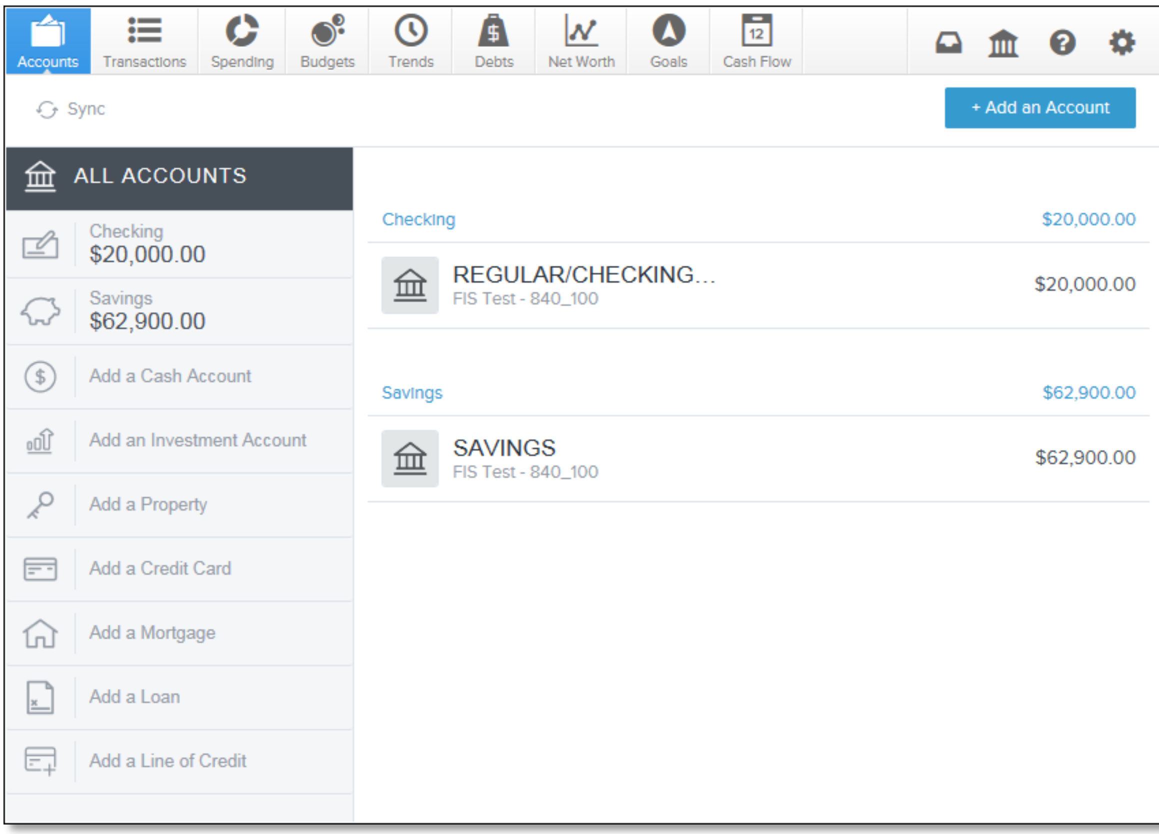
AmericanBank

Personal Finance Quick Start Guide

Rev 3/18

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

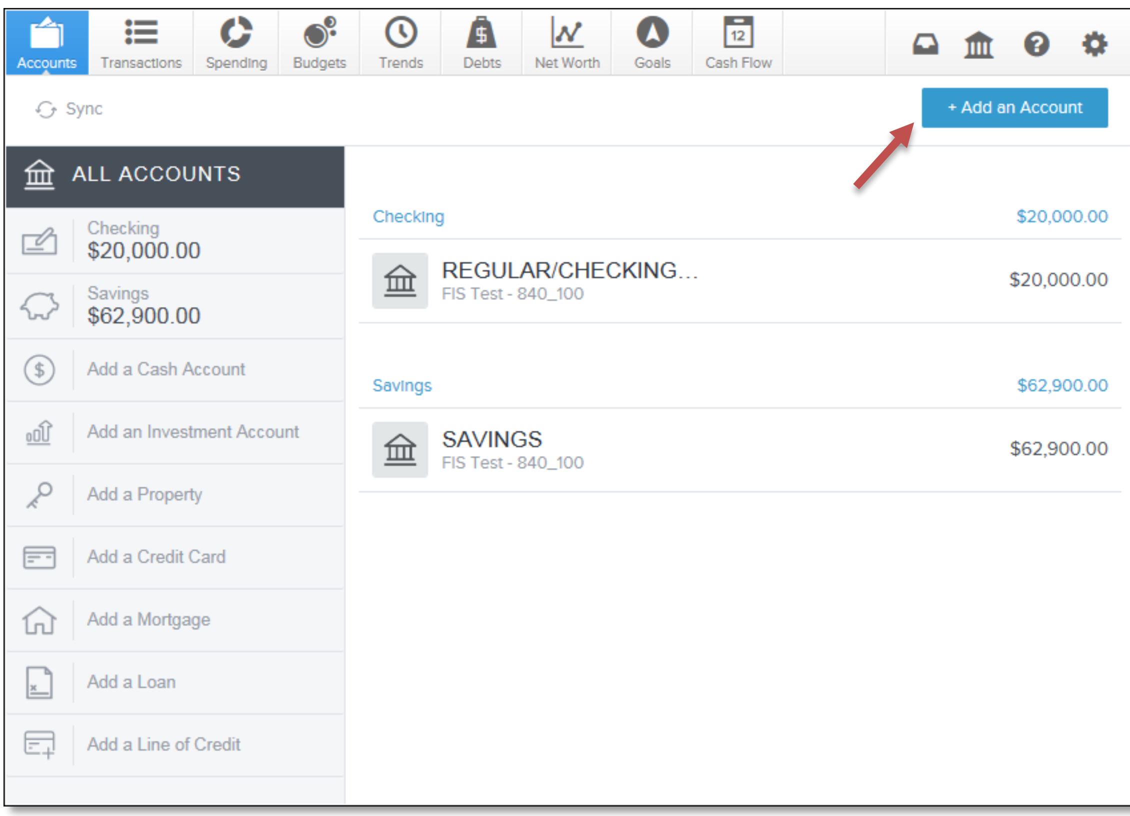
Enroll in Personal Finance and the accounts you have with American Bank are automatically linked to Personal Finance. From the start, you