

Coming Soon...Digital Banking Reimagined

- Overwhelmed by managing your expenses while trying to save money?
- Frustrated with the process of calculating your available funds AFTER subtracting upcoming bills?
- Is determining if you have money to treat you or your family to an occasional night out more of a hassle than it should be?
- Confused by huge number of categories and complexity within most financial management tools that really don't help?

We're making all these tasks easier to do and view (with a quick glance) - all within Digital Banking!

On Sunday, February 25, we will introduce new *My Spending* tools to enhance and expand our Spendable Balance feature. Let's look at how the new *MY SPENDING* tools can make managing money easier for you.

- Using the upgraded **Spendable Balance** you can know...
 - **How much can I safely spend out of my primary account right now and not impact scheduled bill payments?**
 - **Can I afford a night out?**
- With **automatic categorization** of each transaction and **My Spending alerts** you can know...
 - **How much have I spent on groceries, restaurants, entertainment this week?**
 - **Am I about to go over my monthly restaurant or shopping limit?**
 - **How much have I spent overall other than my regular expenses?**
 - **What store was that specific transaction for?**
- With the new **My Spending Overview** you can know...
 - **How many times did I go to my favorite restaurant last month?**
 - **How much money came in and how much went out during the last month?**
 - **What's my average monthly spending on things such as shopping and groceries?**

And now your Digital Banking Home page becomes your "home base" for seeing ALL your financial institution accounts - those with us AND accounts you have with other financial institutions including checking, savings, credit cards, etc. One place to see and access all your balances and most recent account transactions – now that's convenience!

We are constantly working to provide you with relevant tools to manage your life - we hope these enhancements allow you to live more and manage finances less!

***WE ENCOURAGE ALL USERS TO DOWNLOAD ALL OF THEIR 2017 TRANSACTIONS AND CATEGORIZATION NEEDED FOR TAX PURPOSES PRIOR TO FEBRUARY 25TH.**