Apply for a Loan

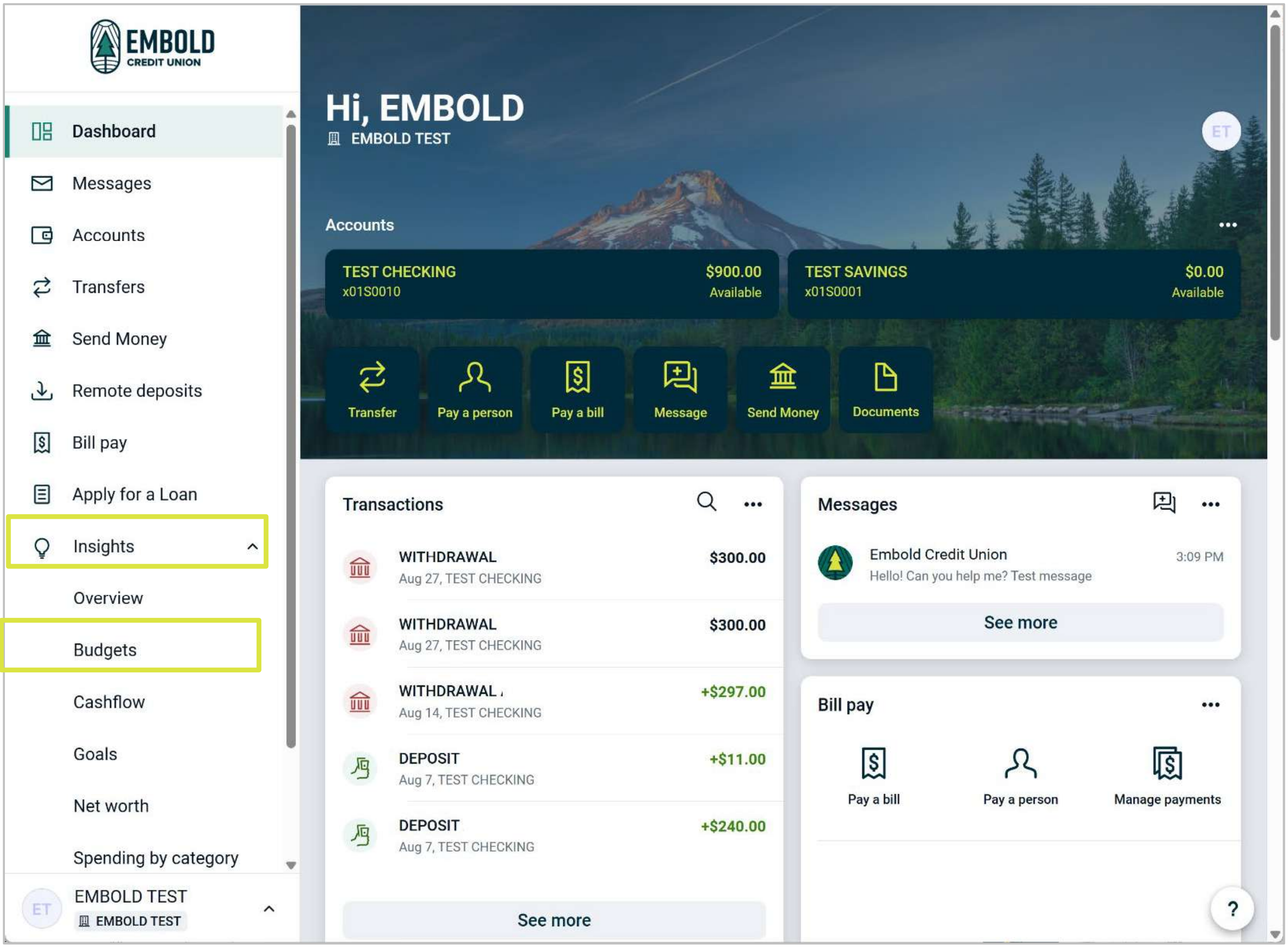
Use this link to start an application for Vehicle loans, Personal loans, or Home Equity Lines of Credit.

Insights

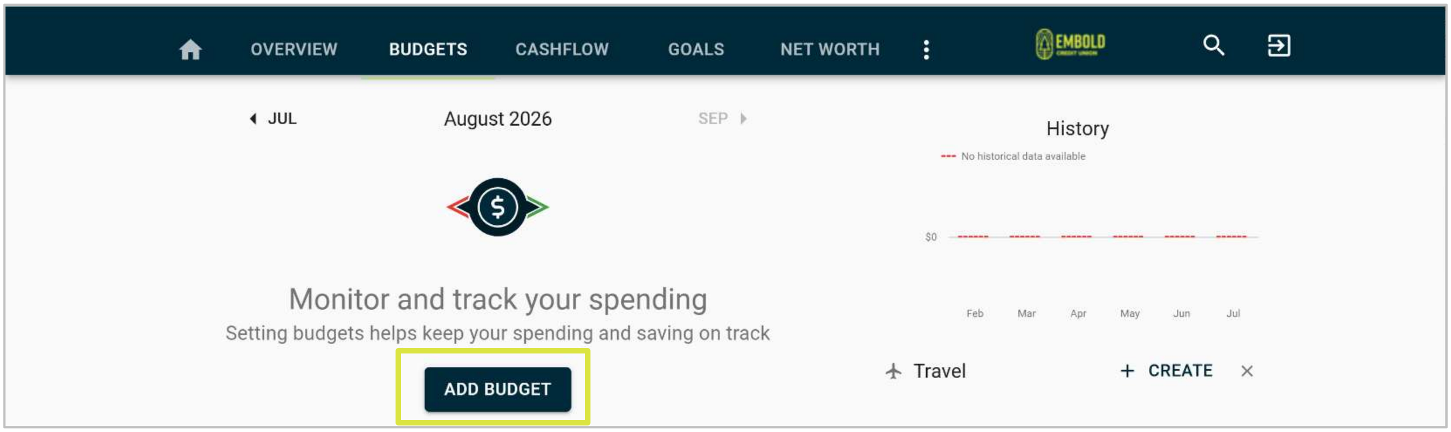
Use this feature to set budgets, create goals, track your spending, see your cash flow and review your net worth.

Create a Budget

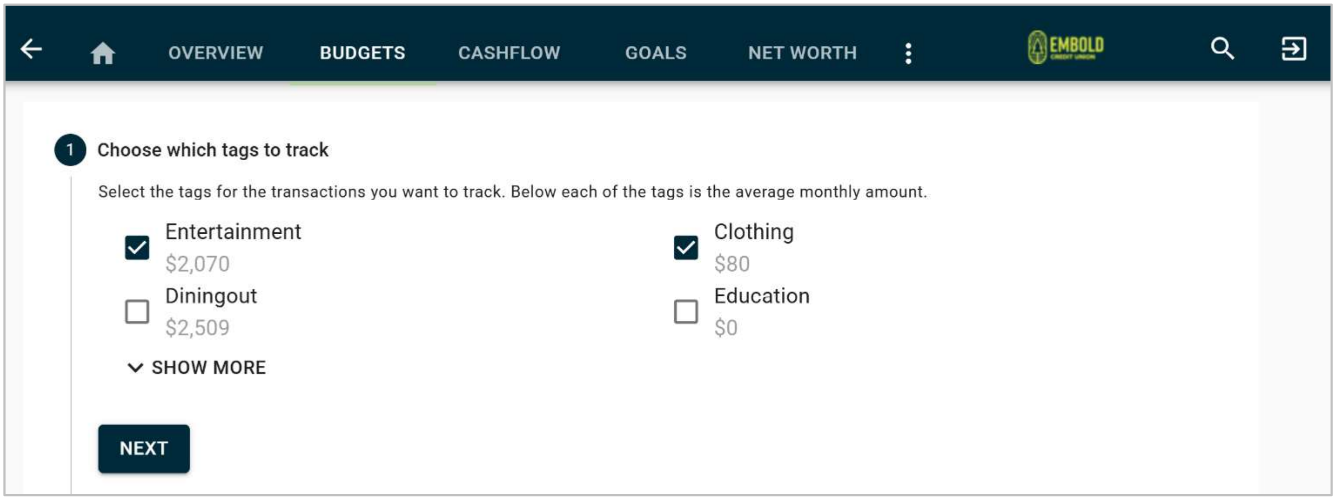
1. Click **Insights** from the navigation menu and select **Budgets**.



