

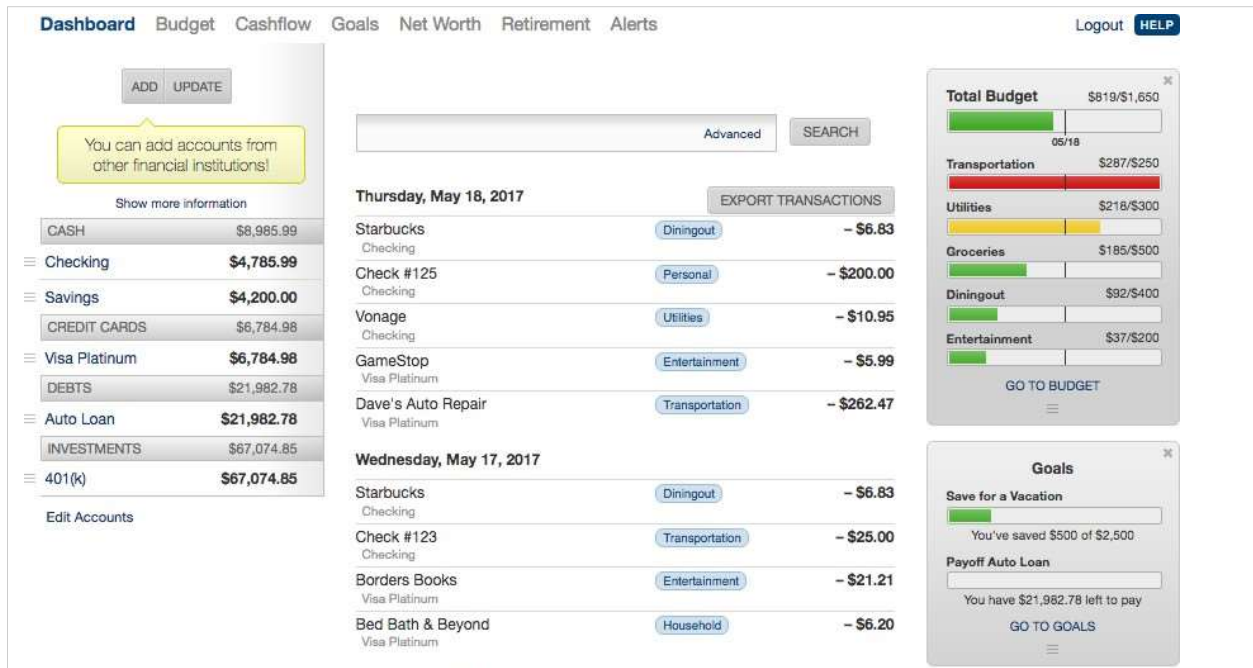
Cashmere Valley Bank

ONLINE FINANCIAL MANAGEMENT
(OFM)

User Guide

Dashboard

1. Account aggregation- add & update accounts (including external accounts), edit/delete accounts
2. Transaction feed- tagged transactions, split tagging, advanced search, and export transactions
3. Widgets-visual snapshot of what's important to the user (customizable)



Add an Account

Choose from the following financial institutions or search by name below.

What is the name of your financial institution?

For adding an account select from one of the eight defaults or search the database.

User will be prompted to enter online credentials for that account and connect to the OFM.

Tagging Transactions

1. Click on a transaction to create a custom tag and apply it to similar transactions. To remove the default transaction, simply click on the “x” next to the tag. For example, the Starbucks transaction, has been changed to Coffee.
2. Split tagging allows the user to get specific and use multiple tags for one transaction. For example, in the Buy.com transaction, the user can change the tags to Personal & Business. Once complete, the transaction will display with a green tag.

