcategories if you find that the predetermined ones do not suit your needs.

1. Select **Add Category.**



2. Select **Create a new category** or **Create a new subcategory.**
3. Click **Next.**
4. Enter in category details, and then click **Create Category.**

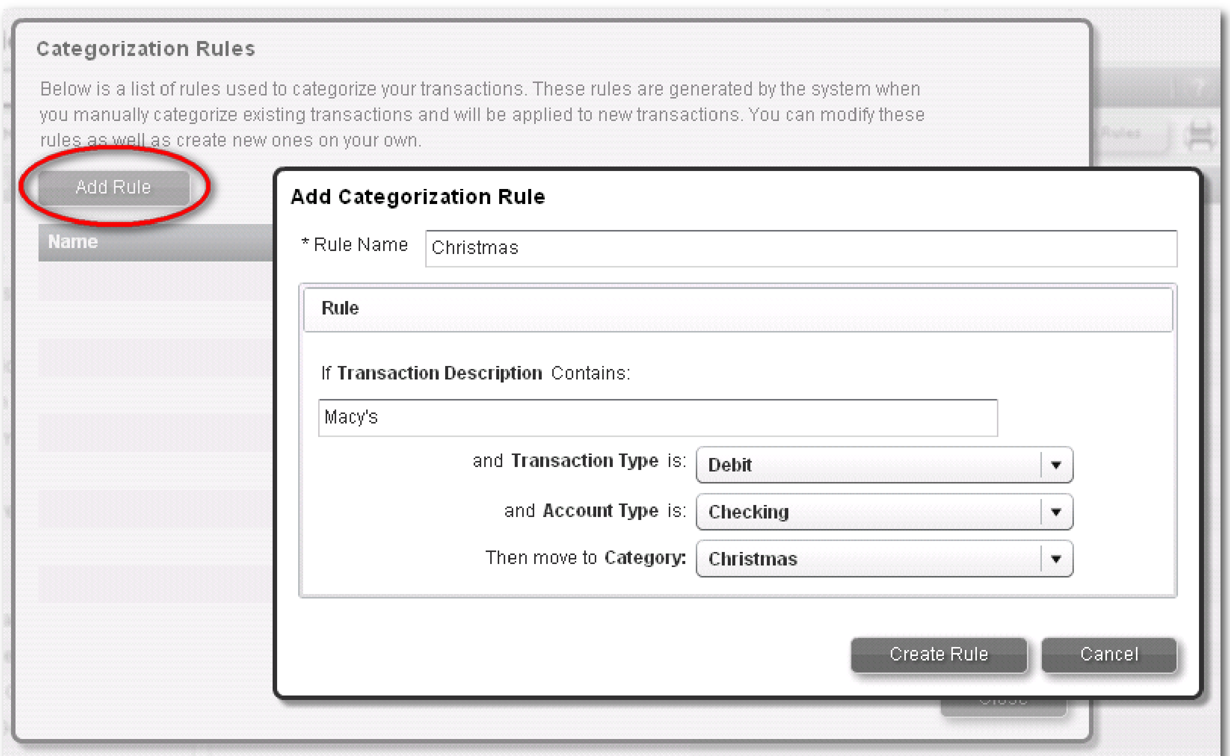


Adding a Categorization Rule

You can create categorization rules. A categorization rule "overrides" the category in which a transaction would have originally been placed.

1. Select **Categorization Rules.**

2. Enter **Rule Name.**
3. Entering a transaction description and the transaction placement details.

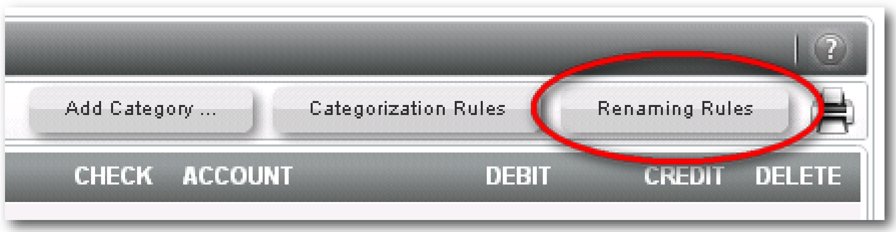


Adding a Renaming Rule

Sometimes transaction descriptions do not make sense to you. A “renaming rule” changes the deault transaction description to verbiage of your choice.

