

Personal Financial Management Tool

Online and Mobile
User Guide



Contents

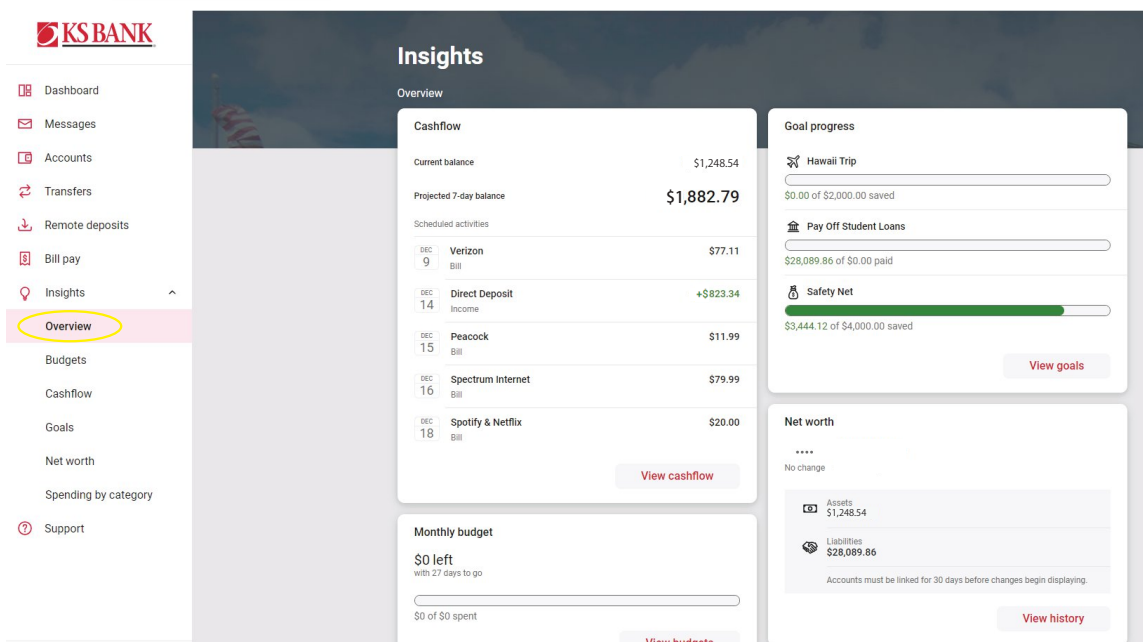
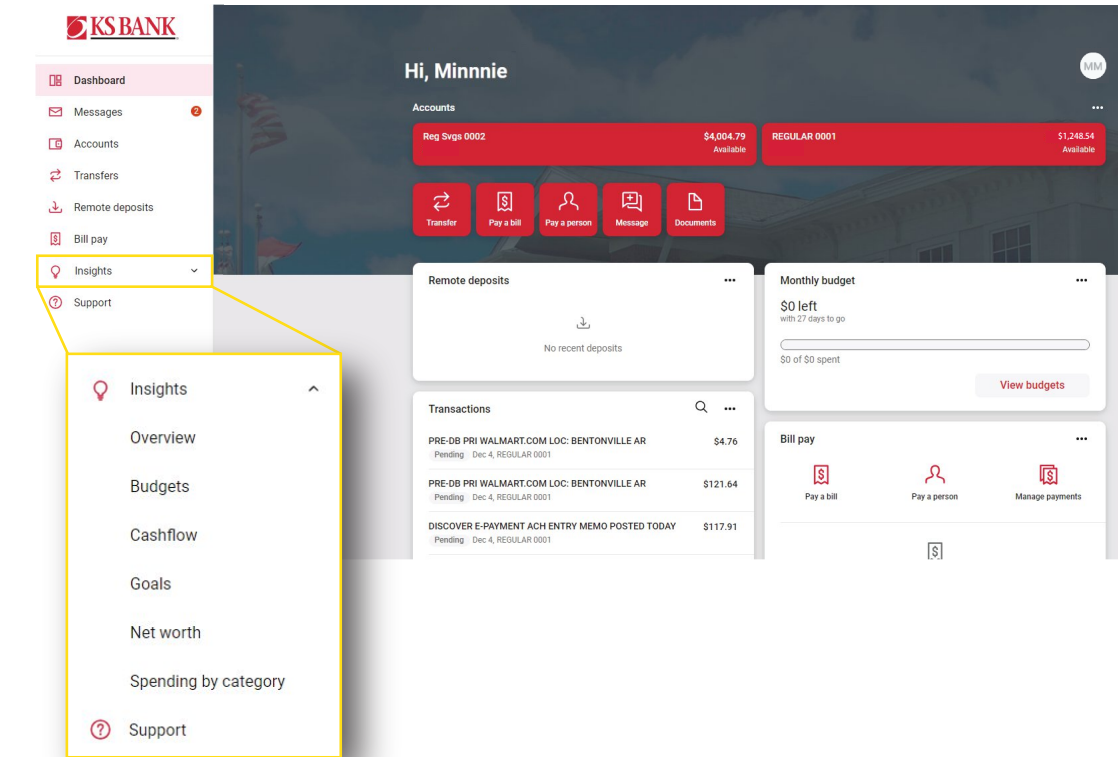
- Accessing the Personal Financial Management Tool 3
- Tag a Transaction 6
- Add a Budget 8
- Add a Goal 10
- Add External Accounts, Assets, or Liabilities to Net Worth 12
- Add Income and Bills to the Cashflow Calendar..... 15
- Add Accounts to be Viewable in the Personal Financial Management Tool .. 17
- Understand Spending by Category 19
- Add an Alert 22



KS Bank Personal Financial Management

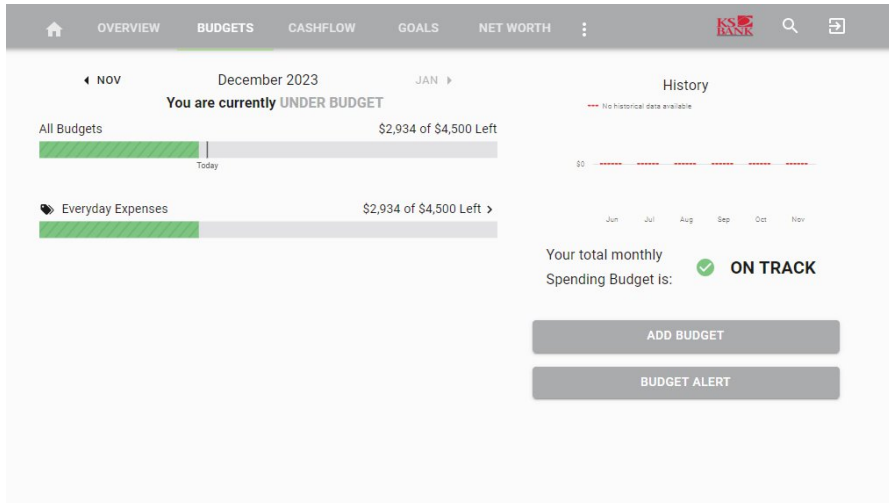
Accessing the PFM Tool - Online/Desktop

KS Bank's new Personal Financial Management (PFM) tool is available to all of our online and mobile banking customers. You can access it from the new *Insights* tab under the main menu. On online banking, the Insights tab has drop-down options for the different categories. To get a general overview of the main categories, select *Overview*.



To access the PFM portal, where you can view the different categories in detail, and make changes or edits, select any of the other drop-down options under *Insights*. Clicking those will take you to that tab in the PFM portal.

In the example below, I clicked the *Budgets* option from the *Insights* drop-down menu within online banking. This brought me to the below page within the PFM portal. To go to the portal's homepage, click the *Home* icon in the upper left corner of the screen (bottom image).

