

# Frequently Asked Questions



## Top Questions

### Q. How do I add an account?

Adding an account is quick and easy - simply follow these steps:

1. Click the "Add" button in your left sidebar on the Dashboard screen.
2. Enter your financial institution's name into the search box. Be sure to select the correct institution from the options that appear.
3. Enter your login information EXACTLY as you would when logging into your financial institution and click "Connect." If you are unsure of which credentials to use, please test by logging directly into your financial institution's website before contacting support.
4. Classify your account(s) by type: choose the closest choice if the exact account type is not listed. Input a custom account name if desired (this can also be edited from the Dashboard later). Click "Save."
5. Wait several moments for your account(s) to upload. If you have more than one account at this particular financial institution they may take longer to load.
6. If you receive an error message, first please check that your login credentials are correct and are still working. If you are still unable to add your account, please contact support. Be sure to leave the partial add attempt on the Dashboard as this is necessary for troubleshooting.

### Q. How do I edit a tag?

If you'd like to change the tag on a transaction, please re-tag it by following these steps:

1. Click on the transaction requiring a new or updated tag
2. Click the 'x' in the tag you wish to remove
3. Type the new tag and press Enter
4. Create a rule to apply this tag and title to all similar transactions if desired
5. Click 'Save Transaction' to finalize the changes
6. Refresh the page to apply your new rule, if applicable

Re-tagging is beneficial to both you and others using this program. Our system gets smarter by monitoring and saving these re-tags which causes future tagging accuracy to increase. By creating personal tags, you can also customize the program to your preference. While you're not able to edit or delete the default tags, creating your own tags will take precedence over the old ones and allow you to make **360 MoneyHub** your own.

### Q. How do I handle cash transactions like ATM withdrawals?

While you are unable to manually enter cash transactions, you can use 'split tags' to help you with this. Split tags categorize your cash transactions so your cash withdrawal gets properly distributed. This allows you to break down a cash transaction into groceries, dining out, transportation, etc.

### Q. Can I pay bills with the Cashflow calendar?

Unfortunately not. The Cashflow calendar is designed for planning and estimation purposes only. No real money is ever withdrawn from your account here - you will still need to use your regular online bill pay system. The Cashflow calendar simply uses your current daily balance and then takes into account all future incomes and bills. Bills due before today's date are already considered 'paid' and won't be deducted from your expected future daily balance.

### Q. How do I add ING Direct? My information is not being accepted.

Due to recent changes on ING Direct's website, we now use an access code to bring in your accounts rather than your regular PIN. To create an access code, please follow these instructions:

1. Sign into ingdirect.com with your Customer Number/Saver ID and PIN.
2. Click the "My Info" tab.
3. In the "Personal Finance Access Code" section, click the "Create Code" link.
4. On the next page, click the "Create Access Code" button.

This access code will need to be used in place of your usual PIN while adding your account to the Dashboard. If you still experience difficulty getting your accounts added after following these steps, please contact support.

### Q. Why do I have a red or blue error on one of my external accounts?

This is an indication of a problem connecting with this account. A blue 'i' symbol often indicates a temporary site issue or expected maintenance. Please wait a few days until contacting support if you see this icon. If you see a red '!' symbol, this is an indication of a login error. Click the link provided in the error message to manually update your username and password. You may also be prompted with additional security measures, such as answering the security questions you've set up. If this account still does not update, please feel free to contact support. While certainly an inconvenience, these connectivity issues are usually not major and can often be fixed quickly within a few days' time.

## General

### Q. Why should I use 360 MoneyHub?

We provide the tools to help you successfully manage and track your finances! We'll help you create a budget, see where your money goes, and identify ways to save more. We'll also allow you to track your upcoming bills and income, and enable you to achieve your personal financial goals!

Make managing your money enjoyable, educational, and effective. It's easy, safe, and secure - you've got nothing to lose, only money to gain!

### Q. How do I start?

To get started, follow these simple steps:

1. Add any additional accounts that you like.
2. Customize the "tag" names on your transactions to get the most accurate financial picture possible.
3. Use the Cashflow screen to track regular incomes and bills.
4. Set up variable expenses as spending targets on the Budget screen.
5. Create a financial goal!

If you have questions or issues with any of the above steps, please reference the appropriate section of these FAQs. If you still can't find an answer to your question, please contact support.

