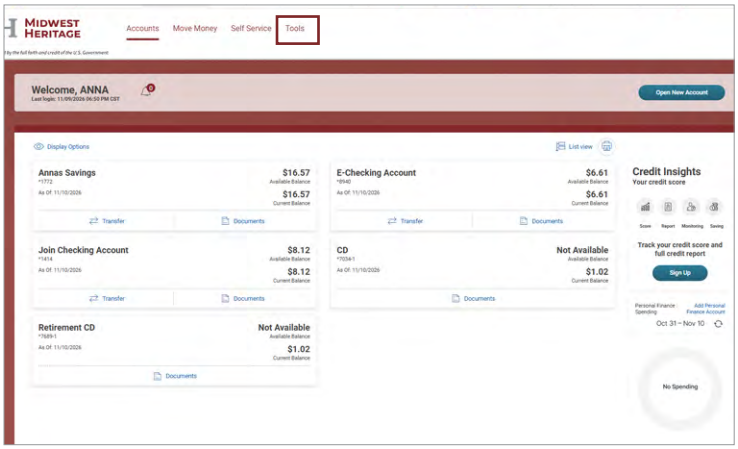
MIDWEST HERITAGE
A HY-VEE COMPANY

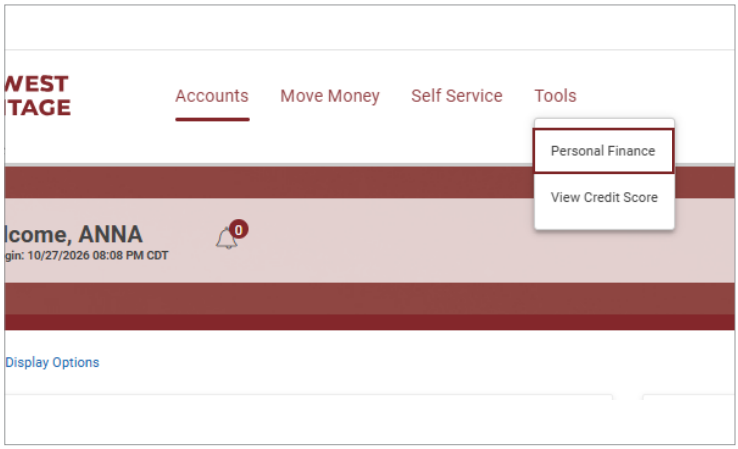
Member FDIC

Quick Guide:

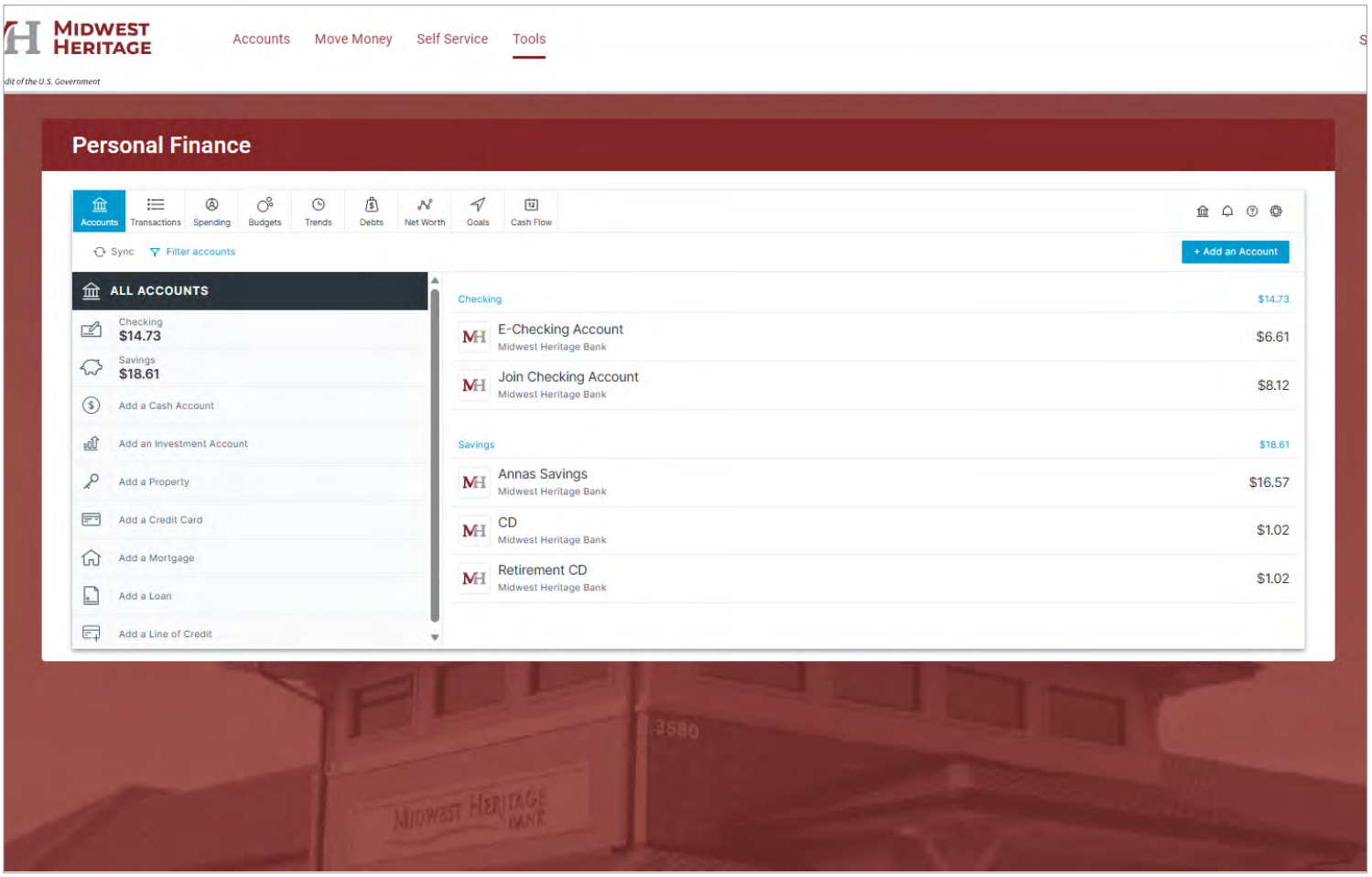
How to Access/Use Financial Tools (Web)



Begin by clicking on the **Tools** tab

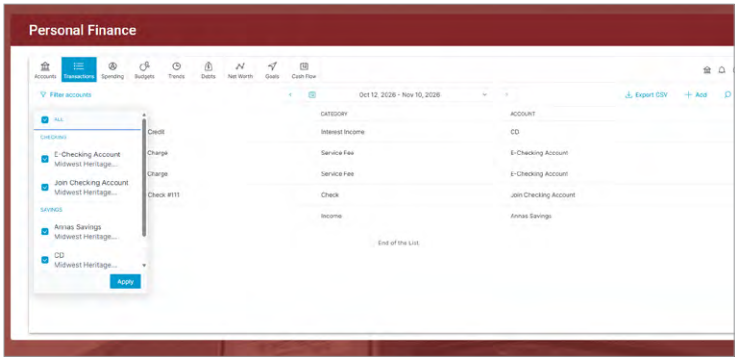


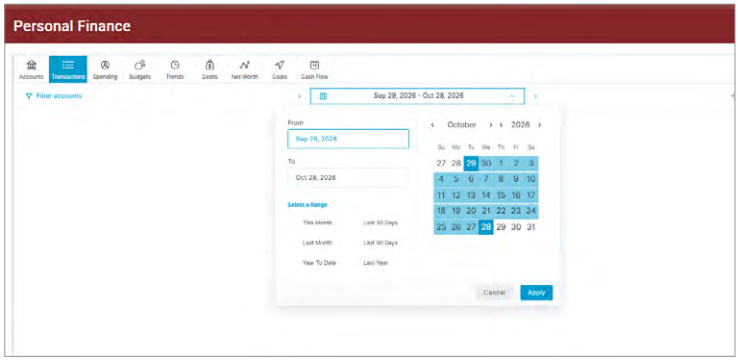
Once the drop down menu shows, click on **Personal Finance**

