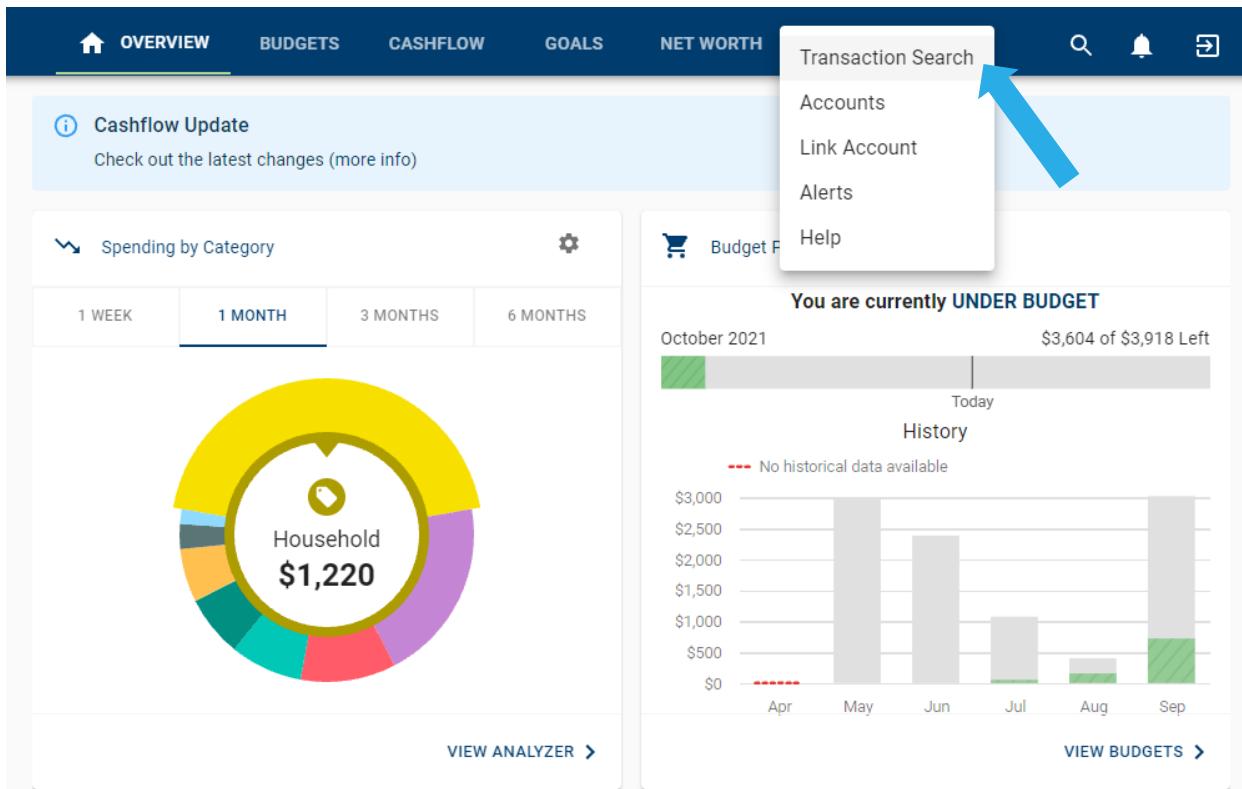


How to Tag a Transaction

Step 1: Navigate to *PFM* and select the *View Analyzer* button on your dashboard; or choose the ellipsis (three dots) on the toolbar to select *Transaction Search*.

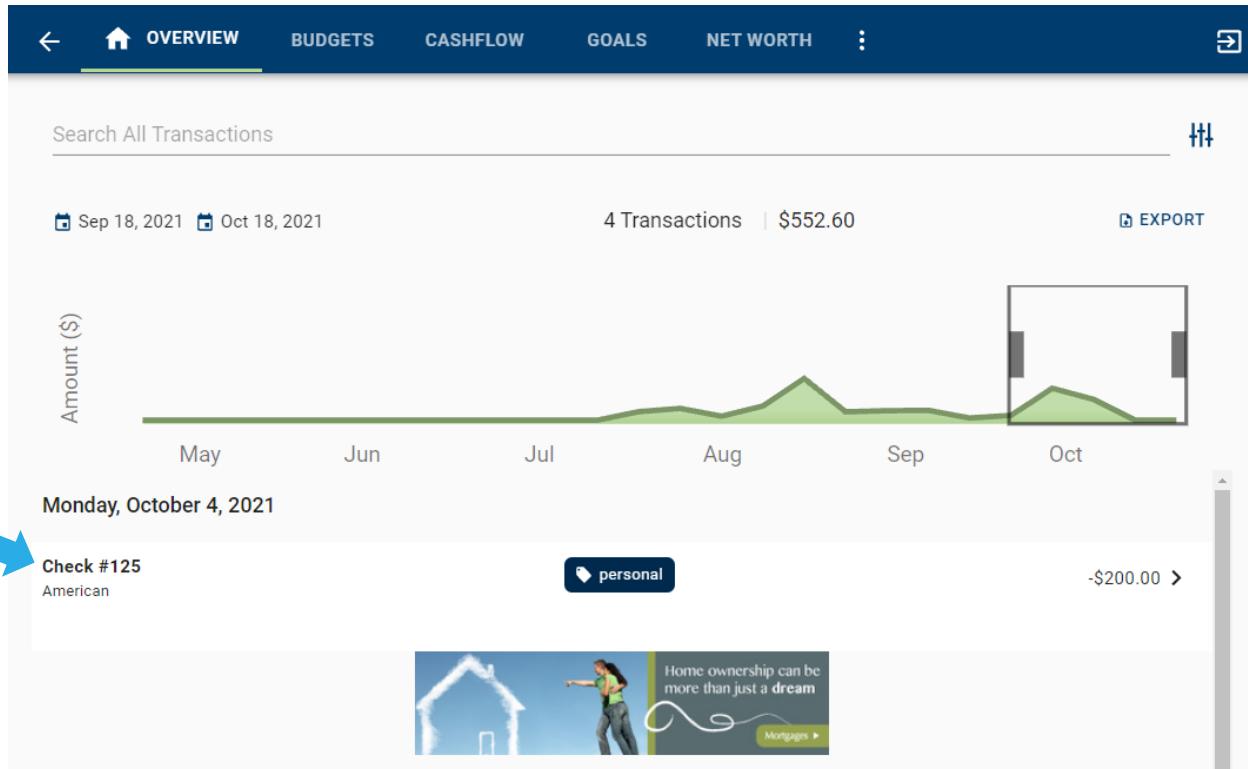


The screenshot shows the Geezeo Personal Financial Management (PFM) dashboard. The top navigation bar includes tabs for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. The OVERVIEW tab is currently selected. A blue arrow points from the 'Transaction Search' option in a dropdown menu to the 'VIEW ANALYZER >' button at the bottom of the dashboard. The dashboard features a 'Cashflow Update' section with a 'Check out the latest changes (more info)' link. Below this is a 'Spending by Category' chart and a 'Budget' section showing a bar chart for October 2021. The budget status is 'You are currently UNDER BUDGET' with '\$3,604 of \$3,918 Left'. A 'History' chart shows spending from April to September. The bottom of the dashboard has 'VIEW ANALYZER >' and 'VIEW BUDGETS >' buttons.

Geezeo

Personal Financial Management

Step 2: Locate and select the transaction you want to tag or modify.



The More You Know: Our PFM feature auto-tags all incoming transactions by analysing each individual 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 to your own needs.

Step 3: On the *Edit Transaction* screen, you can modify the naming convention used to identify said transaction, update the *Category* or *Tag* assigned to one of your choice, and apply the tag and title adjustments to all similar transactions. When necessary, you may also use the *Split Tag* button to split the transaction among multiple categories. Lastly, this screen will allow you to delete/remove the transaction from *PFM*.

Step 4: Click Save.

Edit Transaction X

Oct 4, 2021 \$200.00

Name * Childcare

Check #125 Childcare

Appears as Check #125 on your American statement.

Apply this tag and title to all similar transactions USE SPLIT TAG

This tag rule will be applied on next refresh or login

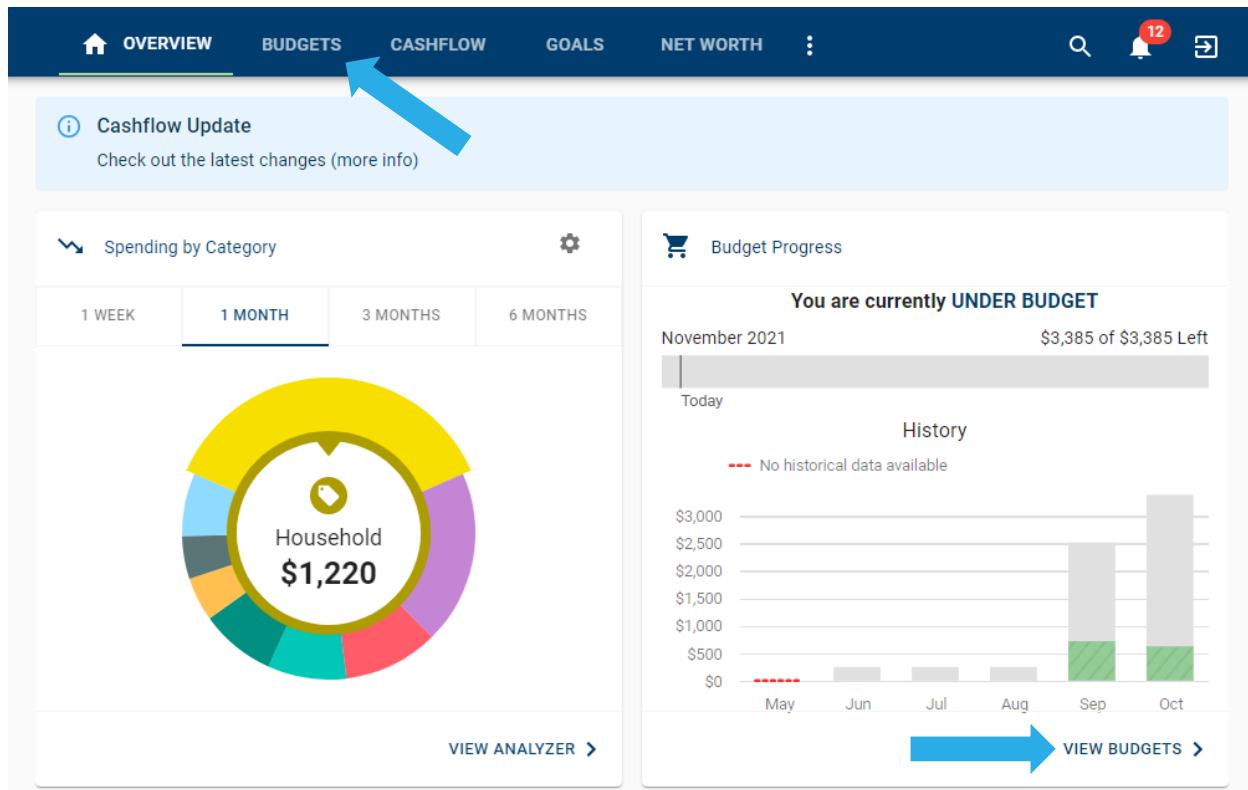
Have tags you don't use anymore? Click Here to delete your old tags.

DELETE CANCEL SAVE



How to Add a Budget

Step 1: Navigate to *PFM* and select the *View Budgets* button on your dashboard; or choose the *Budgets* tab on the toolbar.



