MY SPENDING TOOL

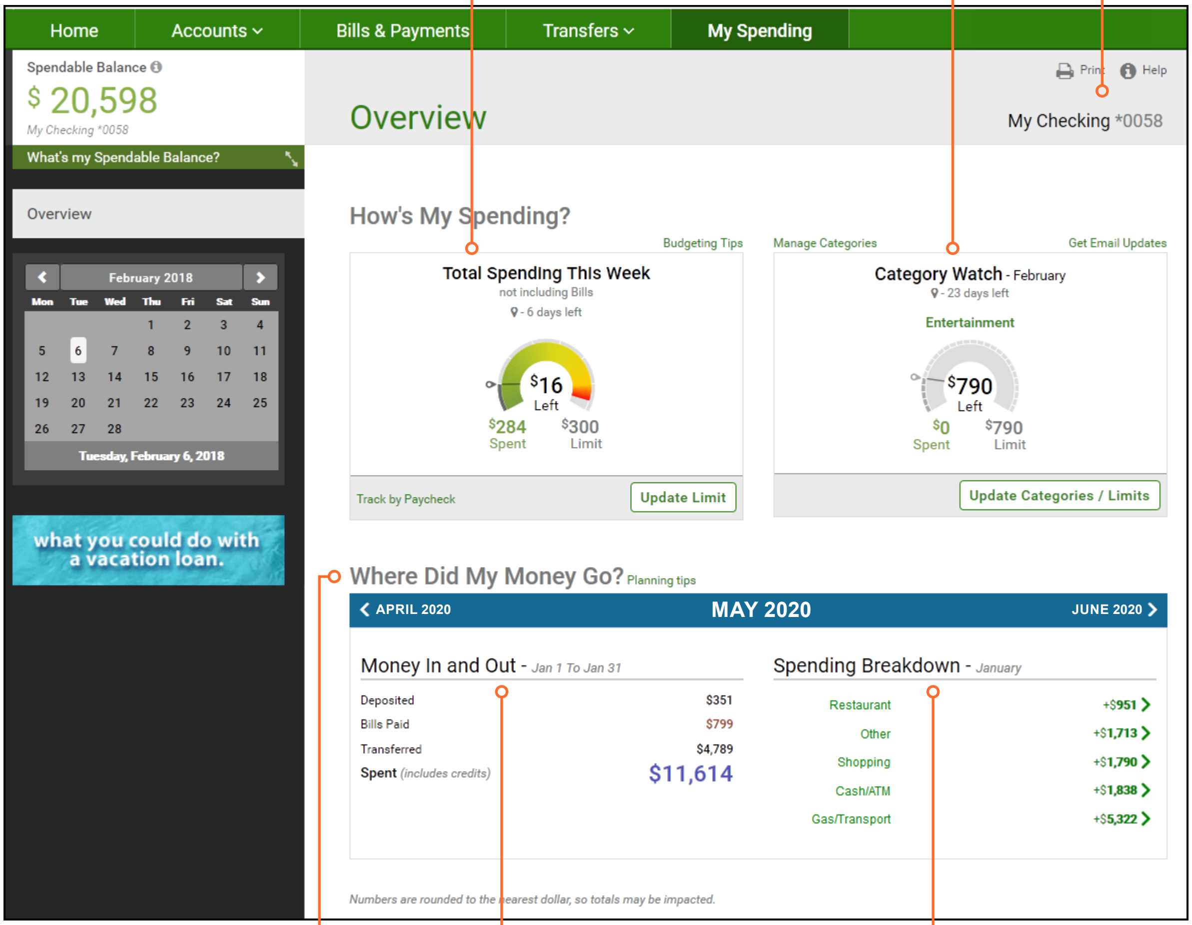
Keep tabs on your spending.

The My Spending tab gives you ways to monitor your spending from your online banking account to better manage your money. Using My Spending, you can easily see how much you have spent over time and where your money is going. You can even set up alerts to notify you when you spending begins to exceed limits that you have specified.

The **Account Selector** lets you switch between multiple checking accounts (if applicable).

The **Total Spending** graph is a representation of your spending in the account over a given period of time. You can select the time period, set an overall spending limit, and set up to receive an alert if your spending approaches the limit.

The **Category Watch** section lets you configure particular categories of spending transactions to monitor. You can watch the current month's spending in up to three categories, with separate limits and alerts for each.



The **Money In and Out** section gives a summary of deposits, bills paid, money saved, and total spending, with the change in balance from the previous month.

The **Where Did My Money Go?** area probides a quick view of cash flow through the account

The **Spending Breakdown** section graphs spending by category. You can navigate to previous months for easy comparison of your spending trends.