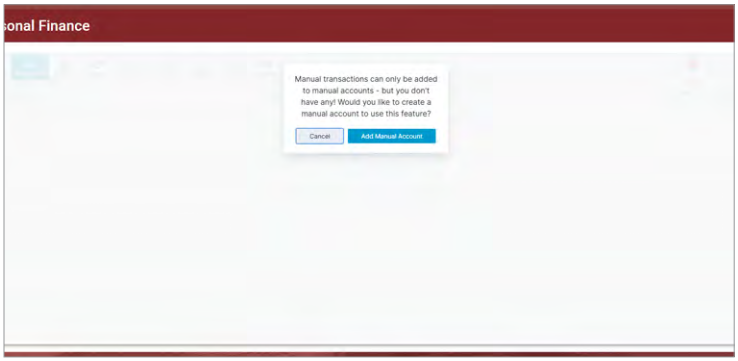


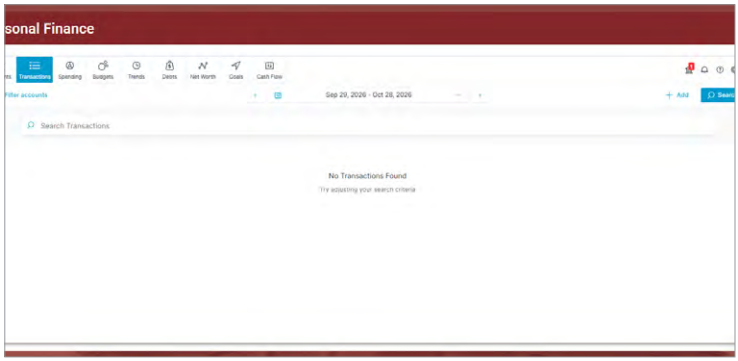
Once you are in the **Personal Finance** tab there are many things you are able to do. You are able to view your accounts, view your transactions, monitor your spending, create and manage budgets, view your financial trends, view your debts, view your networth, set and track financial goals, and view your cash flow.