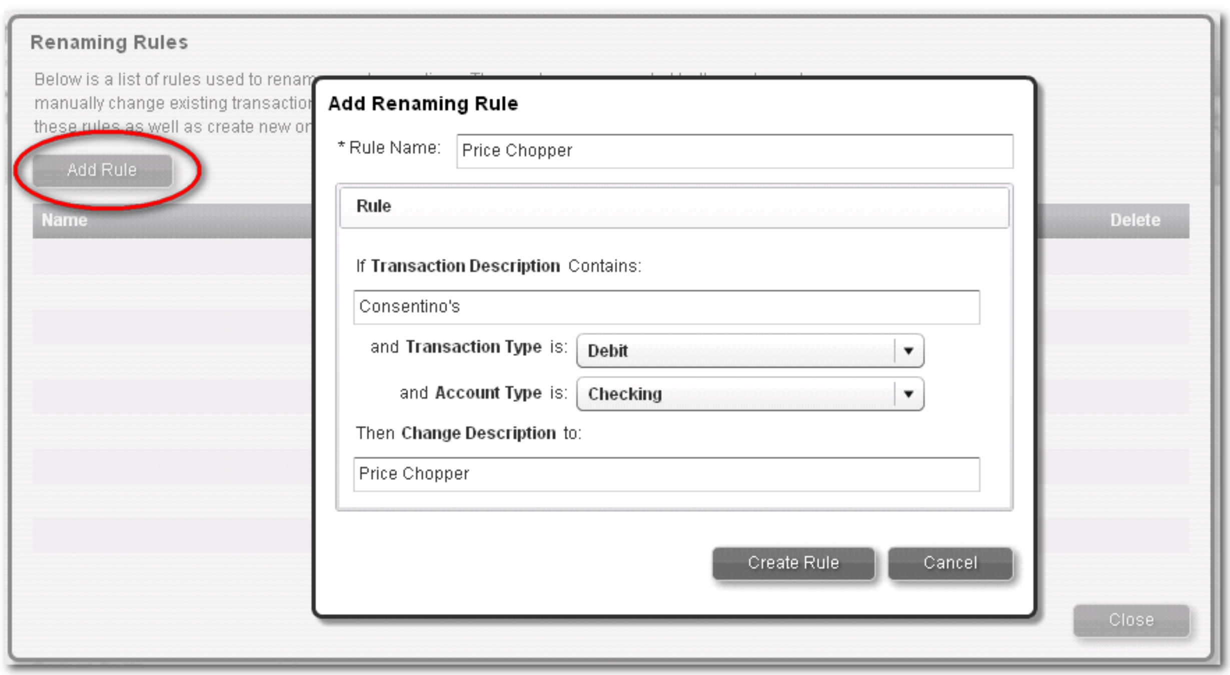
In this example, we want all transactions that contain the text “Consentino’s” to show in the transaction list at “Price Chopper”. This is because the commonly used name of the store is not the same as the one that comes in on transactions.

1. Select **Renaming Rule.**



2. Enter in the desired information in the **Add Renaming Rule** dialog box.

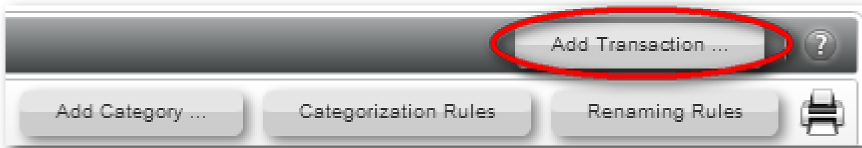
E.g., When transactions in the **Transaction Description** (Consentino’s) come in, the system looks at the **Transaction Type** and **Account Type** information. If the transaction matches this information, the system substitutes in the new transaction description that is entered in **change Description** (Price Chopper).