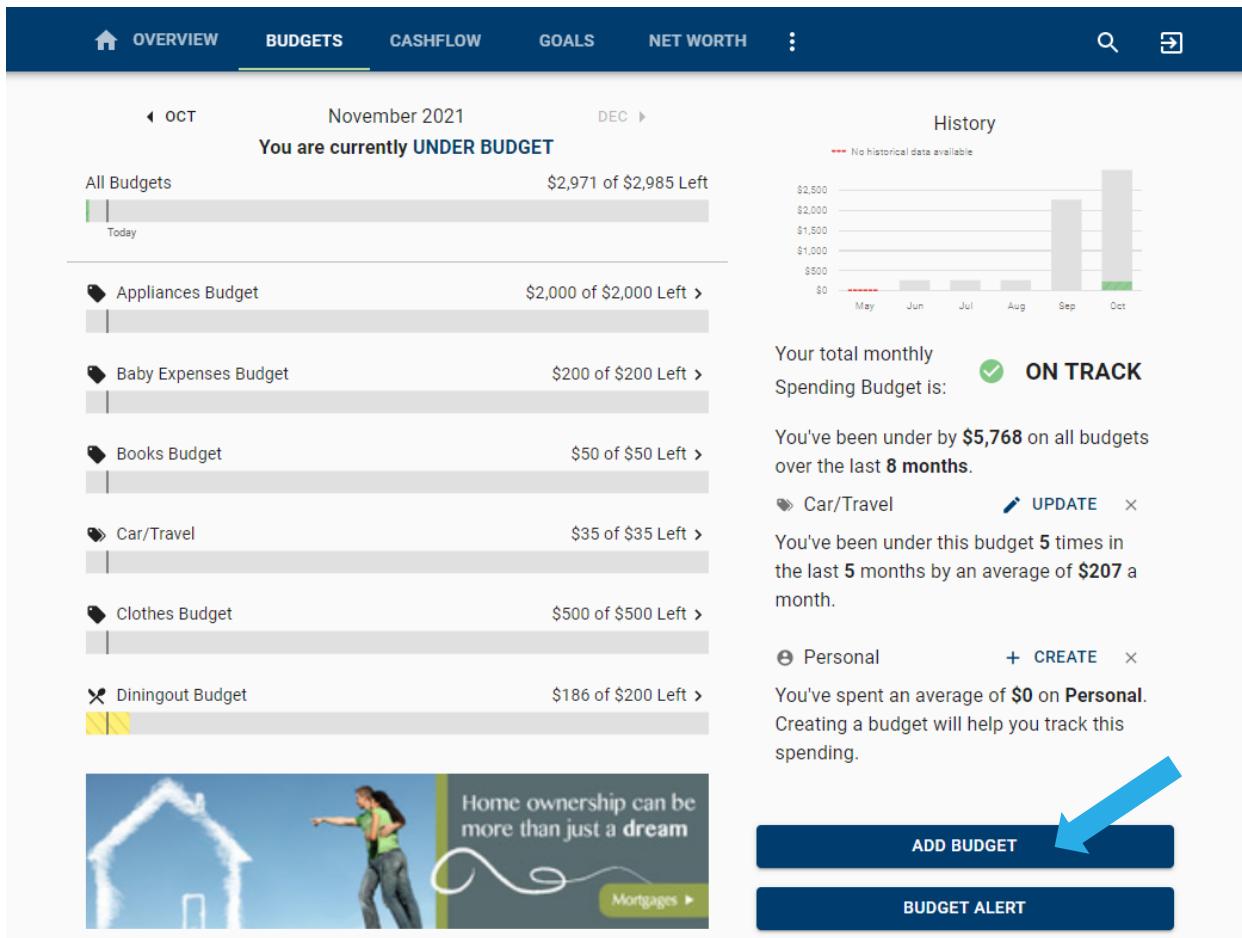
The screenshot shows the Geezeo Personal Financial Management (PFM) dashboard. At the top, there is a dark blue header with the Geezeo logo and a teal bar containing the text "Personal Financial Management". Below the header is a white content area. At the top of this content area is a dark blue navigation bar with the following tabs: "OVERVIEW" (with a house icon), "BUDGETS" (which is highlighted with a green underline), "CASHFLOW" (with a blue arrow pointing to it), "GOALS", "NET WORTH", and a "More" menu icon. To the right of the tabs are a search icon, a notification bell icon with a red badge showing "12", and a user profile icon.

The main content area has two main sections. On the left, there is a "Spending by Category" chart. It features a donut chart with various colored segments and a central circle containing the text "Household \$1,220". Below the chart are four time period buttons: "1 WEEK", "1 MONTH" (which is selected and highlighted in blue), "3 MONTHS", and "6 MONTHS". To the right of the chart is a "VIEW ANALYZER >" button. On the right, there is a "Budget Progress" section. It displays a message "You are currently UNDER BUDGET" and a progress bar for November 2021, showing "\$3,385 of \$3,385 Left". Below the progress bar is a "History" chart showing monthly spending from May to October. The chart has a y-axis from \$0 to \$3,000 and an x-axis with months May, Jun, Jul, Aug, Sep, and Oct. The bars for May through August are grey, while the bars for September and October are green. To the right of the history chart is a "VIEW BUDGETS >" button.

Geezeo

Personal Financial Management

Step 2: Click *Add Budget*.



The screenshot shows the Geezeo web interface. The top navigation bar includes tabs for **OVERVIEW**, **BUDGETS**, **CASHFLOW**, **GOALS**, and **NET WORTH**. The **BUDGETS** tab is selected, indicated by a yellow underline. The main content area displays a list of budgets for November 2021. The list includes:

- All Budgets**: \$2,971 of \$2,985 Left
- Appliances Budget**: \$2,000 of \$2,000 Left
- Baby Expenses Budget**: \$200 of \$200 Left
- Books Budget**: \$50 of \$50 Left
- Car/Travel**: \$35 of \$35 Left
- Clothes Budget**: \$500 of \$500 Left
- Diningout Budget**: \$186 of \$200 Left

Below the budget list is a promotional banner for home ownership:

Home ownership can be more than just a dream

On the right side of the page, there is a **History** chart showing spending from May to October. A message indicates that the user is **ON TRACK** with their spending budget. At the bottom right, there are buttons for **UPDATE** and **CREATE**, with a note that the user has spent an average of \$0 on **Personal**. A large blue arrow points to the **ADD BUDGET** button.

The More You Know: The *Budgets* tab also 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 into the appropriate one.

Geezeo

Personal Financial Management

Step 3: Complete steps 1-4 on the screen by choosing which tag to track, establishing the name and budget amount, enrolling in alerts, and selecting which accounts to use for tracking your budget.

OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH :

1 Choose which tags to track

Select the tags for the transactions you want to track. Below each of the tags is the average monthly amount. Have tags you don't use anymore? Click Here to delete your old tags.

<input type="checkbox"/> Auto Expense \$0	<input type="checkbox"/> Auto Repair \$0
<input type="checkbox"/> Auto Repairs \$0	<input type="checkbox"/> Auto Zone \$0

▼ SHOW MORE

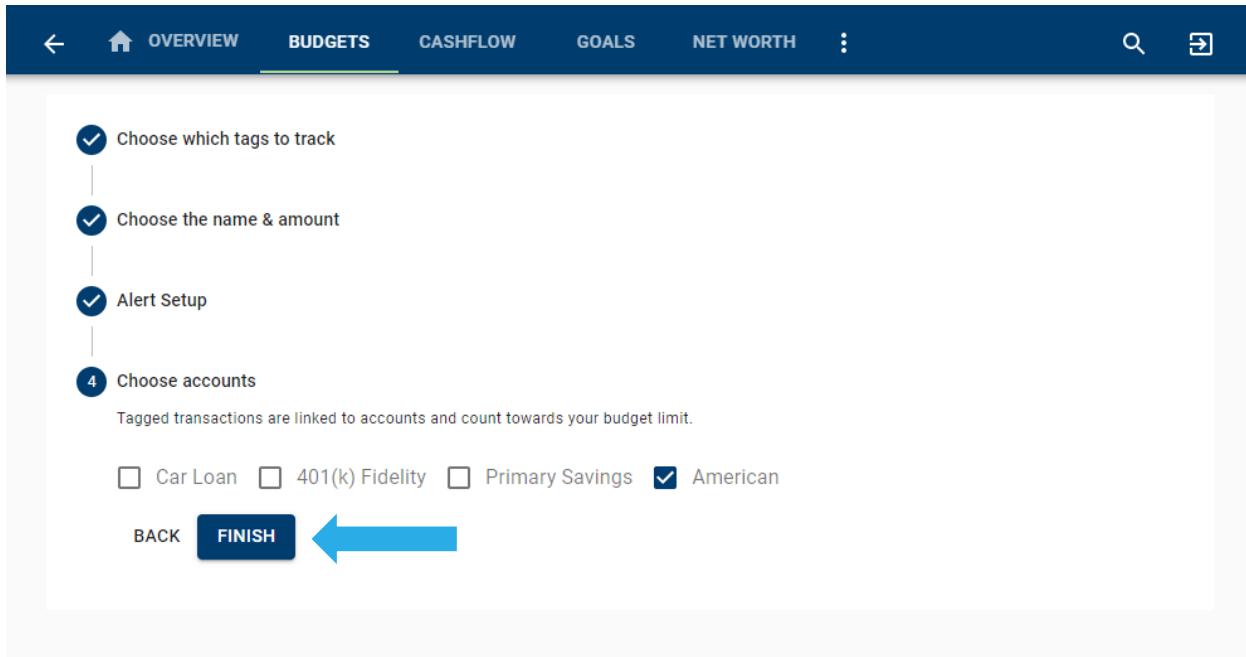
NEXT

2 Choose the name & amount

3 Alert Setup

4 Choose accounts

Step 4: Click *Finish*.



The screenshot shows the Geezeo app interface. At the top, there is a blue header bar with the Geezeo logo. Below the header, a blue bar contains the text "Personal Financial Management". The main content area has a dark blue header with tabs: "OVERVIEW", "BUDGETS" (which is highlighted with a green underline), "CASHFLOW", "GOALS", and "NET WORTH". To the right of these tabs are a search icon and a refresh icon. The main content area displays a list of steps with checkboxes:

- Choose which tags to track
- Choose the name & amount
- Alert Setup
- Choose accounts

Below the list, a note says: "Tagged transactions are linked to accounts and count towards your budget limit." There is a list of accounts with checkboxes:

- Car Loan
- 401(k) Fidelity
- Primary Savings
- American

At the bottom left are "BACK" and "FINISH" buttons. A large blue arrow points to the "FINISH" button.

Geezeo

Personal Financial Management

Step 5: Use *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.

OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH :

◀ OCT November 2021 DEC ▶

You are currently **UNDER BUDGET**

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

History

No historical data available

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 **UPDATE**

You've been under this budget **5** times in the last **5** months by an average of **\$207** a month.

Personal **CREATE**

You've spent an average of **\$0** on **Personal**. Creating a budget will help you track this spending.

ADD BUDGET

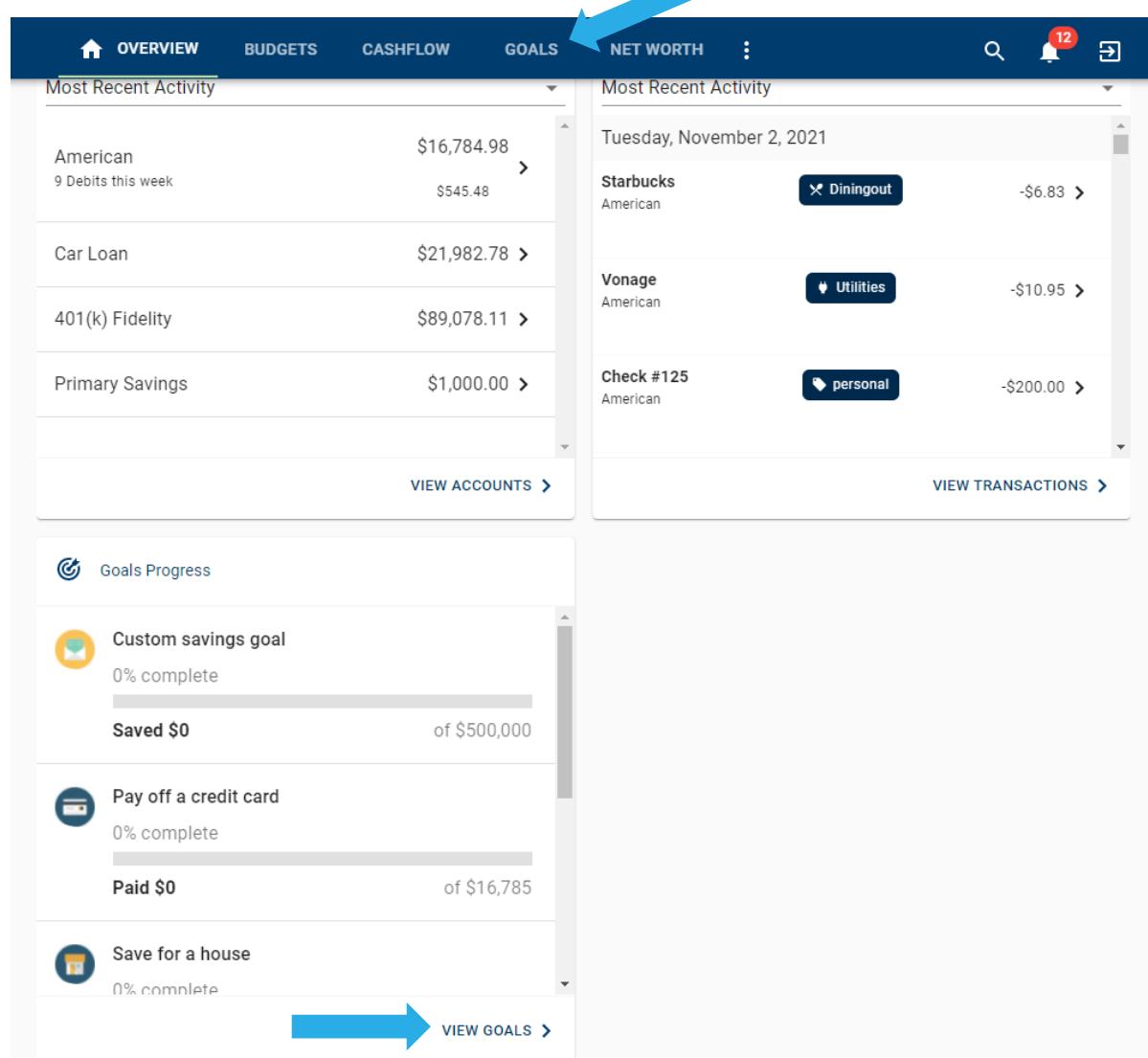
BUDGET ALERT

Home ownership can be more than just a dream

Mortgages ▶

How to Add a Goal

Step 1: Navigate to *PFM* and select the *View Goals* button on your dashboard or choose the *Goals* tab on the toolbar.