### Q. How do I contact you?

If you have a question, problem, or suggestion please contact support. Please note that we will contact you at the email address you provide. Thanks for your feedback - we always enjoy hearing from you!

## Dashboard

### Q. What shows up on my Dashboard?

You can view the following items on your Dashboard:

- ▶ All uploaded accounts and their balances
- ▶ Daily account transactions
- ▶ An advanced search bar to find transactions by name, date, category, etc.
- ▶ Your customizable widgets which can include expenses, goals, budgets, bills, net worth, and more!

### Q. How do I export transactions from my account to create reports?

You can export your transactions into a 'CSV' file, which is supported by most spreadsheet programs. This is extremely useful for tax reporting and graphical analysis purposes:

1. On the dashboard at the top-right of the transaction list, click the small blue 'Export' button.
2. Enter the desired date range (We can export transactions back from when you began using **360 MoneyHub** in any time span of one year or less).
3. Click 'Download File'.
4. A CSV file will be saved to your computer's download folder.

## Adding/Deleting Accounts

### Q. I can't find my financial institution!

**360 MoneyHub** can link with more than 12,000 financial institutions of all sizes. If you're having trouble finding yours, please try these search tips:

- ▶ Input your financial institution's FULL name.
- ▶ Try searching with the fewest amount of words as possible. (For example: You are searching for "State Employees' Credit Union of Maryland". Try typing in "State Employees" and see if any applicable choices appear below your search box).
- ▶ If your financial institution has a nickname (i.e. SECU) try searching under those terms.
- ▶ If your financial institution has a state or other unique word in it, try searching only by that term (i.e. "Maryland").

If you still cannot locate your financial institution, chances are that we are unable to support it at the moment. Please contact support to request adding a new financial institution to our list. Thanks!

### Q. How do I delete an account?

To delete an account, please take the following steps:

1. Click on the name of the account that you wish to delete located in the left sidebar of your Dashboard screen.
2. You will be directed to that account's detail page. Find the small gray link labeled "Edit" at the top of the screen by the account name.
3. At the bottom of the Edit page, you will see the 'delete an account' option in red. Click "Delete" to permanently delete your account.

After a few moments, your account will be deleted. Keep in mind that you can only delete manually-added accounts; those primary accounts that come over automatically cannot be removed.

## Tagging

### Q. What is a 'tag'?

A tag is a customizable word or phrase. Use tags to categorize your transactions to get a better idea of how you're spending your money. We will automatically pull in your most recent transactions and auto-tag them (transportation, groceries, clothing, etc.) for you! We do suggest you edit your tags by clicking on the "edit" button associated with each transaction. Tags make it simple for you to track your spending in entirely new ways, and customized tags give you a more accurate view of your budget and financial picture.

### Q. What if I have a transaction that falls under multiple categories?

We make this easy for you with split tags! If you would like to "split tag" your transaction, please take the following steps:

1. Click on any transaction to edit it.
2. Click the "split tags" button in the Tag area of the form.
3. Enter your first desired tag and its allocated value in the first row of fields that appear.
4. Repeat the process for each tag, ensuring that the entire balance of the transaction is accounted for.
5. Click the "add another tag" button if you want to split between more than two tags. There is no limit to the number of tags you can enter here.
6. Click "Save Transaction" to finalize the changes.

### Q. What is a tagging 'rule'?

If you'd like your changes to a transaction's title and tag to be applied to similar transactions, check the box in the "Create a Rule" area of the transaction editor. This will allow you to choose from a number of different recurrence styles:

- ▶ Apply for transactions from ALL ACCOUNTS for ANY TIME PERIOD
- ▶ Apply for transactions from ALL ACCOUNTS for THIS TRANSACTION MOVING FORWARD
- ▶ Apply for transactions from THIS ACCOUNT ONLY for ANY TIME PERIOD
- ▶ Apply for transactions from THIS ACCOUNT ONLY for THIS TRANSACTION MOVING FORWARD

Please be sure that you want to apply this rule as specified as it will affect all similar transactions. For example, creating a rule for a 'check' transaction isn't advised because it will apply that title and tag to all other checks. If you've made a mistake, creating a new rule on the same transaction will simply override the old one. We can also reset an inadvertent rule by submitting a support request.

