QUICK SETUP GUIDE

Call Center Info

Trained customer service professionals answer all calls.

Monday - Friday, 7 AM to 9 PM EST

Saturday - Sunday, 7 AM to 5 PM EST

Toll Free (800) 972-1651

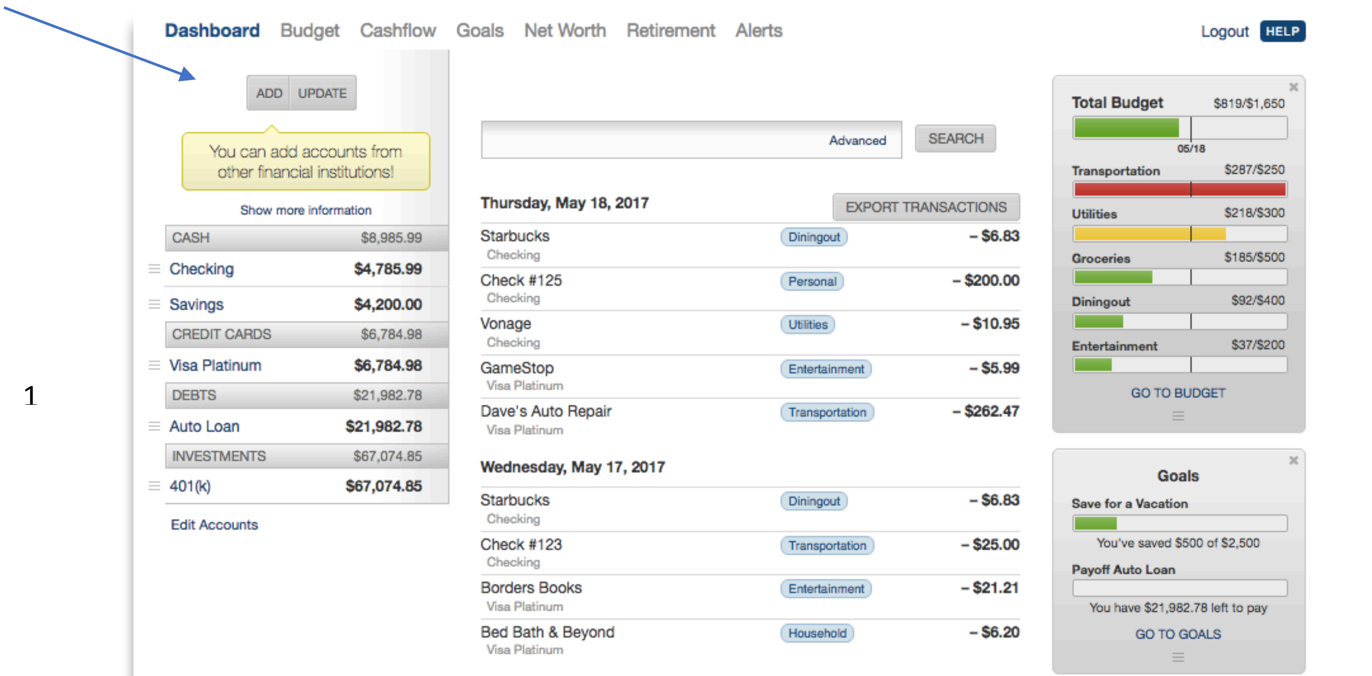
FAX (814) 443-9220

E-mail

E-mail Customer Service: custserv@somersettrust.com

Dashboard:

1. Account aggregation- add & update accounts (including external accounts), edit/delete accounts
2. Transaction feed- tagged transactions, split tagging, advanced search, and export transactions
3. Widgets-visual snapshot of what's important to the user (customizable)