can take advantage of transaction, spending, budgeting, and debt management tools, and view your cash flow.

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.

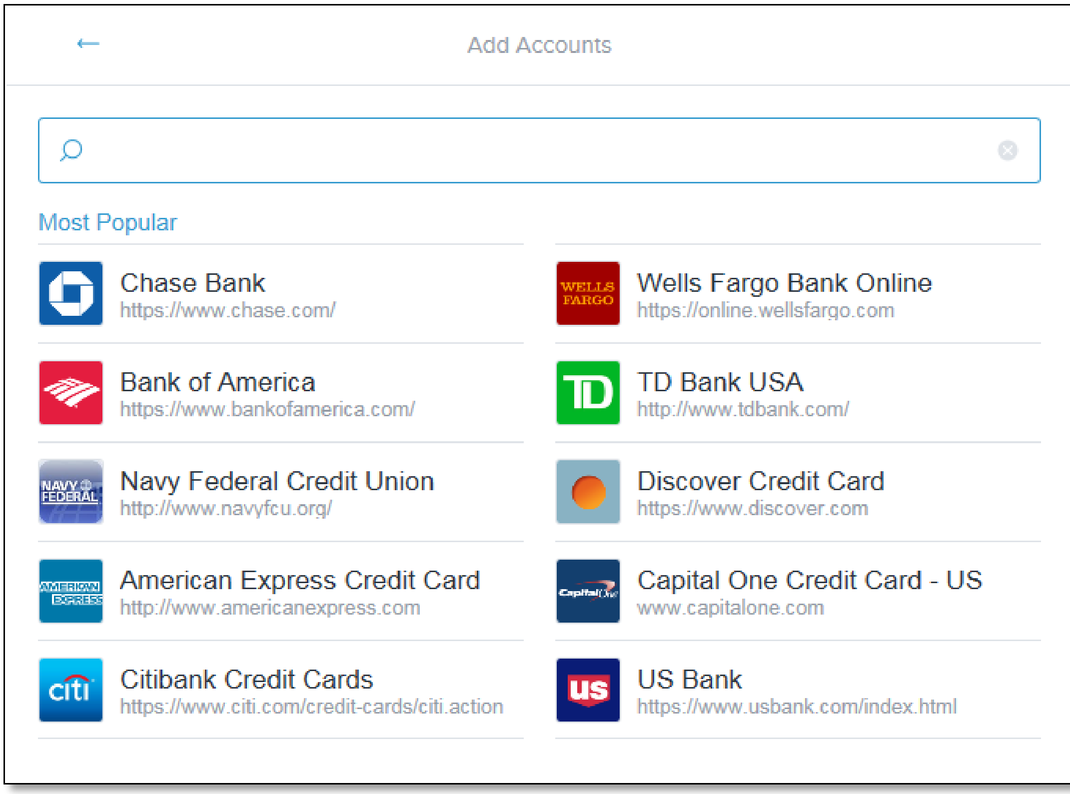
Click on the Accounts icon and you will see the **Personal Finance page**, with all your American Bank accounts already linked.