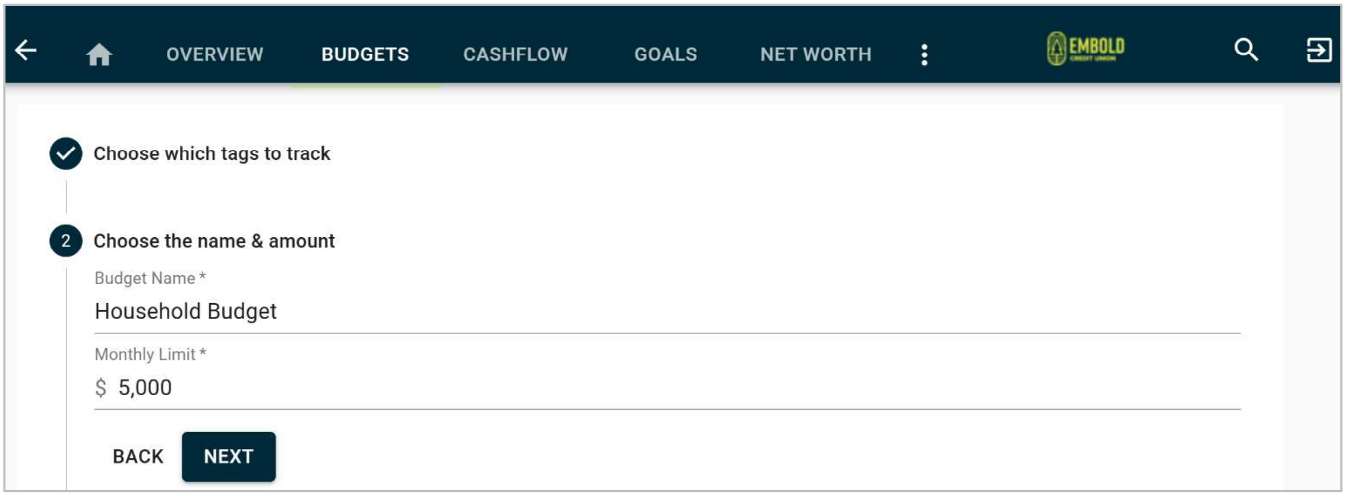
2. Click **ADD BUDGET**.



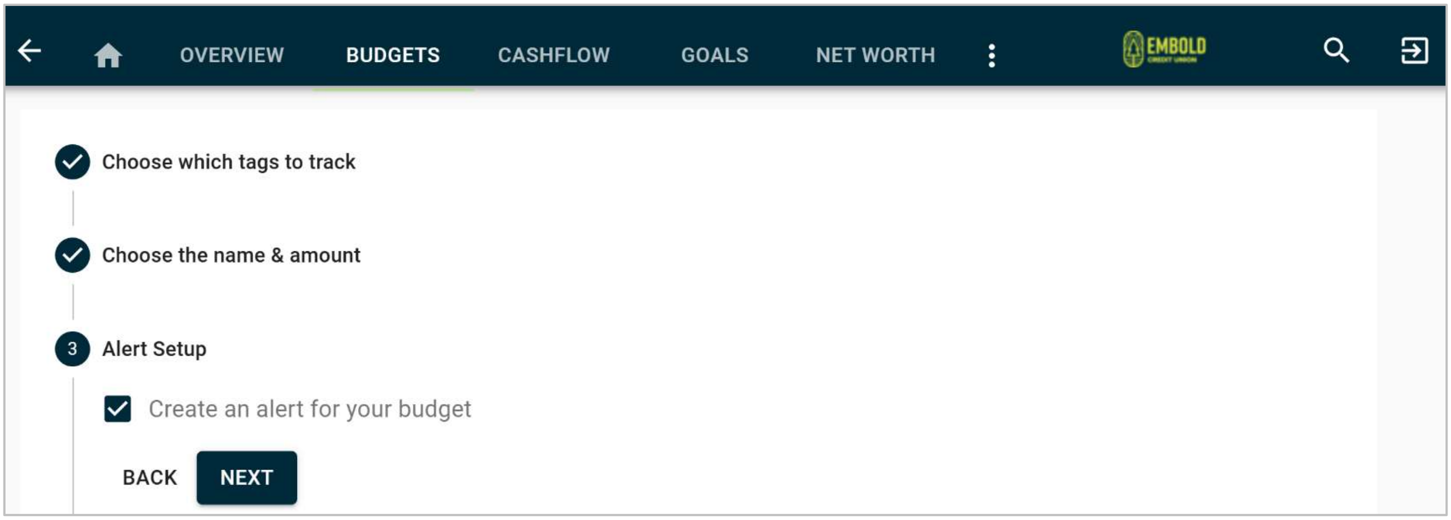
3. Select the categories you'd like to track in your budget. Click **SHOW MORE** for more categories. Click **NEXT**.



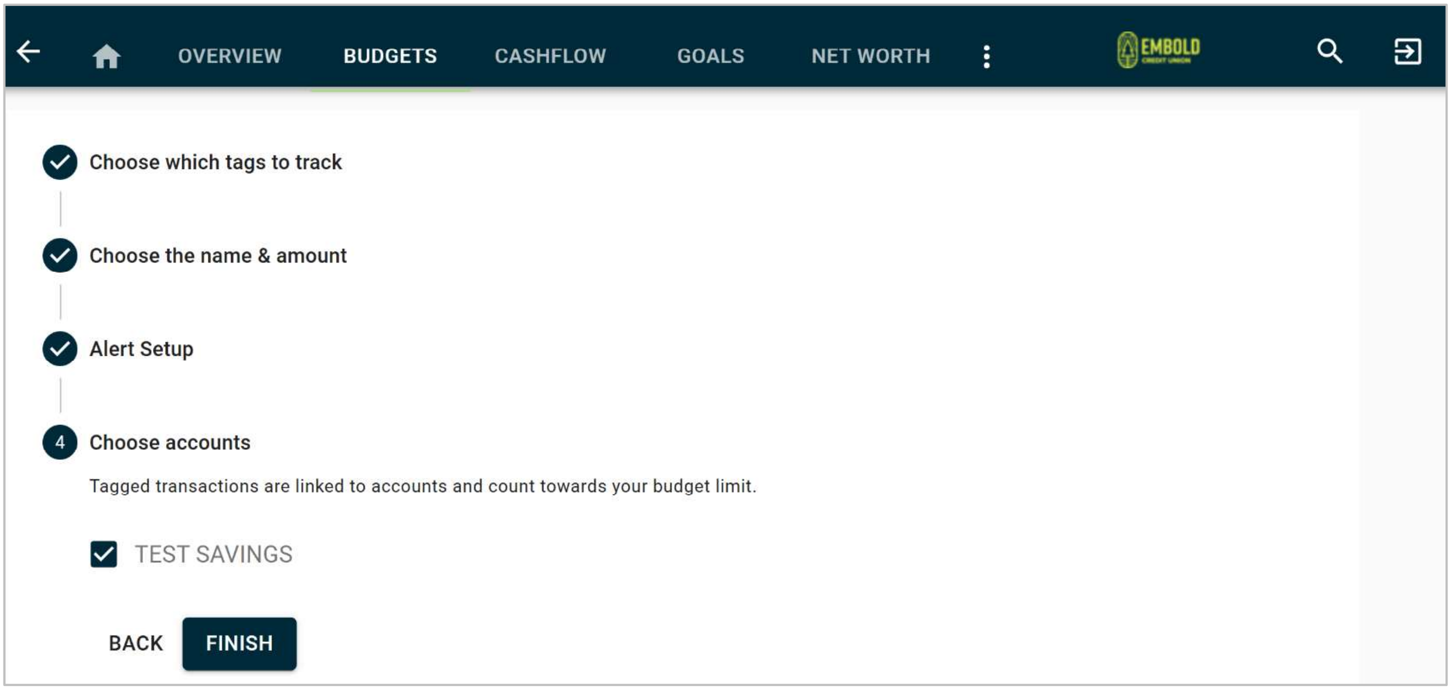
4. Give the budget a name and enter the total Monthly Limit. Click **NEXT**.



