

FAQs – FinanceWorks (an Exchange OnLine feature)

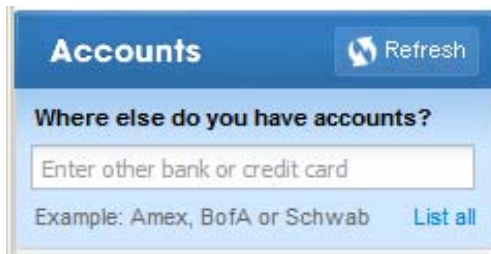
November 2011

To familiar yourself with the power of FinanceWorks, it may be helpful to click “Take a Tour” in the top right-hand corner of the screen when in FinanceWorks. You may also click [here](#) to view the information.

Adding Accounts

1. What is the purpose of the “Where else do you have accounts?” area on the left hand side of my screen? I see all my National Exchange Bank & Trust accounts listed here. What other accounts can I add?

Answer: FinanceWorks maintains links with more than 16,000 other financial institutions in the United States. If you have accounts at any of these participating financial institutions, you can add them here. Start by searching for the financial institution or clicking List All for an alphabetical listing.



2. I want to add my car loan at another financial institution, but all I see are my checking and savings accounts. How do I add the car loan?

Answer: Most financial institutions allow you to add multiple kinds of accounts. The only accounts not allowed in FinanceWorks itself are tiered commercial loans or general ledger accounts. If you do not see your car loan here and you have attempted to add your accounts from that financial institution, it does not appear because your secondary financial institution has opted not to make it available.

3. How much history is stored?

Answer: For all accounts, history starts building at activation and is stored for a minimum of 18 months. For your accounts at National Exchange Bank & Trust, 90 days of history are available immediately. When you add accounts at other financial institutions, up to 90 days of history are available immediately. The exact number of days depends on that financial institution.

4. Can I add accounts at investment firms?

Answer: Yes, there are some firms that you can add. Please note that with investment accounts, you will not be able to see every detail of your holdings in each security; you can only track some limited transactions and your balances.

Managing Accounts

5. My Wells Fargo account information does not seem to be updating automatically. Why not?

Answer: Wells Fargo is unusual in that you must manually update your account information. Go to your Wells Fargo account, and click the link that says “Refresh this Account”. You will have to log in, then the information will update.

My Checking Account	As of 1 hour ago \$6,146	RealBalance \$9,852	Refresh 
----------------------------	------------------------------------	-------------------------------	--

6. I changed my Internet Banking password at my other financial institution. Do I need to change it in FinanceWorks?

Answer: Yes, you must change your Internet Banking password or Account Login Information for each account held at the financial institution that you view in FinanceWorks. If you do not, FinanceWorks is unable to refresh that account information. Go to each account and click on the "Edit Sign-in Information" link next to the account balances. You may also do this in the "Accounts" area.

7. How does FinanceWorks handle Multifactor Authentication (MFA) at my other financial institution?

Answer: FinanceWorks is able to handle several types of MFA. The MFA information is collected when the consumer sets up the account(s) at the other financial institution. If the other financial institution changes their MFA type to one that is unsupported by FinanceWorks, then that financial institution will be removed from FinanceWorks as soon as it is discovered.

8. Can you explain Projected Balance to me? Are my reminders included in my Projected Balance?

Answer: With Projected Balance, you can enter upcoming transactions to see what you would have left in an account if expenses or deposits scheduled through today would clear your financial institution immediately. Because reminders are also part of Upcoming Transactions, they are included in Projected Balance.

9. How do I view my transactions?

Answer: Click on the account name hyperlink to view transactions for one specific account. Click the Transactions tab to view all transactions. You can also select your date range.

10. How do I categorize my credit card bill when I pay it from my checking account? It seems that that expense will get counted twice in my spending reports – once from my credit card account and once from my checking account.

Answer: You are correct that FinanceWorks will double those expenses. To keep that from happening, you should categorize the checking account expense as "Transfer Out". FW will then exclude that expense from your spending reports.

11. If I return an item I purchased, how do I categorize the refund so my spending reports are accurate?

Answer: You should categorize the return as an expense, with the same category as the purchase. So if you bought a lawn mower and then returned it, by categorizing both the purchase and the refund as "lawn and garden" expense, they will cancel each other out in your spending reports.

12. How do I remove a duplicate transaction?

Answer: Click on the transaction you want to delete within the list of transactions for that account, and then click the Delete link at the top of that table.

13. How often is my account information updated?

Answer: FinanceWorks obtains transactions nightly. The exact time varies daily.

14. I see that my account information is not displaying my transactions from today in FinanceWorks. How do I view my most current transactions (from today)?

Answer: National Exchange Bank & Trust transactions will not be updated intra-day; however, when you click on "Refresh" when you are within the transactions of one account, your balances will be updated to reflect in-process transactions in Exchange OnLine.

National Exchange...*1234 My Checking Account	As of 1 hour ago \$6,146	RealBalance \$9,852	Refresh 
---	------------------------------------	-------------------------------	--

If you want to refresh all of your accounts to reflect the most up-to-date information provided by each financial institution, you may click on “Refresh” in the Accounts listing area.



15. Why are there transactions on my financial institution's website that are not in FinanceWorks yet?

Answer: There is a one-day delay for transactions “in process” in Exchange OnLine to be reflected in FinanceWorks.