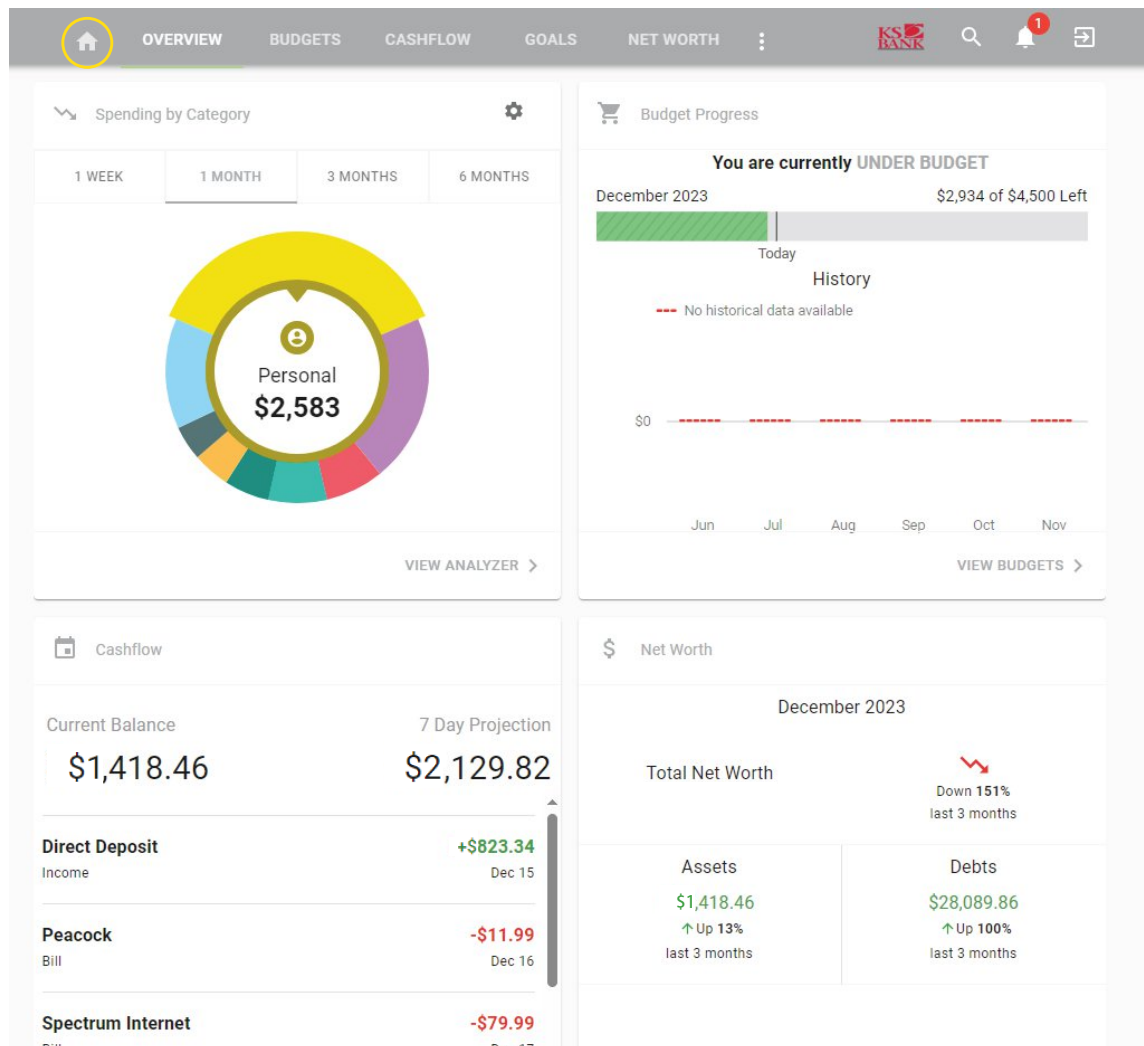


PFM Portal *Budgets* Tab

Accessed by clicking *Budgets* from the *Insights* drop-down menu

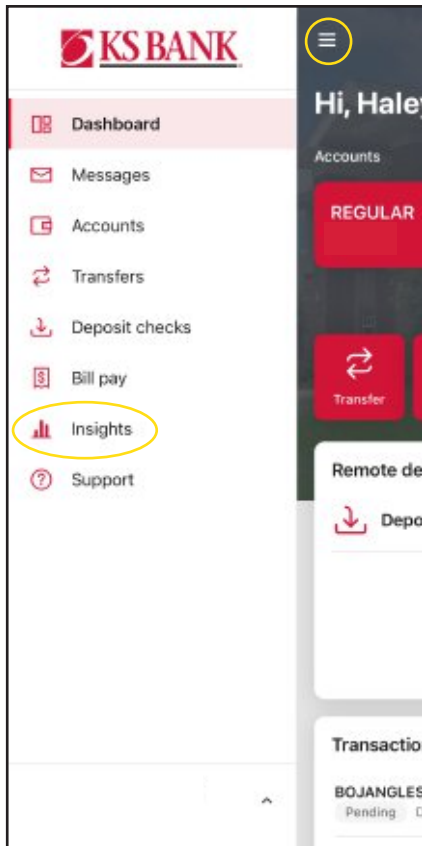
PFM Portal Homepage

Accessed by clicking the *Home* icon in the upper-left corner.

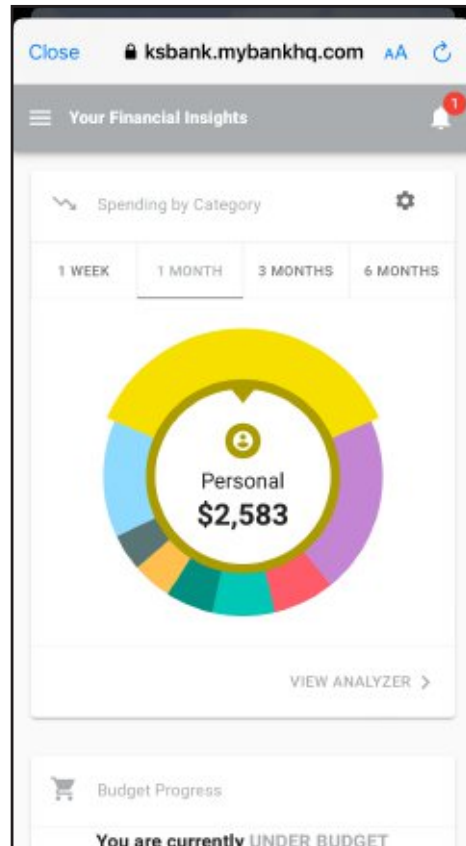


Accessing the PFM Tool - Mobile

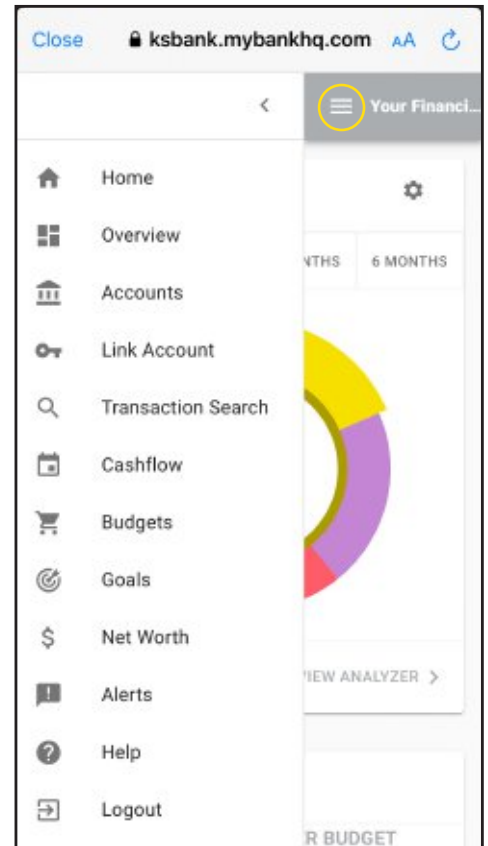
KS Bank's new Personal Financial Management (PFM) tool can be accessed on the KS Bank Mobile app. In the mobile banking app, under the main menu, the Insights tab will take users directly to the PFM portal, where each category can be accessed.



KS Bank Mobile Menu



Mobile PFM Portal Homepage



Mobile PFM Portal Menu Options

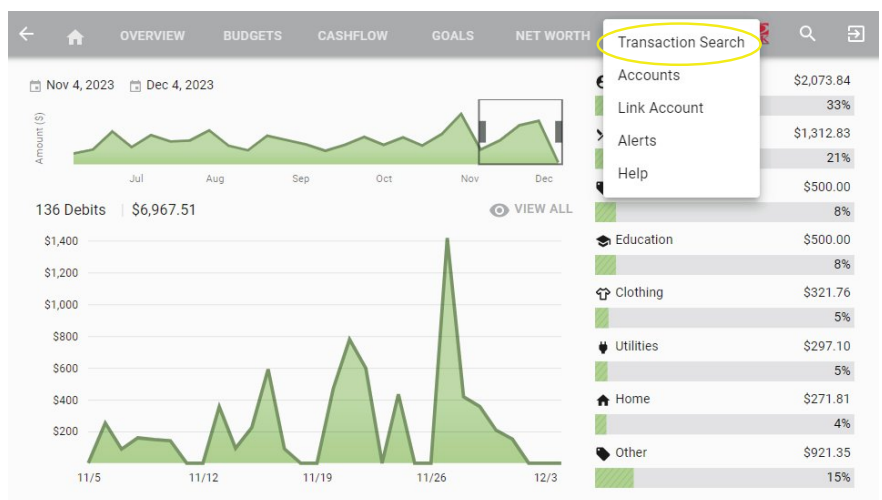
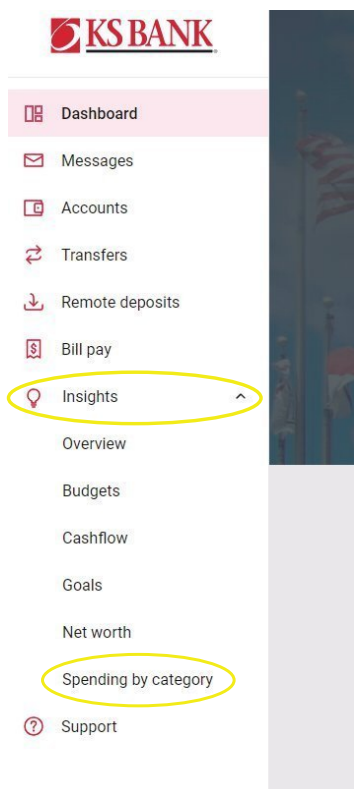
KS Bank Personal Financial Management

How to Tag a Transaction

Tagging transactions allows you to track how much you are spending in each budget category. Our Personal Financial Management (PFM) feature auto-tags all incoming transactions by analyzing each merchant and vendor. While we do our best, no one knows your spending habits better than you. We allow you to update and customize your transactions based on your needs.