Transactions Tab



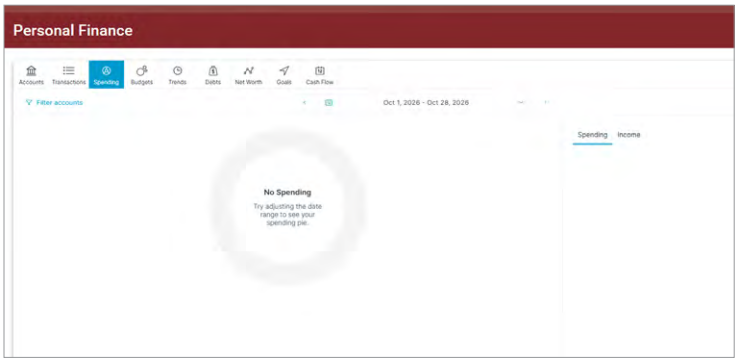


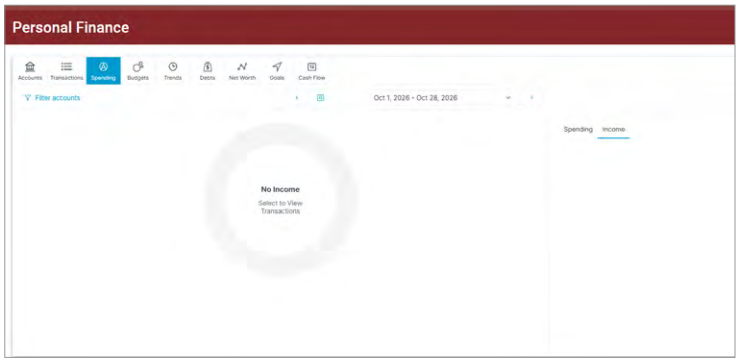


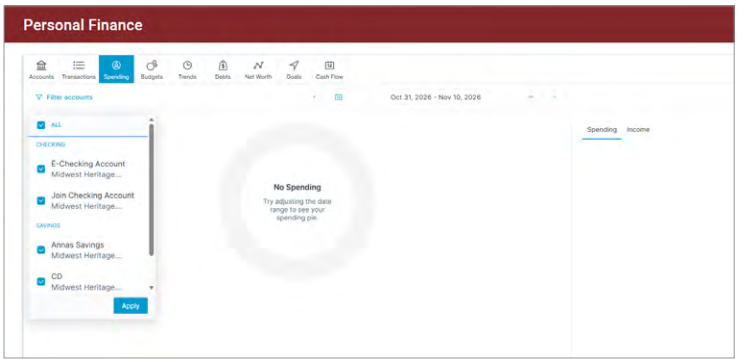


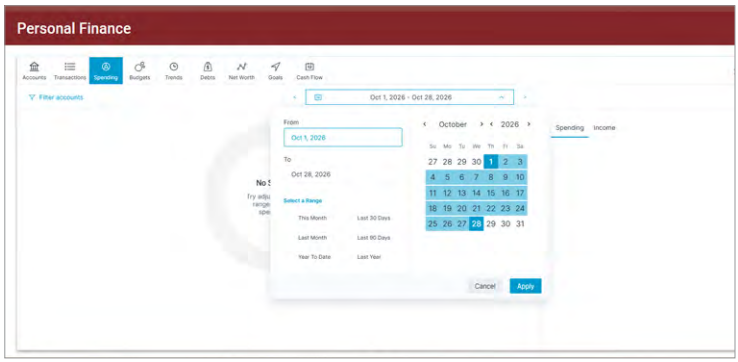
Within the transactions tab you are able to **view** your transactions and **filter by account and date**.You are also able to **manually add transactions** and **search** for them.