5. Check the box if you wish to receive an alert for your budget. Click **NEXT**.

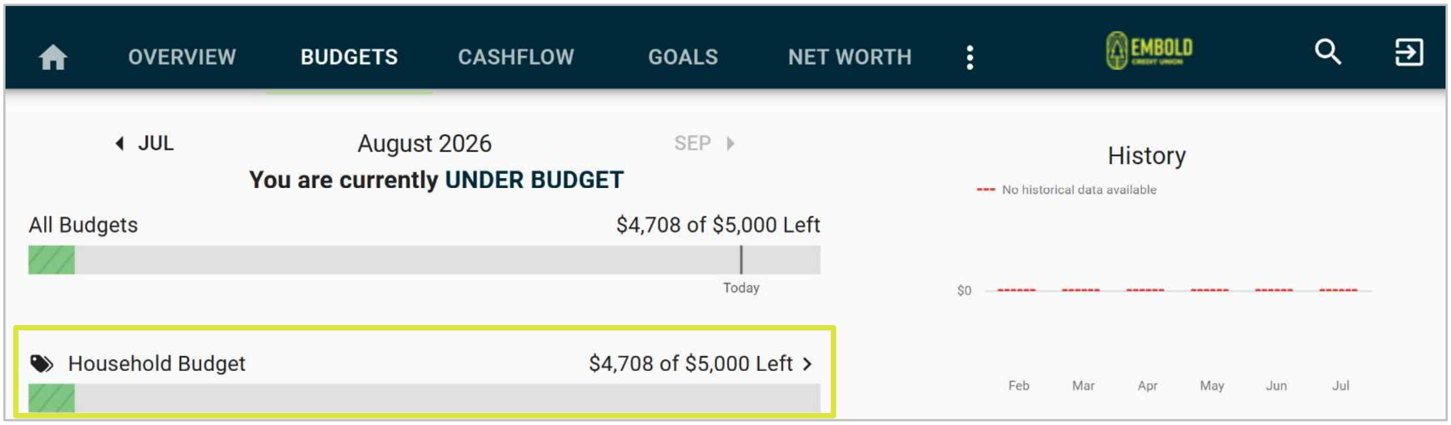


6. Choose the account(s) that you want the transactions tracked from. Click **FINISH**.



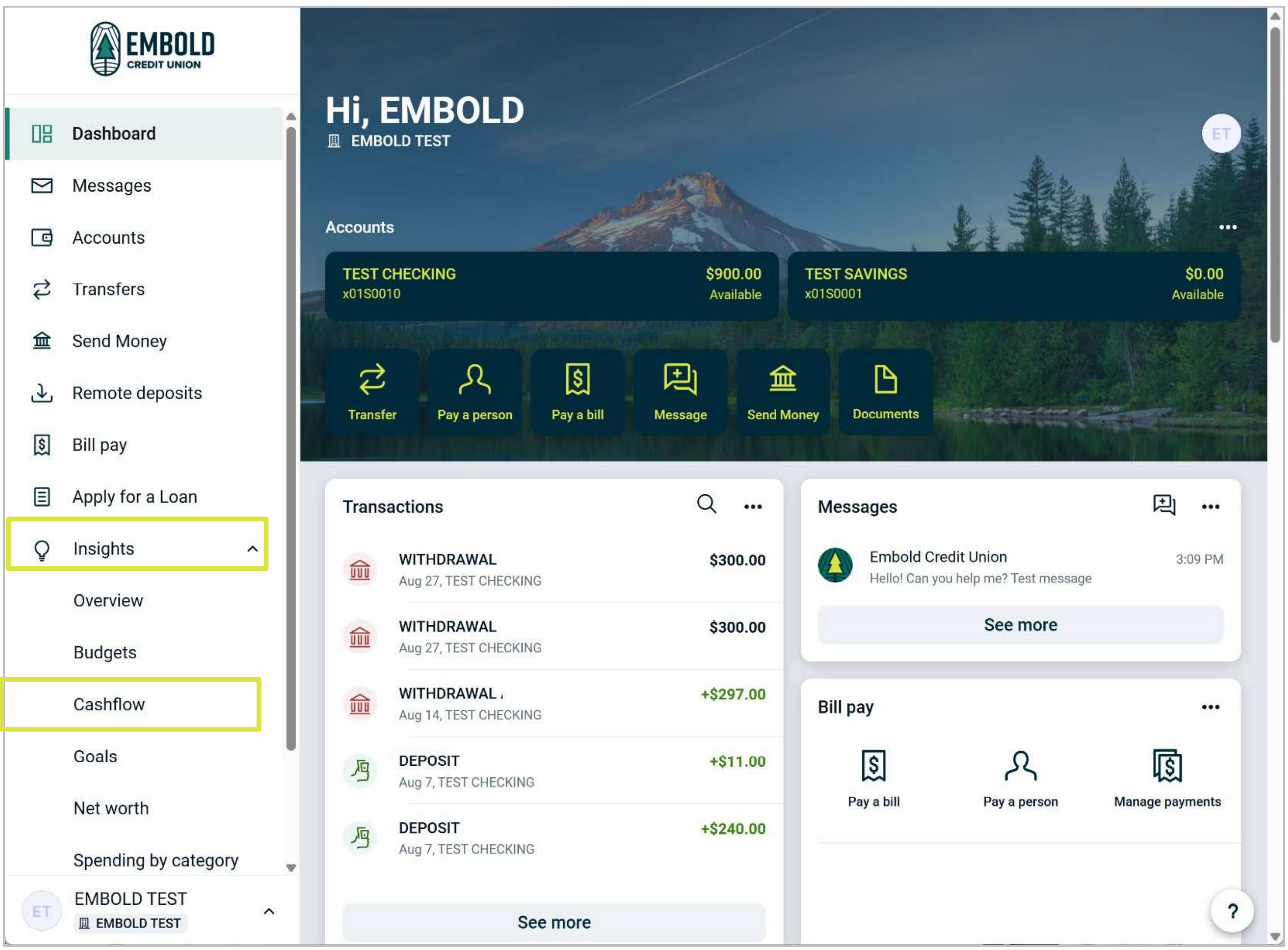
7. Enter your contact information if you opted to create an alert. Click **DONE**.

Your budget will appear on the Budgets page. Select the budget to edit or delete at any time.

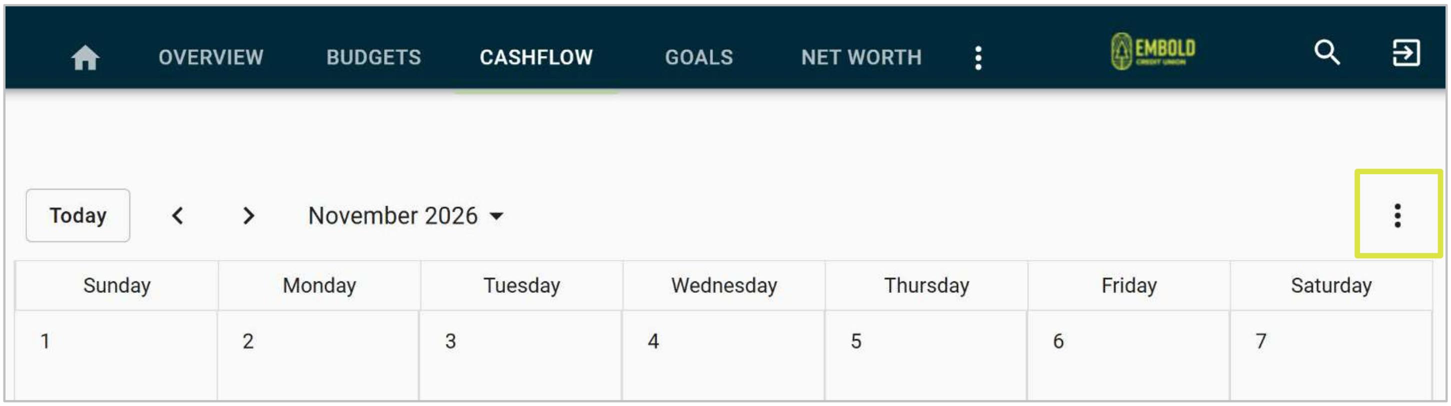


Set Up Cashflow

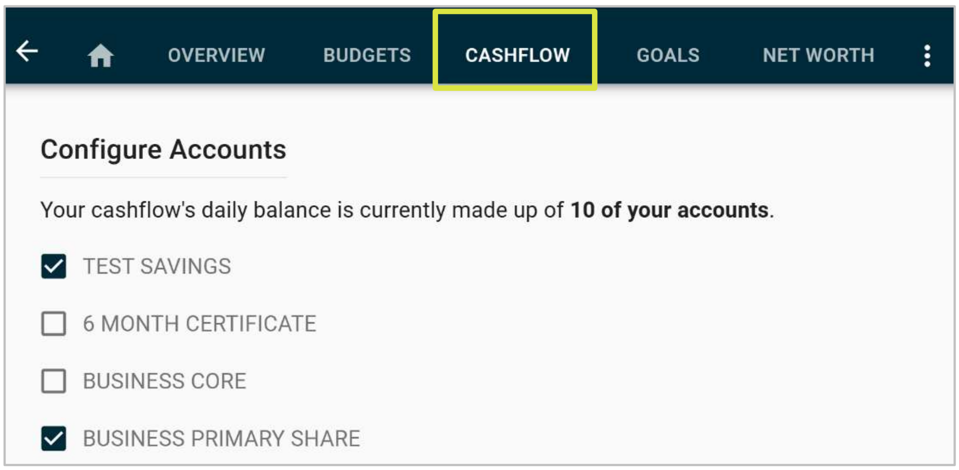
1. Click **Insights** from the navigation menu and select **Cashflow**.