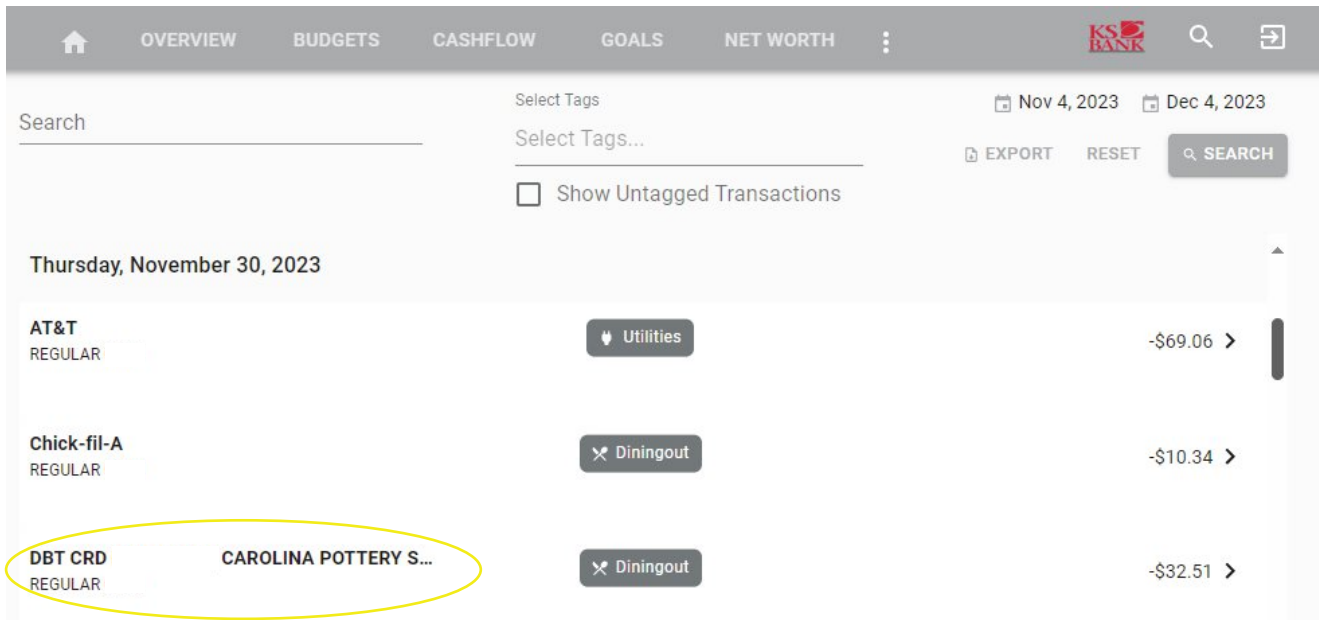
Step 1: Navigate to the Personal Financial Management (PFM) tool by selecting *Insights* from the main menu, then *Spending by Category*.

Step 2: On this page, you can select a category to the right to view the transactions tagged there, or click the three dots at the top and select *Transaction Search*.

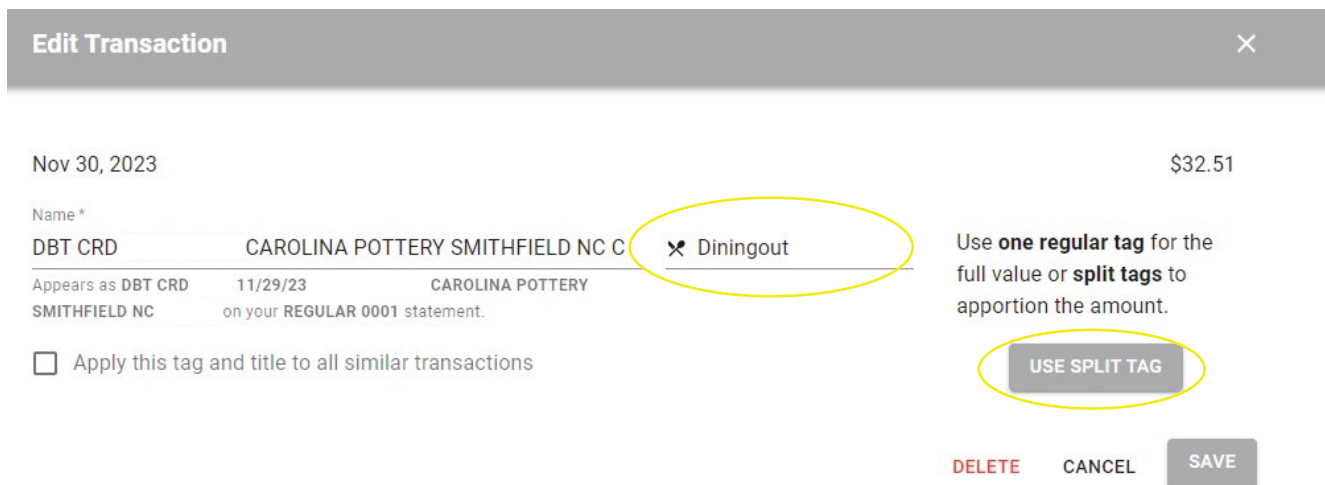


KS Bank Personal Financial Management

Step 3: Locate and click on the transaction you want to tag or modify. This will take you to the *Edit Transaction* screen.



Step 4: On the Edit Transaction screen, you can see the details of the transaction you selected. You can rename it, change the tag, split the tag based on amounts, and apply the tag/title to similar transactions.

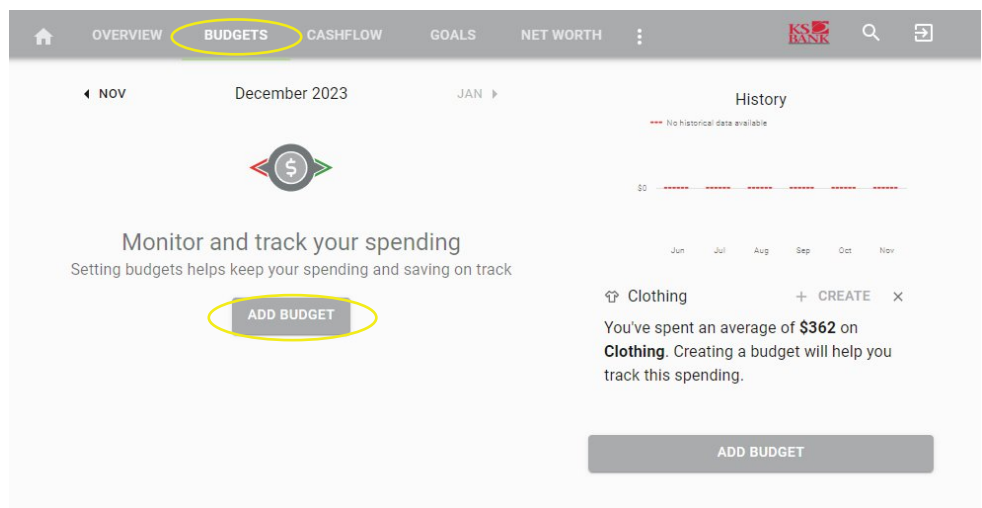
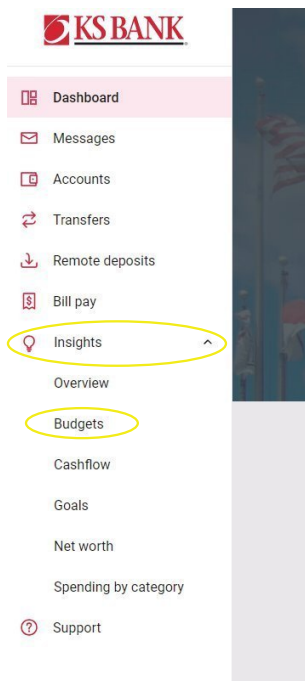


KS Bank Personal Financial Management

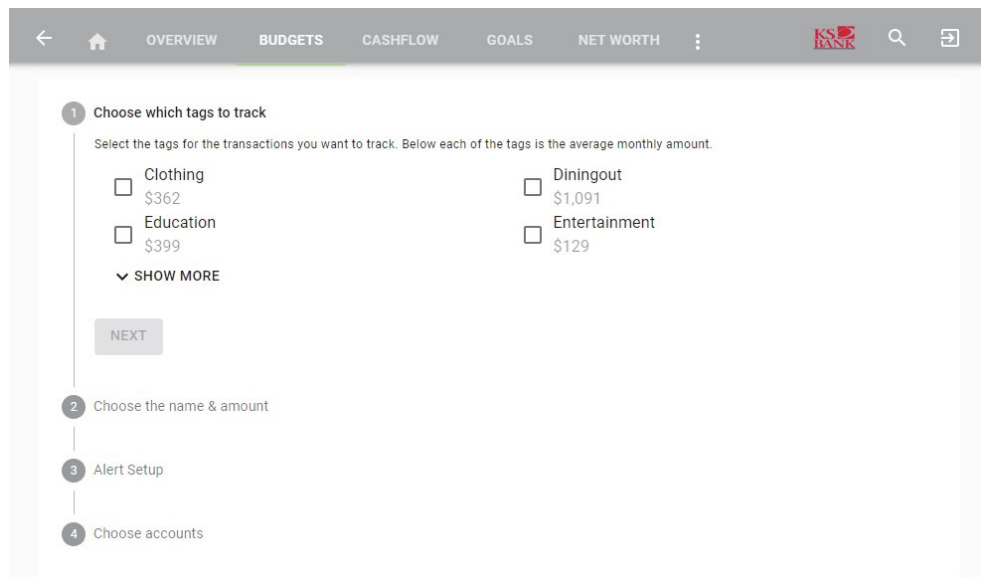
How to Add a Budget

With KS Bank's Personal Financial Management tool, you can set up a budget to help you keep track of your expenses, and see what type of purchases you are allocating your funds to. The Budgets tab allows you to view and modify existing budgets. You can adjust the tag associated with each budget you've created, increase/decrease budget amounts, rename, and even delete a budget by clicking on the appropriate one.

Step 1: Navigate to the PFM tool by clicking *Insights* from the main menu, then *Budgets*. Or, if you are already in the PFM tool, select the *Budgets* tab. Then click *Add a Budget*.



Step 2: Complete questions 1-4 on the screen by choosing which tags to track, establishing the name and budget amount, enrolling in alerts, and selecting which accounts to use for tracking your budget. When you are done, click *Finish*.



KS Bank Personal Financial Management

Step 3: Use the Budget Insights to help meet your financial targets. Insights allows you to easily adjust your plans by using spending history to provide suggestions for staying on track.