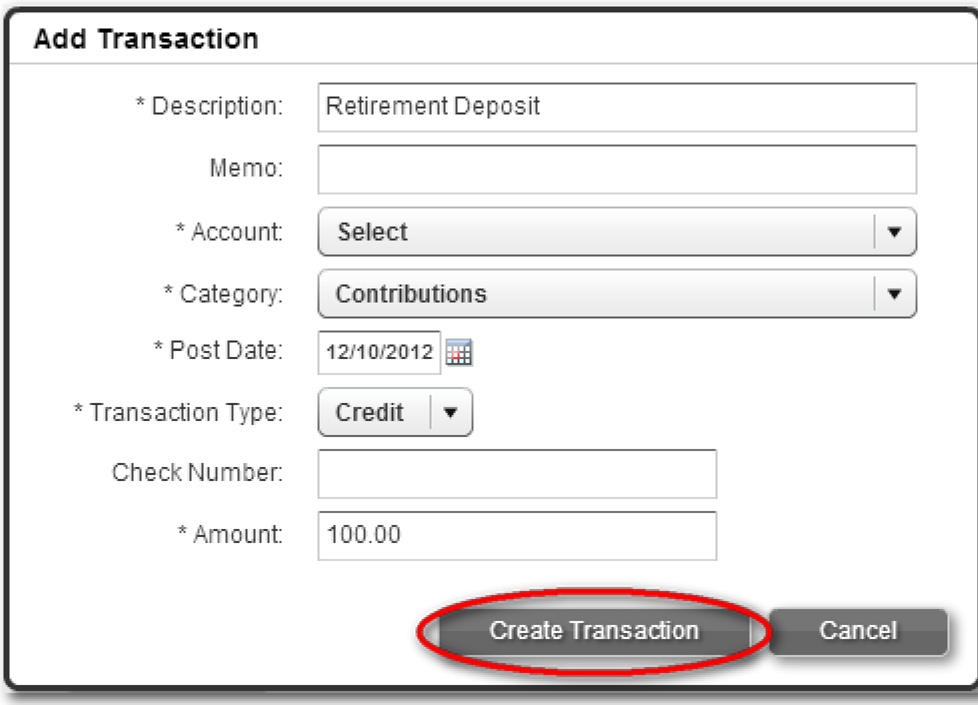
Adding Transactions

If you are tracking Offline Accounts, you must manually add transactions. You can only add transactions for Offline Accounts.

1. Select **Add Transaction.**



2. Enter Transaction information, and then select **Create Transaction.**



Budget

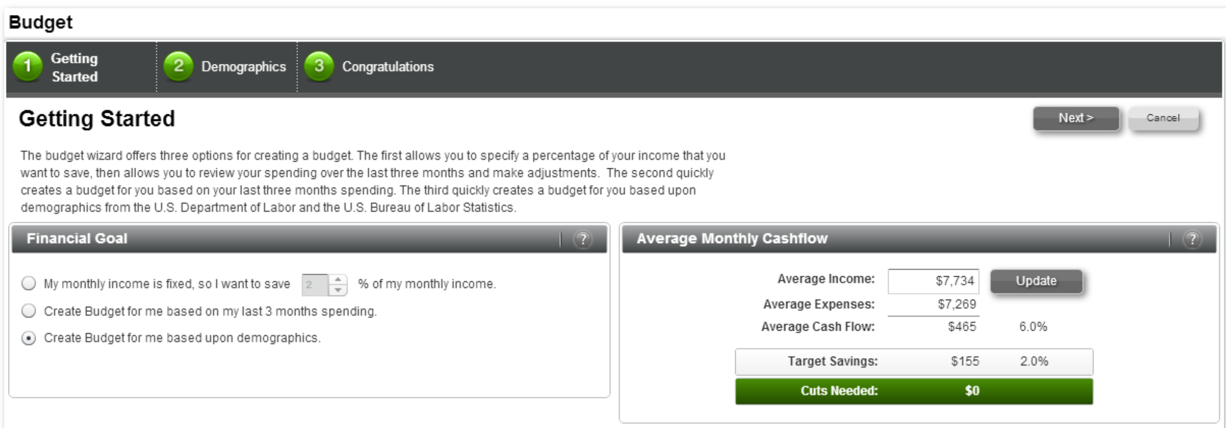
Use the budget tool to:

- Compare monthly expenses to budget amount
- View transactions by category
- View income and expenses by category
- View spending/cash flow summary
- Create and update a budget

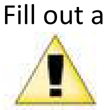
Creating a Budget

1. Select **Create Budget.**

2. Create budget base on fixed monthly income, last 3 months of spending, or demographics.



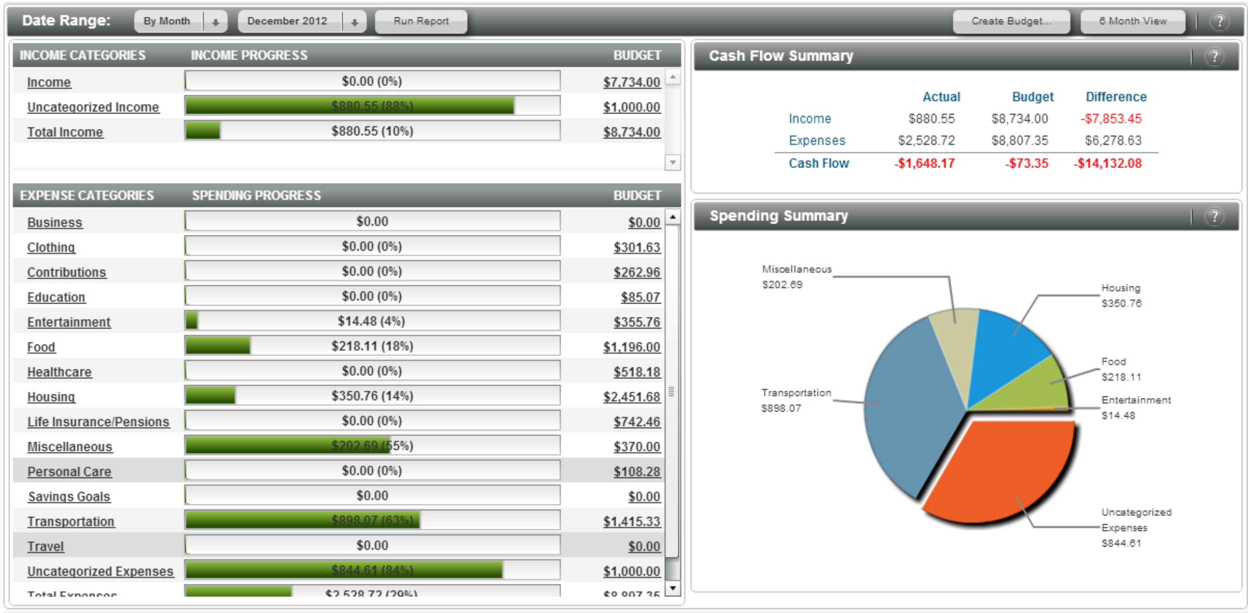
   1. **My Monthly income is fixed, so I want to save **% of my monthly income:** This option allows you to specify how much of your income you would like to save based on your spending for the last three months. You get a better understanding of your spending habits and where adjustments might need to be made. This option is recommended.
   2. **Create Budget for me based on my last 3 months of spending:** After entering your average income amount, the system automatically creates a budget based on your spending history.
   3. **Create Budget for me base on demographics:** After entering your average income amount and answer questions about age, education, housing, region, etc. the system creates a budget based on average speding habits of others who fit within the same demographics.
3. Enter information for the **Average Monthly Cashflow** section, and then click **Update.**
4. Click **Next.**
5. Fill out additional budget information.