The screenshot shows the Geezeo Personal Financial Management (PFM) dashboard. At the top, there is a navigation bar with tabs: OVERVIEW (selected), BUDGETS, CASHFLOW, GOALS, NET WORTH, and a more icon. A blue arrow points to the GOALS tab. To the right of the tabs is a search bar, a notifications icon with a red '12' badge, and a refresh icon. The main content area is divided into three sections: 'Most Recent Activity' (left), 'Most Recent Activity' (right), and 'Goals Progress' (bottom). The 'Goals Progress' section contains three items: 'Custom savings goal' (0% complete, \$0/\$500,000), 'Pay off a credit card' (0% complete, \$0/\$16,785), and 'Save for a house' (0% complete). A blue arrow points to the 'VIEW GOALS >' button at the bottom of this section.

Geezeo

Personal Financial Management

Step 2: Click *Add Goal*.

OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH :

CURRENT COMPLETED

Primary Savings	\$1,000.00
Savings	
Custom savings goal	
Saved \$16.00 towards goal of \$500,000.00	>
Save \$400.00 monthly to complete on 10/20/2125	
Save for a house	
Saved \$84.00 towards goal of \$50,000.00	>
Save \$1,960.00 monthly to complete on 11/18/2023	
American	\$16,784.98
Card	
Pay off a credit card	
Paid \$0.00 towards goal of \$16,784.98	>
Pay \$1,400.00 monthly to complete on 10/20/2022	

Types of Goals

There are two types of goals to choose from: Save for Goals and Pay Off Goals.

Save for Goals could include saving for a house, car, or college fund.

Pay Off Goals could include paying off your credit card debt, short and long term financial goals.

Regardless of which type of goal you choose, you are in complete control. Start now and achieve your goals

ADD GOAL 

ADD GOAL ALERT

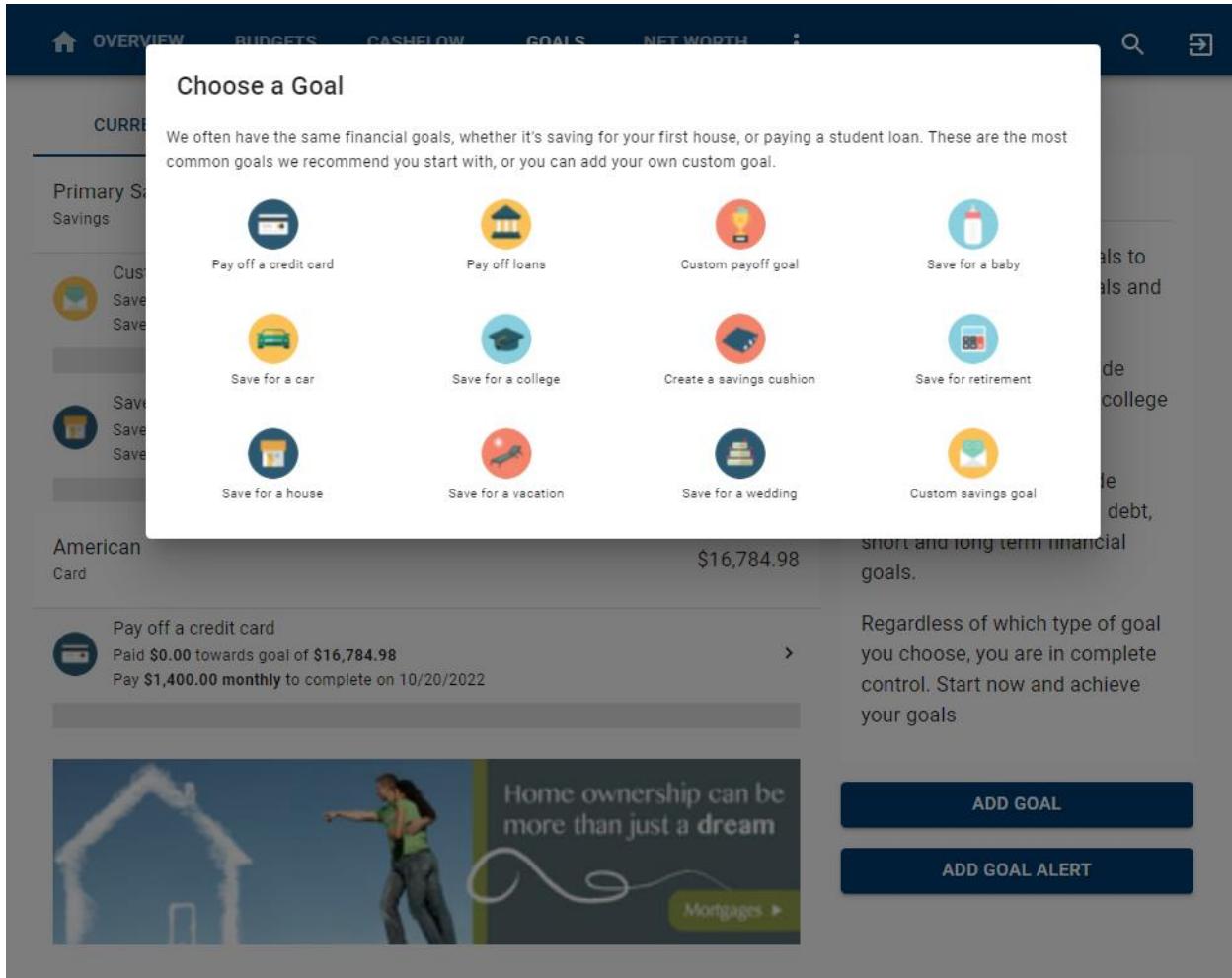


The More You Know: The *Goals* tab also allows you to view and modify existing Goals. You can rename, increase/decrease goal amounts, and even modify the accounts to track by clicking into the appropriate one.

Geezeo

Personal Financial Management

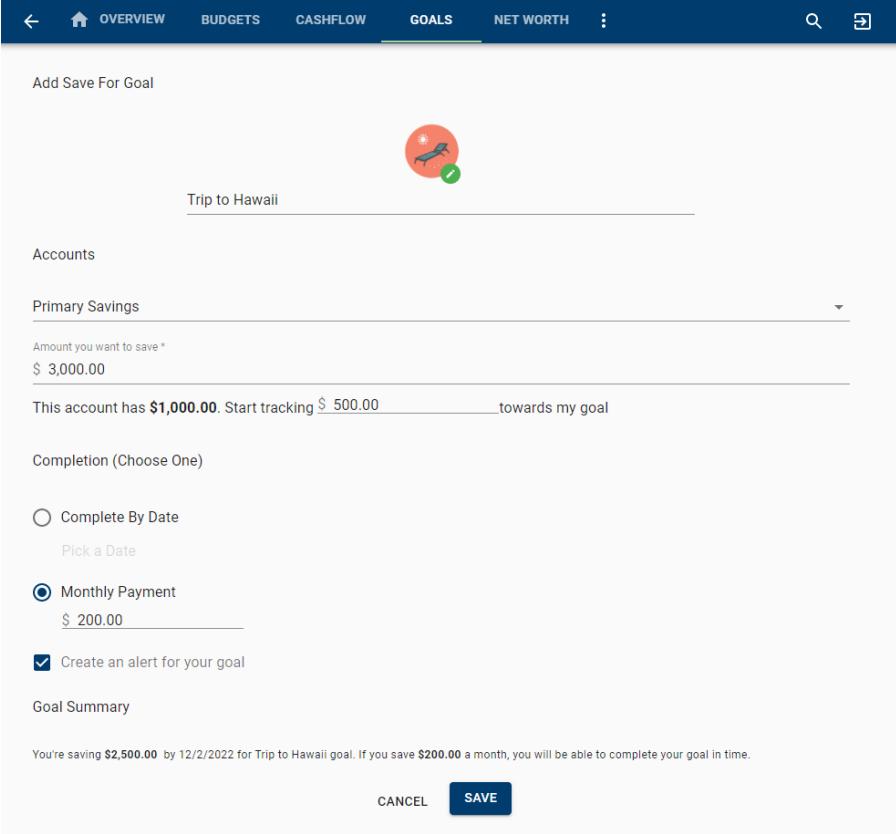
Step 3: Choose one of our suggested goal-types or click the *Custom Savings Goal* to create one of your own.



The screenshot shows the Geezeo app's interface. At the top, there is a navigation bar with tabs: OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. Below the navigation bar, the main content area is titled "Choose a Goal". A sub-headline reads: "We often have the same financial goals, whether it's saving for your first house, or paying a student loan. These are the most common goals we recommend you start with, or you can add your own custom goal." Below this, there is a grid of nine goal icons, each with a label: "Pay off a credit card", "Pay off loans", "Custom payoff goal", "Save for a baby", "Save for a car", "Save for a college", "Create a savings cushion", "Save for retirement", "Save for a house", "Save for a vacation", "Save for a wedding", and "Custom savings goal". On the left side of the screen, there is a sidebar with sections for "Primary Savings", "Secondary Savings", and "American Card". The "American Card" section shows a balance of "\$16,784.98". Below this, there is a summary for the "Pay off a credit card" goal: "Paid \$0.00 towards goal of \$16,784.98" and "Pay \$1,400.00 monthly to complete on 10/20/2022". On the right side, there is a message: "Regardless of which type of goal you choose, you are in complete control. Start now and achieve your goals." At the bottom, there are two buttons: "ADD GOAL" and "ADD GOAL ALERT".

Step 4: 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 \$1,000.00. They are choosing to apply \$500.00 of that \$1,000.00 to their *Trip to Hawaii*.

Step 5: Click Save.

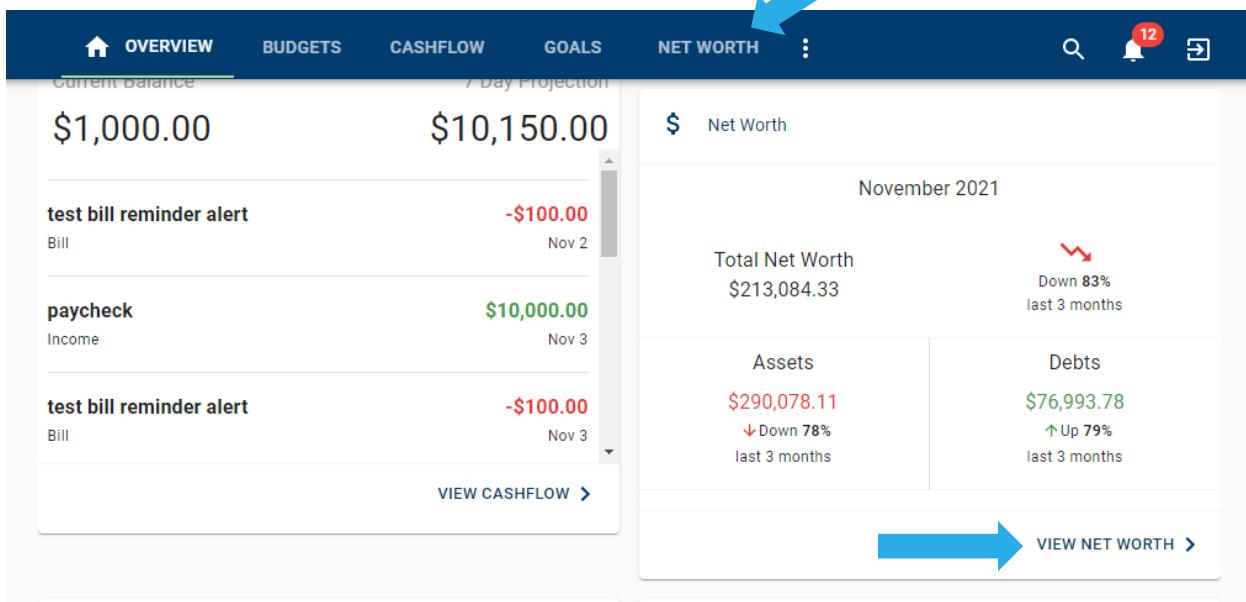


The screenshot shows the Geezeo PFM interface with the 'GOALS' tab selected. A goal titled 'Trip to Hawaii' is displayed, featuring a red circular icon with a map and a green edit icon. The goal is associated with the 'Primary Savings' account, which has a balance of \$1,000.00. The user has entered \$500.00 to start tracking towards the goal. Under 'Completion (Choose One)', the 'Monthly Payment' option is selected with a value of \$200.00, and a checkbox for 'Create an alert for your goal' is checked. At the bottom, a note 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.' The 'CANCEL' and 'SAVE' buttons are at the bottom right.

Note: PFM does not move money, it is a tool to suggest how to save to reach your goal.

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

Step 1: Navigate to *PFM* and select the *View Net Worth* button on your dashboard; or choose the Net Worth tab in the toolbar.



The screenshot shows the Geezeo PFM dashboard. The top navigation bar includes tabs for OVERVIEW, BUDGETS, CASHFLOW, GOALS, NET WORTH (which is highlighted with a blue arrow), and a more options menu. Below the tabs, there's a summary section with 'Current Balance' (\$1,000.00) and a 'Day Projection' (\$10,150.00). The main content area displays a list of transactions and a detailed net worth summary for November 2021.