Spending Tab



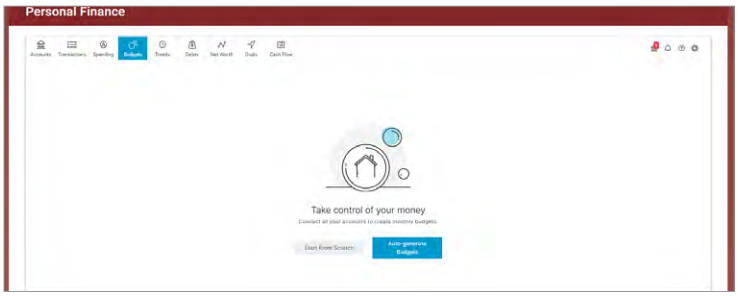


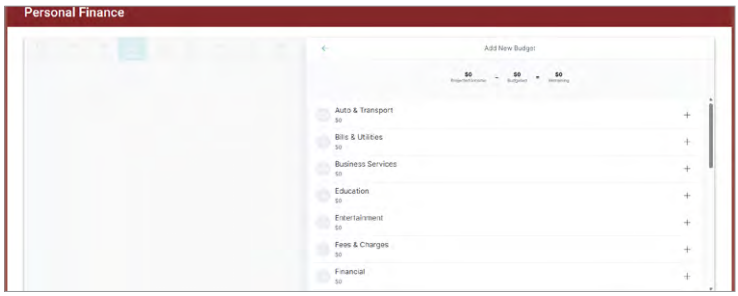


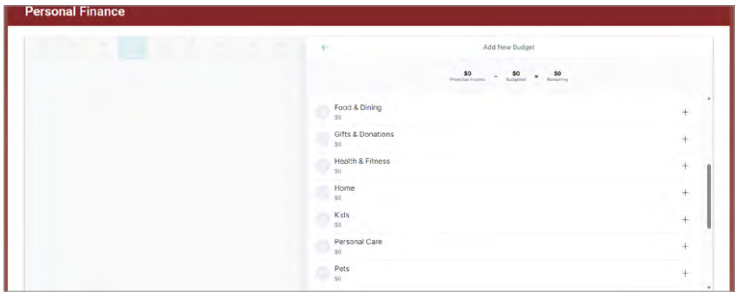


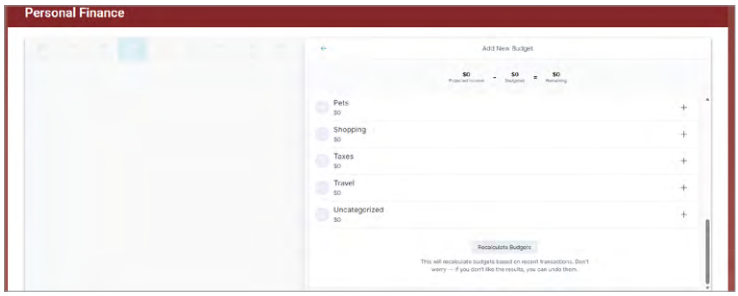
Within the Spending tab you are able to **view your spending and income** as well as **filter** your spending **by account and date.**

Budgets Tab



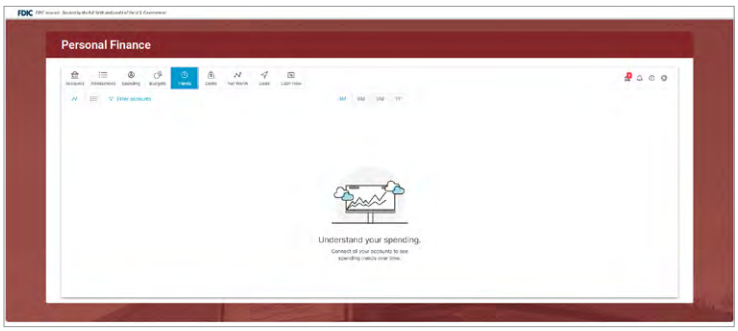






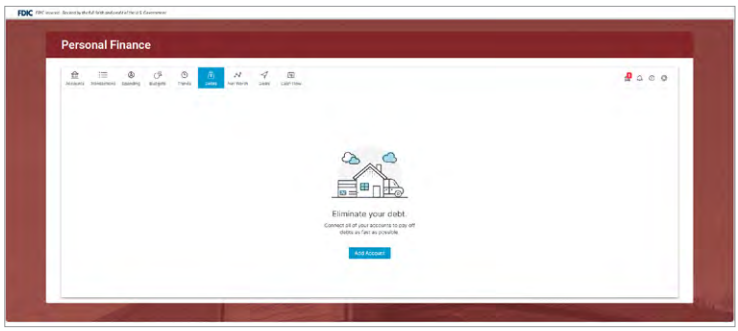
Within the Budgets tab, you can **create a budget from scratch** or **automatically generate one** based on your transactions. If you choose to create a budget manually, you can select from a **variety of categories**. To automatically generate a budget, you must have **at least two months of transaction history**.