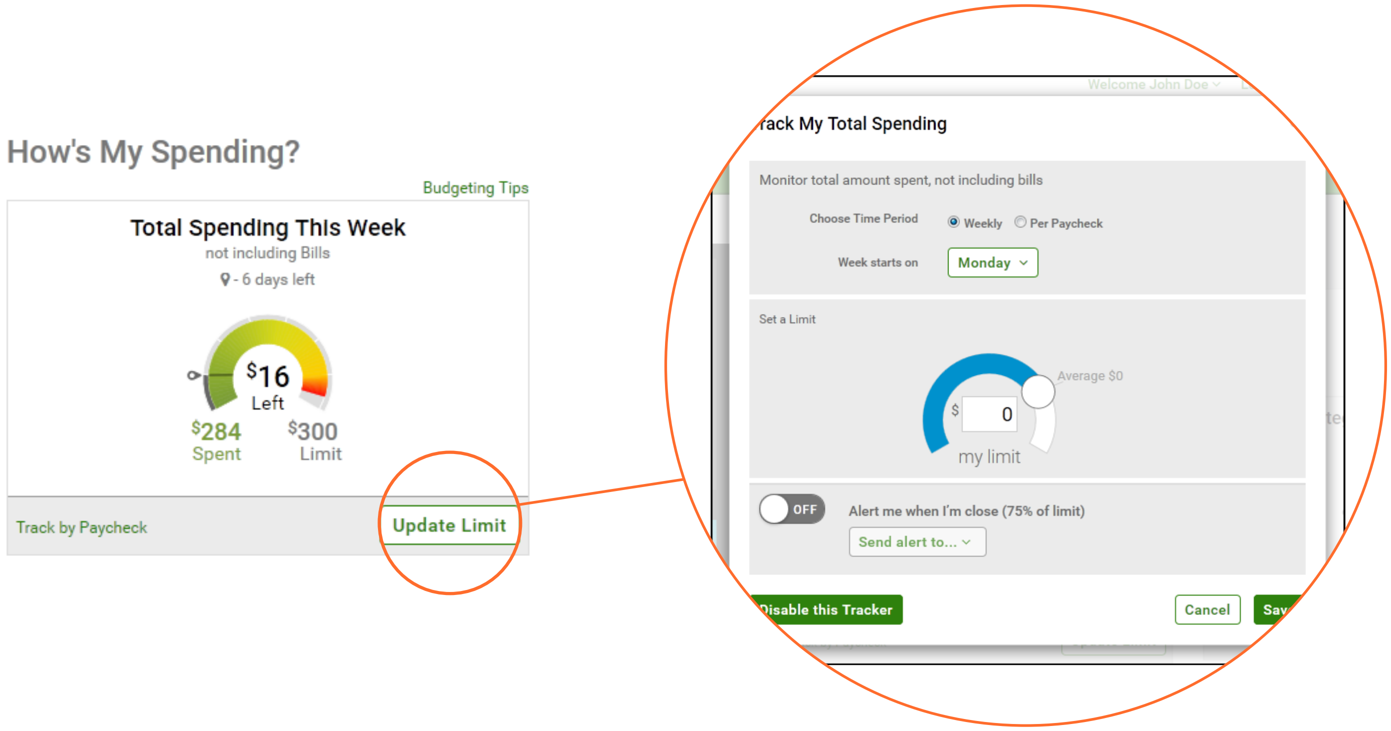
SETTING A TOTAL SPENDING LIMIT

Setting limits is a way to enhance your ability to track and respond to your spending habits. When you take advantage of limits, the graphical displays are enhanced to make it clear how you are following, or deviating from, your spending goals. Limits also enable the spending alert functionality.

When you click **Set Limit** at the right end of the Total Spending gauge, or **Set a Spending Limit** within the dialog box, a My Limit gauge appears within the dialog box. The gauge lets you set a spending limit by dragging the round handle, or by entering a dollar value.

To set a limit:

1. Set your time period.
2. Set your limit by dragging the handle or entering a dollar amount.
3. Click Save.



SETTING A CATEGORY LIMIT

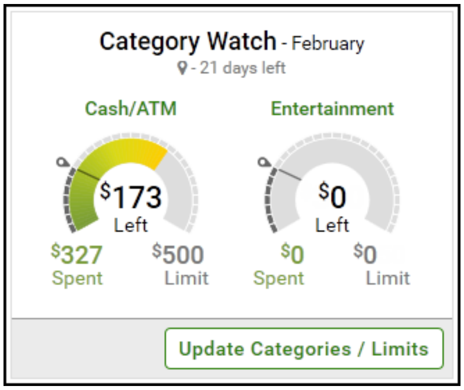
Setting spending category limits works the same as setting the total spending limit, but applies to particular spending categories. The time period for a category limit is always one month. You choose how many and which categories to watch.

Note: The limits you set on the My Spending page do not create any restrictions on your actual spending. They only provide reference points for the spending display gauges and the triggering of alerts. You always have full access to the money in your accounts.

SETTING A CATEGORY LIMIT (CONT.)