## Budget

### Q. How are budgets used?

By creating a budget, all of your spending begins to take form. As you spend and save money, this section will show you how you're doing with what you've budgeted. Budgets always run from the first to the last day of each month, and automatically color-codes each spending target to give you an idea of how you're doing this month!

### Q. How do I edit or delete a Spending Target?

To edit or delete your Spending Targets:

1. Click on the navigation item "Budget" at the top of the page.
2. Click on the spending target you'd like to modify from the list.
3. At the top of the page, click the "Edit" or "Delete" buttons.
4. Here you can change the name, amount, tags, and accounts associated with this spending target.

**Tip:** If your Budgets aren't updating correctly, be sure that your transactions have posted in the current month, that you have the proper account(s) included for each spending target, and that your tags match the spending target tags exactly.

### Q. What's the difference between a Spending Target and a Bill?

**Spending Targets** are variable expenses like groceries, entertainment, or dining out. These expenses can be linked to a tag (or multiple tags), which then links to your account transactions for the month. This allows you to easily see how much you've spent on food for the month, for example, and gives you greater control over saving your money.

**Bills** are recurring expenses such as rent, loans, and insurance. These expenses generally have a due date and a fixed amount. You can set up Alerts in **360 MoneyHub** to remind you of your upcoming bills! See the [Cashflow](#) section following for more information on adding your bills.

## Cashflow

### Q. How do I use my Cashflow Calendar?

Use Cashflow to get a quick glance of when your bills are due, when your paycheck is coming, and for viewing 'safe to spend' balances. Click the navigation item "Cashflow" to open the calendar and click on a day to add a new income source or bill due. The Cashflow calendar is used for all incomes and all recurring bills. It helps you see how much you have left available to budget for discretionary spending.

### Q. How do I select which accounts make up the daily cash balance?

Follow these simple steps to choose which accounts make up the estimated balance in Cashflow:

1. On the Cashflow page, click the blue 'Choose Accounts' link in the box above the calendar.
2. Check the boxes next to the accounts you'd like to include in the balance.
3. Click 'Save and Close'.

### Q. I don't see my income schedule as an option!

Don't worry, there is usually a way to make the Cashflow screen work for you. Here are some tips:

- ▶ The "every other week" option is for one paycheck every two weeks (separated by 14 days). Simply choose the day of the week that you get paid and you're all set!
- ▶ The "twice a month" option is always fixed on the 1st and 15th of each month.
- ▶ If you're paid on off-dates, say the 3rd and the 18th, simply enter two separate 'once a month incomes' on one, the 3rd and another on the 18th. This will allow the calendar to display your income correctly.

If you have a variable income, just put in your best guess ahead of time. The daily balance will automatically adjust to the actual income deposited into your account.

## Goals

### Q. Why should I create a Goal?

Goals are a way for you to visually track your financial progress - actually seeing your goal will help you stay on track! The Goals feature allows you to easily monitor your current financial goals. What do you want to accomplish? Create a goal and start seeing your dreams become a reality!

### Q. How do I begin using the Goals tab?

To create a new goal, click the green "Add A Goal" button on the Goals screen. Choose between a pay-off and savings goal, and select which picture best represents your goal - you can then enter a custom name if you'd like. You'll be able to choose which account you'd like the goal to be associated with and at what balance it will be complete. Finally, choose between either the date you want this due date to be completed or how much you are able to save each month, which will calculate a due date for you. Use the "how much do I have available to spend" button to aid you in this. Finally, choose whether or not to 'lock' a certain balance in your account. Click the green "Create Goal" button, and you're on your way to financial success! You'll now be able to track your progress on the Goals screen in the future.

### Q. What features are included in the Goals tab?

On the Goals screen, you can add, delete, or edit existing goals in addition to viewing your current progress. You can also create multiple goals on the same account, and track your progress with a Dashboard completion meter in addition to text and email alerts. Finally, you're able to choose to "lock" a sum of money from being counted towards your goals if you wish. This provides an extremely accurate reading of your current goal progress! (Keep in mind that no real money is ever locked in Goals).

## Net Worth

### Q. What is the Net Worth screen used for?

Net Worth allows you to see your total assets versus your total debts. You can view recent increases or decreases in your Net Worth here. It gives you a quick snapshot of your entire financial picture! For any accounts that you are unable to add to the Dashboard, or that don't show a balance, you can add there manually here as an asset or debt account. This will allow you to include all your accounts even if they're not shown on the left sidebar listing. The same applies for assets/debts that aren't accounts, i.e. the car you now own or the money you owe a relative.