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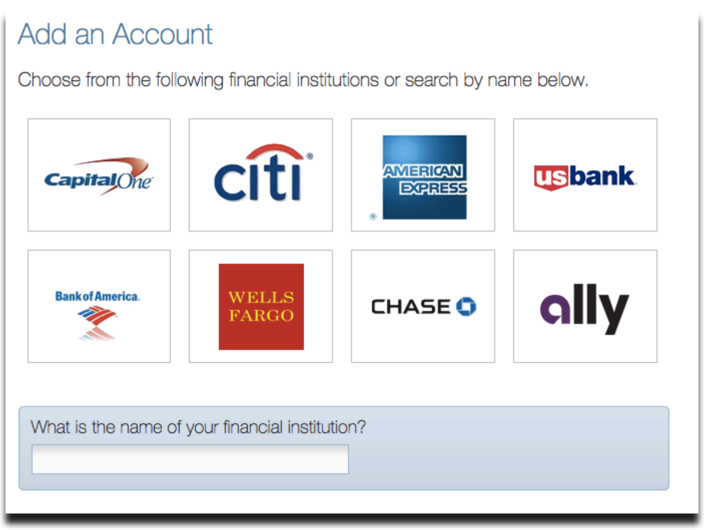
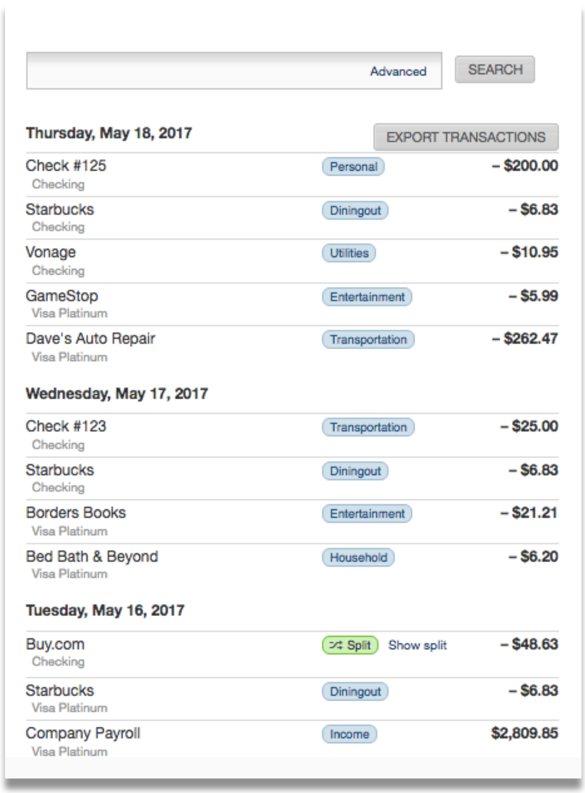


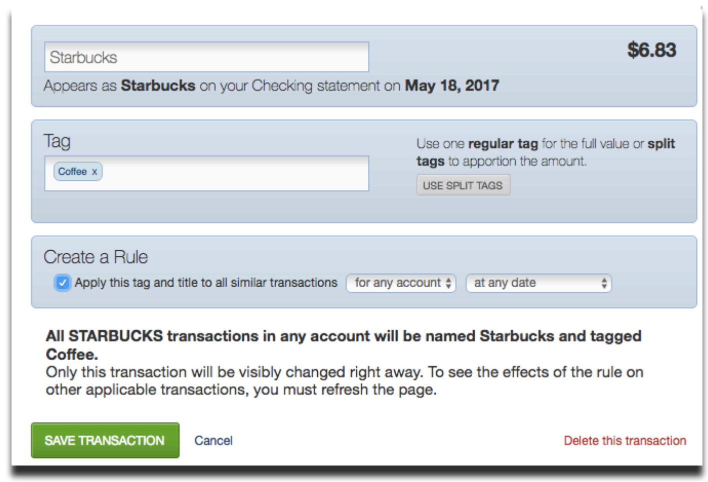
For adding an account select from one of the eight defaults or search the database.

User will be prompted to enter online credentials for that account and **connect** to the PFM.

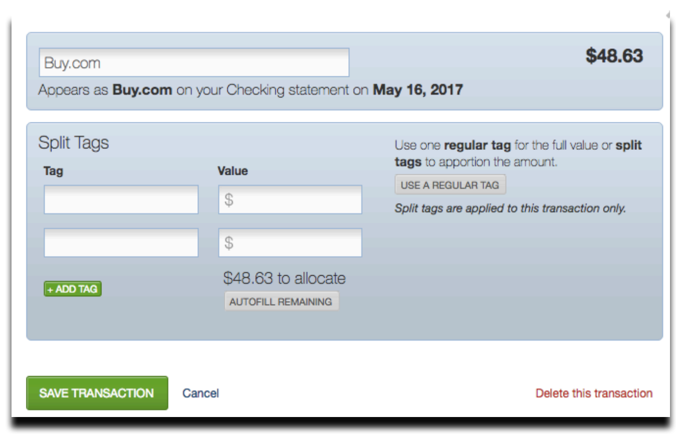
Tagging Transactions:



1. Custom Tag



2. Split Tagging

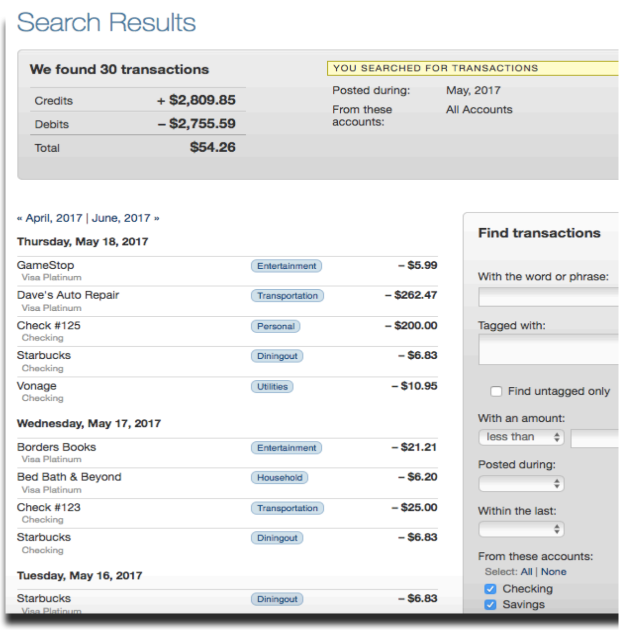


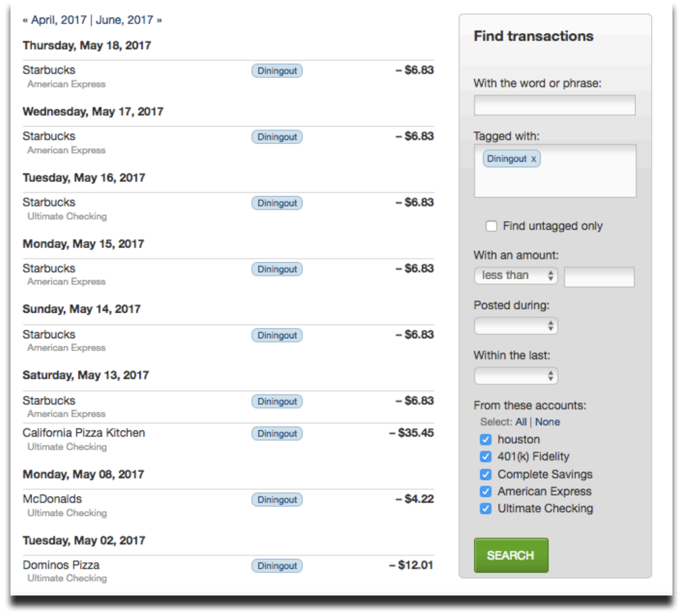
1. Click on a transaction to create a custom tag and apply it to similar transactions. To remove the default transaction, simply click on the "x" next to the tag. For example, the Starbucks transaction, has been changed to Coffee.

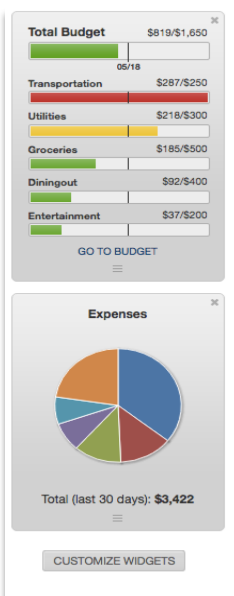
2. Split tagging allows the user to get specific and use multiple tags for one transaction. For example, in the Buy.com transaction, the user can change the tags to Personal & Business. Once complete, the transaction will display with a green tag.

Transaction Search:

Using the search tool allows the user to find transactions based on specific words, tags, or amounts. For example, the tag Dining Out was used to search transaction history.