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.

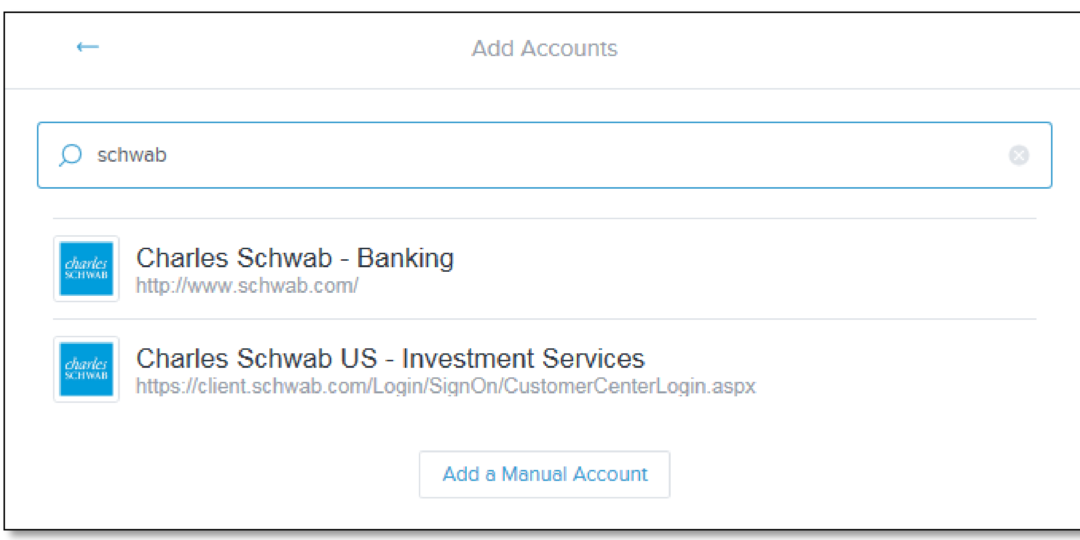


2. If shown, **click a financial institution's name** where you have additional accounts; **or enter the financial institution's name** in the **Search** field.