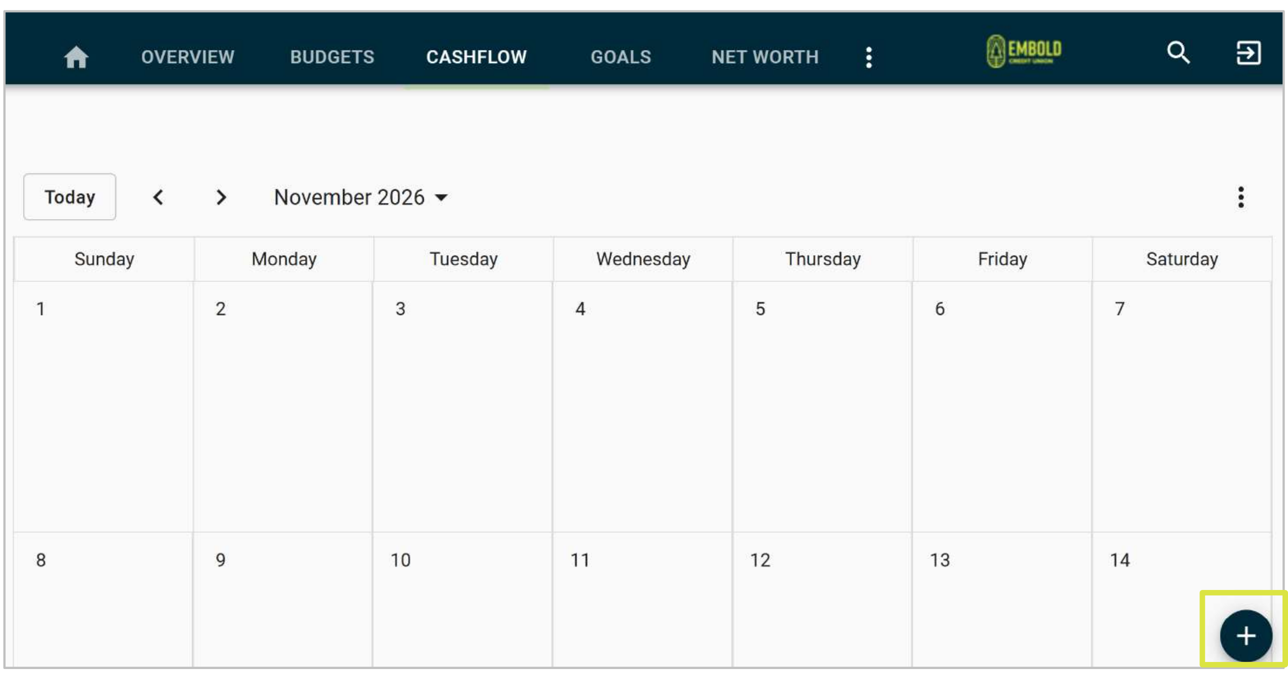
2. Click the **three dot** icon and select **Configure Accounts**.



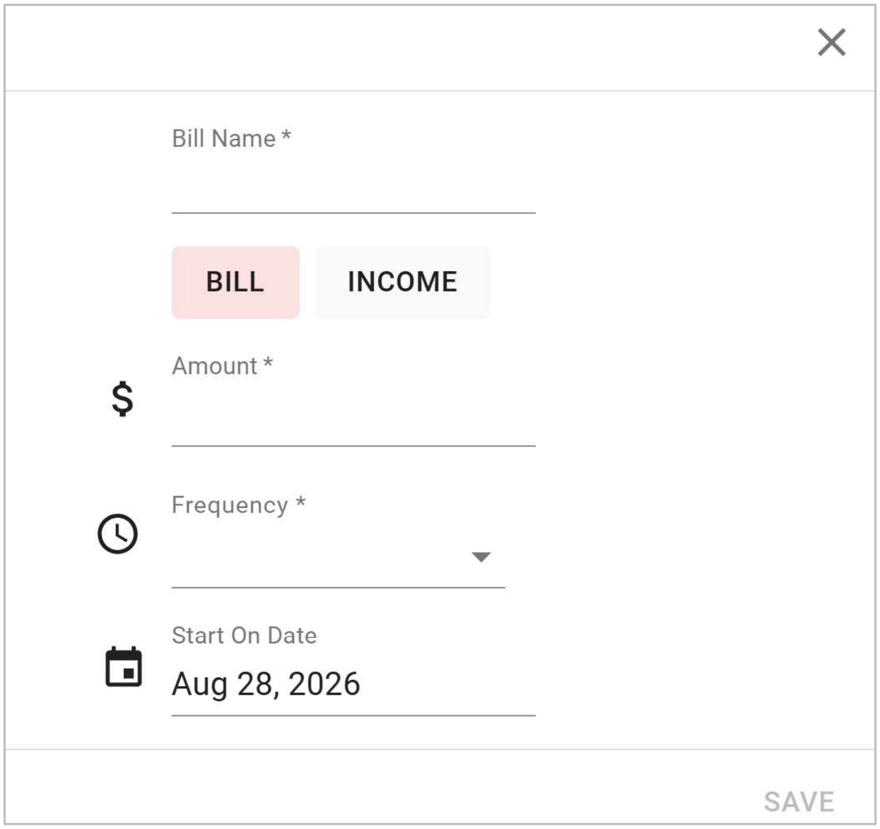
3. Choose the accounts you'd like to track the balances of. Click **Cashflow** to return.



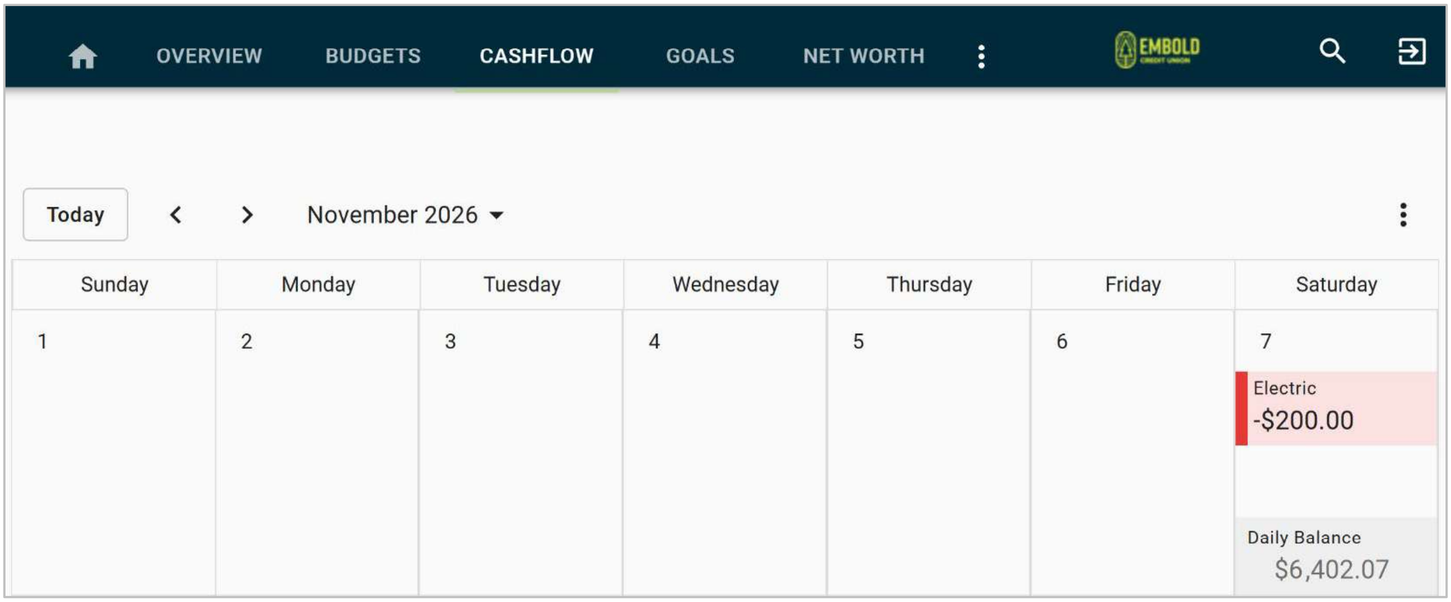
4. Click the + sign to add income or a bill to the calendar.