Widgets:

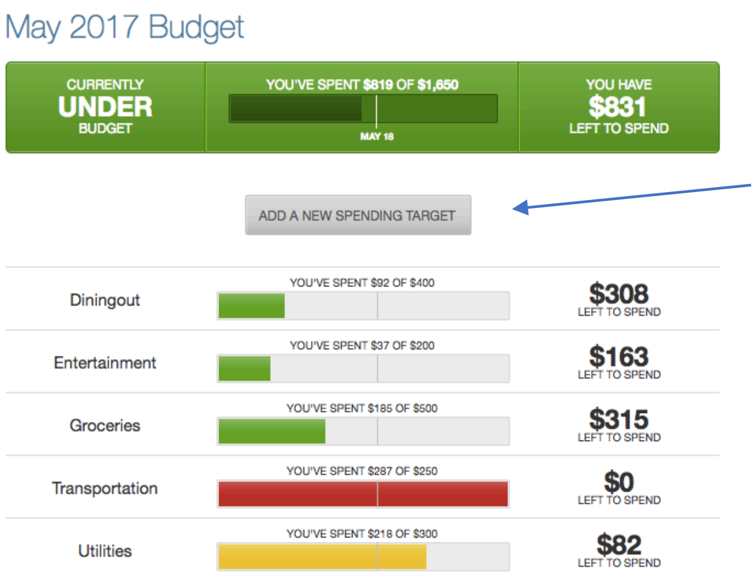
1. Seen on the right side of the dashboard and customizable; the user can select several types:

Bills- view upcoming bills and paid bills
Cash Flow Calendar- monthly view of income and bills
Expenses- pie chart of top categories over last 30 days
Budget- summary of spending targets and monthly target
Goals-snapshot of goals and progress
Upcoming Income-sources of income by date
Net Worth- current net worth and previous month change

Click on customize widgets to add more from the drop-down menu. To remove widget's, click the "x" in the right- hand corner.

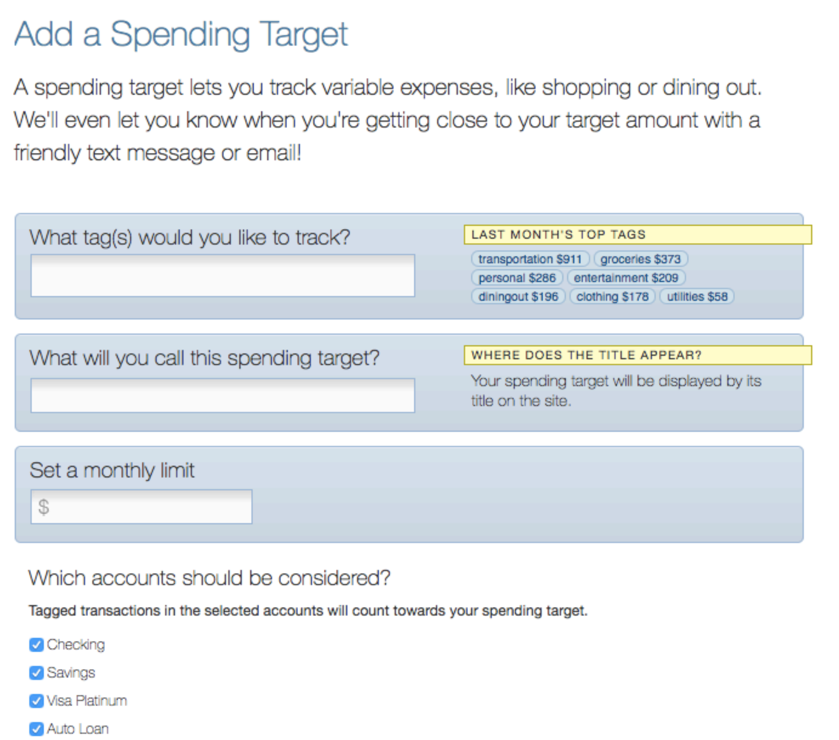
Budget:

Spending targets allow the user to create budgets based on tags important to them.



The large bar on the top of the screen symbolizes the total amount of money for budgeting.