To set limits for categories:

1. If you have more than one checking account, select the account to configure using the account selector at the upper right of the My Spending page.
2. Click **Set Categories/Limits**. This button is **Update Categories/Limits** once category limits have been set. The Watch My Categories dialog box appears, with a section for each current category.
3. In each category section for which you want to set a limit, use the gauge control to set a dollar amount.
4. If you want to remove all limit settings from the categories shown, click **Remove Limits.**
5. Click **Save.**



ALERTS BASED ON LIMITS

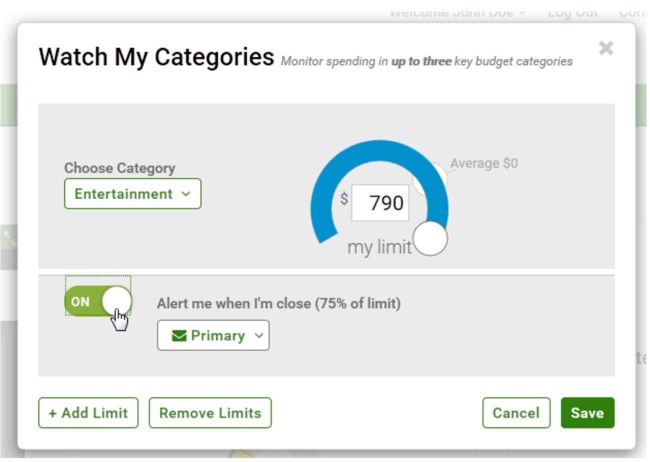
Once limits have been set for Total Spending or Categories, you can receive alerts when your spending approaches those limits. Alerts allow you to be notified in advance when your financial goals might be at risk, so you can adjust spending.

A spending alert is automatically triggered when spending - either total spending or within a category - reaches 75% of its limit. Alerts can be sent to your email address or as a text message.

Note: If you have set a total spending limit for a month, you can expect a corresponding alert to be triggered near the end of the month - at 75% of the way through the month. This may not indicate excessive spending, it may simply mean that your spending is at its normal level.

To set alerts:

1. If you have more than one checking account, select the account to configure using the Account Selector at the upper right corner. ***Note: Separate alerts are sent for each account.***
2. Do one of the following:
    - Click **Set Limit** in the Total Spending section or on a category in the Category Watch section. This link appears as **Update Limit** when a limit has been set.
    - Click **Set Categories/Limits** in the Category Watch section. This button is **Update Categories/Limits** when category limits have been set.
3. Turn the **Alert me when I'm close** option ON or OFF, as desired. In Category Watch, the setting applies to all categories; alerts cannot be set on a per-category basis.
4. From the destination list, select where to send the alert. Options are:
    - Primary (your primary email address)
    - Secondary (your secondary email address)
    - Text (a mobile number that has been enrolled for SMS text messaging)
5. Click **Save.**



VIEW SPENDING ACTIVITY

The Spending Activity page is available when you need more detail about your transactions. Spending Activity appears when you click the category name of one of the spending categories in Category Watch, when you click an item such as deposits under Money In and Out, or when you click a category spending bar under Spending Breakdown.

Under Spending Activity, summary information for the items you selected appears on the right: the amount so far this month and a monthly average, and for spending categories with a limit, a spending gauge showing the current limit and spending pace.

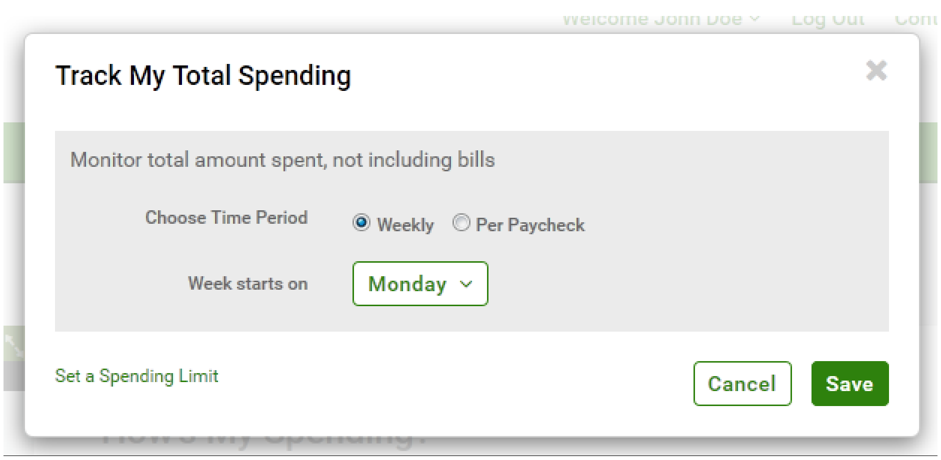
Spending activity also shows a list of individual transactions in a category.

VIEW TOTAL SPENDING

The left side of the **How's My Spending?** area of My Spending is the Total Spending section. It displays the total spending for the current week or pay period, as well as a rounded dollar amount. The total displayed does not include deposits, bills paid through online bill pay, or transfers to savings or other accounts.

SELECTING THE TIME PERIOD

Click **Track by Paycheck** or **Track by Week** to open the Track My Total Spending dialog box, where you can define the time period. The dialog box lets you switch between **Weekly** and **Per Paycheck** as the time period. For a Weekly time period, select the day of the week on which the week starts. When you select Per Paycheck, you can select your typical paycheck intervals. When you have selected the time period, click **Save.**



CATEGORY WATCH

The Total Spending section gives a high-level view of all spending, but you may find it helpful to focus on spending in specific categories. You can custome-define up to fifteen categories (income or spending categories), in addition to the ten default spending categories.