5. Select BILL or INCOME and give it a name. Enter the amount, frequency, and date. Click **SAVE**.

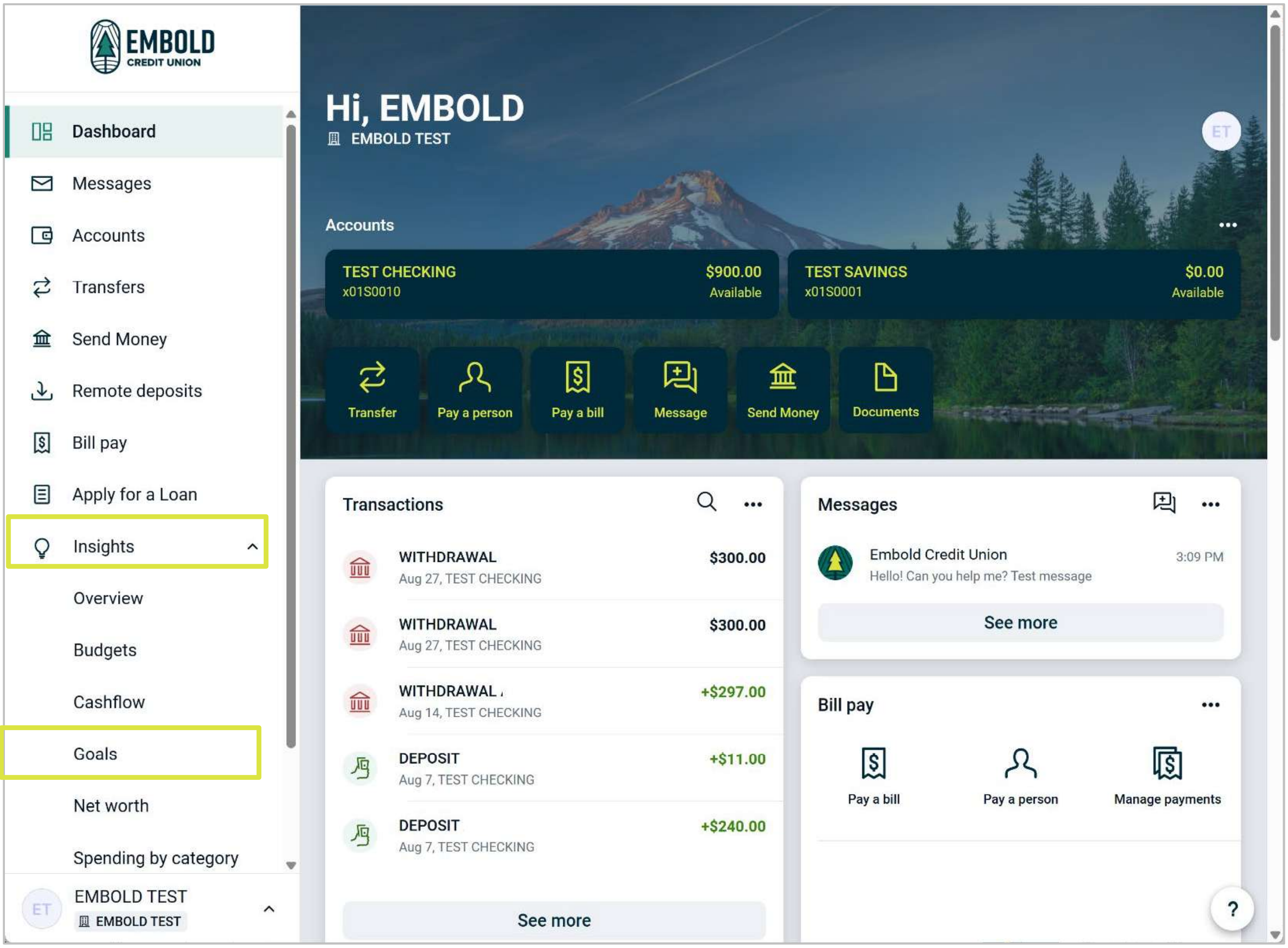


The calendar will update with your entry and show your projected account balance.

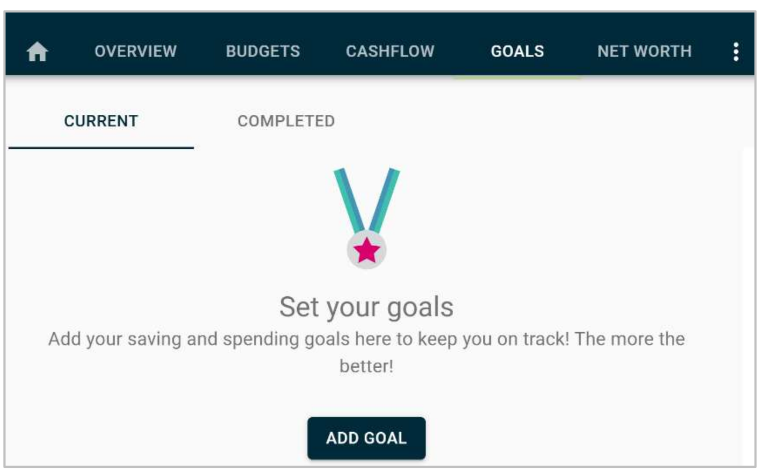


Create a Goal

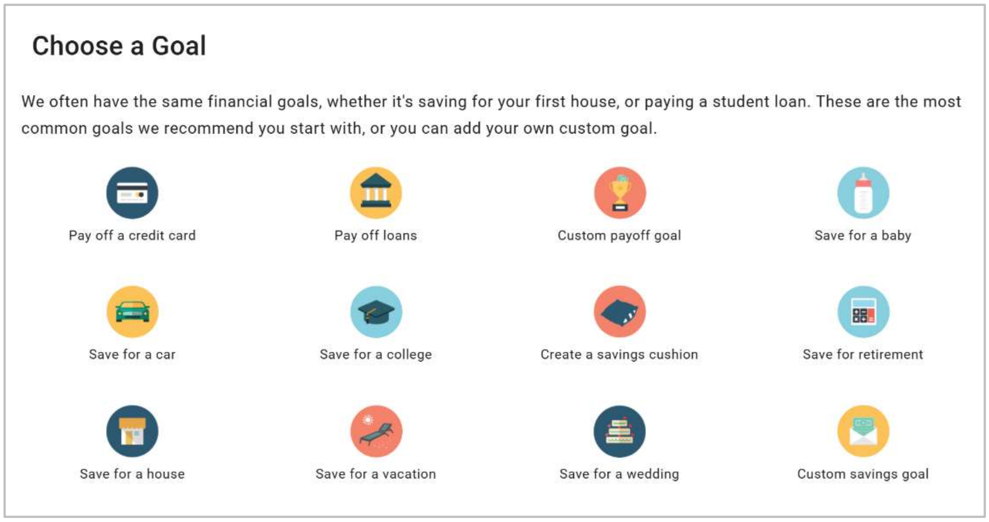
1. Click **Insights** from the navigation menu and select **Goals**.