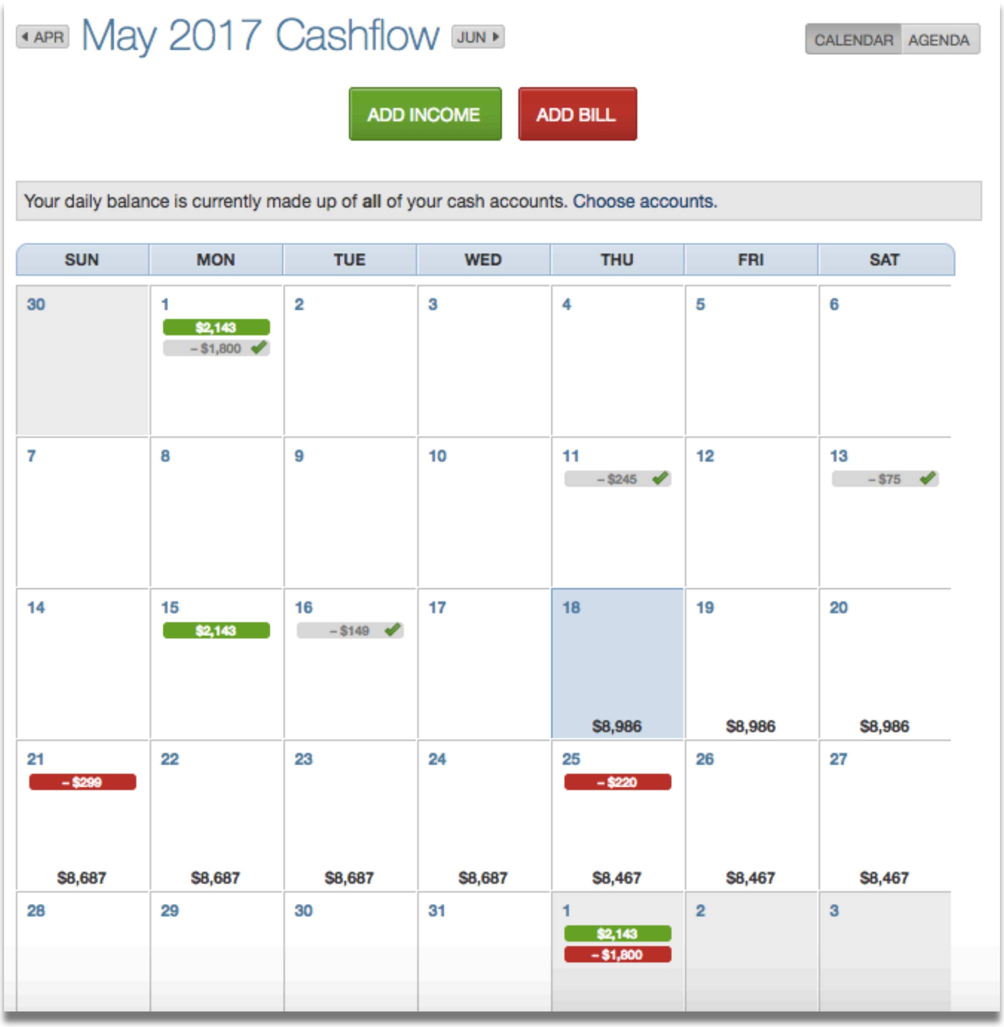
Further down on the screen shows progress for the month broken down by each spending target.