TRANSACTIONS:

- test bill reminder alert (Bill, Nov 2, -\$100.00)
- paycheck (Income, Nov 3, \$10,000.00)
- test bill reminder alert (Bill, Nov 3, -\$100.00)

VIEW CASHFLOW >

NET WORTH:

November 2021

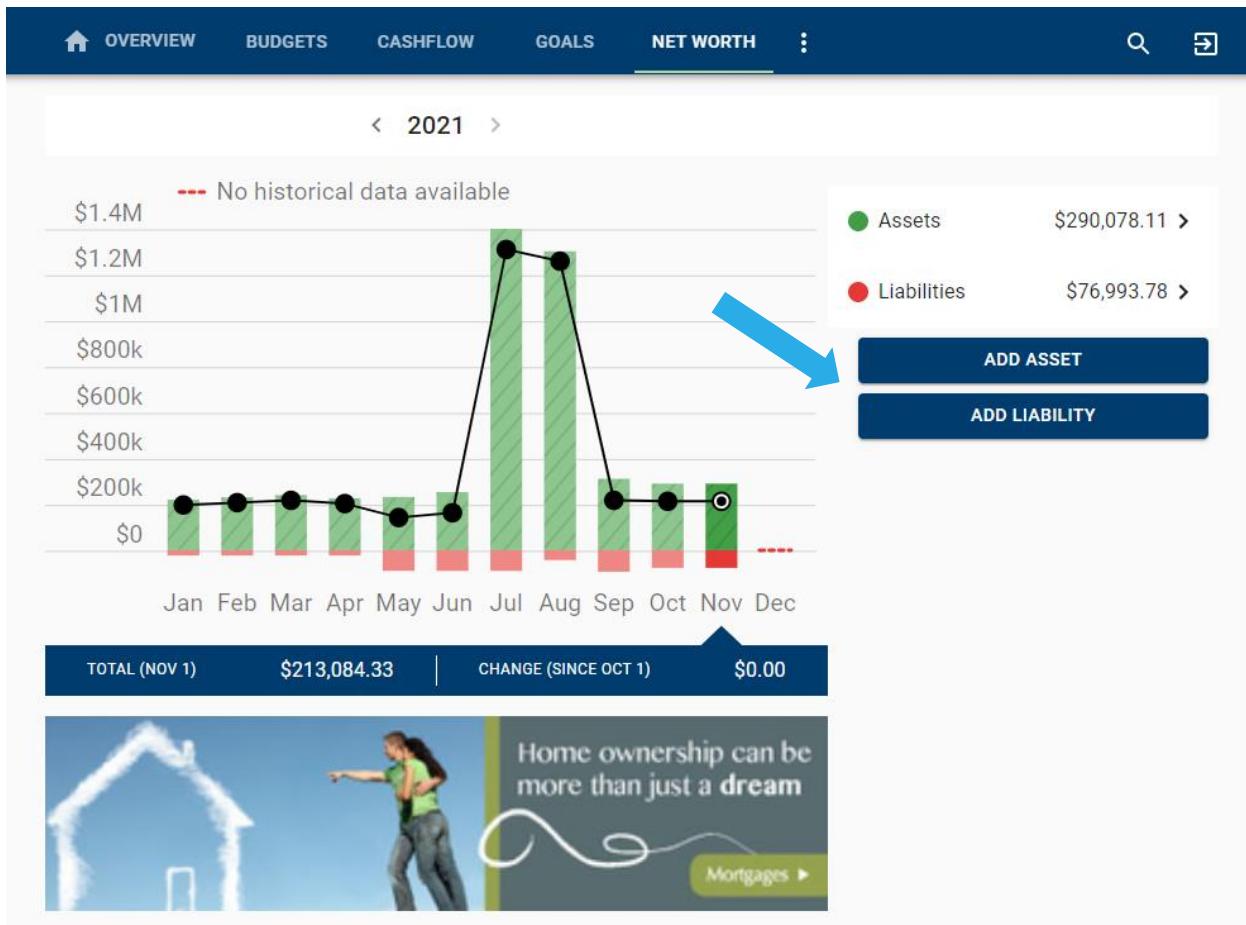
Total Net Worth	Down 83% last 3 months
\$213,084.33	 Down 83% last 3 months
Assets	Debts
\$290,078.11	\$76,993.78
 Down 78% last 3 months	 Up 79% last 3 months

VIEW NET WORTH >

Geezeo

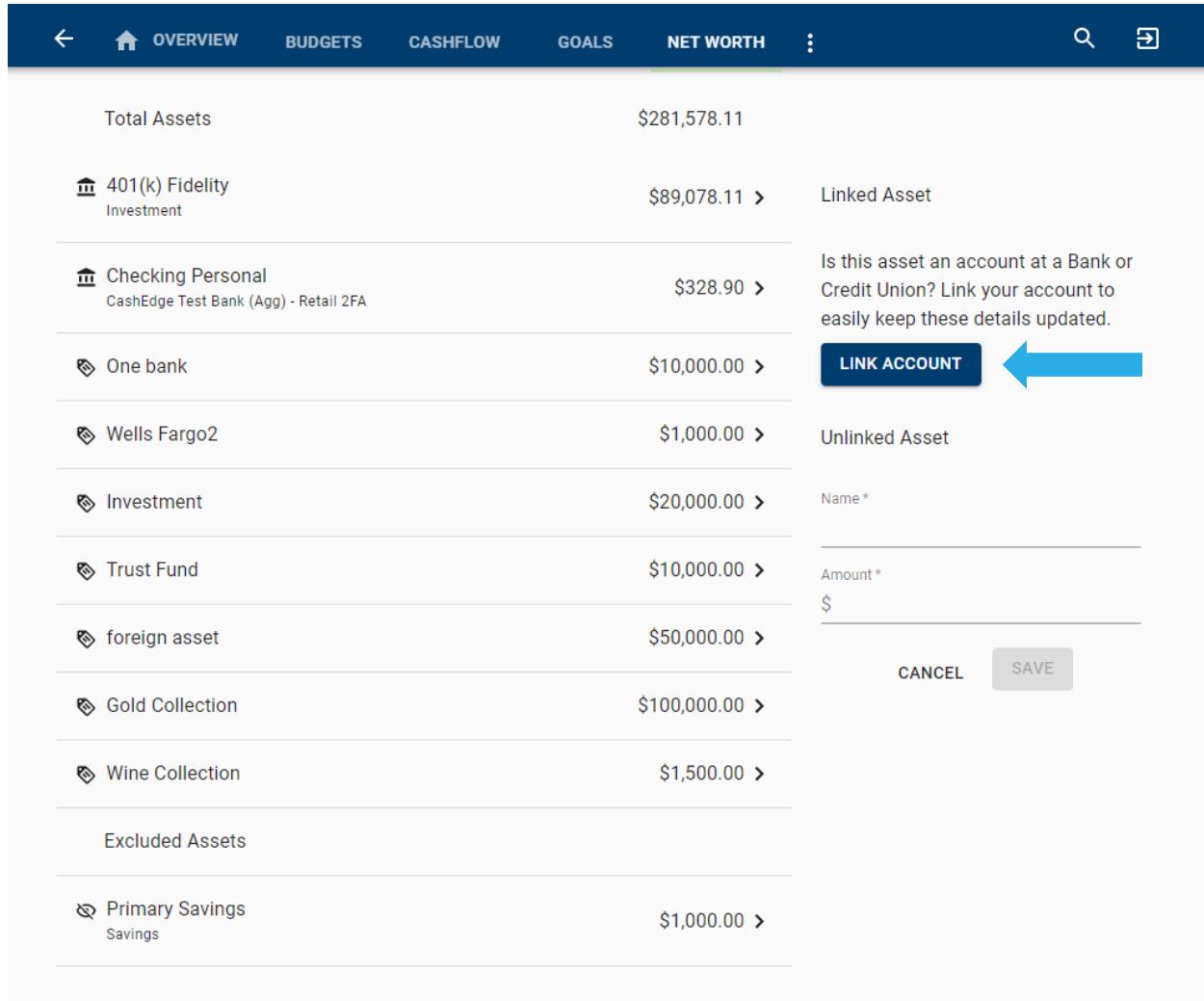
Personal Financial Management

Step 2: Click *Add Asset* or *Add Liability*.



The More You Know: The Net Worth tab allows you to track investments, wealth, and debt all in one place; while having access to monthly, quarterly, and annual trends. Your financial future is just as important as their day to day.

Step 3: Use the *Link Account* button to link an account held at an external financial institution.



The screenshot shows the Geezeo Net Worth page. The top navigation bar includes links for Overview, Budgets, Cashflow, Goals, Net Worth, and a three-dot menu. The Net Worth tab is active. The main content area displays a table of assets:

Asset Type	Description	Value	Status
Total Assets		\$281,578.11	
401(k)	Fidelity Investment	\$89,078.11	Linked Asset
Checking	Personal CashEdge Test Bank (Agg) - Retail 2FA	\$328.90	Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.
One bank		\$10,000.00	
Wells Fargo2		\$1,000.00	Unlinked Asset
Investment		\$20,000.00	Name *
Trust Fund		\$10,000.00	Amount *
foreign asset		\$50,000.00	\$
Gold Collection		\$100,000.00	CANCEL
Wine Collection		\$1,500.00	SAVE
Excluded Assets			
Primary Savings	Savings	\$1,000.00	

A blue arrow points to the "LINK ACCOUNT" button for the "One bank" asset. A modal window is partially visible on the right, prompting for account linking details: "Name *", "Amount *", and a dollar sign input field. "CANCEL" and "SAVE" buttons are at the bottom of the modal.

Geezeo

Personal Financial Management

Step 4: Click on, or search for, the financial institution your external asset or liability is held at.

OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH :

Add an account

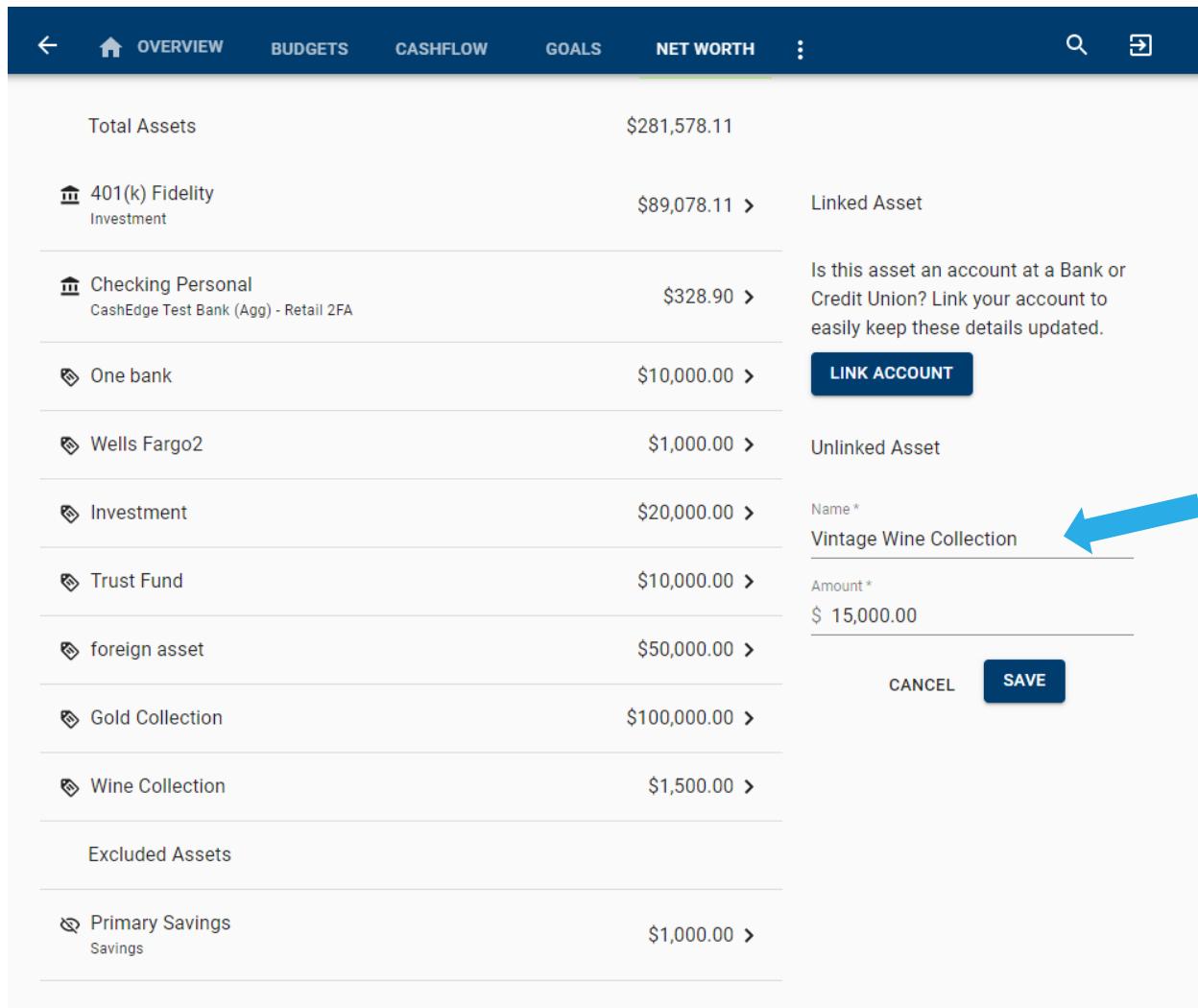
Choose from the following financial institutions or search by name below.