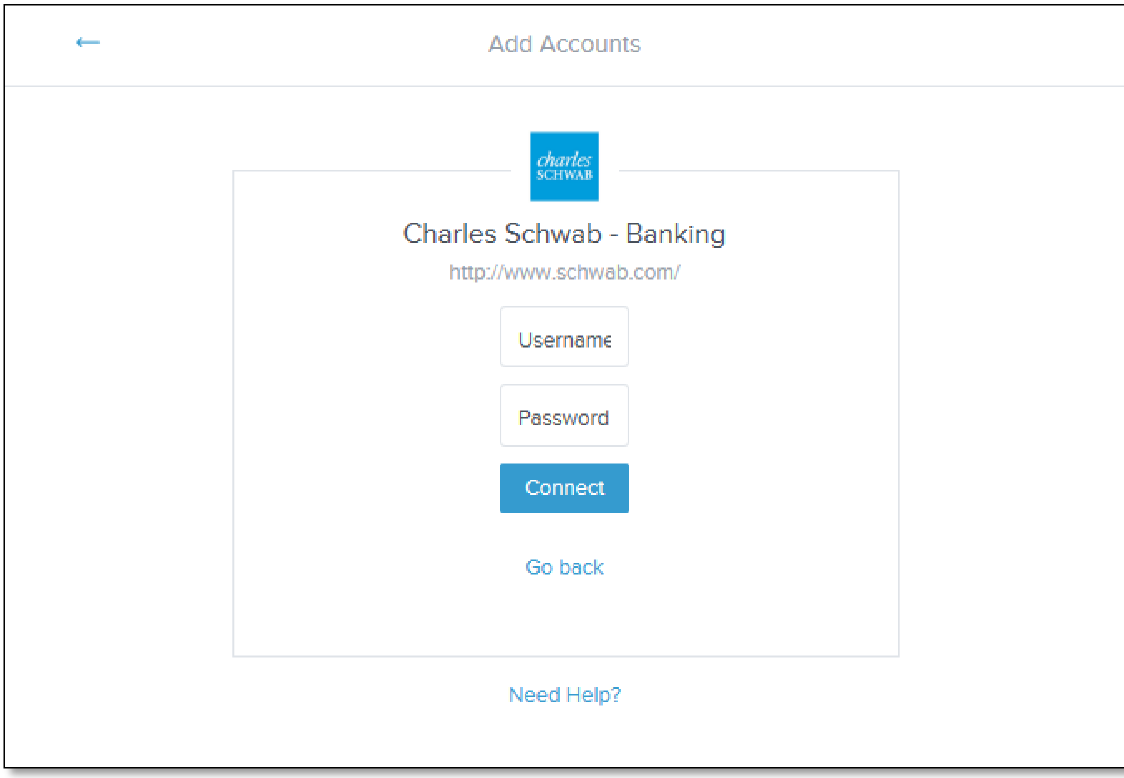
3. **Find the specific institution** and **select it**.

   You may see multiple sites for the same financial instititution. 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.



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.