The screenshot displays the 'BUDGETS' section of the KS Bank Personal Financial Management app. The navigation bar at the top includes 'OVERVIEW', 'BUDGETS', 'CASHFLOW', 'GOALS', and 'NET WORTH'. The main content area is for 'November 2021' and shows a status of 'You are currently UNDER BUDGET' with a total of '\$3,044 of \$3,085 Left'. A list of budgets includes Appliances, Baby Expenses, Books, Car/Travel, Clothes, Diningout, and Entertainment. A 'History' bar chart shows spending from May to October. A highlighted box provides insights: 'Your total monthly Spending Budget is: ON TRACK' and 'You've been under by \$5,768 on all budgets over the last 8 months.' It also details spending for 'Car/Travel' and 'Personal' categories. At the bottom, there are buttons for 'ADD BUDGET' and 'BUDGET ALERT'.

Budget Category	Current Budget	Amount Left
All Budgets	\$3,085	\$3,044
Appliances Budget	\$2,000	\$2,000
Baby Expenses Budget	\$200	\$200
Books Budget	\$50	\$50
Car/Travel	\$35	\$35
Clothes Budget	\$500	\$500
Diningout Budget	\$200	\$186
Entertainment Budget	\$100	\$73

History

--- No historical data available

Month	Spending
May	\$0
Jun	\$0
Jul	\$0
Aug	\$0
Sep	\$2,000
Oct	\$1,044

Insights:

- Your total monthly Spending Budget is: **ON TRACK**
- You've been under by **\$5,768** on all budgets over the last **8 months**.
- Car/Travel**: You've been under this budget **5** times in the last **5** months by an average of **\$207** a month.
- Personal**: You've spent an average of **\$0** on **Personal**. Creating a budget will help you track this spending.

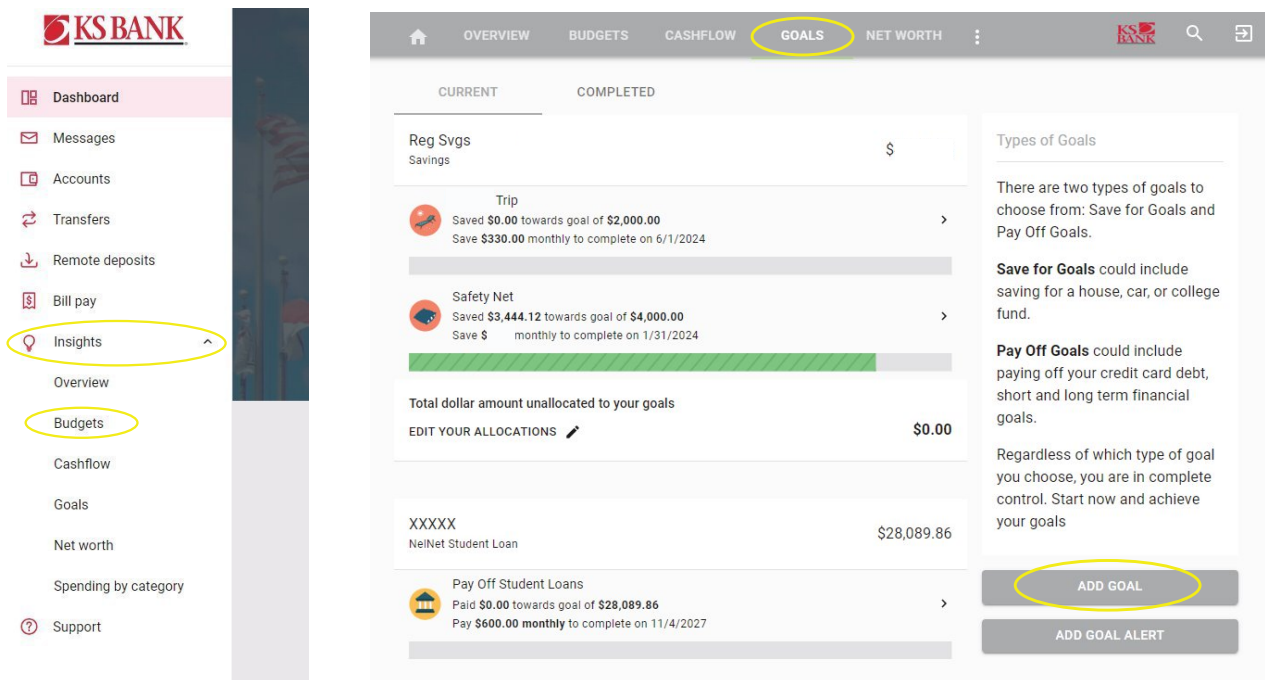
Buttons: ADD BUDGET, BUDGET ALERT

KS Bank Personal Financial Management

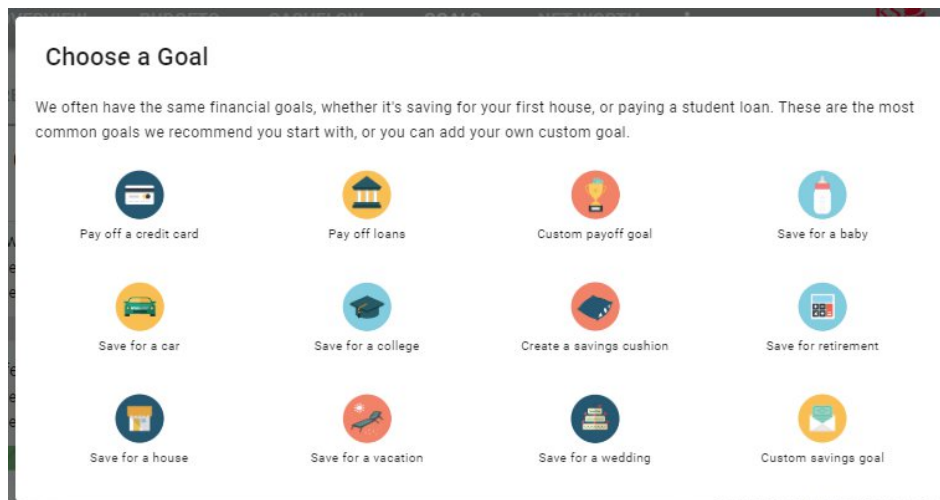
How to Add a Goal

The Personal Financial Management tool allows you to set up two different kinds of goals: Savings and Pay Off Goals. Saving Goals could include savings for a house, car, or college fund. Pay Off Goals could include paying off your credit card debt, student loans, or short and long-term financial goals. Regardless of your goal type, you are in complete control. The Goals tab allows you to view and modify existing goals. You can rename, increase/decrease goal amounts, and modify the accounts to track by clicking on the appropriate one.

Step 1: Navigate to the PFM tool by clicking *Insights* from the main menu, then *Goals*. Or, if you are already in the PFM tool, select the *Goals* tab. Then click *Add a Goal*.



Step 2: Choose a suggested goal type or click the Custom Savings/Payoff Goal to create your own.



KS Bank Personal Financial Management

Step 3: Complete the following fields related to the goal you are establishing. The “This account has [dollar amount]. Start tracking [dollar amount] towards my goal” field allows you to consider a dollar amount of your choosing already available in the account used to monitor your goal. If you would like to begin saving for this goal starting at \$0, enter a zero in the dollar amount field. In the example below, the user’s Primary Savings account has a current balance of \$1,000. They are choosing to apply \$500 of that \$1,000 to their Trip to Hawaii goal. When you are finished, click Save.

The screenshot shows the 'Add Save For Goal' interface in the KS Bank app. At the top, there is a navigation bar with tabs for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. The 'GOALS' tab is selected. Below the navigation bar, the goal name 'Trip to Hawaii' is displayed with a red circular icon containing a white airplane and a green checkmark. Underneath, the 'Accounts' section shows 'Primary Savings' selected. The 'Amount you want to save*' is set to '\$ 3,000.00'. The text below indicates 'This account has \$1,000.00. Start tracking \$ 500.00 towards my goal'. The 'Completion (Choose One)' section has two options: 'Complete By Date' (unselected) and 'Monthly Payment' (selected). The 'Monthly Payment' is set to '\$ 200.00'. There is a checked checkbox for 'Create an alert for your goal'. The 'Goal Summary' section states: 'You're saving \$2,500.00 by 12/2/2022 for Trip to Hawaii goal. If you save \$200.00 a month, you will be able to complete your goal in time.' At the bottom, there are two buttons: 'CANCEL' and 'SAVE'. The 'SAVE' button is highlighted with a yellow circle.

Note: KS Bank’s Personal Financial Management (PFM) tool does not move money. It is a tool to suggest how to save to reach your goal.

KS Bank Personal Financial Management

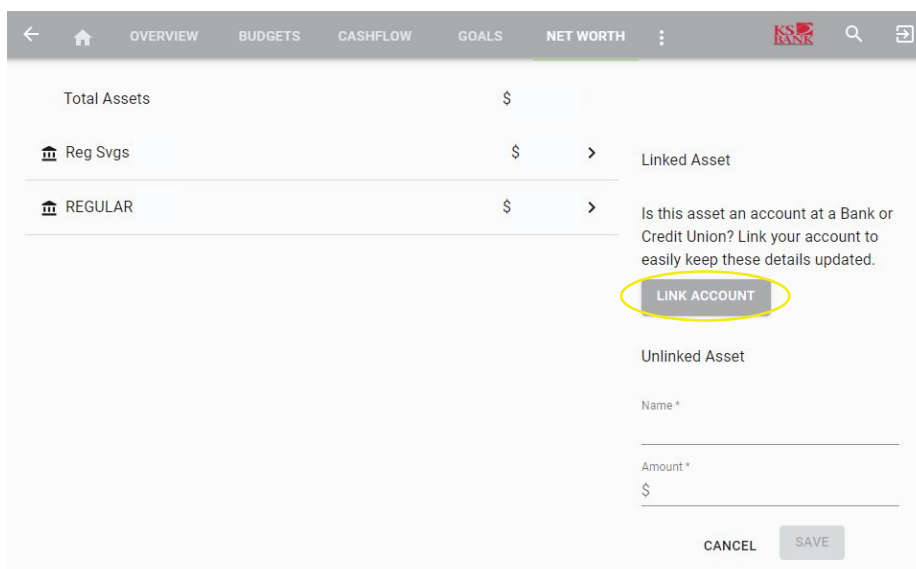
How to Add External Accounts, Assets, or Liabilities to Net Worth

The Net Worth tab within the Personal Financial Management tool allows you to track investments, wealth, and debt all in one place while having access to monthly, quarterly, and annual trends. This tool can give you an idea of how your financial future is shaping up and give you a full picture of your finances in one place.