Don't see your financial institution above? Search for it here.

Name

Still can't find what you're looking for?
[CONTACT SUPPORT FOR ASSISTANCE](#)

Step 5: If the asset/liability is not a linkable account, you can add the information manually using the *Name* and *Amount* fields.



The screenshot shows the Geezeo Net Worth page. The top navigation bar includes links for Overview, Budgets, Cashflow, Goals, Net Worth, and a search bar. The main content area displays a table of assets:

Asset Type	Account Name	Amount	Status
Total Assets		\$281,578.11	
401(k)	Fidelity Investment	\$89,078.11	Linked Asset
Checking	Personal CashEdge Test Bank (Agg) - Retail 2FA	\$328.90	Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.
Bank	One bank	\$10,000.00	
Investment	Wells Fargo2	\$1,000.00	Unlinked Asset
Investment		\$20,000.00	
Trust Fund		\$10,000.00	
foreign asset		\$50,000.00	
Gold Collection		\$100,000.00	
Wine Collection		\$1,500.00	
Excluded Assets			
Primary Savings	Savings	\$1,000.00	

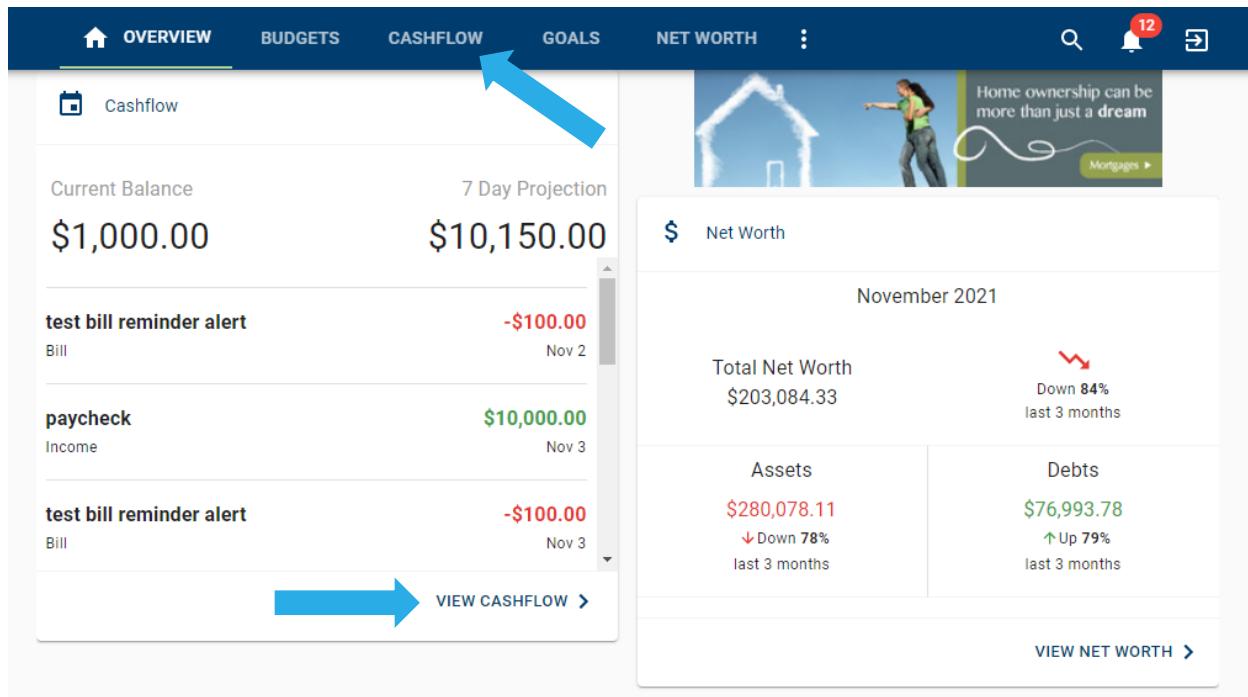
A modal window is open for a new asset entry:

- Name:** Vintage Wine Collection (highlighted with a blue arrow)
- Amount:** \$ 15,000.00
- Buttons:** CANCEL and SAVE (the SAVE button is highlighted with a blue box)

Step 6: Click Save.

How to Add Income and Bills to the Cashflow Calendar

Step 1: Navigate to *PFM* and select the *View Cashflow* button on your dashboard; or choose the *Cashflow* tab on the toolbar.

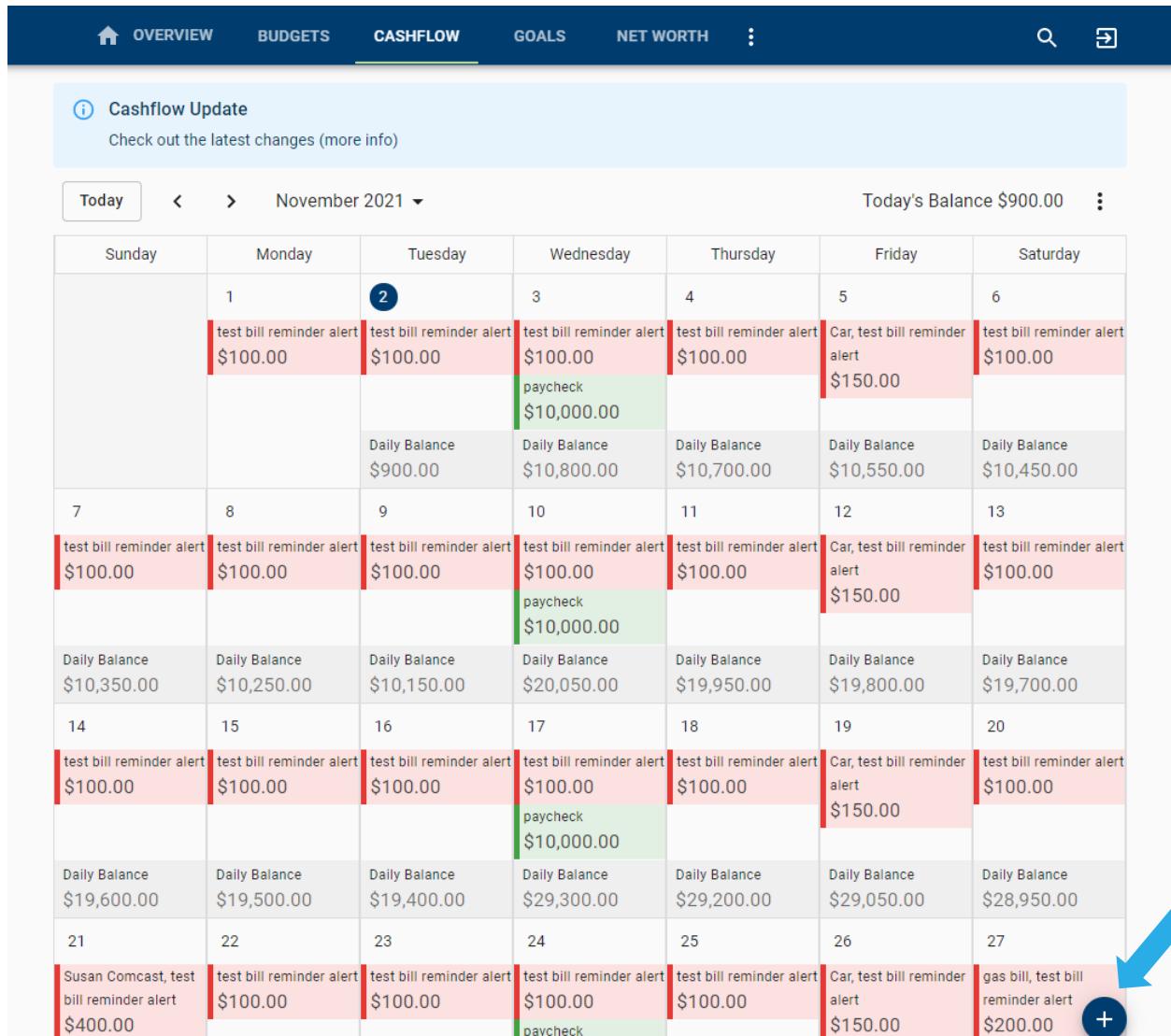


The screenshot shows the Geezeo Personal Financial Management (PFM) dashboard. The top navigation bar includes tabs for OVERVIEW, BUDGETS, CASHFLOW (which is highlighted with a blue arrow), and GOALS. Below the tabs, there's a section for 'Cashflow' showing a 'Current Balance' of \$1,000.00 and a '7 Day Projection' of \$10,150.00. A list of transactions is displayed, including a 'test bill reminder alert' (Bill, -\$100.00, Nov 2) and a 'paycheck' (Income, \$10,000.00, Nov 3). At the bottom of this section is a 'VIEW CASHFLOW >' button, which is also highlighted with a blue arrow. To the right of the cashflow section is a 'NET WORTH' summary for November 2021, showing a total net worth of \$203,084.33 (down 84% last 3 months), assets of \$280,078.11 (down 78% last 3 months), and debts of \$76,993.78 (up 79% last 3 months). A 'VIEW NET WORTH >' button is located at the bottom of the net worth summary. The top right corner of the dashboard shows a search icon, a notifications icon with 12 notifications, and a settings icon.

Geezeo

Personal Financial Management

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



The screenshot shows the Geezeo cashflow calendar for November 2021. The interface includes a navigation bar with tabs for Overview, Budgets, Cashflow (selected), Goals, and Net Worth, along with search and filter icons. A message box at the top indicates a 'Cashflow Update' with a link to 'Check out the latest changes (more info)'. The calendar grid shows daily balances and transaction details. A blue arrow points to the plus sign icon in the bottom right corner of the calendar area.

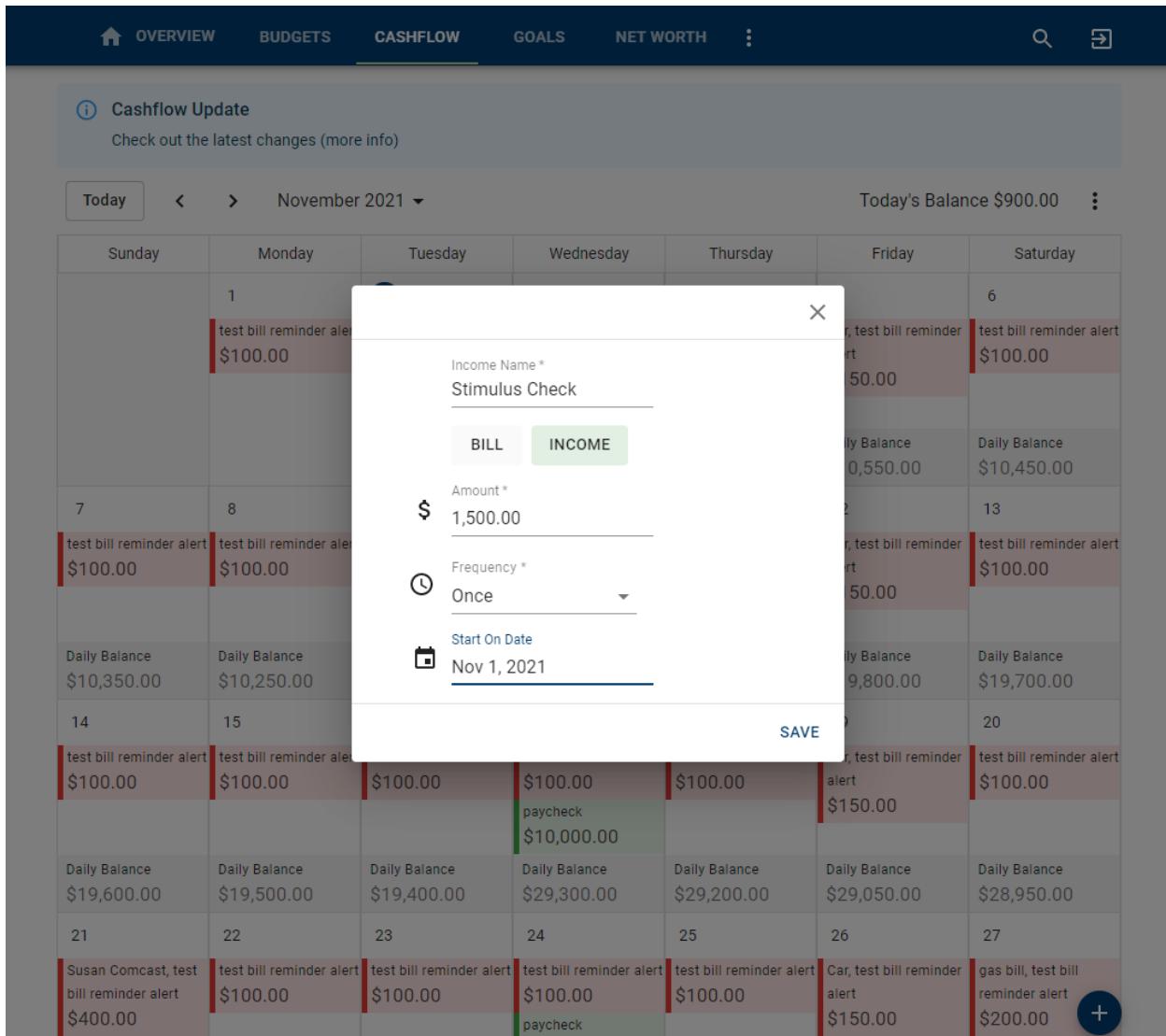
November 2021						
Today		November 2021			Today's Balance \$900.00	
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	test bill reminder alert \$100.00	Car, test bill reminder alert \$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	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
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	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
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	Car, test bill reminder alert \$150.00	gas bill, test bill reminder alert \$200.00
			paycheck			

The More You Know: You can manage the accounts shown on your cashflow calendar by selecting the ellipsis button in the upper-right hand corner of the screen and choosing *Configure Accounts*.