This step varies depending on which budget was selected in step 2.

6. Review budget information.

Budget



7. Select the dollar amount under the **Budget** column to adjust the category budget.

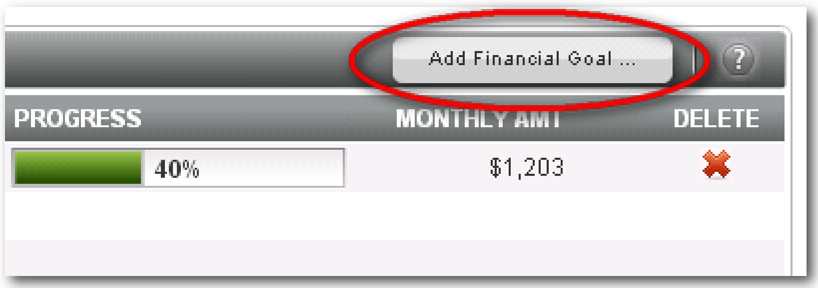
Financial Goals

Allows you to add, view, or adjust goals at any time without going through the Budget page. A financial goal is a monetary amount to want to achieve by a certain date, such as saving money for a vacation, college, or retirement.

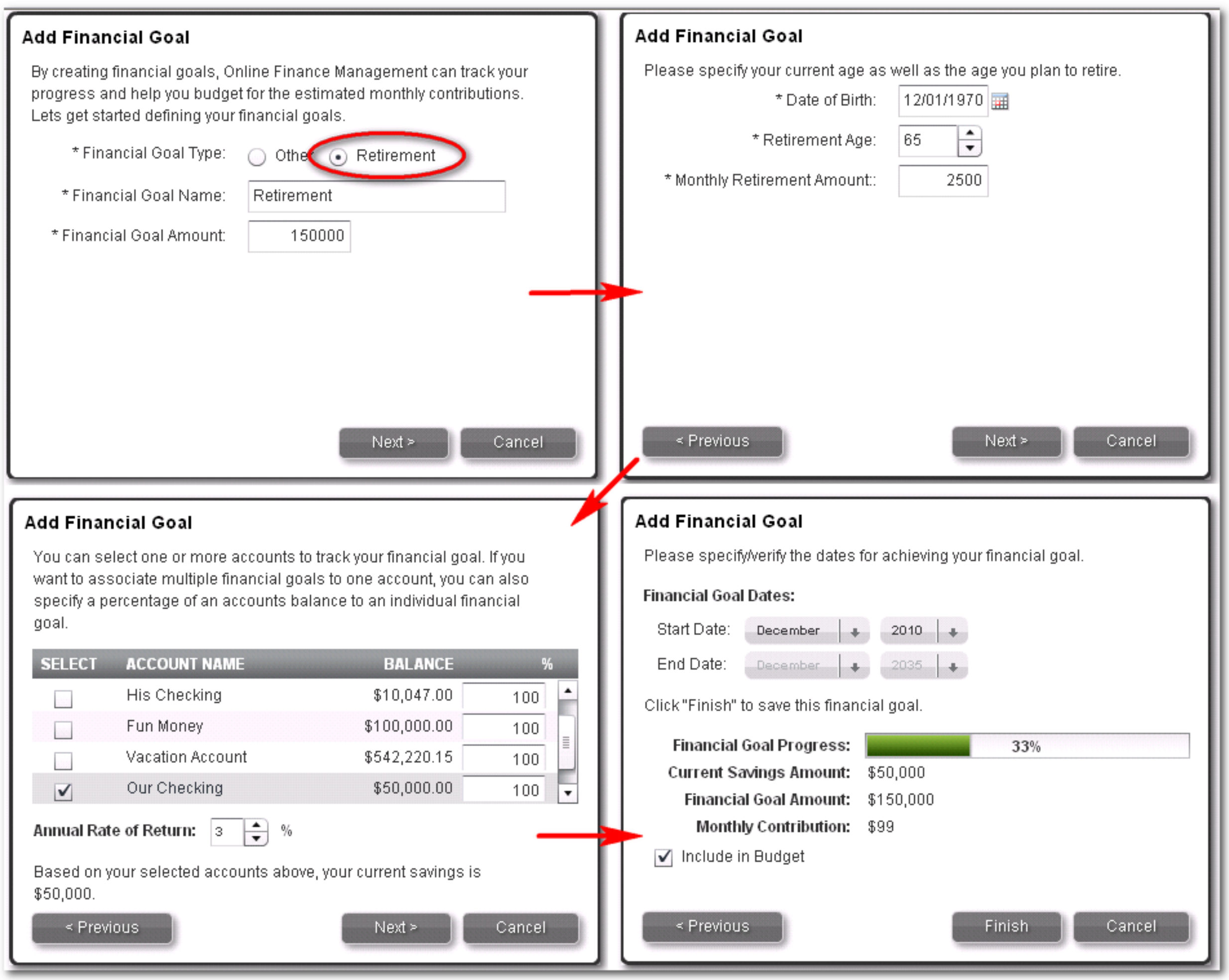
There are two financial goal types: Retirement or Other (non-retirement). Each goal can consist of multiple asset accounts that are tracked to show your progress towards meeting the goal.