Step 1: Navigate to the PFM tool by clicking *Insights* from the main menu, then *Net Worth*. Or, if you are already in the PFM tool, select the *Net Worth* tab. Then click *Add Asset* or *Add Liability*.

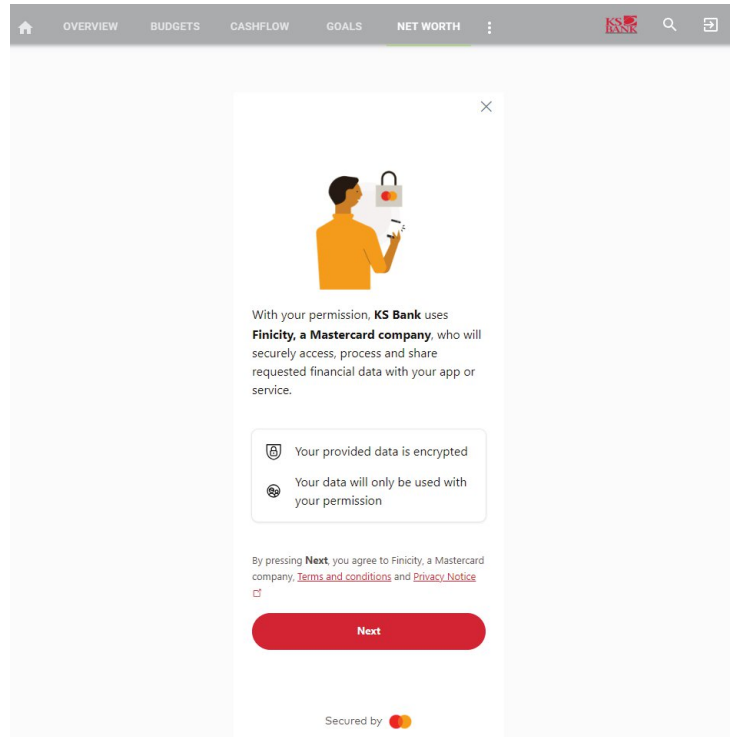


Step 2: Use the *Link Account* button to link an account held at an external financial institution.

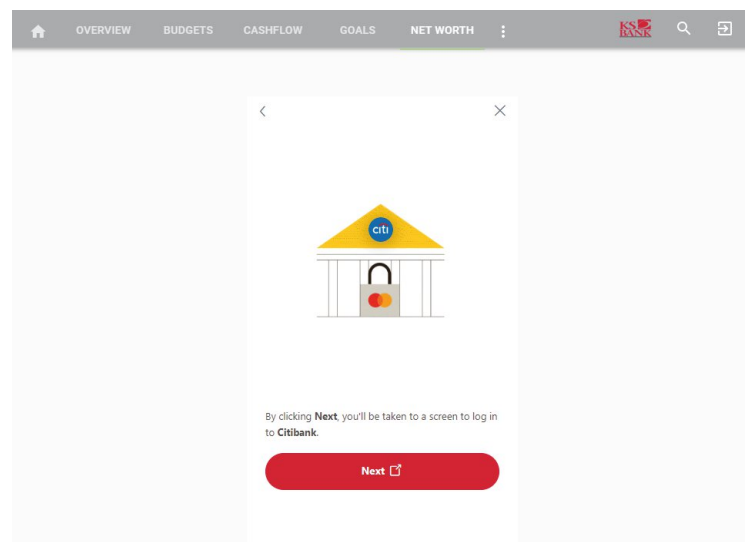
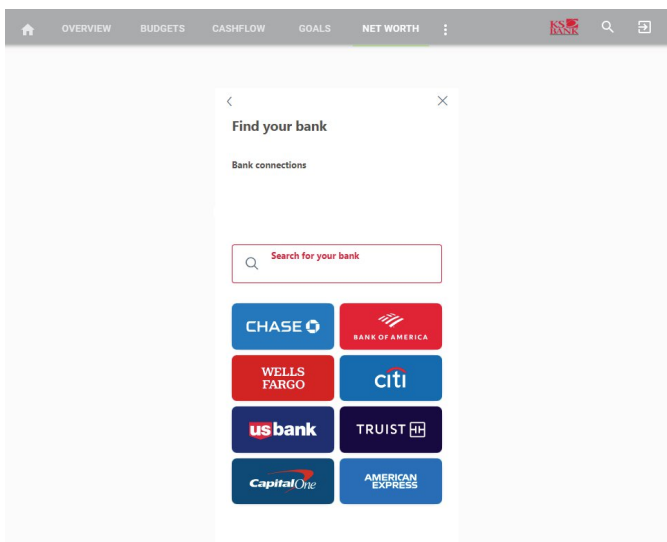


KS Bank Personal Financial Management

Step 3: The first time you link an external account, you will be asked to agree to share your financial data with KS Bank and Fincity, a Mastercard Company, in order to bring your data into the Personal Financial Management Tool.



Step 4: Click on, or search for, the financial institution your external asset or liability is held at. Once you select your financial institution, you'll be asked to go to a screen to log in to that financial institution account so it can be linked to the KS Bank Personal Financial Management Tool.



KS Bank Personal Financial Management

Step 5: If the asset/liability is not a linkable account, you can add the information manually using the *Name and Amount* fields on the *Net Worth* page. Then click *Save*.

The screenshot displays the 'NET WORTH' section of the KS Bank Personal Financial Management app. The top navigation bar includes 'OVERVIEW', 'BUDGETS', 'CASHFLOW', 'GOALS', and 'NET WORTH'. The main content area shows a list of assets with columns for 'Total Assets', 'Reg Svgs', and 'REGULAR'. A modal form titled 'Unlinked Asset' is open, containing fields for 'Name *' and 'Amount *' with a '\$' symbol. Below the form are 'CANCEL' and 'SAVE' buttons.

Asset Type	Amount	Action
Total Assets	\$	
Reg Svgs	\$	>
REGULAR	\$	>

Linked Asset

Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.

LINK ACCOUNT

Unlinked Asset

Name *

Amount *

\$

CANCEL SAVE

KS Bank Personal Financial Management

How to Add Income & Bills to the Cashflow Calendar

View your monthly cash flow and see exactly when and where your money is going with the cashflow calendar.

Step 1: Navigate to the PFM tool by clicking *Insights* from the main menu, then *Cashflow*. Or, if you are already in the PFM tool, select the *Cashflow* tab. Then click the plus sign in the bottom right-hand corner of the screen.

Cashflow Update
Check out the latest changes (more info)

Today < > November 2021 Today's Balance \$900.00

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	Car, test bill reminder alert \$150.00	test bill reminder alert \$100.00
			paycheck \$10,000.00			
		Daily Balance \$900.00	Daily Balance \$10,800.00	Daily Balance \$10,700.00	Daily Balance \$10,550.00	Daily Balance \$10,450.00
7	8	9	10	11	12	13
test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	Car, test bill reminder alert \$150.00	test bill reminder alert \$100.00
			paycheck \$10,000.00			
Daily Balance \$10,350.00	Daily Balance \$10,250.00	Daily Balance \$10,150.00	Daily Balance \$20,050.00	Daily Balance \$19,950.00	Daily Balance \$19,800.00	Daily Balance \$19,700.00
14	15	16	17	18	19	20
test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	Car, test bill reminder alert \$150.00	test bill reminder alert \$100.00
			paycheck \$10,000.00			
Daily Balance \$19,600.00	Daily Balance \$19,500.00	Daily Balance \$19,400.00	Daily Balance \$29,300.00	Daily Balance \$29,200.00	Daily Balance \$29,050.00	Daily Balance \$28,950.00
21	22	23	24	25	26	27
Susan Comcast, test bill reminder alert \$400.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	Car, test bill reminder alert \$150.00	gas bill, test bill reminder alert \$200.00
			paycheck			

KS Bank Personal Financial Management

Step 2: Select if you are entering a bill or income, and then fill in the following fields. Then click save.

The screenshot displays the 'Cashflow Update' modal form in the KS Bank Personal Financial Management app. The form is overlaid on a calendar view for November 2021. The modal includes the following fields and options:

- Income Name ***: Check
- Amount ***: \$ 1,500.00
- Frequency ***: Once
- Start On Date**: Nov 1, 2021

