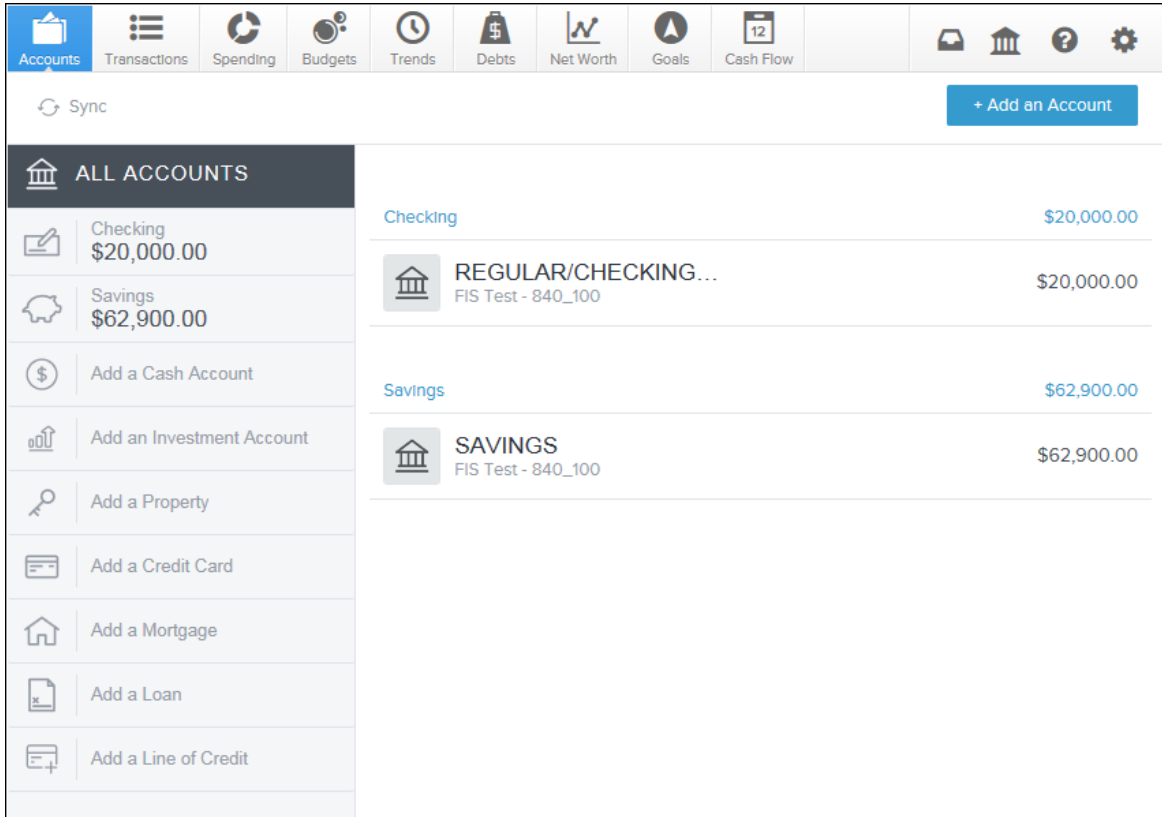




Personal Finance Quick Start Guide

Welcome to Personal Finance.

Use Personal Finance to view account balances and transactions from all your financial institutions. Get a complete picture of your finances anywhere, any time. Transactions, balances, and your budget are all together - in one place.



Important Note: After enrolling in Personal Finance, you will receive an email asking you to verify your email address. Verification is required to receive Personal Finance alerts. If you change your email address, an email will be sent asking you to verify your new email address.

Getting started is easy!