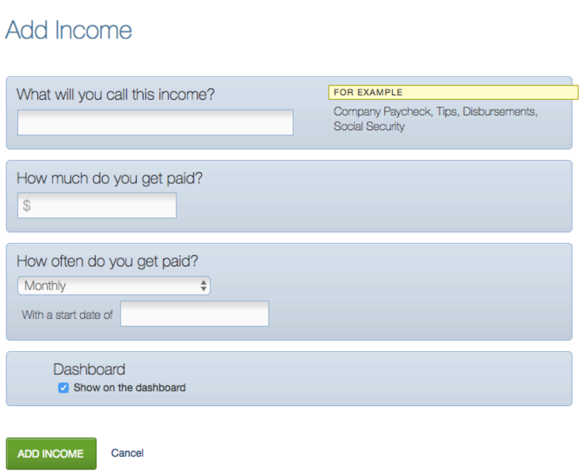


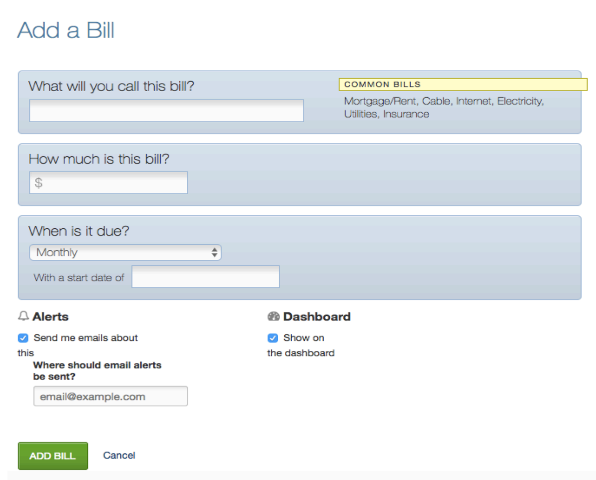
Enter the tags for the budget to track; include a name for the spending target and a monthly limit.

Cash Flow:

Add bills and incomes on a recurring or non-recurring basis to more accurately depict available funds day to day.