Creating a Financial Goal

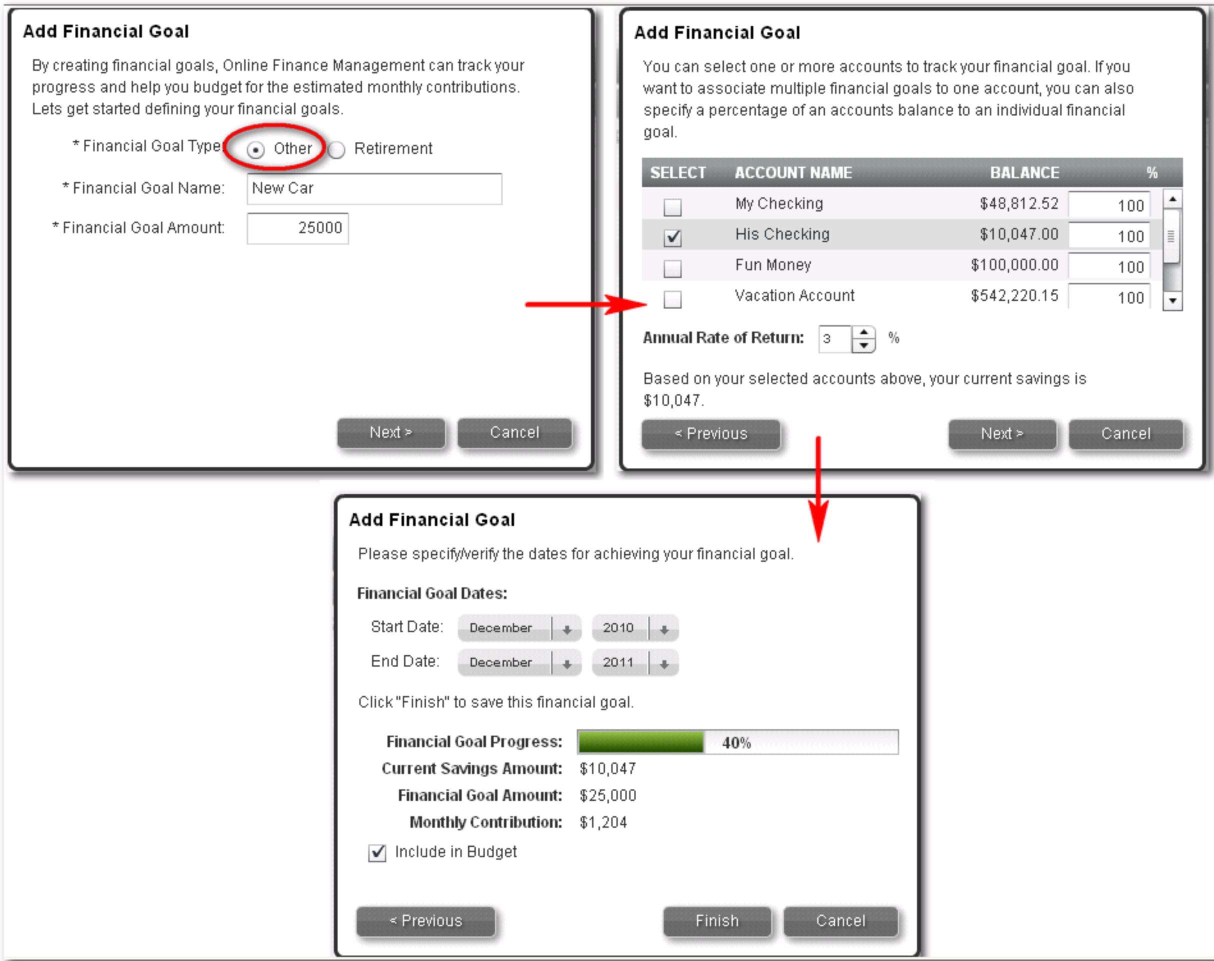
1. Select **Add Financial Goal**



2. For a retirement goal, select **Retirement** and follow prompts to complete the process.



3. For all other financial goals, select **Other** and follow prompts to complete process.



A green bar displays to show progress made on your goal. You may also delete the goal by selecting the red **X.**


Financial Goals

Add Financial Goal ...

NAME	ACCOUNT	DATE NEEDED	GOAL AMT	PROGRESS	MONTHLY AMT	DELETE