First Step...Link Accounts

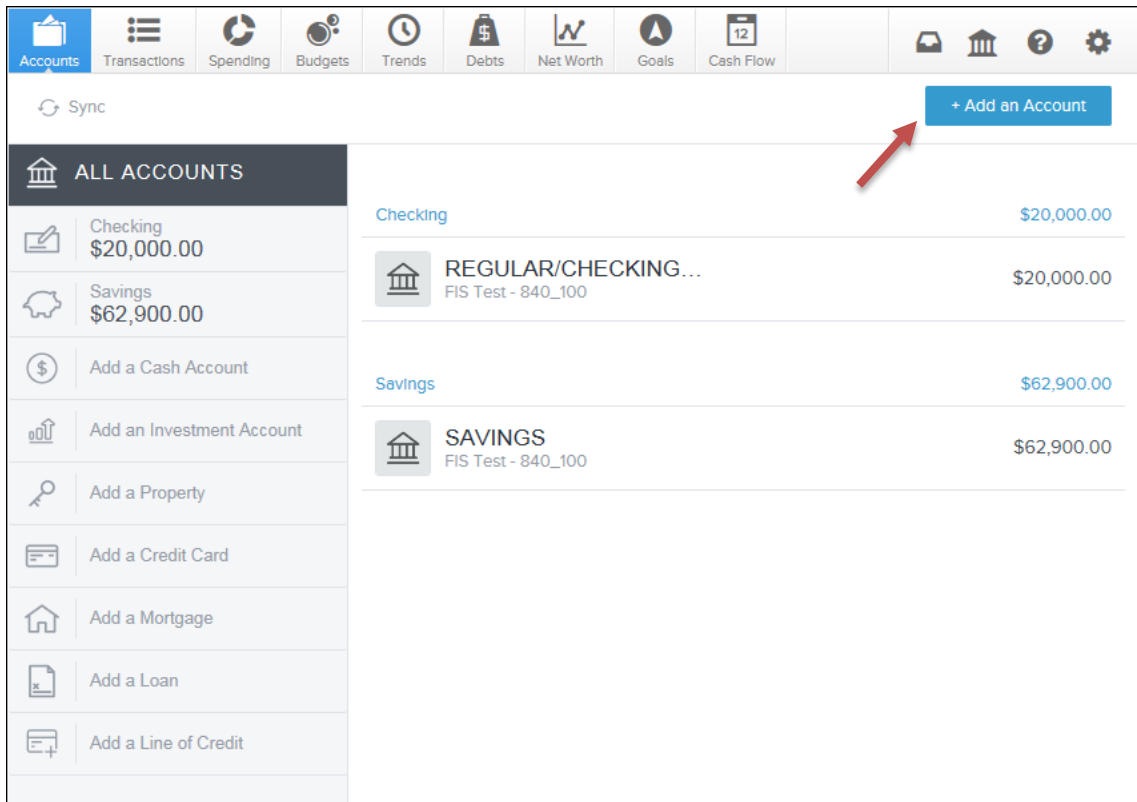
Enroll in Personal Finance and the accounts you have with American Bank are automatically linked to Personal Finance. From the start, you can take advantage of transaction, spending, budgeting, and debt management tools, and view your cash flow.

Personal Finance is conveniently integrated into **Personal Online Banking**. Once you have registered for online banking, look for the **Accounts icon** on the left side of the ribbon on your Personal Online Banking homepage.