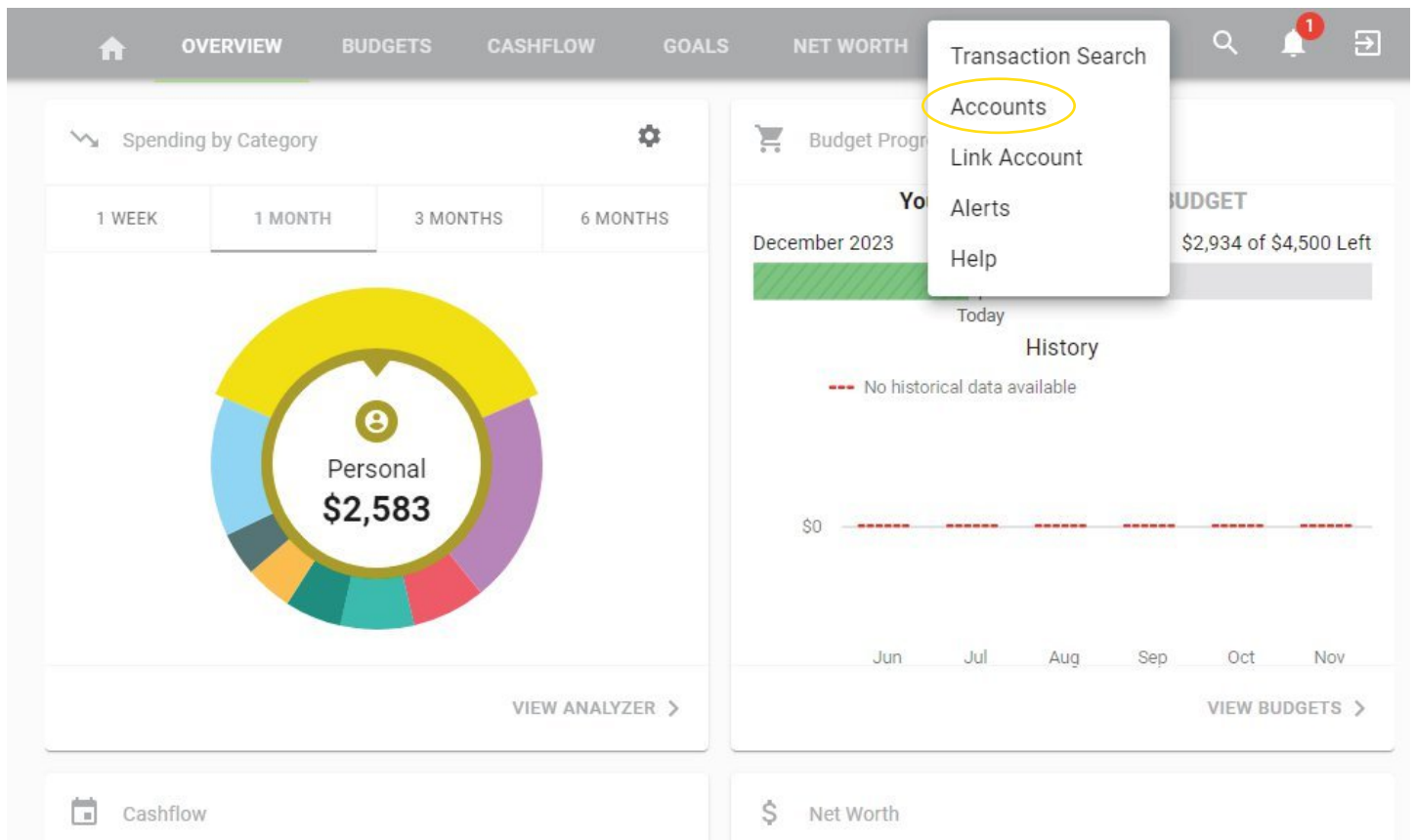
The 'BILL' and 'INCOME' radio buttons are highlighted with a yellow circle, and the 'SAVE' button is also highlighted with a yellow circle. The background calendar shows a grid of days with various transactions, including 'test bill reminder alert' and 'paycheck' entries.

KS Bank Personal Financial Management

How to Add Accounts to be Viewable in PFM




Our Personal Financial Management feature allows you to aggregate external accounts from outside of our Financial Institution to provide you with a full financial picture.





Step 1: Navigate to the Personal Financial Management (PFM) tool by selecting *Insights* from the main menu, then select any category. Once you are in the PFM tool, select the three dots at the top next to Net Worth, then select *Accounts*.



KS Bank Personal Financial Management

Step 2: Click the pencil button next to the account you want to work with. Make any changes and then click **Save**.

ACTIVE	INACTIVE
Cash	\$5,253.33
REGULAR 0001 	\$1,248.54 >
Checking	
Reg Svgs 0002 	\$4,004.79 >
Savings	
Debts	\$28,089.86
XXXXXX3400 	\$28,089.86 >
NelNet Student Loan credentials are out of date	


←  OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH   

Name *
REGULAR 0001

Account Type *
Checking

Preferred Balance Type *
Current

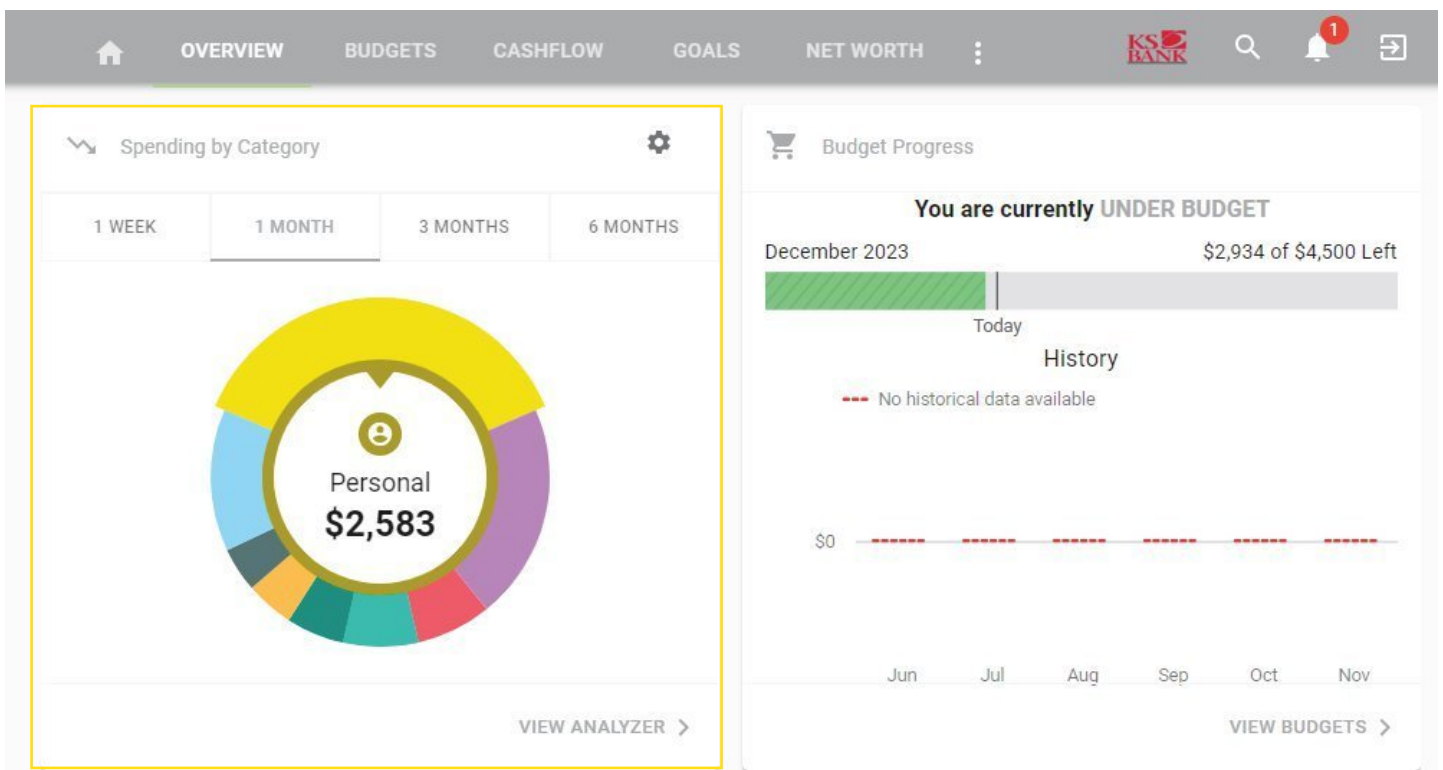
Include this account in all features

CANCEL 

How to Understand Spending by Category

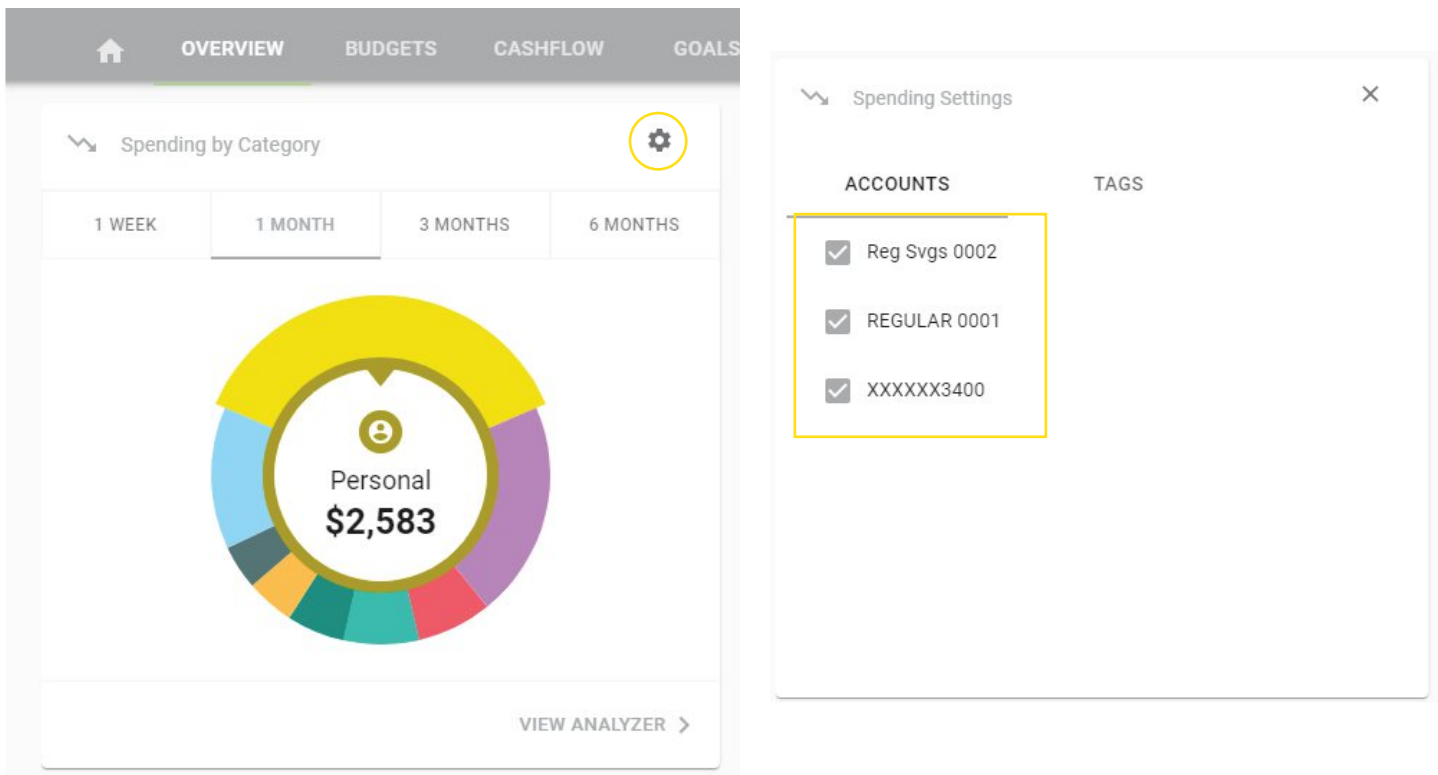
Transactions will categorize themselves using Tags. You can personalize these categories or, taking it a step further, even split transactions between multiple tags.