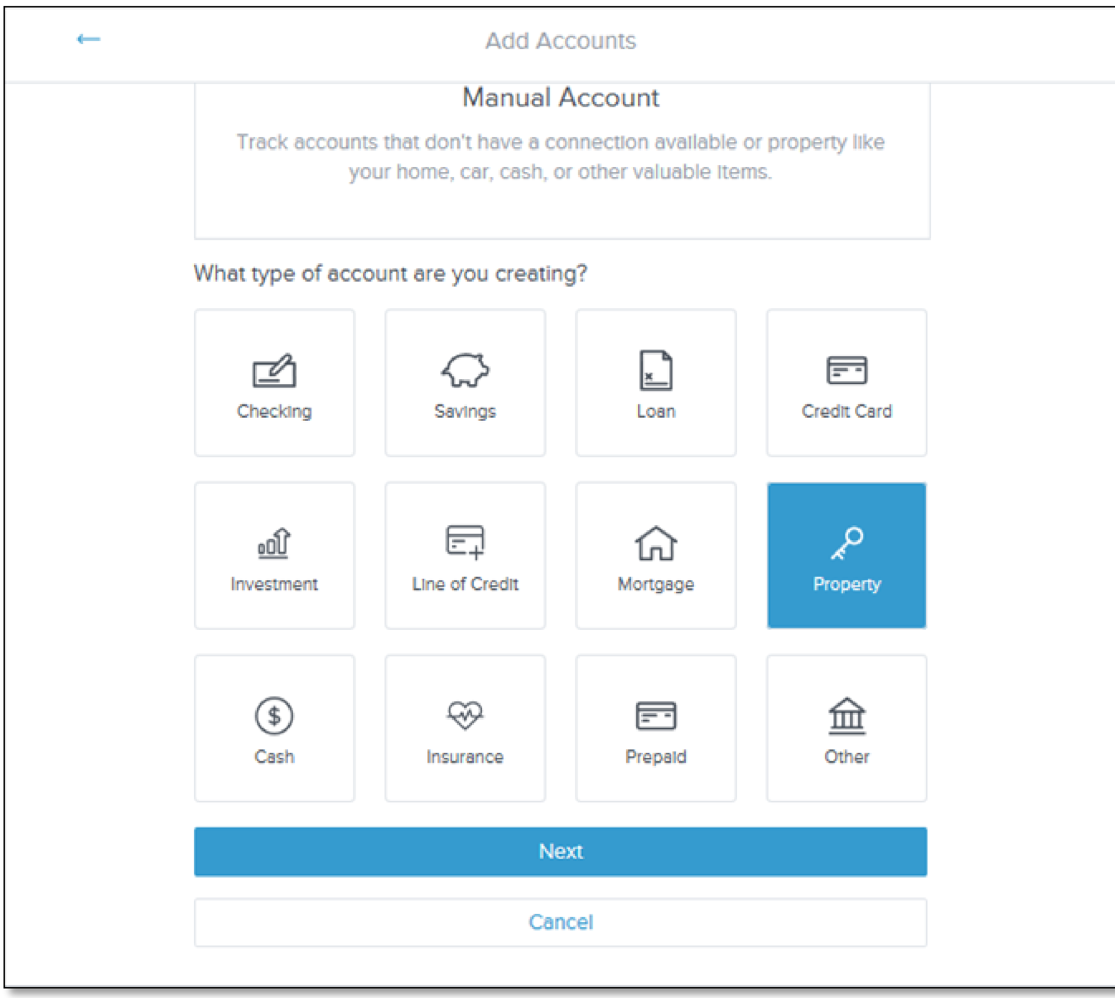
Link an Account Manually

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'**.

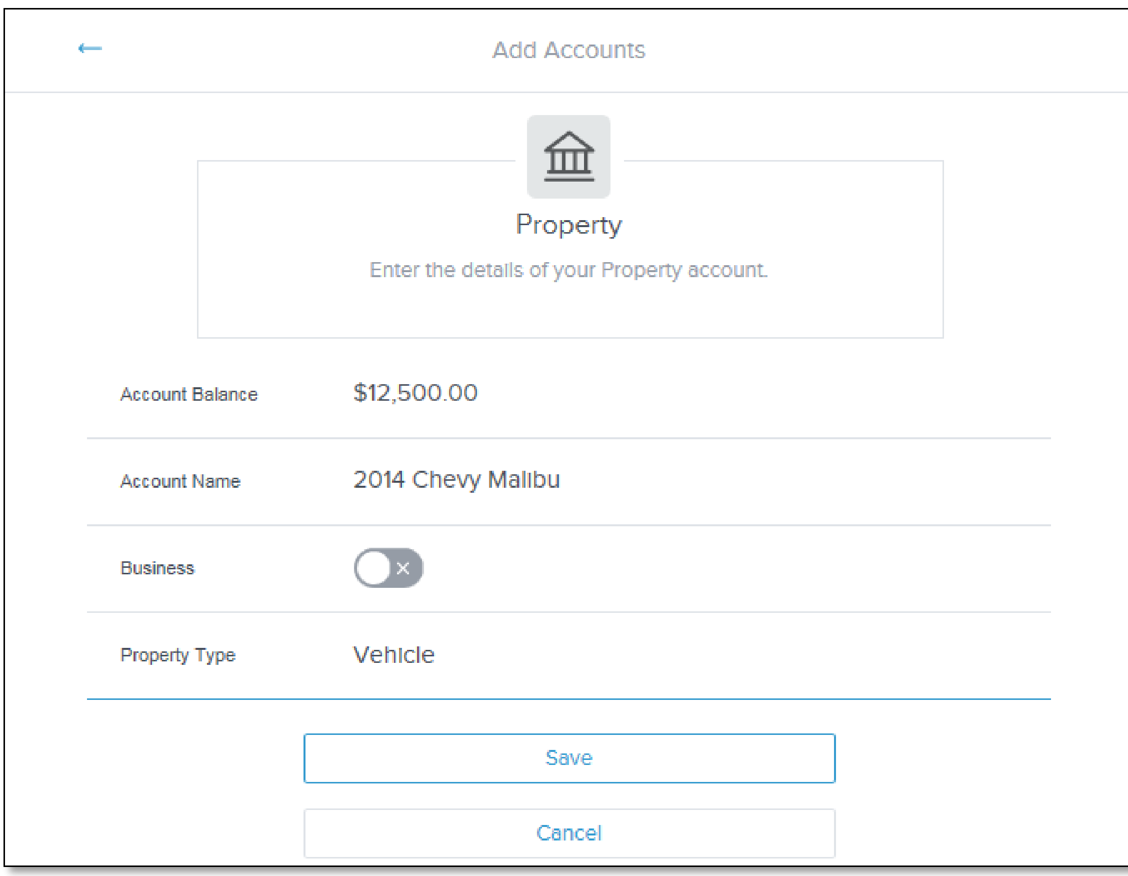
2. **Select the type of account** you want to add.