		Advanced	SEARCH
Thursday, May 18, 2017			
		EXPORT TRANSACTIONS	
Check #125	Personal		-\$200.00
Starbucks	Diningout		-\$6.83
Vonage	Utilities		-\$10.95
GameStop	Entertainment		-\$5.99
Dave's Auto Repair	Transportation		-\$262.47
Wednesday, May 17, 2017			
Check #123	Transportation		-\$25.00
Starbucks	Diningout		-\$6.83
Borders Books	Entertainment		-\$21.21
Bed Bath & Beyond	Household		-\$6.20
Tuesday, May 16, 2017			
Buy.com	Split	Show split	-\$48.63
Starbucks	Diningout		-\$6.83
Company Payroll	Income		\$2,809.85

Custom Tagging

Starbucks \$6.83

Appears as **Starbucks** on your Checking statement on **May 18, 2017**

Tag

Use one **regular tag** for the full value or **split tags** to apportion the amount.

Coffee x USE SPLIT TAGS

Create a Rule

Apply this tag and title to all similar transactions: for any account at any date

All STARBUCKS transactions in any account will be named Starbucks and tagged Coffee.
Only this transaction will be visibly changed right away. To see the effects of the rule on other applicable transactions, you must refresh the page.

SAVE TRANSACTION Cancel Delete this transaction

Split Tagging

Buy.com \$48.63

Appears as **Buy.com** on your Checking statement on **May 16, 2017**

Split Tags

Use one **regular tag** for the full value or **split tags** to apportion the amount.

Tag	Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

ADD TAG \$48.63 to allocate

AUTOFILL REMAINING

SAVE TRANSACTION Cancel Delete this transaction

Transaction Search

Using the search tool allows the user to find transactions based on specific words, tags, or amounts. For example, the tag Dining Out was used to search transaction history. :



Search Results

We found 30 transactions

Credits	+ \$2,809.85
Debits	-\$2,755.59
Total	\$54.26

YOU SEARCHED FOR TRANSACTIONS

Posted during: May, 2017
From these accounts: All Accounts

« April, 2017 | June, 2017 »

Thursday, May 18, 2017

- GameStop - Entertainment - \$5.99
- Dave's Auto Repair - Transportation - \$262.47
- Check #125 - Personal - \$200.00
- Starbucks - Diningout - \$6.83
- Vonage - Utilities - \$10.95

Wednesday, May 17, 2017

- Borders Books - Entertainment - \$21.21
- Bed Bath & Beyond - Household - \$6.20
- Check #123 - Transportation - \$25.00
- Starbucks - Diningout - \$6.83

Tuesday, May 16, 2017

- Starbucks - Diningout - \$6.83

« April, 2017 | June, 2017 »

Thursday, May 18, 2017

- Starbucks - Diningout - \$6.83

Wednesday, May 17, 2017

- Starbucks - Diningout - \$6.83

Tuesday, May 16, 2017

- Starbucks - Diningout - \$6.83

Monday, May 15, 2017

- Starbucks - Diningout - \$6.83

Sunday, May 14, 2017

- Starbucks - Diningout - \$6.83

Saturday, May 13, 2017

- Starbucks - Diningout - \$6.83
- California Pizza Kitchen - Diningout - \$35.45

Monday, May 08, 2017

- McDonalds - Diningout - \$4.22

Tuesday, May 02, 2017

- Dominos Pizza - Diningout - \$12.01

Find transactions

With the word or phrase:

Tagged with:

Diningout x

Find untagged only

With an amount:

less than

Posted during:

Within the last:

From these accounts:

Select: All | None

- houston
- 401(k) Fidelity
- Complete Savings
- American Express
- Ultimate Checking

SEARCH

Total Budget \$819/\$1,650

05/18

- Transportation \$287/\$250
- Utilities \$218/\$300
- Groceries \$185/\$500
- Diningout \$92/\$400
- Entertainment \$37/\$200

GO TO BUDGET

Expenses

Total (last 30 days): **\$3,422**

CUSTOMIZE WIDGETS

Widgets

Seen on the right side of the dashboard and customizable the user can select several types:

- Bills: View upcoming bills and paid bills.
- Cash Flow Calendar: Monthly view of income and bills.
- Expenses: Pie chart of top categories over last 30 days.
- Budget: Summary of spending targets and monthly target.
- Goals: Snapshot of goals and progress.
- Upcoming Income: Sources of income by date.
- Net Worth: Current net worth and previous month change.

Click on customize widgets to add more from the drop-down menu.

