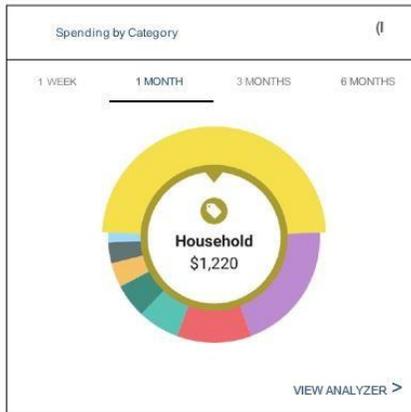


# Quick Start Guide



## Dashboard

See which spending category you have spent the most in so far this month.

Step 1: Select other parts of the wheel to see other major category spending. Your transactions will categorize themselves with 'tags'.

Step 2: To personalize these categories, or split the transaction between tags, select the transaction and edit the tag.

Step 3: When you select a transaction from the dashboard you can also change the name of the transaction, create a budget, or add a recurring transaction to your Cashflow Calendar.

The image shows a setup screen titled "Choose which tags to track". It includes instructions: "Select the tags for the transactions you want to track. Below each of the tags is the average monthly. Hide tags you don't use anymore? Click Here to delete your old tags." There are two columns of tags, each with a checkbox and a dollar amount: "Apple Bill (\$)", "Auto (\$)", "Appliances (\$)", and "Auto Expense (\$)". A "SHOW MORE" link is visible below the first column. At the bottom, there are four numbered steps: "1. Choose which tags to track", "2. Choose the name & amount", "3. Alert Setup", and "4. Choose accounts".

## Spending Target

New users can look at the insights for guidance on what to budget based on spending.

Step 1: Navigate to Budgets and click on "View Budgets."

Step 2: Click "Add Budget."

Step 3: You can choose the name, amount, tags, and accounts associated with this Spending Target.

The image shows a form titled "Cashflow" with a close button (X) in the top right corner. It has a "Bill Name \*" field. Below it are two buttons: "BILL" (highlighted in red) and "INCOME". There is a "\$" icon followed by an "Amount \*" field. Below that is a "Frequency \*" dropdown menu with a circular arrow icon. At the bottom, there is a "Start On Date" field with a calendar icon and the date "May 16, 2023". A "SAVE" button is located at the bottom right of the form.

## Cashflow

The cashflow calendar brings your budget to life through an interactive calendar.

Step 1: Navigate to Cashflow.

Step 2: Click the plus sign to add a "Bill" or "Income."

Step 3: Enter the required information and select "Save."

## Goals

Create savings goals, like saving for a vacation or a debt reduction goal, like paying off a high-rate credit card.

Step 1: Navigate to Goals and select “Add Goal.”

Step 2: Select your desired pay off or savings goal.

Step 3: Fill in the required information.

Step 4: Click “Save” to complete the process of adding a new goal

Keep in mind, your Goal Summary will update your completion date and the amount needed per month, according to your preferences. Goals will automatically update your progress and will reflect your day-to-day account balances in PFM.

## Add an Account

Syncing other accounts for a complete financial picture is simple.

Step 1: Navigate to Accounts and click the plus sign to “Add Linked Account,” or click the three dots in the upper right corner and select “Link Account.”

Step 2: Select an institution or use the search bar to find your institution.

Step 3: Accept the Terms and Conditions by clicking “Next.”

Step 4: Log in to your account

Step 5: Select which account(s) you want to link and click “Submit.”

Additional help can be found within the App. Once in Insights/Spending Habits you will find the help at the top by selecting the 3 lines in the browser version or the 3 dots on the header line in the App version. Go to [www.csbn.net](http://www.csbn.net) - under online/mobile banking look for PFMS page and there will be overview videos for each version of Insights on browser and Spending Habit on the App.