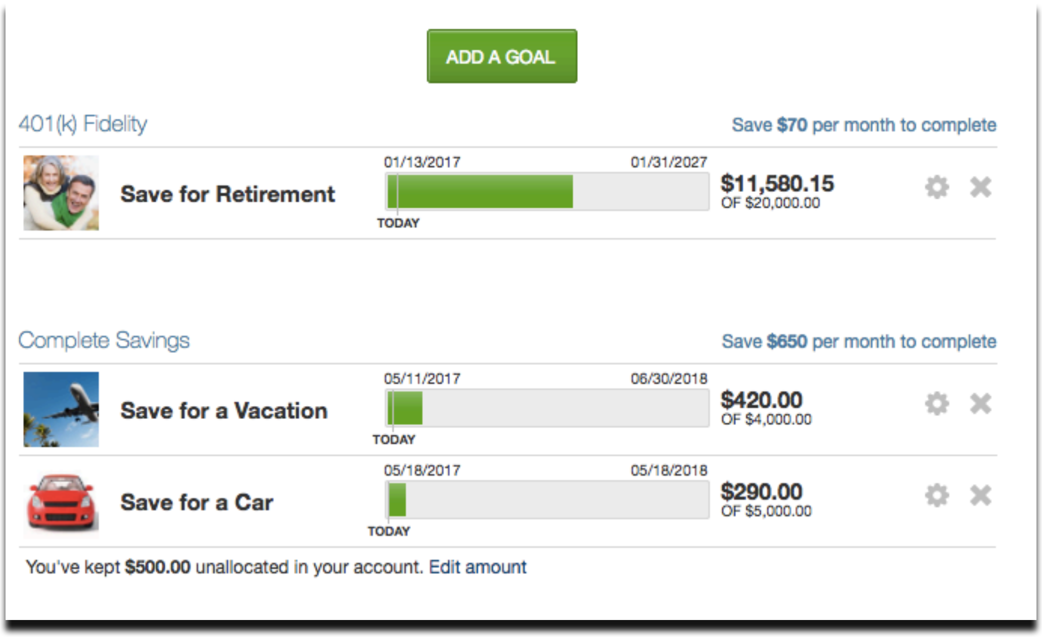


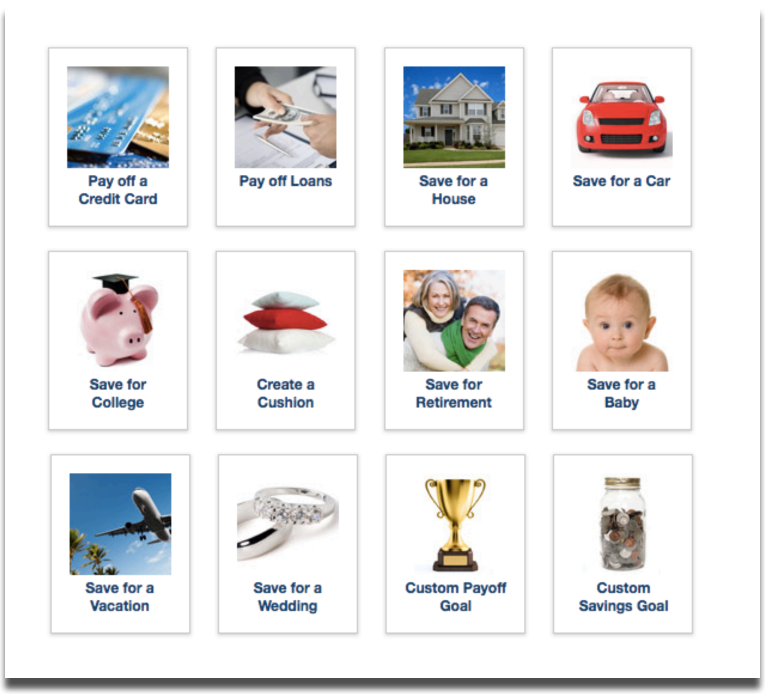




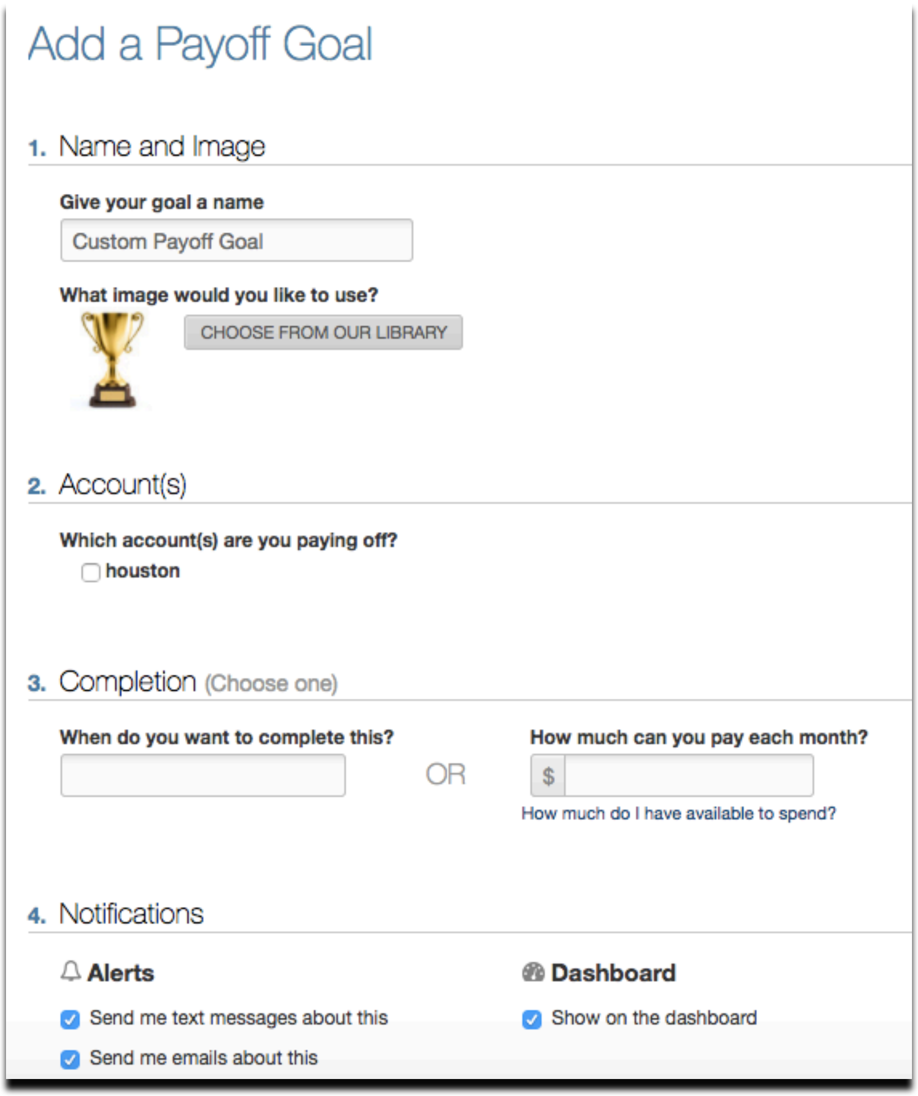
Goals:

Create savings or payoff objectives. The goals are customizable by type, savings amount, and the user can see the current progress. This summary includes an overview of goals, how much needed to save to complete them, and which accounts they are attached to.