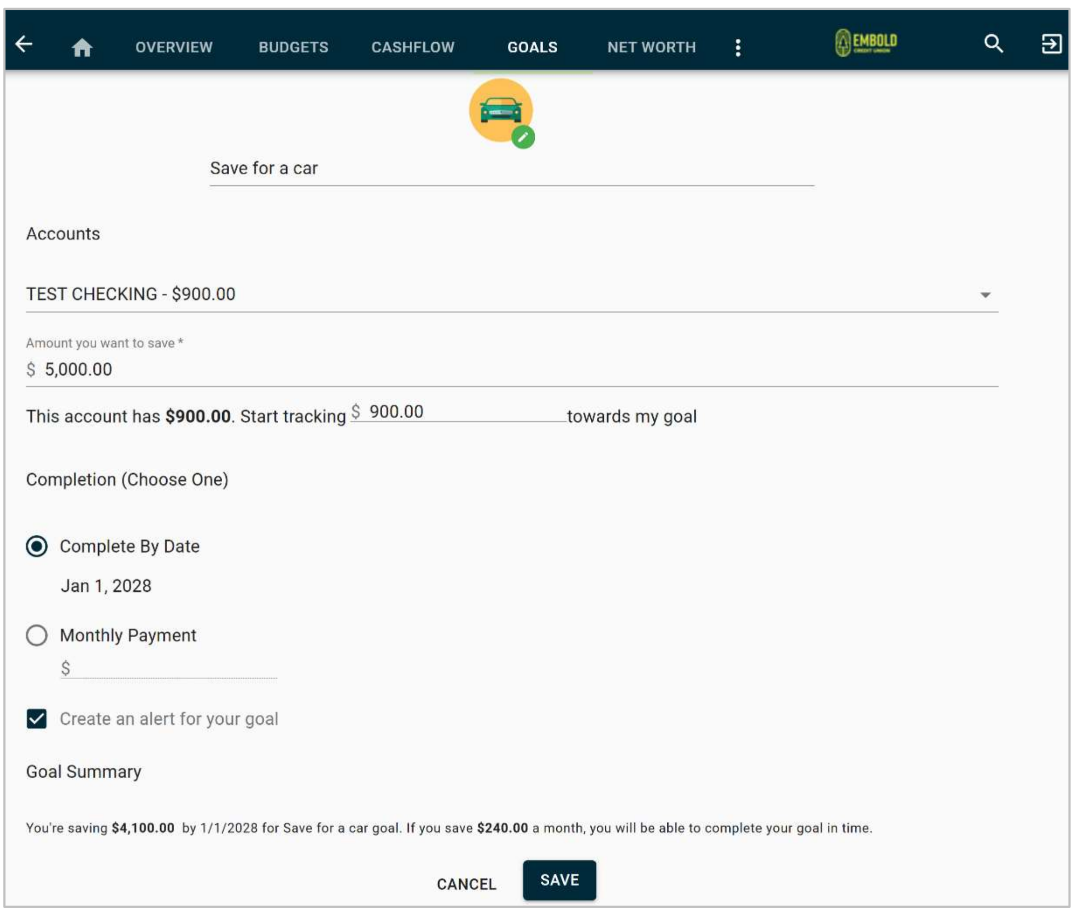
2. Click **ADD GOAL**.



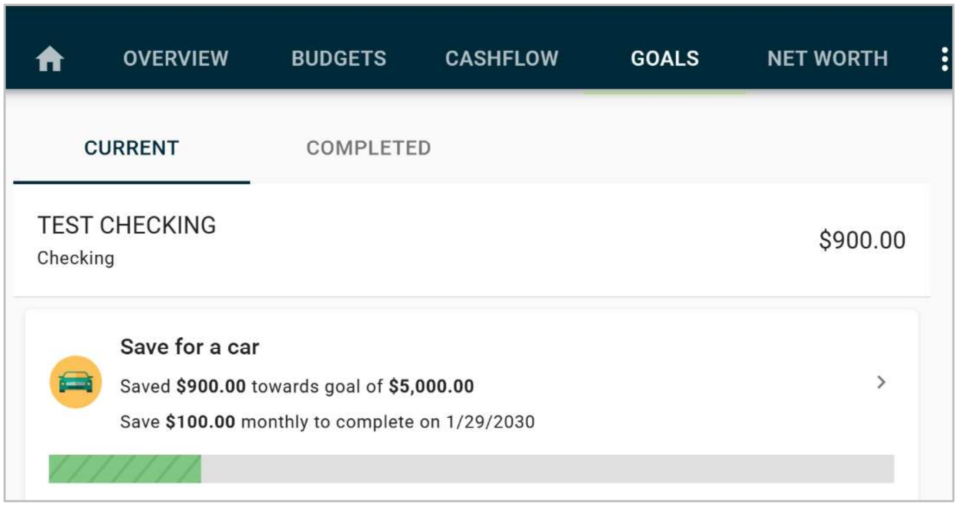
3. Choose a popular goal or select **Custom savings goal** to create your own.



4. Enter a name for the goal, choose the account(s) to track, enter the amount you want to save, and what the starting balance should be used.
5. Choose **Complete By Date** to have the monthly dollar amount that you need to save calculated for you. Choose **Monthly Payment** and enter the amount you can contribute each month to calculate a projected completion date.
6. Click **SAVE**.

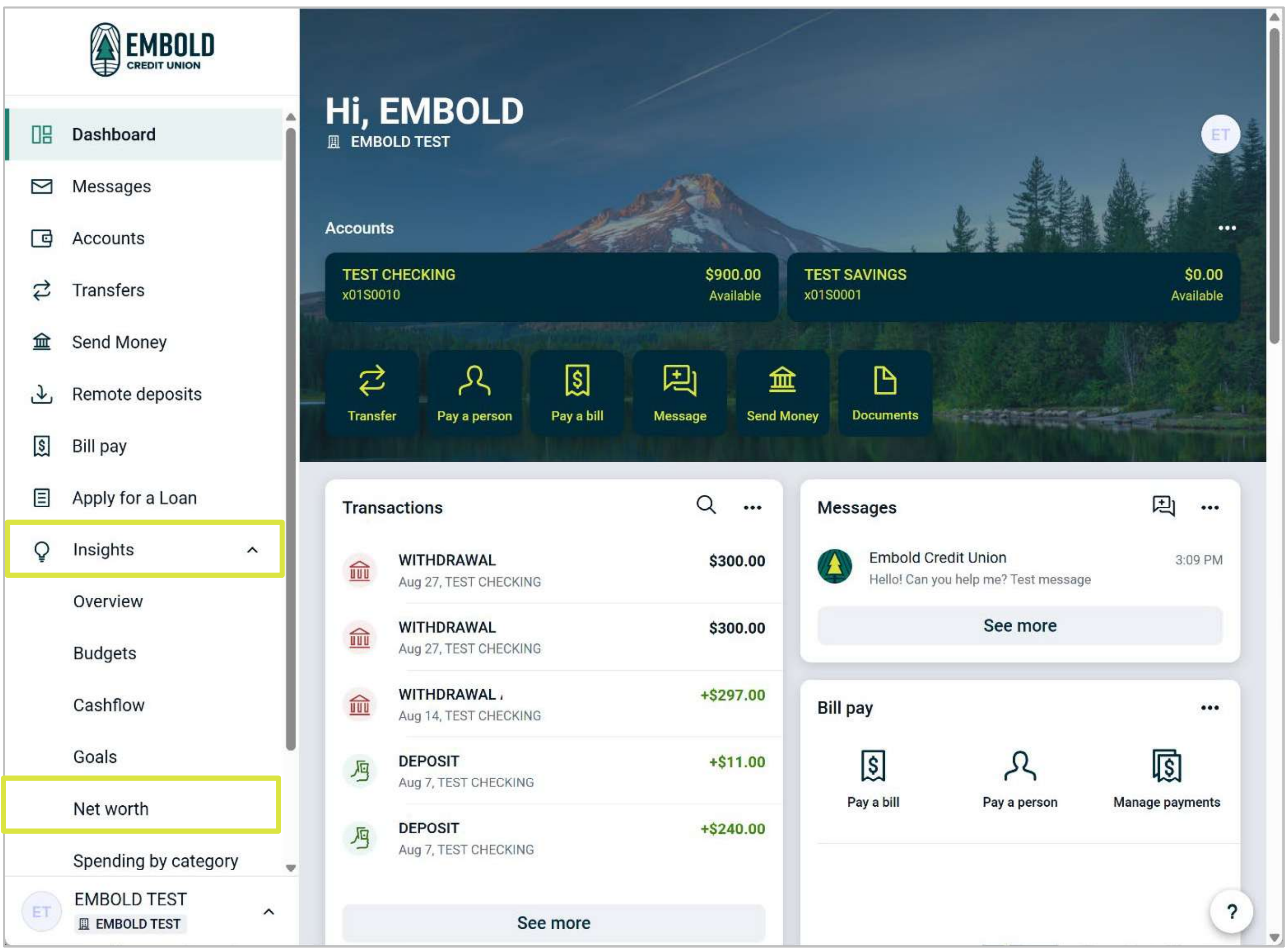


The goal will appear on the Goals page. Select the goal to edit at any time.