## Alerts

### Q. What are Alerts?

Alerts are personalized notifications sent to your email and/or mobile device, which help you keep track of activity in your accounts. If you've set up a bill, it can alert you when that bill is approaching its due date. If you want to monitor your checking account to avoid overdrafts, you can set up a low balance alert to let you know when your account falls below a certain amount.

### Q. How do I set up Alerts?

Here's how to set up your Alerts:

1. Click on the navigation item "Alerts" at the top of the page.
2. Click on "Add an Alert" to get started.
3. Choose your Alert type:
  - ▶ Account Balance Alert
  - ▶ Spending Target Exceeded
  - ▶ Bill Reminder Alert
  - ▶ Large Transaction Alert
  - ▶ Goal Progress Alert
  - ▶ Specific Store Alert
4. Choose the Alert Options:
  - ▶ Email
  - ▶ extMessage
5. Click "Add Alert." Be sure that you are prepared to receive these alerts as you requested. Keep in mind that there is often a slight delay between triggering an alert and receiving it.

### Q. How do I set up my email and mobile phone settings?

First click on the navigation item "Alerts" at the top of the screen. You can enter these preferences at the bottom of the Alerts page. As long as your cell phone can receive text messages, you can choose the mobile option. Keep in mind that standard messaging charges will apply.

## Security

### Q. Is my information secure?

Yes, your information is secure: we use several layers of security. First, your account information resides behind a firewall that is protected from unauthorized entry. In addition, all sensitive data is encrypted in the data warehouse and sessions are protected by your password, the security built into your browser, and SSL (Secure Sockets Layer), the standard security technology for establishing an encrypted link between a web server and a browser.

### Q. I'm nervous about adding all of my accounts.

Using this program is just as secure as using your current online banking system. There are several reasons:

- ▶ None of your accounts are actually all in one place. Your accounts are still safely at their respective financial institutions. We just allow you to monitor them in one convenient location.
- ▶ The same security is used here as is used in regular online banking.
- ▶ We don't store any account or credit card numbers.
- ▶ It is in the best interest of **Community First** to earn/keep your trust. We wouldn't create anything that would be risky to use because that would reflect extremely poorly on us.

### Q. Can my identity be stolen?

The risk of stolen identity is extremely low. Make sure you keep your online banking username and password to yourself and no one will access your account under false pretenses. Our support staff may ask for your email address, but NEVER your password or specific account information.

### Q. Do you collect my data?

Yes, we collect data but we do NOT collect data specifically connected to YOU. For example, we collect averages that people spend on car loans. But we do not know the specific balance remaining on Joe Smith's loan used to purchase his collector '72 Camaro. That information is between Joe and his lender. So yes, we collect information, but it is anonymous. We respect your privacy and take security very seriously.

### Q. What is CashEdge?

CashEdge is our provider of account aggregation services. They are the company which allows you to add your external accounts. CashEdge has been the preeminent provider of online funds transfer and personal financial account aggregation services to financial institutions for nearly 10 years, and today provides its services to hundreds of financial institutions, including the majority of the nation's largest financial institutions.

### Q. Another financial institution I use requires image/word verification. Can you support it?



Unfortunately, we cannot support your financial institution for account aggregation because they require an image-based, randomly-generated security code to be filled out each time you sign in. We currently don't have the infrastructure in place to support such a transaction; however, we're working on it and hope to be able to support such accounts in the future.

### Q. 360 MoneyHub is not working in my browser!

There are a lot of browsers out there, and we do our best to support as many browsers as we can. We currently support:

- ▶ [Mozilla Firefox 2+ \(Windows + Mac\)](#)
- ▶ [Safari 2+ \(Windows + Mac\)](#)
- ▶ [Internet Explorer 7+](#)
- ▶ [Google Chrome 1+](#)

If you have an older browser, please try upgrading to one of these supported browsers. Also ensure that your security settings allow **360 MoneyHub** to function properly. You may experience issues if your browser has cookies turned off, is operating with a high security level, or has additional add-ons installed. If you experience a problem with one of our supported browsers, please contact support after verifying your browser settings.