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



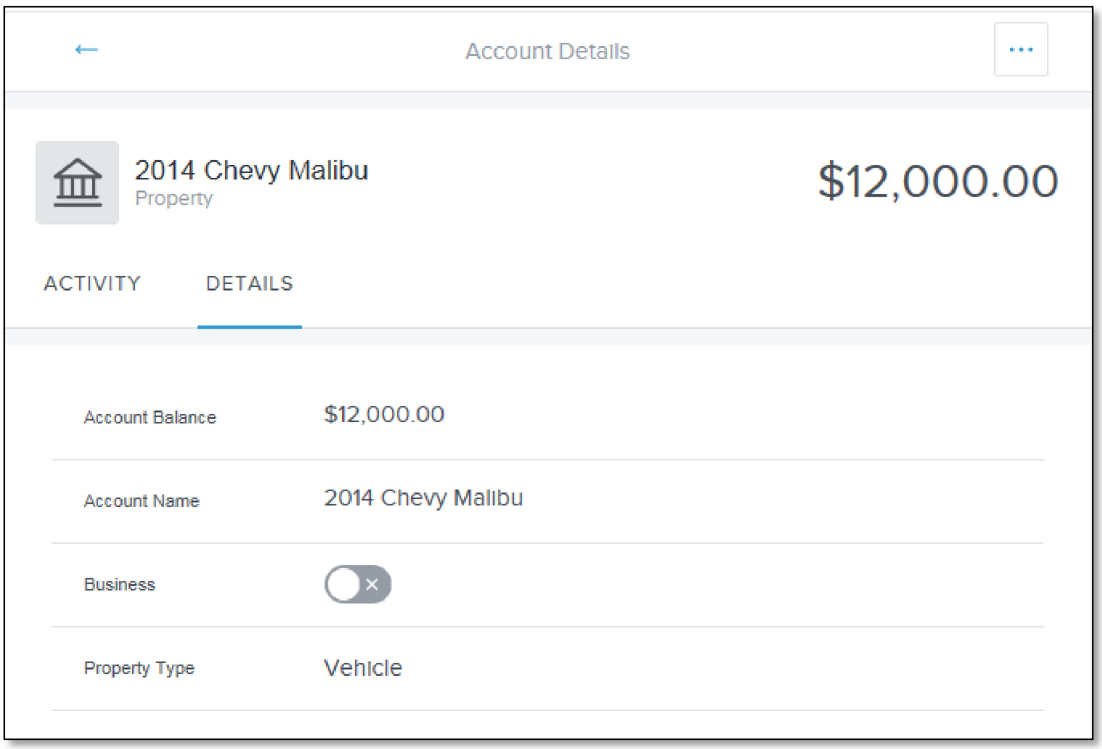
4. **Click 'Save'**. The account is displayed on the **Personal Finance** page.

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.



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.