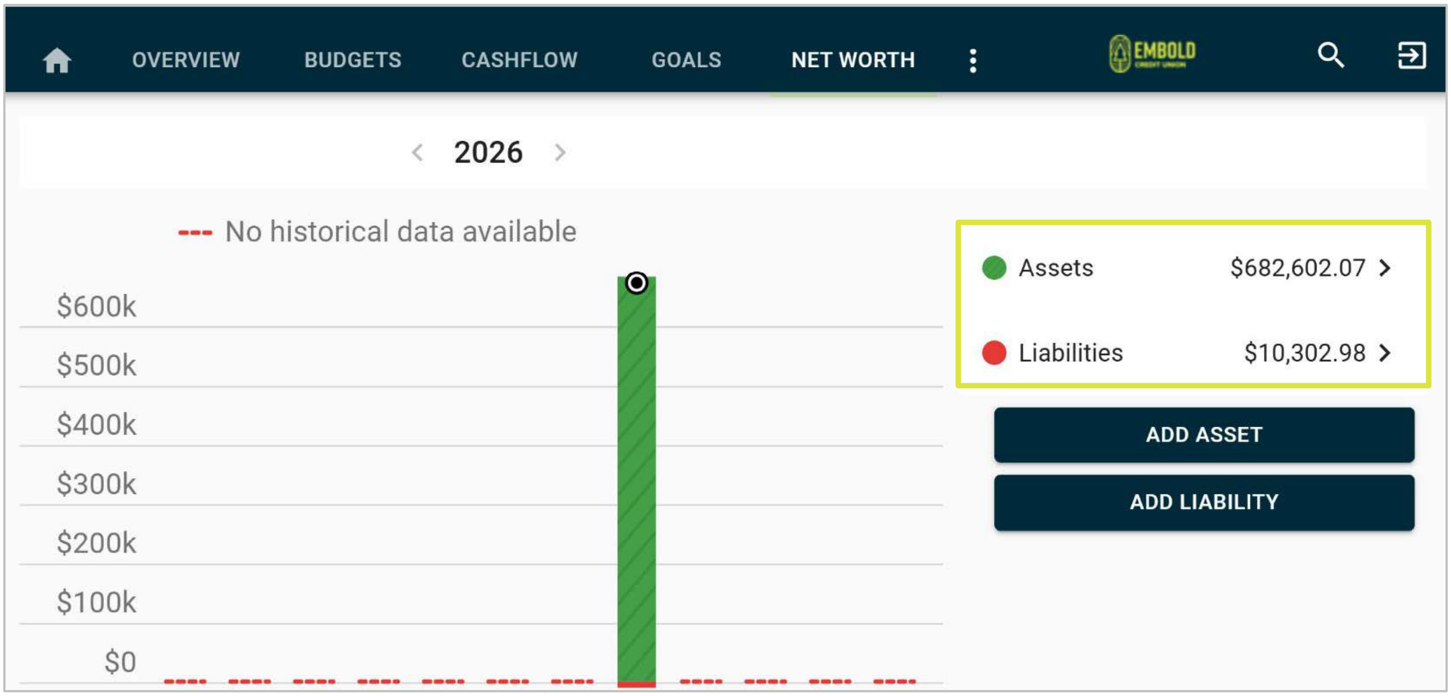


Set Up Net Worth

1. Click **Insights** from the navigation menu and select **Net Worth**.



2. Click Assets to review, add, or remove accounts you want included in your Net Worth.
3. Click Liabilities to review, add, or remove accounts you want included in your Net Worth.



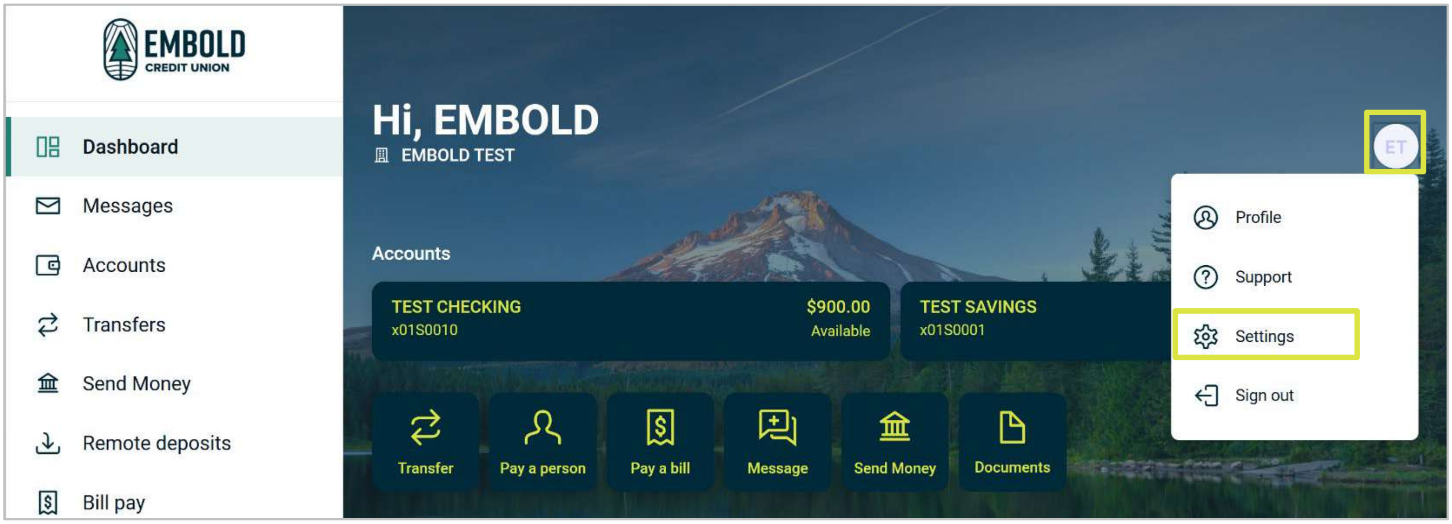
Forms

Use this link to access digital forms to request a wire transfer, skip a loan payment, request check or statement copies, set travel alerts, or obtain mortgage information.

Settings

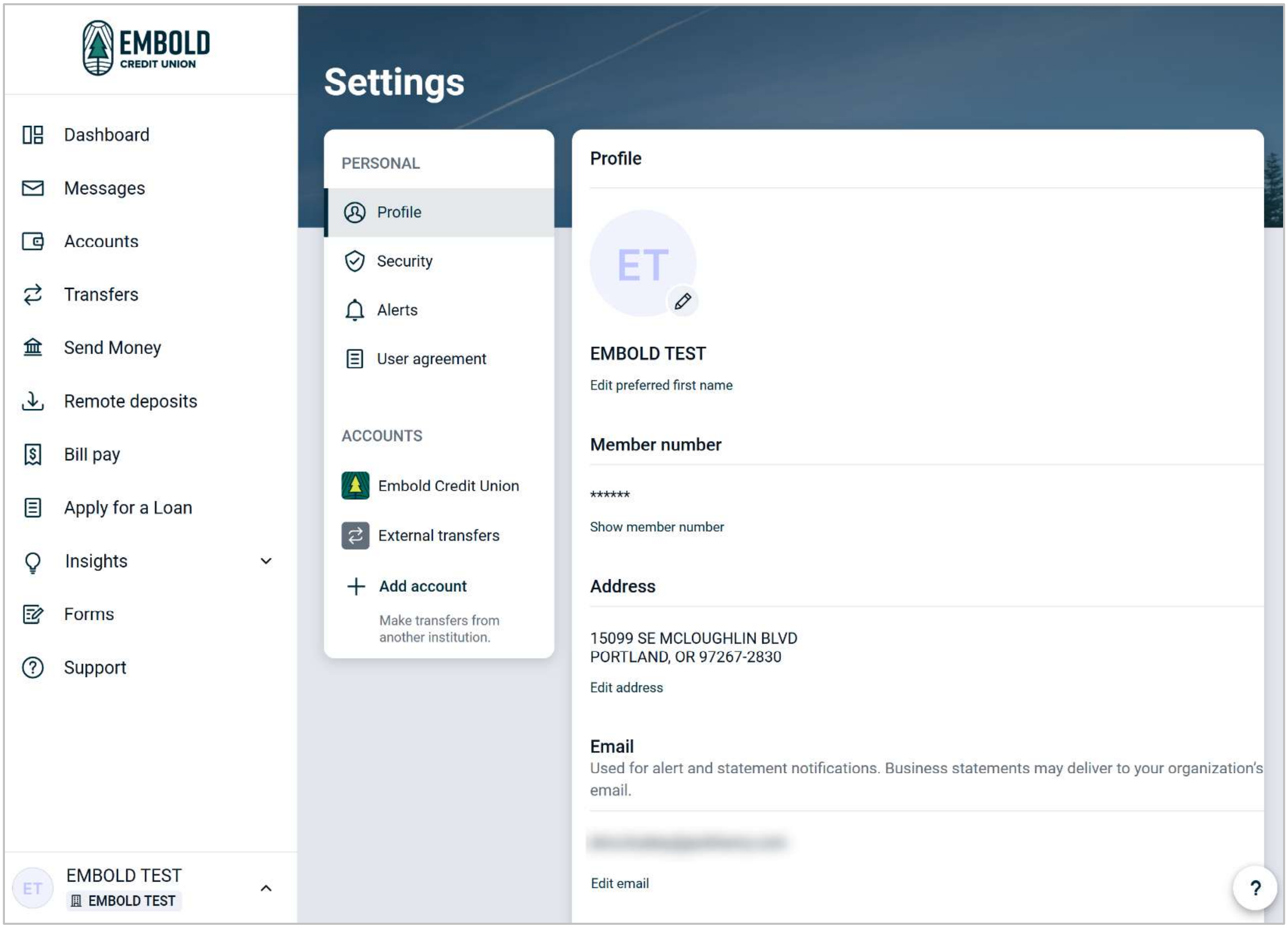
Manage your profile, security, and other features.