Retirement	885699	02/01/2037	$1,500,000	7%	$2,809	✖
New Car		05/01/2015	$25,000	0%	$620	✖
Vacation		05/01/2013	$2,000	0%	$37	✖
TOTALS			$1,527,000		$3,466	

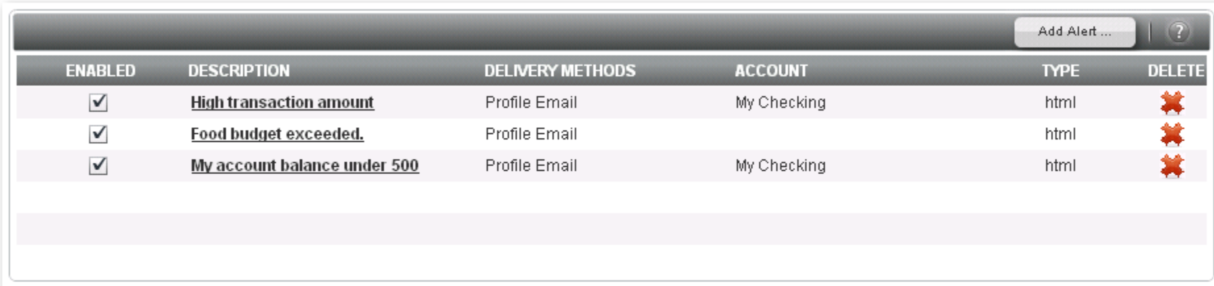
Alerts

Alerts are messages you can add to notify you of an event. Notifications are delivered on the Dashboard under the ***How Am I Doing?*** panel but can also be delivered via email.

Alert types available include:

- **Budget Threshold:** When an amount or percentage approaches or exceeds either the whole budget or a selected budgetary item.