16. Can I download my transactions directly into Excel®?

Answer: Not directly. You download them first into a .csv format, and then import them into Excel. When you use the download feature, it downloads all transactions in the selected date range, regardless of whether they have been previously downloaded.

17. I closed an account and no longer want it in FinanceWorks. How do I get rid of it?

Answer: You can manage your accounts by clicking on “Accounts” at the top of the screen. In this location you may delete or add accounts, rename the account, change the type of account and much more. To delete an account, simply select the account and click the “delete” button.



Tracking Spending (Trends)

18. Can you explain to me how to track my spending using the pie charts?

Answer: On the Overview tab, you will see a pie chart for your spending in the period you selected. To drill down, click on the Trends tab at the top. This displays the same pie chart; however, in this view, you can click on a “piece” of the pie, then click View Transactions on the table below for that category and look at the details for that spending.

19. How do I see a year's worth of data in my spending report?

Answer: When you first start using FinanceWorks, up to 90 days of your account history is displayed immediately. In order to get a year's worth of spending report data, you must use FinanceWorks for an additional nine months. Remember that some of the accounts you added at other financial institutions may not have started off with 90 days, so it may take longer to build up to a year's worth of data for them.

If you have been on FinanceWorks for nine months, go to the Trends tab. You can customize the dates to reflect the date range you wish to view. A pre-set list of date options can also be chosen from the dropdown menu.

20. Can I add my own spending categories?

*Answer: Yes. Simply click on the **+ Add** link next to the word Category wherever you see it.*

21. I do not understand how the spending totals are calculated – can you explain those to me?

Answer: The totals are based on which accounts you have selected (check the boxes next to the desired accounts on the left hand side of the Home screen) and which timeframe you have chosen (use the slide bars across the top or choose a pre-set time from the dropdown menu).

Goals

22. How does FinanceWorks select the categories to display when I first click the Goals tab?

Answer: FinanceWorks selects your four most active categories. Any categories for fixed expenses, like Rent, are not selected. You can add and delete any categories you wish.

23. How is the average calculated?

Answer: FinanceWorks goes back three months from today's date, and then starts at the first of that first month. It adds up spending for that category, and then divides by the number of months that actually had activity. "Target" would be a better way to think of this.

24. What do the colors mean on the graphs?

Answer:

Black bar = today's date

Gray bar = how much you have spent in relation to your budget

Green bar = amount remaining to spend

Alerts & Reminders

25. I see this Reminder section – can I pay my bills through FinanceWorks?

Answer: No, you will still pay your bills by going to the Make Payments tab of Exchange OnLine. However, the Reminder section in FinanceWorks is a great way to remind you to set up or pay those bills! This list builds based on past transactions. You can delete reminders for payments that FinanceWorks thought were regular payments. And you can add your own bill reminders.

26. Can I set up bill payments here?

Answer: No, you will continue to go to the Bill Payment section of Exchange OnLine to schedule and manage your bills.

27. There are reminders that I did not add – why are they there?

Answer: FinanceWorks creates reminders for you based on past transactions that have occurring regularly. If an existing reminder isn't needed, you can delete it.

Tax Watch

28. How does FinanceWorks help me with my taxes?

Answer: FinanceWorks helps you prepare for taxes via the Tax Watch feature, which is available to you throughout the year.

Tax Watch by default displays your information on Charity/Donations and Childcare/Daycare, with all those transactions for this calendar year listed out already. You can add additional categories by clicking on the Find More tab. Keep in mind that the history in Tax Watch only goes back as far as your history in FinanceWorks. So if you started using FW partway through a tax year, the tax information in Tax Watch may be incomplete. Instructions at the bottom tell what you should and should not use this tool to track, mainly deductions for which you receive a tax form.

General Questions

29. This is the same as Quicken Online right? Why cannot I see my Quicken Online information and history when I access my information through Internet Banking?

Answer: You are right, it is essentially the same as Quicken Online, with some slight modifications for our customers. It sounds like you are already a Quicken Online consumer. The reason you cannot see your Quicken Online information and history is because that information is stored on a separate server. So you need to make a decision: you can keep paying for Quicken Online and accessing it with a separate login and password. Or you can start using FinanceWorks through Exchange OnLine at no cost and without worry about a separate login.

30. It seems like it takes a long time to access FinanceWorks through Internet Banking. Why?

Answer: If this was your very first time logging into FinanceWorks, it is slow because it is compiling all of your account information at National Exchange Bank & Trust. If it is not your first time but it is been awhile since you logged in, it will take awhile to compile the transactions that occurred since your last login. We recommend you log in about once a week to keep the login process fast.

31. I did not log out of FinanceWorks, but when I try to view my accounts, I get a timeout error. Why?

Answer: FinanceWorks times out after 20 minutes of inactivity. Remember it is a single sign-on product through Exchange OnLine, so if you have gone back to your Exchange OnLine session and are working there, you will time out of FinanceWorks after 20 minutes if you have not gone back in to do some activity.

One thing to be aware of: When you log out of Internet Banking, the browser window that displays FinanceWorks does not close until that 20 minutes of inactivity mark has been reached. So someone else can view the information displayed in that window, which may be a concern on a public computer.

Please always log out of Exchange OnLine and FinanceWorks when you have completed your business.

32. I do not want to use FinanceWorks anymore. Should I unenroll myself?

Answer: Yes you should, because then FinanceWorks will stop trying to aggregate your information from all your financial institutions. Log into FinanceWorks and click the Settings link in the upper right. You can un-enroll yourself from this screen on the Profile tab.