



Personal Finance Manager (PFM): FAQ



Q: What is Personal Finance Manager?

A: Personal Finance Manager is a tool that allows you to organize all your financial information in one place. With Personal Finance Manager, you can include all your accounts, regardless of where they are held, giving you an integrated view of your entire financial picture.

Q: Why should I use Personal Finance Manager?

A: Personal Finance Manager can help you simplify your financial life. It can give you a clear, consolidated, up-to-date picture of your personal finances to help you and your Financial Advisor make informed, timely decisions. Personal Finance Manager also lets you track all your online investment, retirement, banking, insurance, mortgage, loan, and credit card accounts from a secure, convenient dashboard accessed through online banking. There is no need to visit multiple sites to get current information.

Personal Finance Manager allows you to consolidate all your financial resources into a single, holistic view. To gain this singular view, you should enroll all your financial accounts. Personal Finance Manager aggregates information from more than 18,000 data sources, so you can include assets together with liabilities, and even non-liquid assets.

Personal Finance Manager uses the credentials you provide to log into your financial institutions' websites to retrieve your transactions and balances.

Features:

Dashboard – Gives you a consolidated view of your assets and liabilities held online at financial institutions.

Holdings – Details your investment holdings across financial institutions.

Accounts – Lets you view all of the accounts that you have enrolled in Personal Finance Manager.

Q: Is there a fee to use Personal Finance Manager?

A: Personal Finance Manager is currently available free-of-charge to all of our members.

Q: How often is account information updated in Personal Finance Manager?

A: Held-away account information is updated in real-time. Online Banking account information is updated in Personal Finance Manager on a nightly basis.

Q: How do I enroll in Personal Finance Manager?

A: If you have a registered Online Banking User ID, there are several ways that you can enroll in Personal Finance Manager. First, you can self-enroll by clicking on the Personal Finance Manager link, which will display the Personal Finance Manager landing page, after which you will be presented with the Personal Finance Manager Terms & Conditions. Once you accept the terms, you are automatically enrolled in Personal Finance Manager.

Q: Is Personal Finance Manager secure?

A: Personal Finance Manager uses industry-leading policies, practices, and technologies to protect the privacy and security of your personal information against unauthorized access or disclosure and inappropriate alteration or misuse. Data storage and transmission are protected using one of the strongest encryption methods available (128-bit SSL).

Q: What types of accounts can I add to Personal Finance Manager?

A: Personal Finance Manager accepts account data from over 18,000 data sources so you can enroll all your accounts, regardless of where they are held, and view your entire financial life right from Online Banking. You can add many types of accounts, including online investment, retirement, banking, insurance, mortgage, loan, and credit card accounts, as well as non-liquid assets such as real estate, automobiles, and jewelry. Non-liquid assets can be added as offline accounts, at your discretion.

Q: How do I add internal Bank accounts?

A: After accepting the Personal Finance Manager Terms & Conditions, your Bank accounts are automatically populated. Accounts to which your Online Banking User ID has access will be displayed in Personal Finance Manager. Bank accounts may take up to two business days to populate and appear in Personal Finance Manager.

Q: Why are my Bank assets not immediately showing?

A: Internal Bank accounts may take up to two business days to populate and appear in Personal Finance Manager.

Q: Can I reclassify my accounts tracked in Personal Finance Manager?

A: You can reclassify your external accounts, however, internal account classifications come directly from the Bank and are unable to be modified in Personal Finance Manager. The member still has the option, however, to nickname the accounts Online. These nicknames will feed into Personal Finance Manager.

Q: Can I track alternatives, insurance, etc. in Personal Finance Manager?

A: If the Financial Institution has online client access and we support the data source, the accounts can be tracked by Personal Finance Manager. Please note: very few (if any) alternative assets, such as Private Equity/Hedge Funds, have online access portals and cannot be included.

Q: How do I disable email alerts?

A: You can disable email alerts so that you do not receive emails when an account harvesting failure alert is outstanding. This can be done by setting the alert frequency to “Never” on the Profile screen. You cannot disable the Alerts completely, however, as they are used to troubleshoot issues with your aggregation services.

Q: Why does my profile show as “Incomplete”?

A: Once you have added the accounts, if your profile still shows as incomplete, please click on the profile bar which will open a list of all the possible account types that can be added. The account types that have been added will have a check mark next to them. For those account types that have a plus sign next to them, you can choose to click on “I don’t have one.” This will grey out that account type and move the progress bar further. Once all the accounts have either been added or it’s been indicated that you do not have the account, the bar and the profile will be complete.