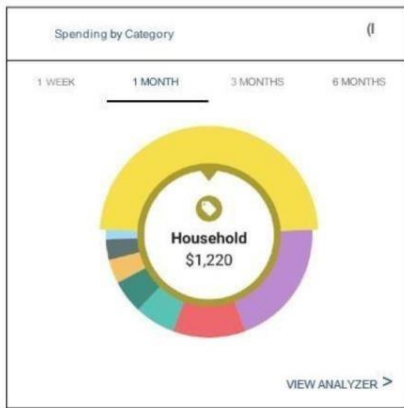


Woodsville Guaranty Savings Bank

Insights | Quick Start Guide

System Processes (effective 10/23/23)



Dashboard

See which spending category you have spent the most in so far this month.

Step 1: Select other parts of the wheel to see other major category spending. Your transactions will categorize themselves with “tags”.

Step 2: To personalize these categories, or split the transaction between tags, select the transaction and edit the tag.

Step 3: When you select a transaction from the dashboard you can also change the name of the transaction, create a budget, or add a recurring transaction to your Cashflow Calendar.

The image shows a setup screen titled "Choose which tags to track". Below the title, there is a sub-header: "Select the tags for the household you want to track. Select each of the tags in the orange severity. Have tags you don't use anymore? Click here to delete your old tags". There are four checkboxes with labels: "Apple Bill (S)", "Auto (S)", "Appliances (S)", and "Auto Expense (S)". Below these is a "SHOW MORE" link and a "NEXT" button. On the left side, there is a vertical list of steps: "1 Choose which tags to track", "2 Choose the name & amount", "3 Start Setup", and "4 Choose accounts".

Spending Targets

New users can look at the insights for guidance on what to budget based on spending.

Step 1: Navigate to Budgets and click on “View Budgets.”

Step 2: Click “Add Budget.”

Step 3: You can choose the name, amount, tags, and accounts associated with this Spending Target.

The image shows a form for adding a budget. At the top right is a close button (X). Below it is a text input field for "Bill Name *". There are two buttons: "BILL" (highlighted in red) and "INCOME" (highlighted in green). Below these is a text input field for "Amount *" with a dollar sign (\$) icon. There is a "Frequency *" dropdown menu with a clock icon. Below that is a "Start On Date" field with a calendar icon and the date "May 16, 2023". At the bottom right is a "SAVE" button.

Cashflow

The Cashflow calendar brings your budget to life through an interactive calendar.

Step 1: Navigate to Cashflow.

Step 2: Click the plus sign to add a “Bill” or “Income.”

Step 3: Enter the required information and select “Save.”

Goals

Create savings goals, like saving for a vacation, or a debt reduction goal, like paying off a high-rate credit card.

Step 1: Navigate to Goals and select “Add Goal.”

Step 2: Select your desired payoff or savings goal.

Step 3: Fill in the required information.

Step 4: Click “Save” to complete the process of adding a new goal.

Keep in mind, that your Goal Summary will update your completion date and the amount needed per month, according to your preferences. Goals will automatically update your progress and will reflect your day-to-day account balances in PFM.

Add an Account

Syncing other accounts for a complete financial picture is simple.

Step 1: Navigate to Accounts and click the plus sign to “Add Linked Account.”

Step 2: Select an institution or use the search bar to find your institution.

Step 3: Accept the Terms and Conditions by clicking “Next.”

Step 4: Log in to your account.

Step 5: Select which account(s) you want to link and click “Submit.”