Geezeo

Personal Financial Management

Step 3: Click the *Bill* or *Income* tab and complete the following fields.

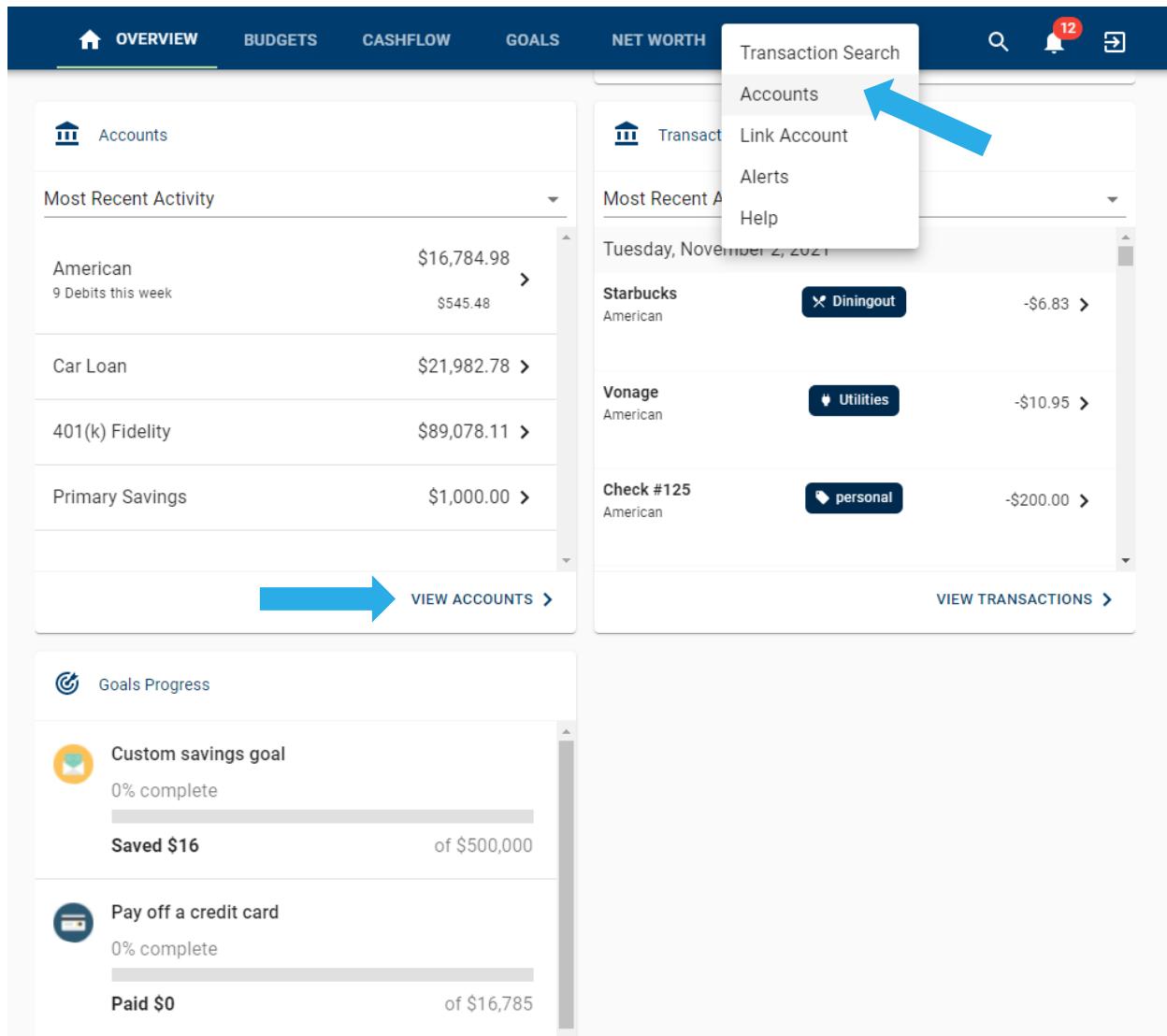


The screenshot shows the Geezeo app's interface for Personal Financial Management. The top navigation bar includes links for Overview, Budgets, Cashflow (which is the active tab), Goals, and Net Worth. Below the navigation is a banner for a 'Cashflow Update' with a link to 'Check out the latest changes (more info)'. The main area displays a calendar for November 2021. A modal window is open over the calendar, titled 'Income Name *' with the value 'Stimulus Check'. The modal has two tabs: 'BILL' (disabled) and 'INCOME' (selected). The 'INCOME' tab contains fields for 'Amount *' (\$1,500.00), 'Frequency *' (Once), and 'Start On Date' (Nov 1, 2021). A 'SAVE' button is at the bottom of the modal. The calendar background shows various transactions and alerts, such as 'test bill reminder alert' and 'paycheck' entries.

Step 4: Click Save.

How to Add Accounts to be Viewable in PFM

Step 1: Navigate to *PFM* and select the *View Accounts* button on your dashboard; or choose the ellipsis on the toolbar to select *Accounts*.



The screenshot shows the Geezeo Personal Financial Management (PFM) dashboard. The top navigation bar includes tabs for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. The OVERVIEW tab is selected. Below the tabs, there are two main sections: 'Accounts' and 'Transactions'.

Accounts Section:

- Header: 'Accounts' with a bank icon.
- Sub-header: 'Most Recent Activity'.
- Table of accounts:
 - American: \$16,784.98 (9 Debits this week)
 - Car Loan: \$21,982.78
 - 401(k) Fidelity: \$89,078.11
 - Primary Savings: \$1,000.00
- Buttons: 'VIEW ACCOUNTS >' (with a blue arrow pointing to it) and 'VIEW TRANSACTIONS >'.

Transactions Section:

- Header: 'Transactions' with a bank icon.
- Sub-header: 'Most Recent Activity'.
- Table of transactions:
 - Starbucks: -\$6.83 (Diningout)
 - Vonage: -\$10.95 (Utilities)
 - Check #125: -\$200.00 (personal)

Context Menu:

- Shows a dropdown menu with the following options:
 - Transaction Search
 - Accounts (highlighted with a blue arrow)
 - Link Account
 - Alerts
 - Help

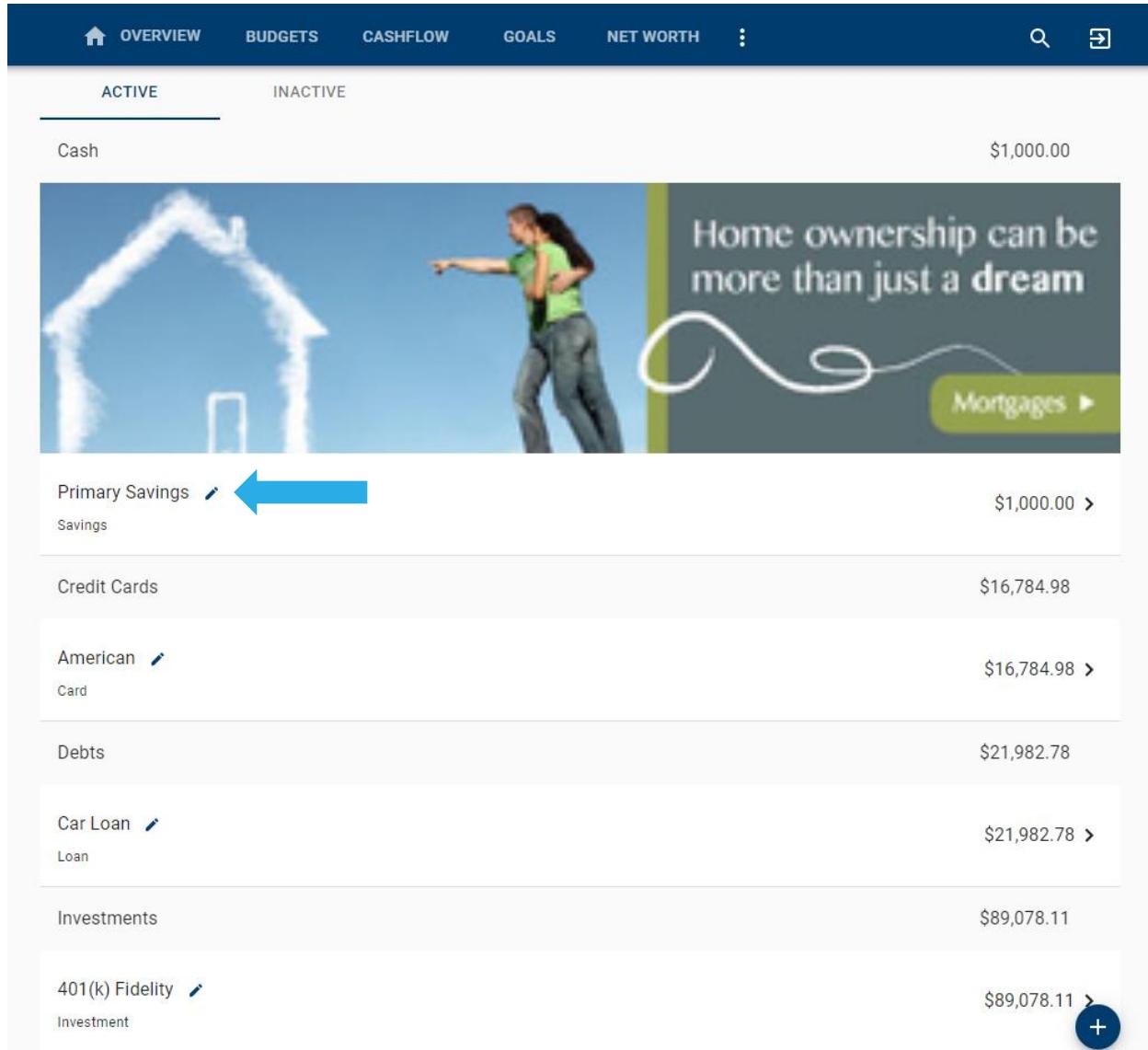
Top Right:

- Search icon (magnifying glass).
- Notification icon with a red badge showing '12'.
- Logout icon.

Geezeo

Personal Financial Management

Step 2: Click the *Edit* pen/pencil button next to the account you are wanting to work with.



The screenshot shows the Geezeo PFM interface with a dark blue header and a light blue footer. The header includes tabs for OVERVIEW, BUDGETS, CASHFLOW, GOALS, NET WORTH, and a search bar. The main content area shows a list of accounts under the 'ACTIVE' tab. Each account row includes the account name, a small icon, an edit/pencil icon, the current balance, and a 'More' button. A blue arrow points to the edit icon next to the 'Primary Savings' account. The 'Primary Savings' account has a balance of \$1,000.00. The 'Credit Cards' account has a balance of \$16,784.98. The 'Debts' account has a balance of \$21,982.78. The 'Investments' account has a balance of \$89,078.11. The '401(k) Fidelity' account has a balance of \$89,078.11 and a plus sign icon in the bottom right corner of its row.