To remove widget's, click the "x" in the right-hand corner.

Budget

Spending targets allow the user to create budgets based on tags important to them.



The large bar on the top of the screen symbolizes the total amount of money for budgeting.

Further down on the screen shows progress for the month broken down by each spending target.

What tag(s) would you like to track?

LAST MONTH'S TOP TAGS

- transportation \$911
- groceries \$373
- personal \$286
- entertainment \$209
- diningout \$196
- clothing \$178
- utilities \$58

What will you call this spending target?

WHERE DOES THE TITLE APPEAR?

Your spending target will be displayed by its title on the site.

Set a monthly limit

Which accounts should be considered?

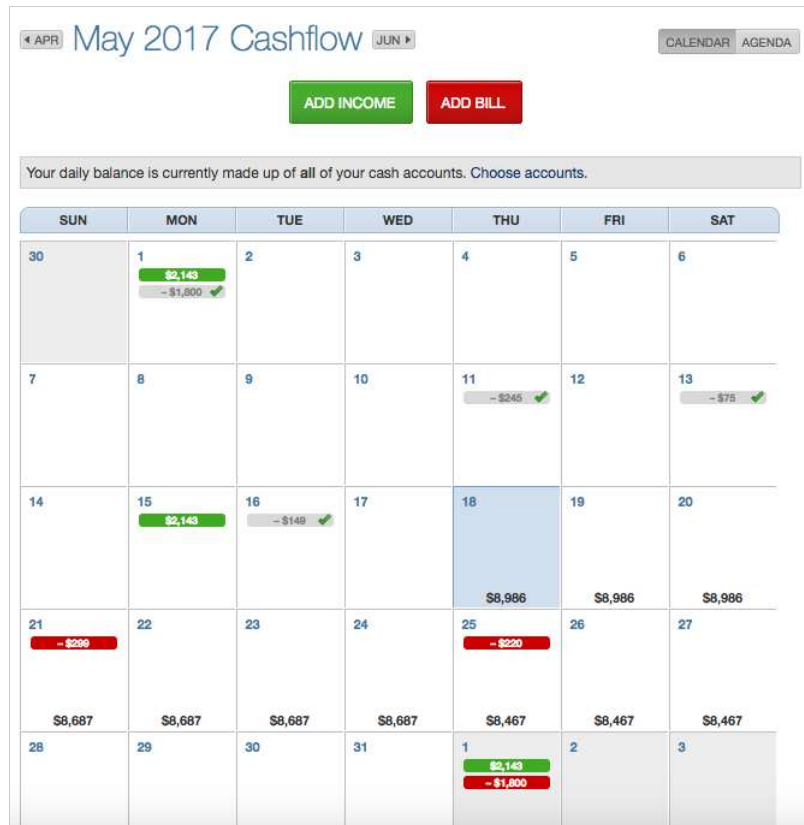
Tagged transactions in the selected accounts will count towards your spending target.

- Checking
- Savings
- Visa Platinum
- Auto Loan

Enter the tags for the budget to track; include a name for the spending target and a monthly limit.

Cash Flow

Add bills and incomes on a recurring or non-recurring basis to more accurately depict available funds day to day.



Add Income

What will you call this income? FOR EXAMPLE
Company Paycheck, Tips, Disbursements,
Social Security

How much do you get paid?
\$

How often do you get paid?
Monthly
With a start date of

Dashboard
 Show on the dashboard

ADD INCOME Cancel

Add a Bill

What will you call this bill? COMMON BILLS
Mortgage/Rent, Cable, Internet, Electricity,
Utilities, Insurance

How much is this bill?
\$

When is it due?
Monthly
With a start date of

Alerts
 Send me emails about this

Dashboard
 Show on the dashboard

Where should email alerts be sent?
email@example.com




ADD BILL Cancel

Goals







Create savings or payoff objectives. The goals are customizable by type, savings amount, and the user can see the current progress. This summary includes an overview of goals, how much needed to save to complete them, and which accounts they are attached to.