Trends Tab



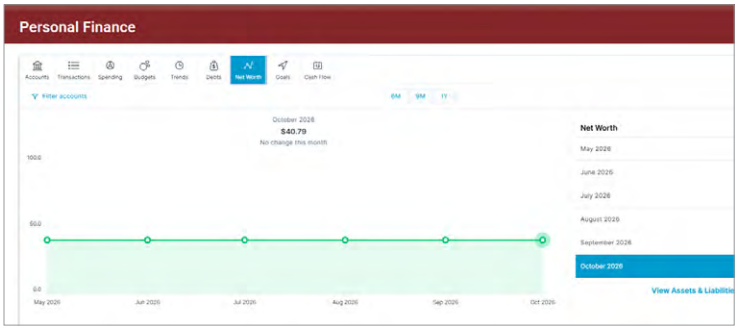
Within the Trends tab, you can **view spending trends over time, filter by account, and adjust time ranges** to better understand your spending habits.

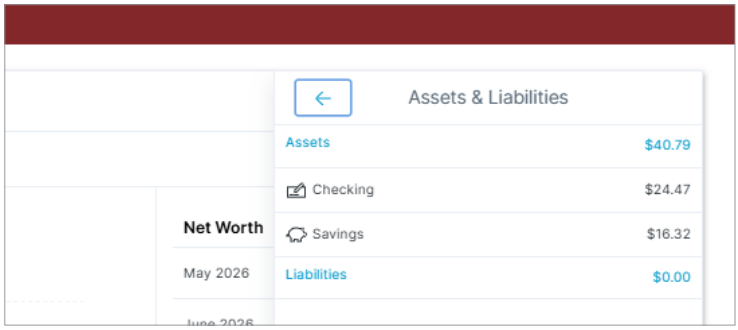
Debts Tab



Within the Debts tab, you can **track your debt** by connecting your accounts and **plan to pay it off faster**.