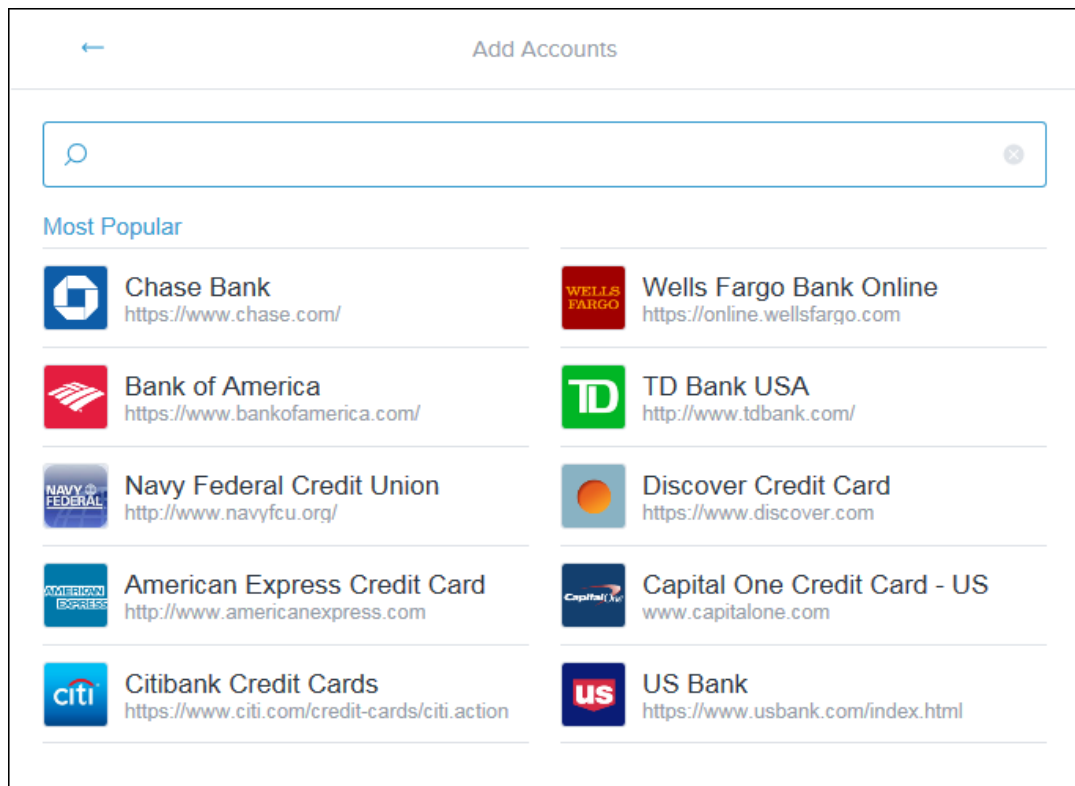
Click on the Accounts icon and you will see the **Personal Finance page**, with all your American Bank accounts already linked.

To get a more complete picture of your finances, **link the accounts you have at other financial institutions**.

1. **Click '+ Add an Account'** at the top right of the **Personal Finance** page.

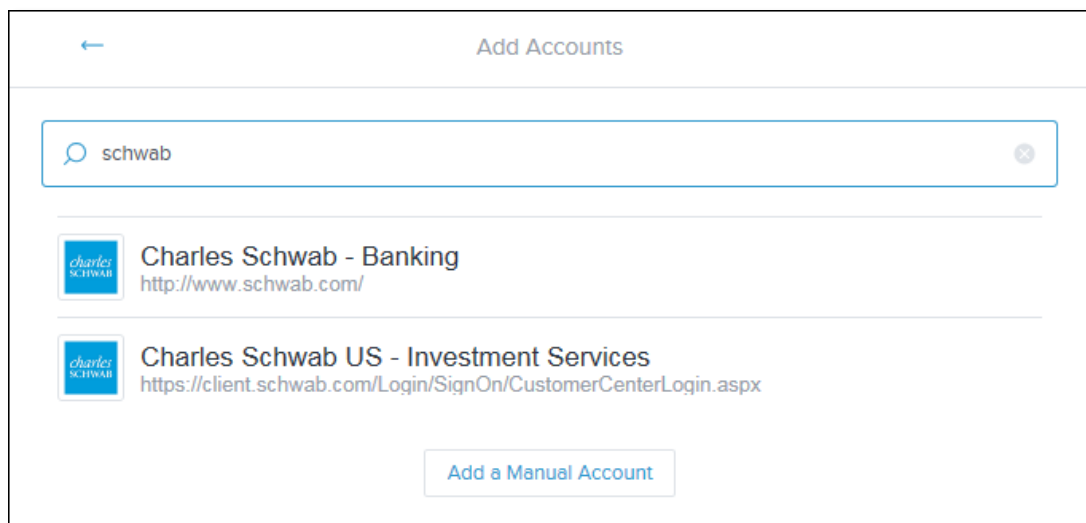


2. If shown, **click a financial institution's name** where you have additional accounts; **or enter the financial institution's name** in the **Search** field.