Step 1: Navigate to the Personal Financial Management (PFM) tool by selecting *Insights* from the main menu, then locate the *Spending by Category* tile on the *Overview* tab. The Spending Wheel allows you to see which spending category you've spent the most in so far within a given timeframe. You will see 80% of your top spending categories, and the remaining 20% are grouped together under the *Other* pie slice. Click the different wheel colors to see how each category compares.

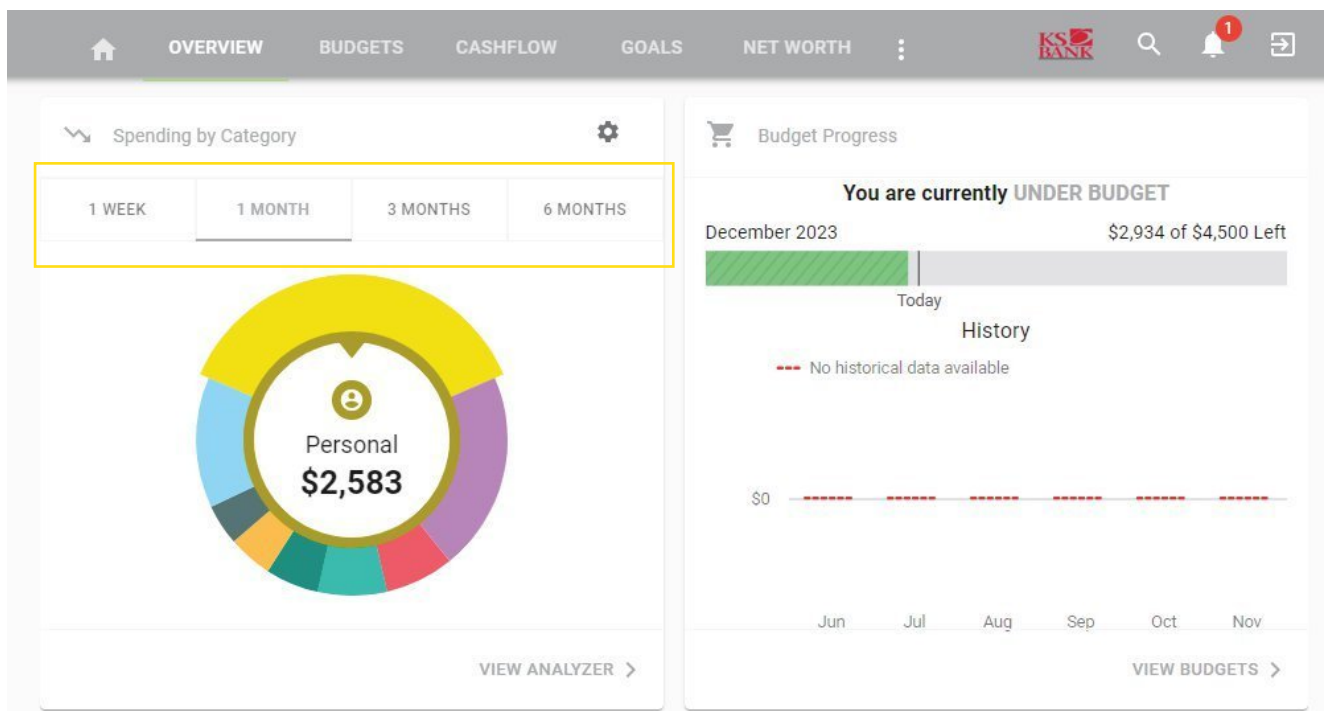


KS Bank Personal Financial Management

Step 2: Click the *Gear* icon in the upper right-hand corner of the *Spending by Category* tile to select the accounts to consider.

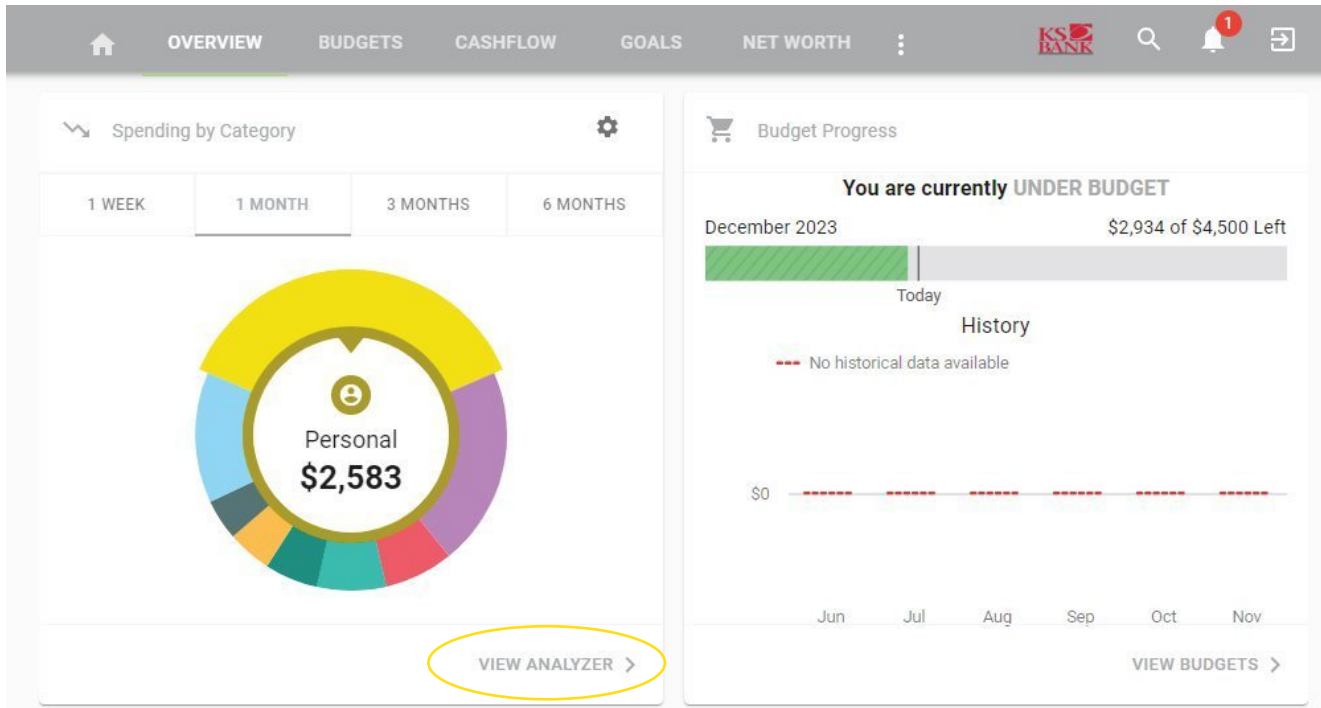


Step 3: Use the timeframe tabs to toggle between various lengths of time to see how your finances compare.

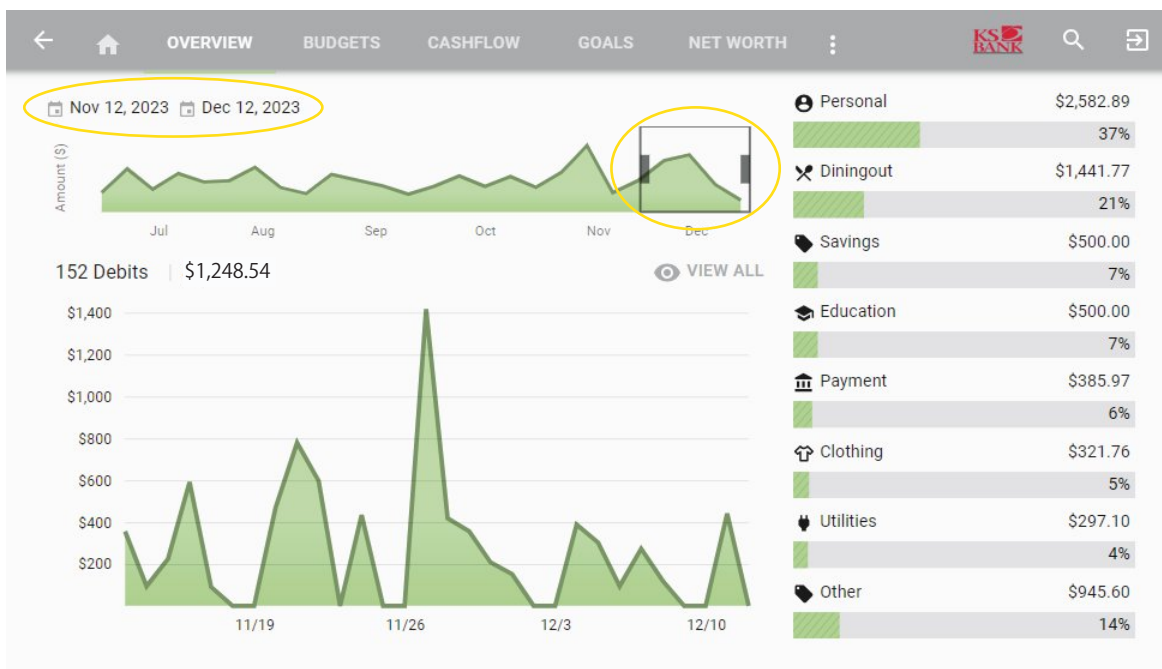


KS Bank Personal Financial Management

Step 4: Click the *View Analyzer* button to see a breakdown of all expenses within the timeframe of your choosing by category.