1. Select your profile at the top right and click **Settings**.



Profile

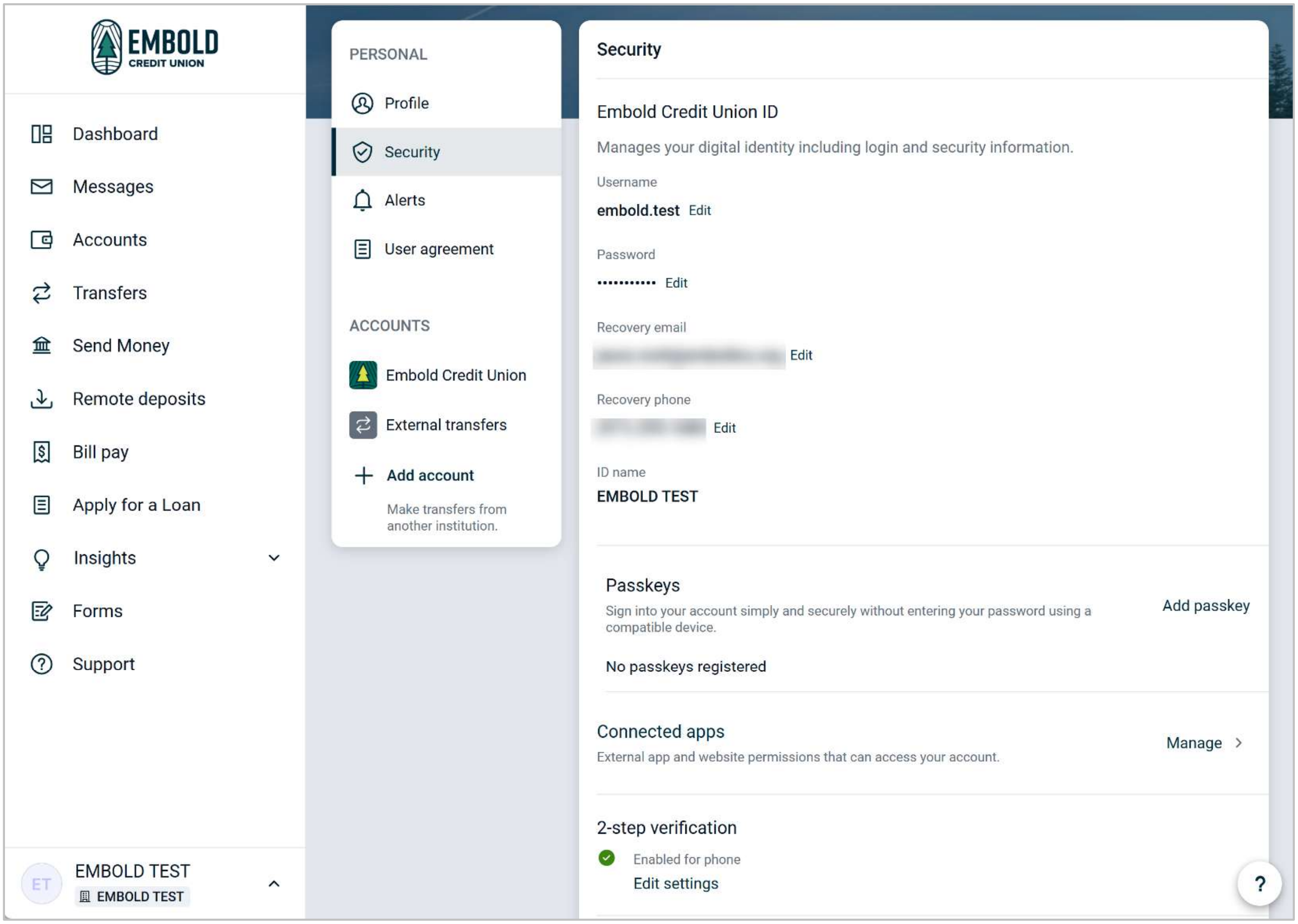
1. **Photo -** Click the **pencil icon** to upload a profile picture, if desired.
2. **Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Address -** Click **Edit address** to send us a request to update your address.
4. **Email** - Click **Edit email** to change your email address.
5. **Phone -** Click **Edit phone numbers** to modify your phone number.
   You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established.



Security

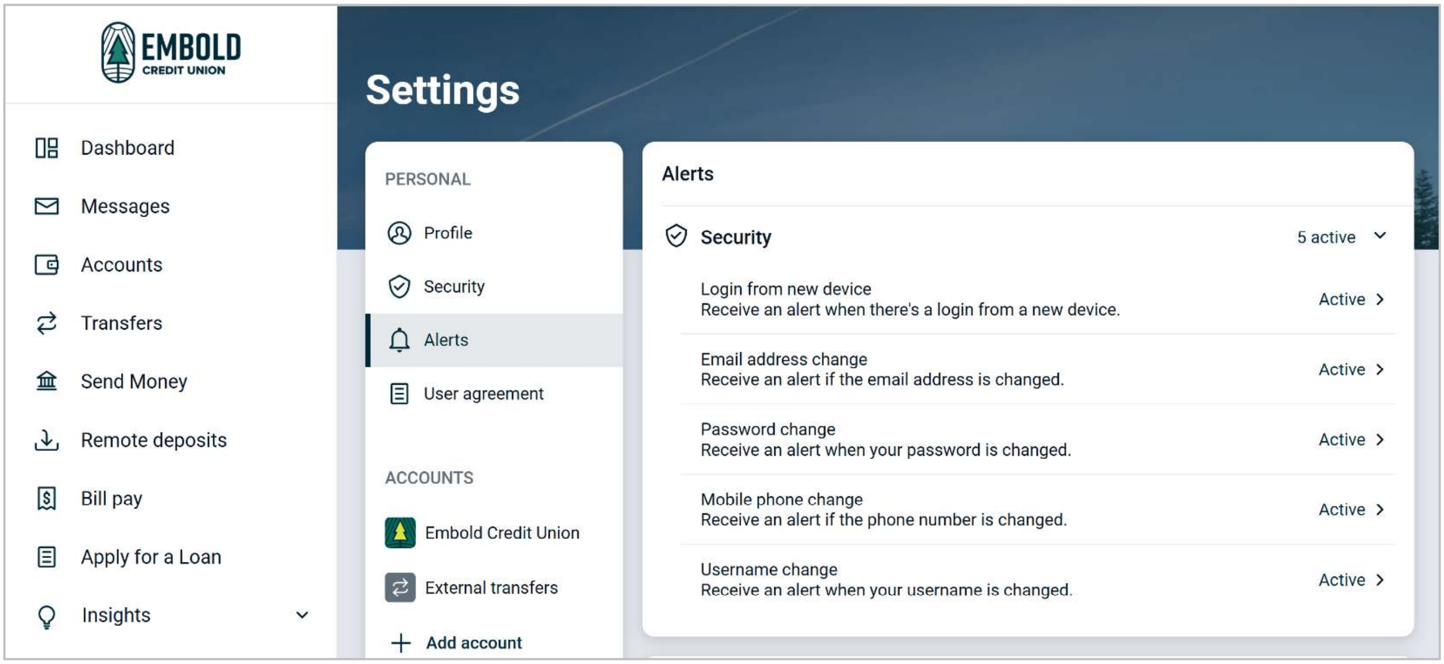
- **Username and Password** - Click **Edit** to update your username and or change your password.
- **Passkeys**– Click **Add passkey** to use device level biometrics to login instead of your username and password.
- **Connected apps** - Click **Manage** to manage external apps and websites that can access your account.
- **2-step verification** - Click **Edit Settings** to remove or add additional authentication methods.
- **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established.



User Alerts

Security alerts are required and will automatically be sent via email if triggered. Opt in to also receive the alert via SMS text message or via an in-app message. Click an alert to toggle on email, text and/or in-app alerts.



Support

Displays contact and information about our institution. A support card is also available on the Dashboard.