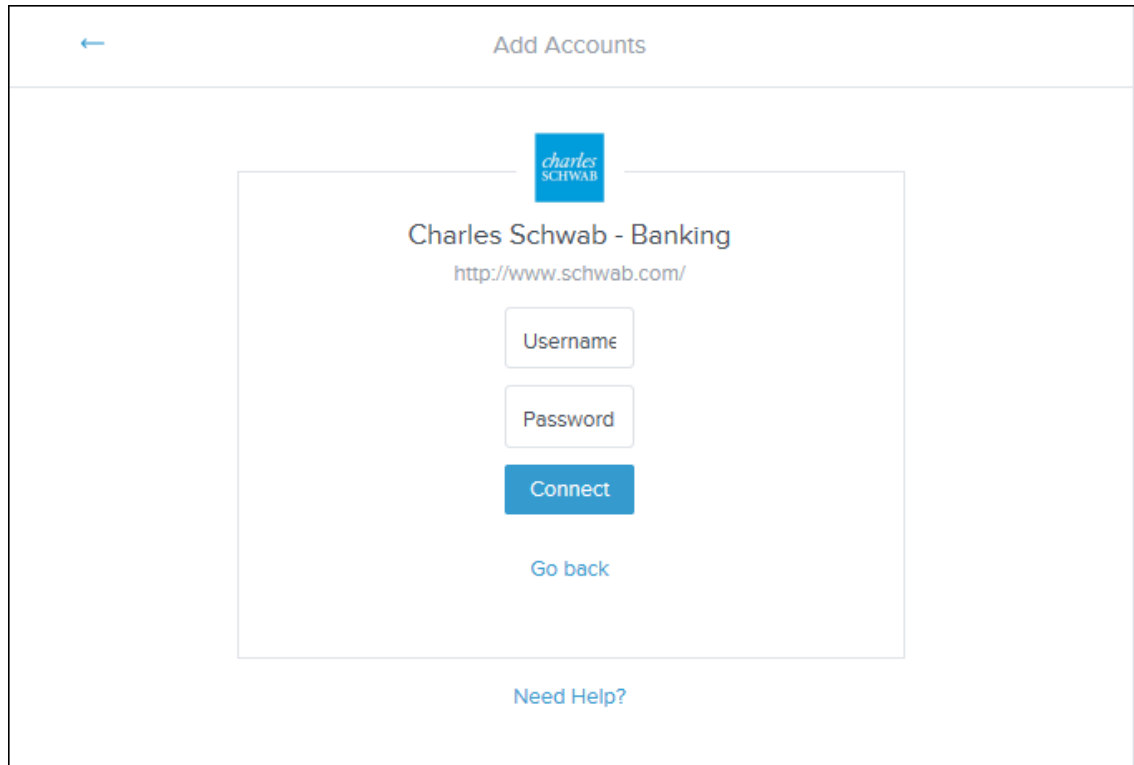
3. **Find the specific institution and select it.**

You may see multiple sites for the same financial institution. The web address for the site is shown to help you identify the right one.



4. **Enter the same user name and password you use to access your account information in Personal Online Banking.**

Your user name and password are securely stored using the highest levels of security and encryption.



The screenshot shows a mobile application interface titled "Add Accounts". At the top left is a blue back arrow. The main content area is a white box with a thin border. Inside this box, at the top center, is the Charles Schwab logo (a blue square with "charles SCHWAB" in white). Below the logo, the text "Charles Schwab - Banking" is displayed in a dark font, followed by the URL "http://www.schwab.com/" in a smaller, lighter font. Below the URL are three input fields: "Username", "Password", and a blue "Connect" button. Below the "Connect" button is a blue "Go back" link. At the bottom of the white box is a blue "Need Help?" link.