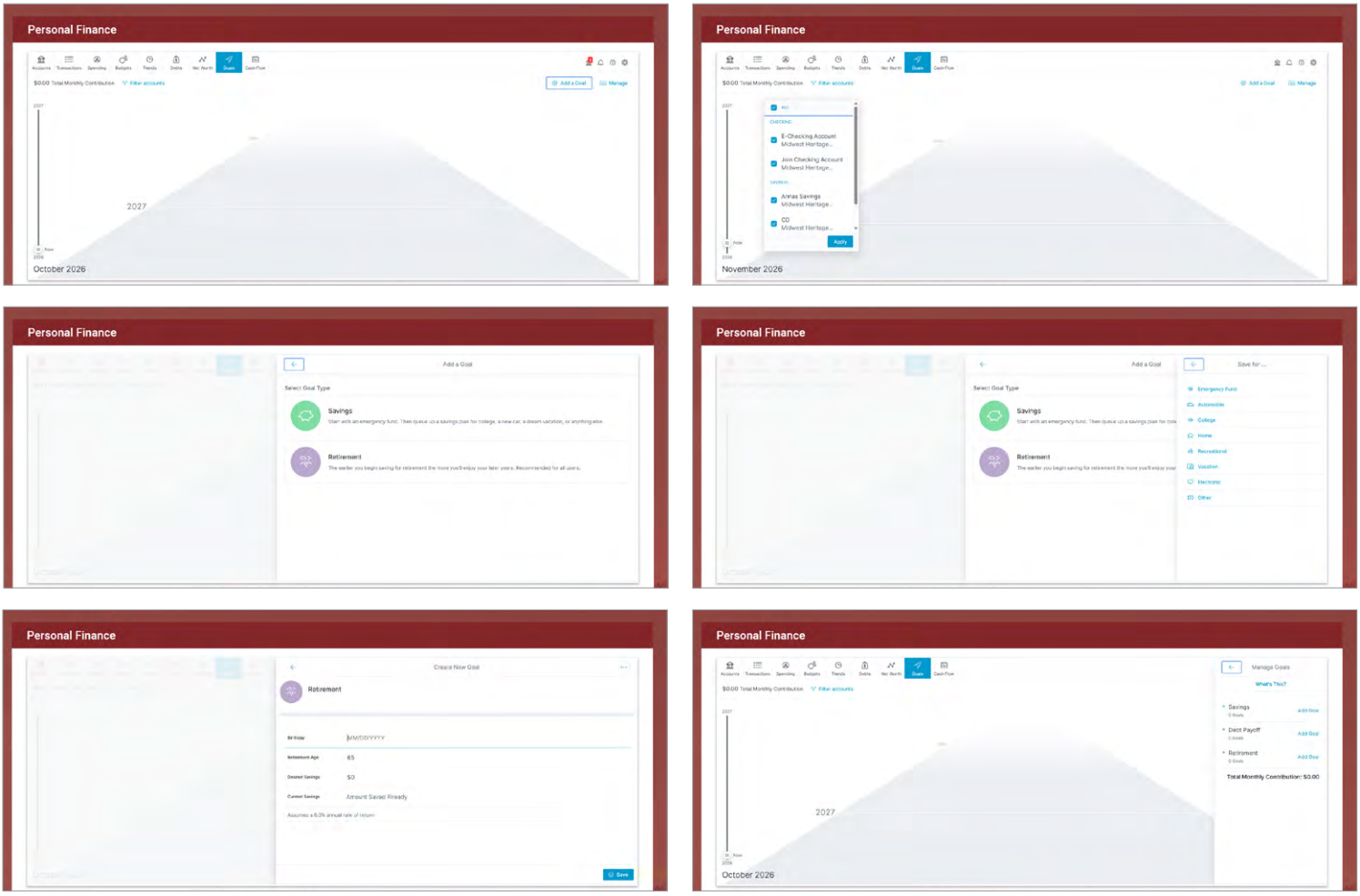
Net Worth Tab





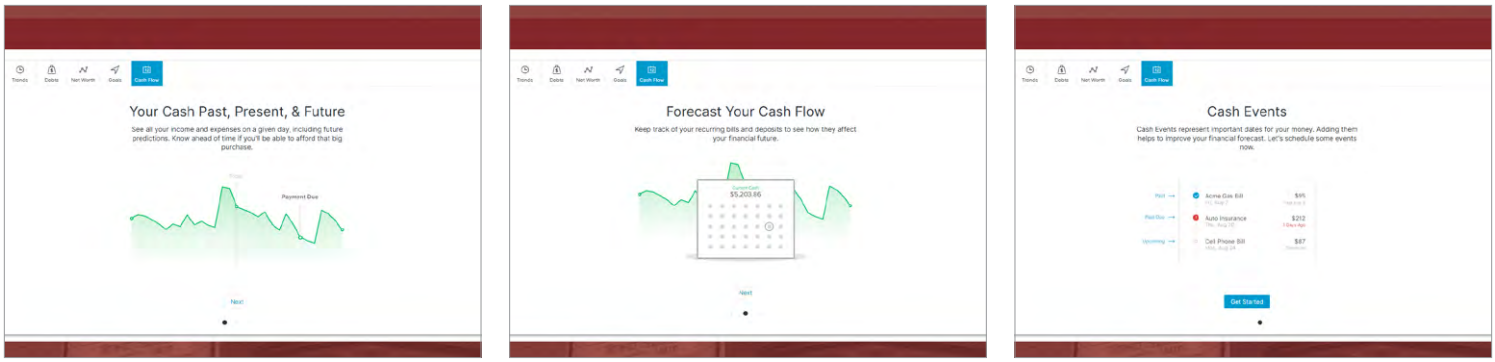
Within the Networth tab you are able to **view networth, assets & liabilities** as well as **filter your spending by account and date.**

Goals Tab



Within the Goals tab, you can **view and prioritize** your financial goals across **three Goal Types**, distributing your contributions to match your priorities. Contributions go toward the **highest-priority goal** in each type and automatically move to the **next goal** once completed. You can also **filter goals by account** or **add new goals manually.**

Cash Flow Tab



Within the Cash Flow tab, you can view your **income and expenses,** including **future predictions**. See whether you can **afford upcoming purchases, track recurring bills and deposits**, and **add Cash Events** to improve your financial forecast and plan ahead.