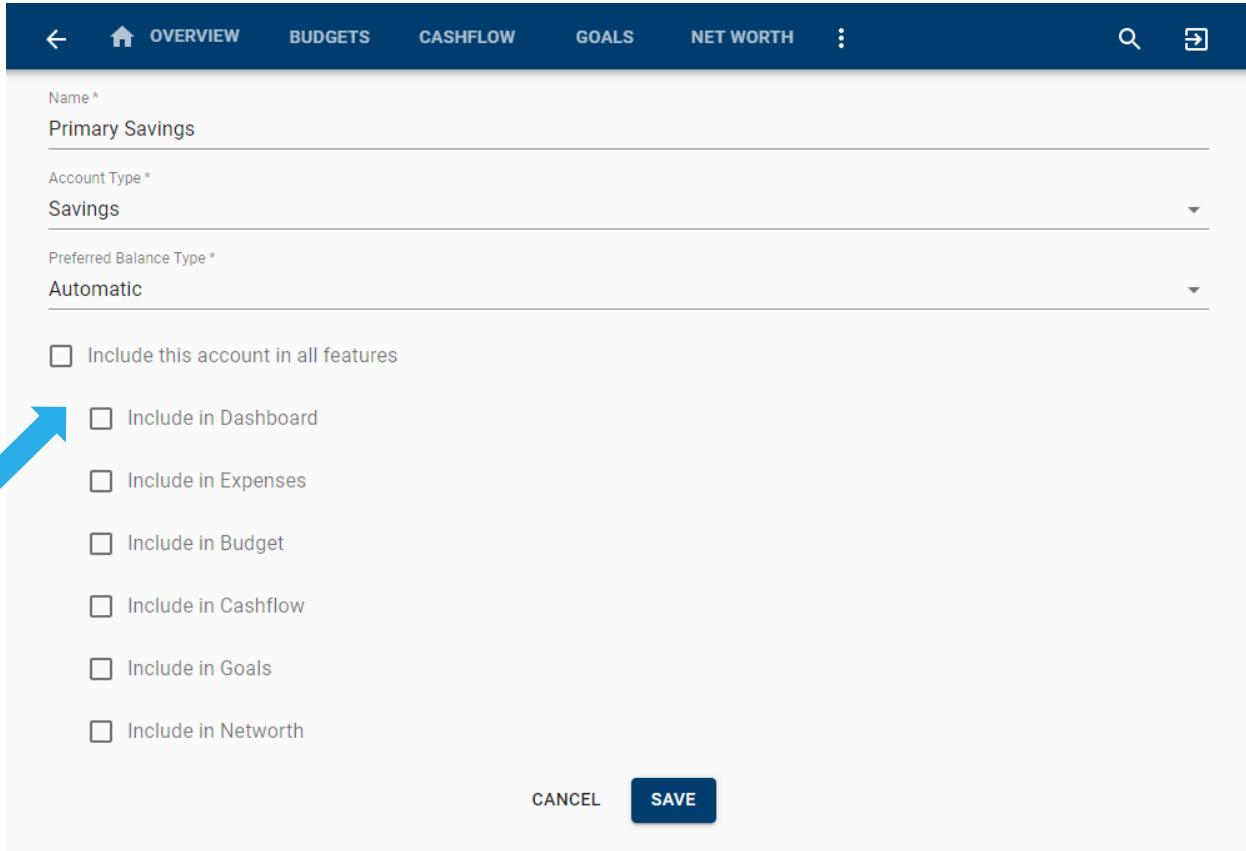
Account	Icon	Edit	Balance	More
Cash			\$1,000.00	
Primary Savings		edit	\$1,000.00	
Savings				
Credit Cards			\$16,784.98	
American Card		edit	\$16,784.98	
Debts			\$21,982.78	
Car Loan		edit	\$21,982.78	
Loan				
Investments			\$89,078.11	
401(k) Fidelity		edit	\$89,078.11	
Investment				+

The More You Know: Our PFM feature allows you to aggregate in external accounts from outside of our Financial Institution to provide you with a full financial picture. Navigate to the *External Accounts* tab or choose the *Plus* icon in the bottom right of the above screen to begin linking.

Geezeo

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Step 3: Complete the following fields – use the checkboxes to choose which PFM features to include this account in.



OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH :

Name *
Primary Savings

Account Type *
Savings

Preferred Balance Type *
Automatic

Include this account in all features

Include in Dashboard

Include in Expenses

Include in Budget

Include in Cashflow

Include in Goals

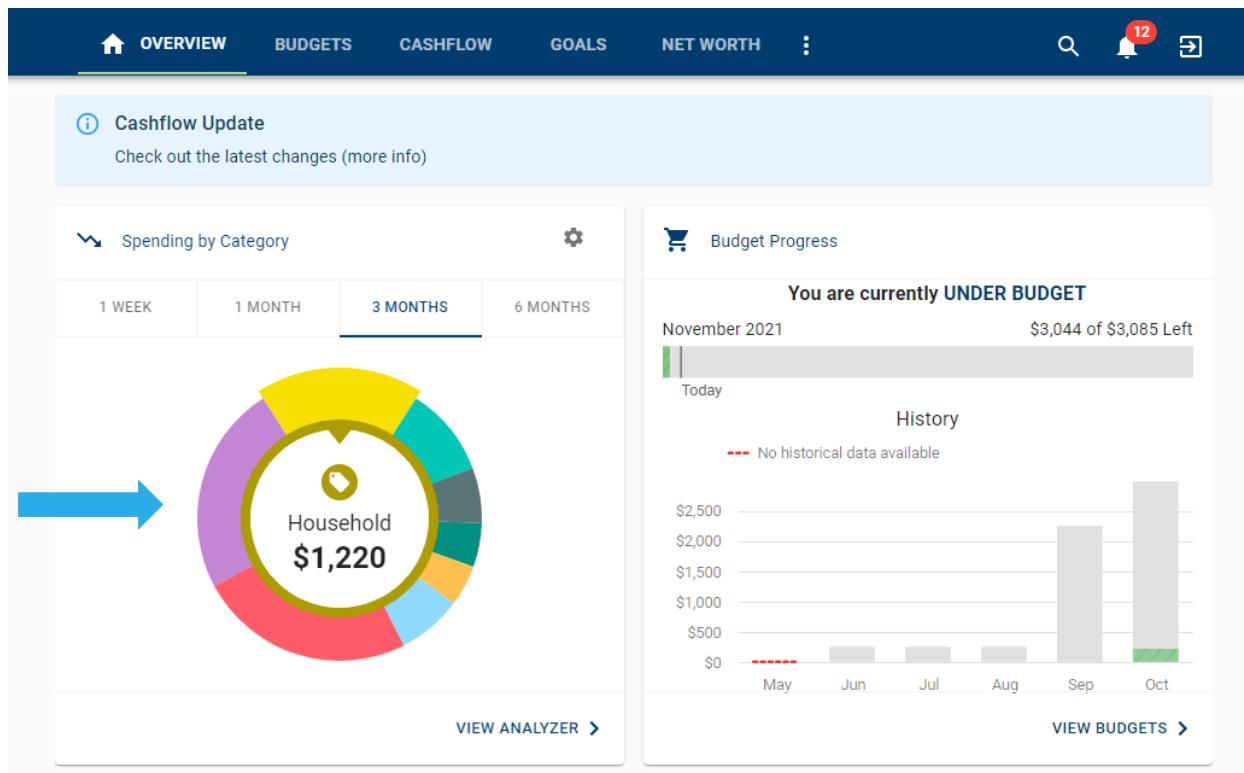
Include in Networth

CANCEL **SAVE**

Step 4: Click Save.

How to Understand Spending by Category

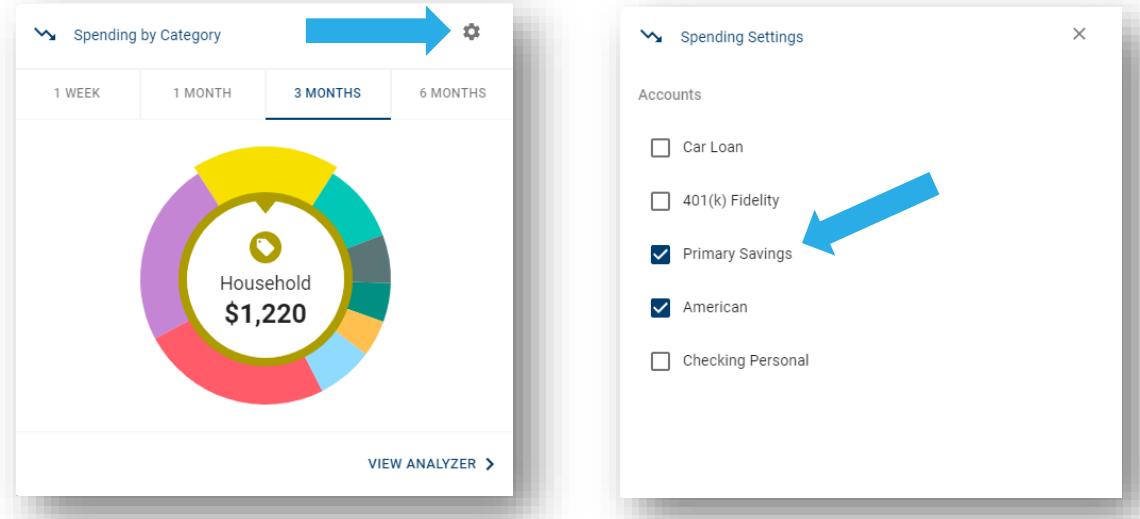
Step 1: Navigate to PFM and locate the *Spending by Category* tile. The Spending Wheel allows you to see which spending category you've spent the most in so far within a given timeframe. You will see 80% of your top spending categories and the remaining 20% are grouped together under the *Other* pie slice. Click the different wheel colors to see how each category compares.



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



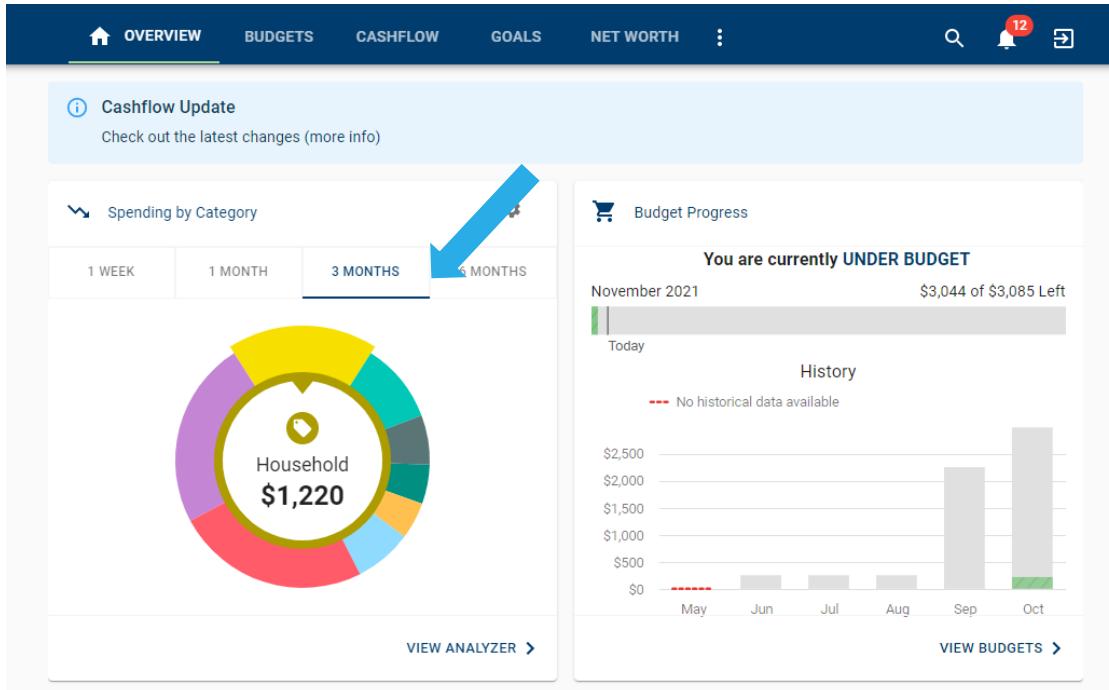
The image displays two screenshots of the Geezeo app. The left screenshot shows the 'Spending by Category' dashboard with a donut chart and a total of \$1,220. The right screenshot shows the 'Spending Settings' modal with a list of accounts and checkboxes. A blue arrow points from the gear icon in the top right of the first screenshot to the 'Primary Savings' checkbox in the second screenshot.

The More You Know: Transactions will categorize themselves using what we refer to as *Tags*. You can personalize these categories or taking it a step further, can even *split* transactions between multiple tags.

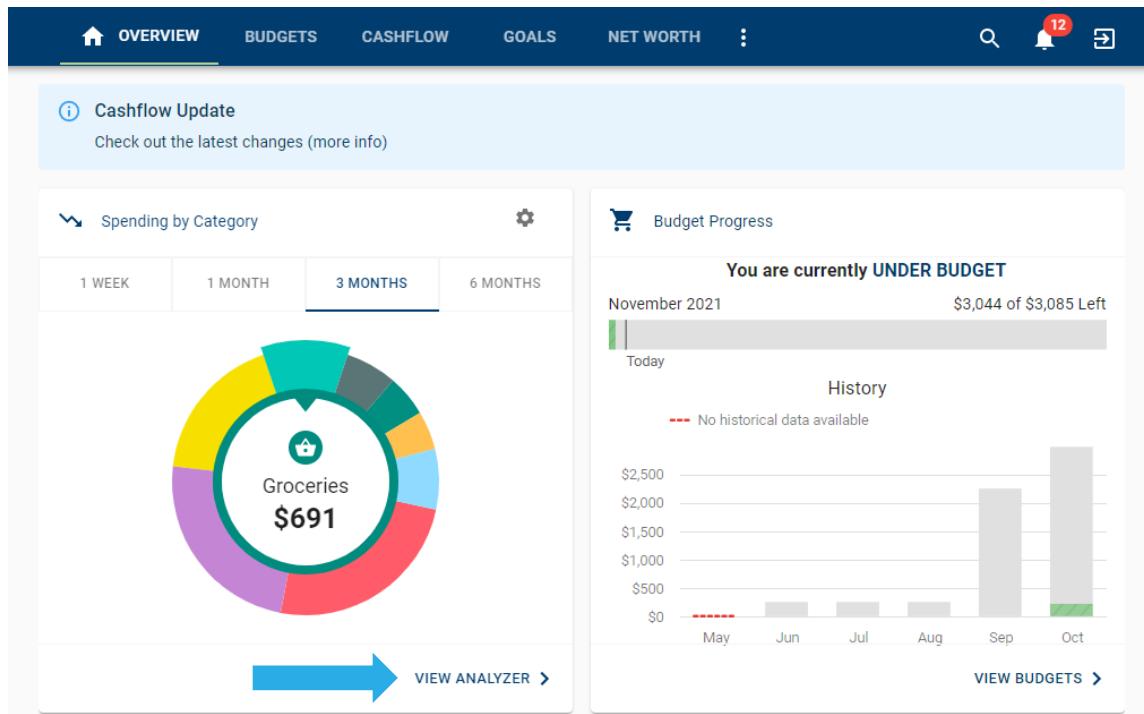
Geezeo

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Step 3: Use the timeframe tabs to toggle between various length(s) of time to see how your finances compare.