ADD A GOAL








401(k) Fidelity Save **\$70** per month to complete

	Save for Retirement	01/13/2017 TODAY	01/31/2027	\$11,580.15 OF \$20,000.00	 
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Complete Savings Save **\$650** per month to complete

	Save for a Vacation	05/11/2017 TODAY	06/30/2018	\$420.00 OF \$4,000.00	 
	Save for a Car	05/18/2017 TODAY	05/18/2018	\$290.00 OF \$5,000.00	 

You've kept **\$500.00** unallocated in your account. [Edit amount](#)

 Pay off a Credit Card	 Pay off Loans	 Save for a House	 Save for a Car
 Save for College	 Create a Cushion	 Save for Retirement	 Save for a Baby
 Save for a Vacation	 Save for a Wedding	 Custom Payoff Goal	 Custom Savings Goal

Select an image from the library that corresponds to the goal.

Add a Payoff Goal

1. Name and Image

Give your goal a name

What image would you like to use?



CHOOSE FROM OUR LIBRARY

2. Account(s)

Which account(s) are you paying off?

houston

3. Completion (Choose one)

When do you want to complete this?

OR

How much can you pay each month?

How much do I have available to spend?

4. Notifications

Alerts

- Send me text messages about this
- Send me emails about this

Dashboard

- Show on the dashboard

Create a custom name to make the goal specific, enter account to be considered, completion date or monthly amount.

Your Goal Summary

You're creating the goal: **Pay off a Credit Card**



You're paying off **\$16,784.98** from **American Express**.

To complete this goal by **12/27/2019** you'll need to pay **\$524.53** per month.

Once all the information is entered the user will get a goal summary.

Net Worth

Monitor current assets and debts. The OFM automatically calculates net worth daily based on the accounts that have been added.



Assets		
401(k) Fidelity	<input checked="" type="checkbox"/> Include in net worth calculation	\$89,078.11
Complete Savings	<input checked="" type="checkbox"/> Include in net worth calculation	\$1,000.00
Ultimate Checking	<input checked="" type="checkbox"/> Include in net worth calculation	\$4,785.99
Money Market	<input checked="" type="checkbox"/> Include in net worth calculation	\$18,000.00
emergency savings	<input checked="" type="checkbox"/> Include in net worth calculation	\$20,000.00
House value	<input checked="" type="checkbox"/> Include in net worth calculation	\$250,000.00
Debts		
houston	<input checked="" type="checkbox"/> Include in net worth calculation	\$21,982.78
American Express	<input checked="" type="checkbox"/> Include in net worth calculation	\$16,784.98
Owe Parents	<input checked="" type="checkbox"/> Include in net worth calculation	\$4,500.00
Personal Loan	<input checked="" type="checkbox"/> Include in net worth calculation	\$500.00
CHASE	<input checked="" type="checkbox"/> Include in net worth calculation	\$3,498.00

All accounts included in the OFM are automatically used in the net worth calculation.

Users have the option to exclude any of their accounts from the calculation.

Manually added assets and debts, cannot be excluded from the calculation without deleting.

Alerts

Create customized alerts based on activity in the OFM. There are 6 different alert types to choose from. These alerts will always show on the top of the Dashboard, but the user can opt to receive text or e-mail alerts.

ADD AN ALERT

Alerts can notify you about account balances, budget status, and more!

Set Up Your Money Manager Alerts

Email alerts should be sent to:

Current alerts		
Goal Alert	Notify me when my Save for a House goal is 80% of the way there.	 
Goal Alert	Notify me when my Save for Retirement goal is 80% of the way there.	 
Merchant Name Alert	Notify me of a transaction matching Home Depot .	 
Merchant Name Alert	Notify me of a transaction matching Lowe's .	 
Spending Target Alert	Notify me when my Transportation exceeds 80% .	 
Spending Target Alert	Notify me when my Household exceeds 80% .	 

Account balance: Lets the user know when the balance of specified account falls below a certain amount.

Spending target: Notifies user when they spent a certain percentage of spending target(s).

Goal progress: Notified when a certain threshold is met towards a specified goal.

Bill reminder: Number of days before a bill is due.

Large transaction: Any transaction comes through that is over a certain amount.

Merchant name: A transaction is posted from a specified store.