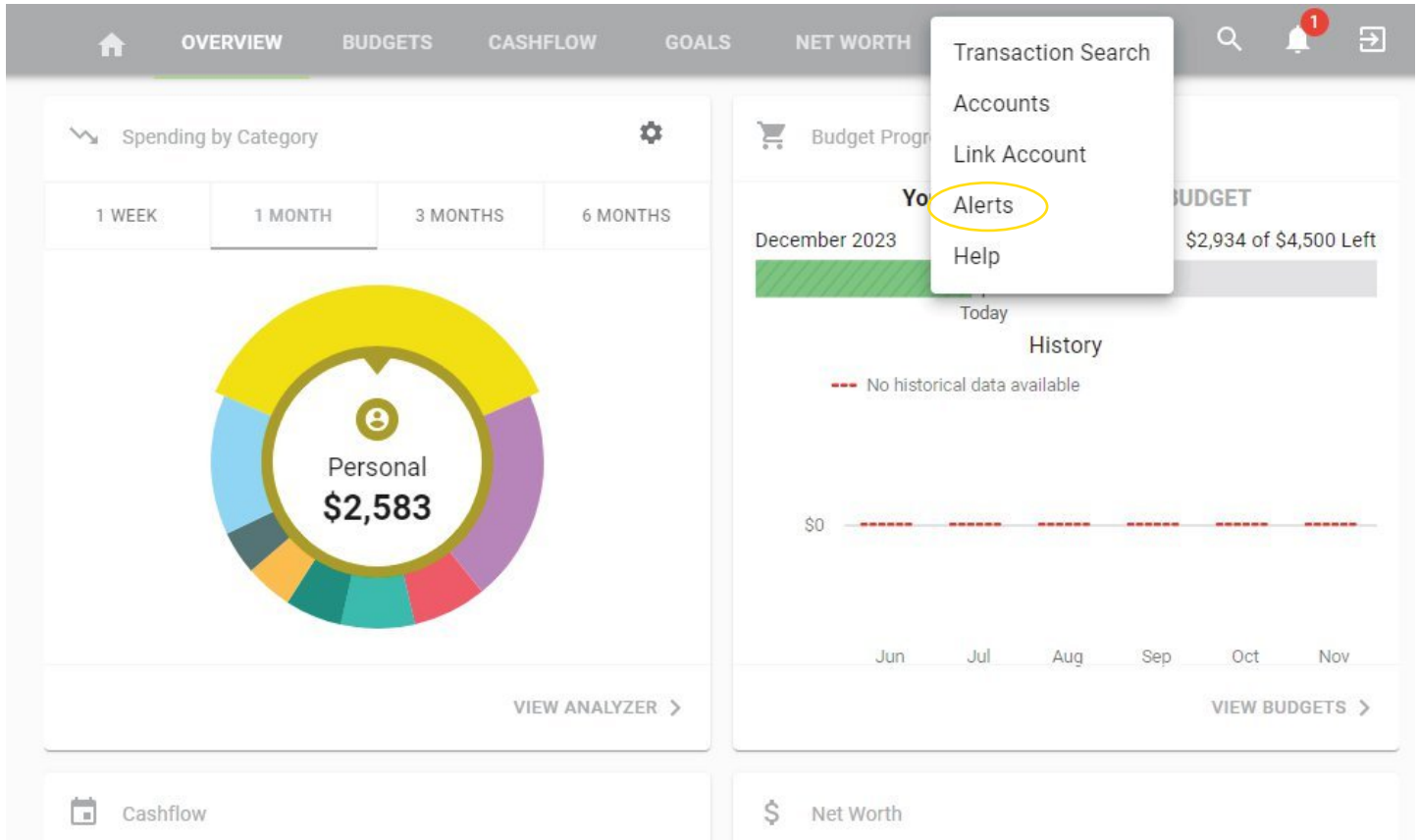
Step 5: Use the calendar dates at the top or the sliding graph to adjust the timeframe you're searching for. On this screen, you will find the total expenses by category in addition to the percentage spent for each category for the given timeframe selected. This is beneficial to assist you in identifying any opportunities to improve spending habits. Click on a category to view transaction details and customize tags.



KS Bank Personal Financial Management

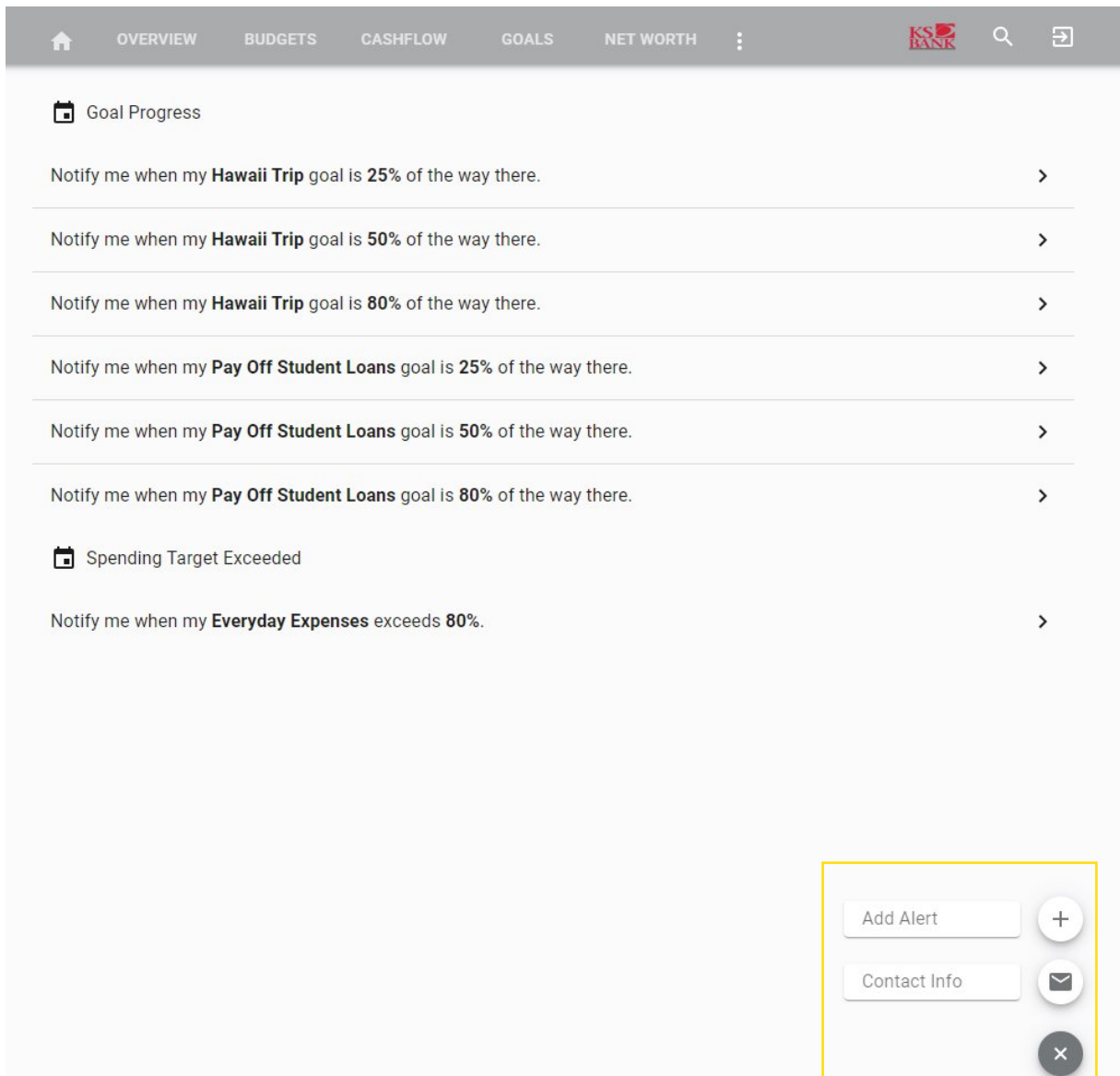
How to Add an Alert

Step 1: Navigate to the Personal Financial Management (PFM) tool by selecting *Insights* from the main menu, then choose the three dots on the toolbar at the top next to Net Worth to select *Alerts*.



KS Bank Personal Financial Management

Step 2: Click the *Plus* icon in the bottom right-hand corner of the screen. Choose *Add Alert*.



*You can edit your Alert contact information (email address and phone number) by choosing the *Plus* icon and then *Contact Info*.

KS Bank Personal Financial Management

Step 3: Complete the following fields to create your desired alert. Then click *Save*.

The screenshot shows the 'Pick an Alert Type' screen in the KS Bank Personal Financial Management app. The top navigation bar includes a back arrow, a home icon, and menu items for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. The KS BANK logo, search icon, and share icon are on the right. The main content area is titled 'Pick an Alert Type' and contains the following sections:

- Alert Type:** A dropdown menu is set to 'Account Balance'. Below it, a preview text reads: 'Your Checking account falls below \$200.'
- Alert Options:** A field is labeled 'Notify me when Reg Svgs 0002 falls below \$' with a blank line for input.
- Alert Me Via:** An unchecked checkbox is labeled 'Email'.
- Buttons:** At the bottom, there are two buttons: 'SAVE' (highlighted with a yellow circle) and 'CANCEL'.