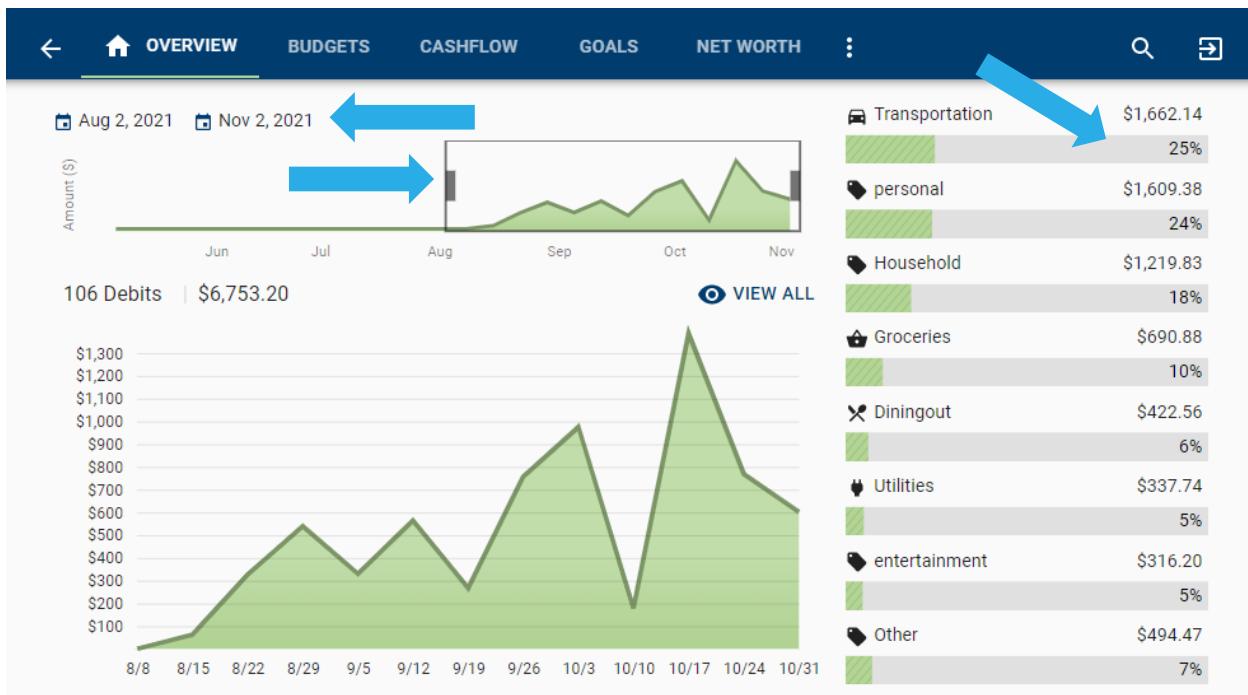
Step 4: Click the *View Analyzer* button to see a breakdown of all expenses, within the timeframe of your choosing, by category.



Geezeo

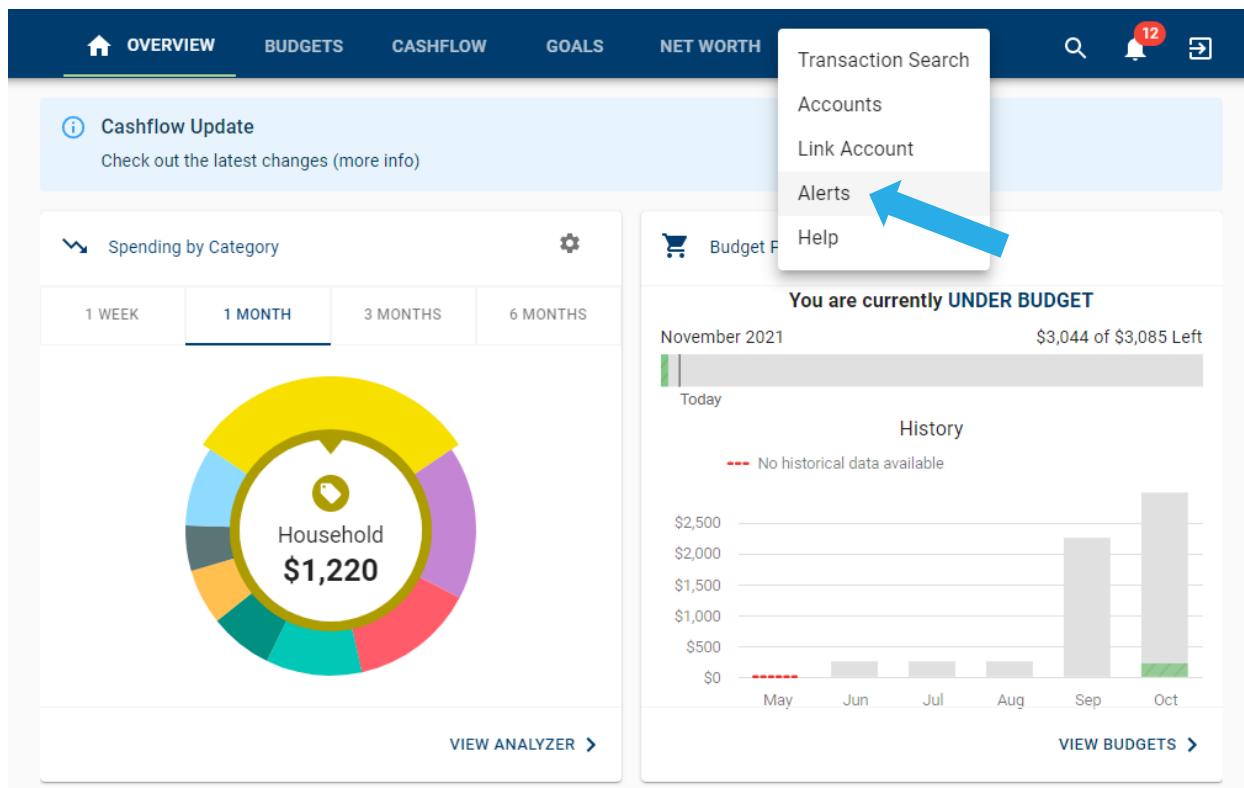
Personal Financial Management

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.



How to Add an Alert

Step 1: Navigate to *PFM* and choose the ellipsis (three dots) on the toolbar to select *Alerts*.

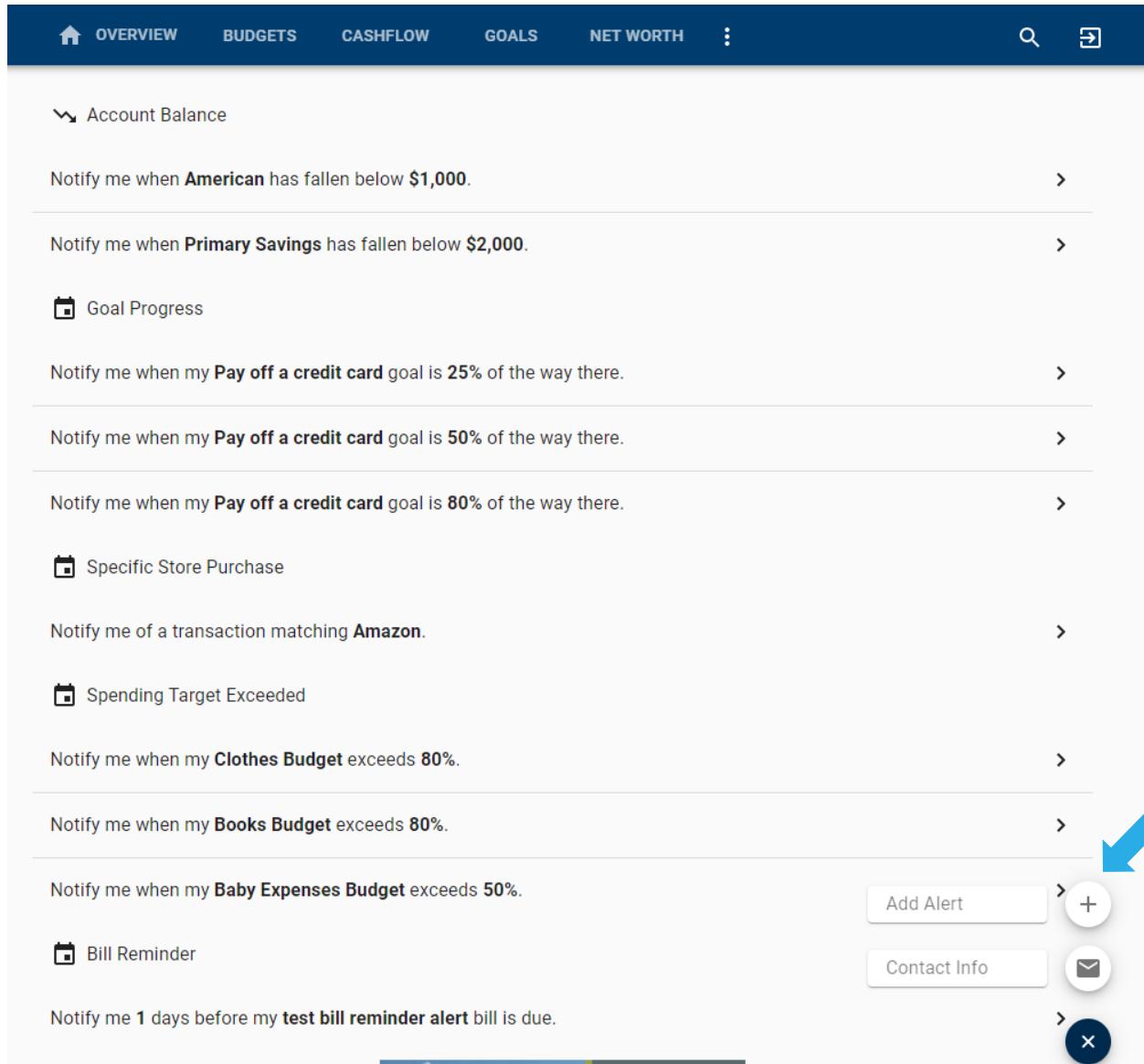


The screenshot shows the Geezeo Personal Financial Management (PFM) interface. The top navigation bar includes tabs for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. The OVERVIEW tab is selected. A context menu is open from the toolbar, with the 'Alerts' option highlighted and a blue arrow pointing to it. The menu also includes 'Transaction Search', 'Accounts', 'Link Account', and 'Help'. The main content area displays a 'Cashflow Update' section with a message about the latest changes and a 'Spending by Category' donut chart showing a total of \$1,220. Below this are sections for 'Budget Performance' (indicating the user is UNDER BUDGET), a 'History' bar chart for November 2021, and a 'View Budgets' button.

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Personal Financial Management

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



The screenshot shows the Geezeo app's 'Add Alert' screen. At the top, there is a navigation bar with tabs: OVERVIEW, BUDGETS, CASHFLOW, GOALS, NET WORTH, and a more icon. To the right of the tabs are a search icon and a refresh icon. Below the navigation bar, there is a list of alert categories. Each category has a description and a right-pointing arrow. The categories are: 'Account Balance', 'Goal Progress', 'Specific Store Purchase', 'Spending Target Exceeded', 'Bill Reminder', and 'Baby Expenses Budget'. At the bottom right of the list, there is a button labeled 'Add Alert' with a plus sign icon. To the right of the 'Add Alert' button are three circular icons: a white one with a blue envelope, a white one with a blue plus sign, and a dark blue one with a white 'X'. A large blue arrow points from the bottom right towards the 'Add Alert' button.

- Account Balance
 - Notify me when **American** has fallen below **\$1,000**.
 - Notify me when **Primary Savings** has fallen below **\$2,000**.
- Goal Progress
 - Notify me when my **Pay off a credit card** goal is 25% of the way there.
 - Notify me when my **Pay off a credit card** goal is 50% of the way there.
 - Notify me when my **Pay off a credit card** goal is 80% of the way there.
- Specific Store Purchase
 - Notify me of a transaction matching **Amazon**.
- Spending Target Exceeded
 - Notify me when my **Clothes Budget** exceeds 80%.
 - Notify me when my **Books Budget** exceeds 80%.
 - Notify me when my **Baby Expenses Budget** exceeds 50%.
- Bill Reminder
 - Notify me 1 days before my **test bill reminder alert** bill is due.

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

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Step 3: Complete the following fields to create your desired alert.

Pick an Alert Type

Alert Type

Bill Reminder

Your cable bill is due in 10 Days.

Alert Options

Notify me 5 days before my Mortgage is due.

Alert Me Via

Text Message Email

SAVE **CANCEL**

Step 4: Click Save.