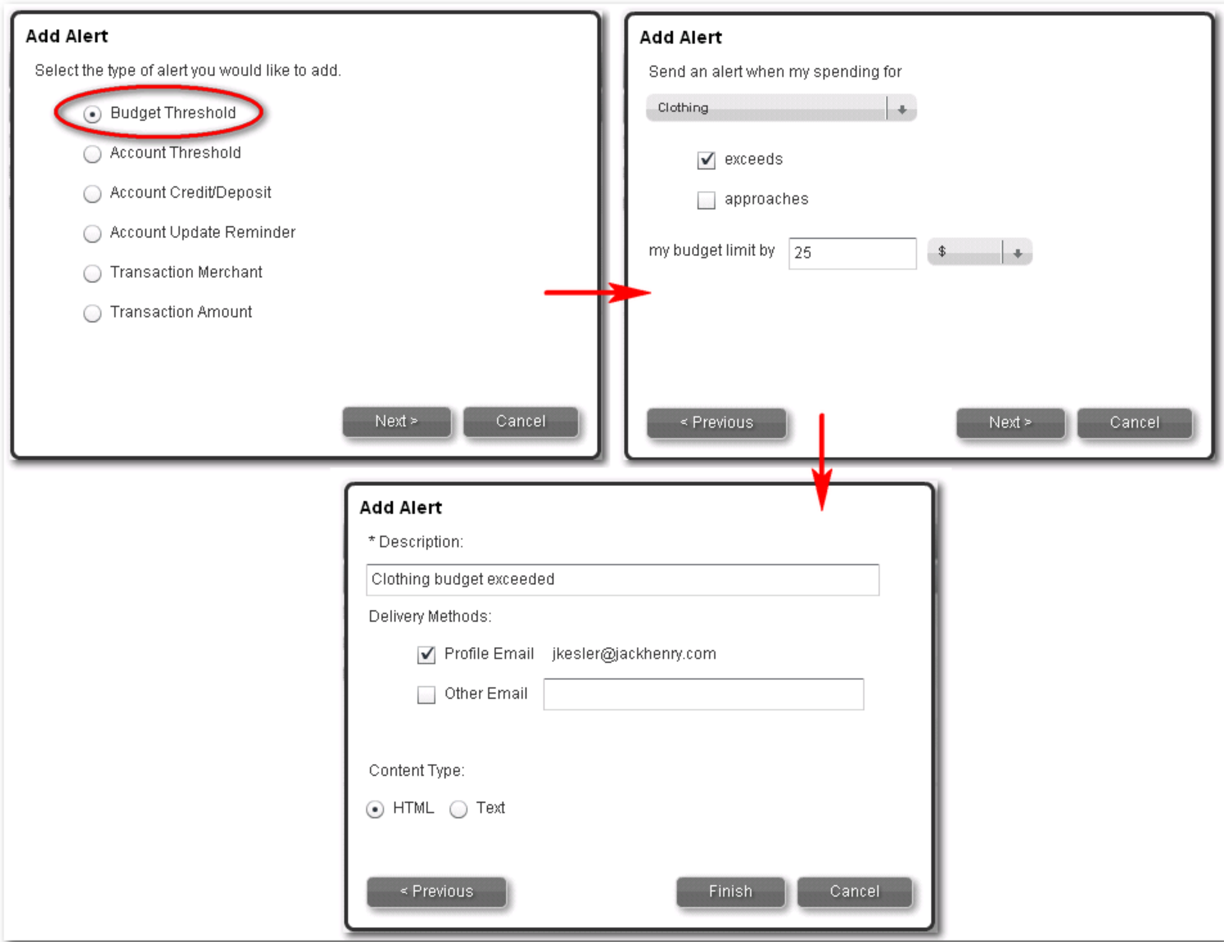
- **Account Threshold:** When an account balance is under or over a certain amount.
- **Account Credit/Deposit:** When a deposit or credit transaction is made to a designated account.
- **Account Update Reminder:** A periodic reminder to update an account.
- **Transaction Merchant:** When a transaction is made at a designated merchant.
- **Transaction Amount:** When a transaction for a designated account exceeds a defined amount.



Adding an Alert

1. Select **Add Alert.**

2. Select the type of alert and follow prompts.



Content Type applies to the email format. **HTML** is formatted to look prettier than **Text,** which refers to an unformatted, plain text email – (NOT a text message sent via mobile phone).

Help Me

You can access the Online Help by selecting the **Help Me** menu. Help opens in a separate window and defaults to the Help Home page where you can click a topic displayed.