5. Once American Bank successfully connects with your other financial institutions, we link all the accounts you have with them.

If you have more than one site that you access using different logins, link them all individually.

Linked account balances, transactions, and other details are then retrieved and displayed in Personal Finance.

We use your stored login data to retrieve your account information automatically every night. Then, when you access Personal Finance, you'll see up-to-date information.

Link an Account Manually

If the account is not listed in your search results, you can choose to link it manually so that information can be included in your complete financial picture. Manually linked accounts are not automatically refreshed, but the information you enter is displayed. And you can revise the information from time-to-time to keep your financial picture up to date.

Manual accounts give you the opportunity to link accounts and assets that are not available online. For example, you can enter the value of a vehicle or the balance of an account with no online access to information.

1. On the **Add Accounts** page, scroll to the bottom of the page and **click 'Add a Manual Account'**.
2. **Select the type of account** you want to add.

The screenshot shows a mobile application interface for adding accounts. At the top, there is a blue header with a back arrow and the text "Add Accounts". Below this is a white box titled "Manual Account" with the text "Track accounts that don't have a connection available or property like your home, car, cash, or other valuable items." Underneath, the question "What type of account are you creating?" is displayed. There are 12 icons in a 3x4 grid representing different account types: Checking, Savings, Loan, Credit Card, Investment, Line of Credit, Mortgage, Property (highlighted in blue), Cash, Insurance, Prepaid, and Other. At the bottom, there are two buttons: a blue "Next" button and a white "Cancel" button.

3. **Enter details** about the account:

Note: *The details will vary depending on the Account Type you select.*

- Account Balance
- Account Name
- Business - You can mark the account as a business account.
- Credit Limit
- Interest Rate
- Minimum Payment
- Original Balance
- Payment Due Date
- Property Type

The screenshot shows a mobile application interface for adding a new account. At the top, there is a back arrow and the title 'Add Accounts'. Below this is a large box with a house icon and the text 'Property' and 'Enter the details of your Property account.' Below this box are four rows of input fields: 'Account Balance' with the value '\$12,500.00', 'Account Name' with the value '2014 Chevy Malibu', 'Business' with a toggle switch that is currently off, and 'Property Type' with the value 'Vehicle'. At the bottom of the form are two buttons: 'Save' and 'Cancel'.

4. **Click 'Save'**. The account is displayed on the **Personal Finance** page.

Update Manual Account Information

You must update manual account information periodically. Transactions against the account or asset are not automatically retrieved. Instead, you can manually add transactions to the account and/or update the value/balance.

1. **Click the account type** on the left, then **click the account** you want to edit.
2. **Make your changes** on the **Details** tab of the **Account Details** dialog box. The changes are saved automatically.

The screenshot shows a mobile application interface for 'Account Details'. At the top, there is a back arrow on the left and a three-dot menu on the right. Below this, the account name '2014 Chevy Malibu' is displayed with a house icon and the word 'Property' underneath. To the right of the account name, the balance '\$12,000.00' is shown. Below the account name, there are two tabs: 'ACTIVITY' and 'DETAILS', with 'DETAILS' being the active tab. The details section contains four rows of information: 'Account Balance' with the value '\$12,000.00', 'Account Name' with the value '2014 Chevy Malibu', 'Business' with a toggle switch that is currently turned off, and 'Property Type' with the value 'Vehicle'.

Get the Complete Picture

You add the institutions you do business with, and Personal Finance retrieves the eligible accounts and transactions automatically.

Don't have an online account for some of your financial information? Then link accounts manually and provide basic account information. You'll want to modify the information for manual accounts if anything changes over time.

The more accounts you link, the more complete your financial picture will be.