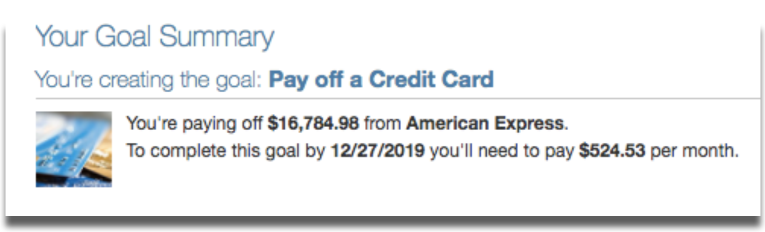


Select an image from the library that corresponds to the goal.



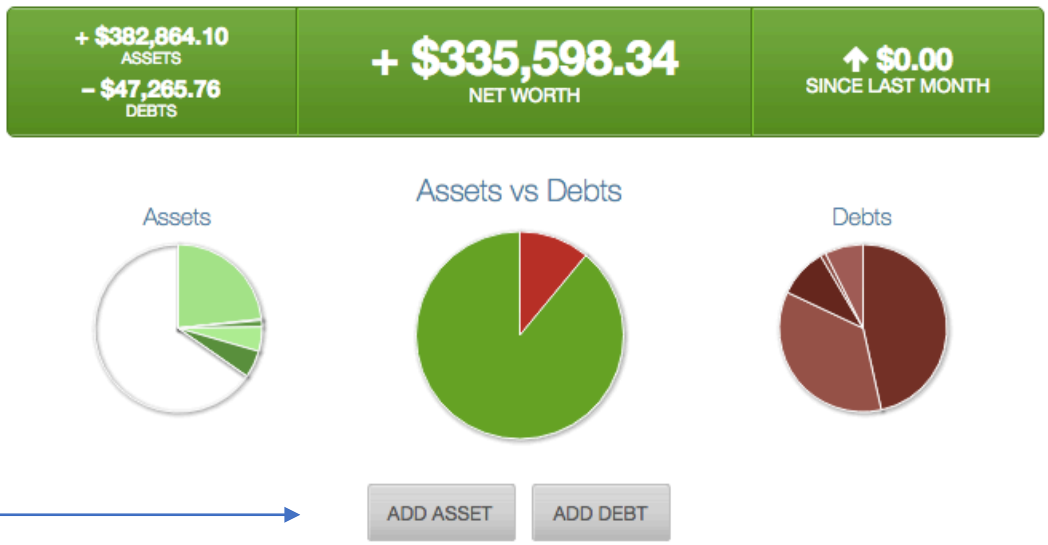
Create a custom name to make the goal specific, enter account to be considered, completion date <u>or</u> monthly amount.

Once all the information is entered the user will get a goal summary.



Net Worth:

Monitor current assets and debts. The PFM automatically calculates net worth daily based on the accounts that have been added.



All accounts included in the PFM are automatically used in the net worth calculation.

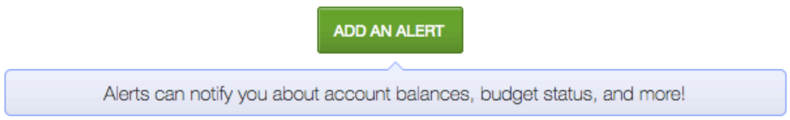
Users have the option to exclude any of their accounts from the calculation.

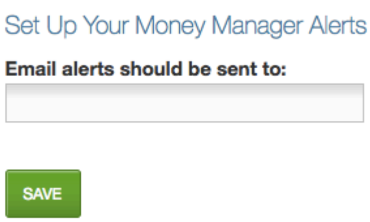
Manually added assets and debts, cannot be excluded from the calculation without deleting.

Assets		
401(k) Fidelity	☑ Include in net worth calculation	$89,078.11
Complete Savings	☑ Include in net worth calculation	$1,000.00
Ultimate Checking	☑ Include in net worth calculation	$4,785.99
Money Market	✓ Include in net worth calculation	$18,000.00
emergency savings	✓ Include in net worth calculation	$20,000.00
House value	✓ Include in net worth calculation	$250,000.00
Debts		
houston	☑ Include in net worth calculation	$21,982.78
American Express	☑ Include in net worth calculation	$16,784.98
Owe Parents	✓ Include in net worth calculation	$4,500.00
Personal Loan	✓ Include in net worth calculation	$500.00
CHASE	✓ Include in net worth calculation	$3,498.00

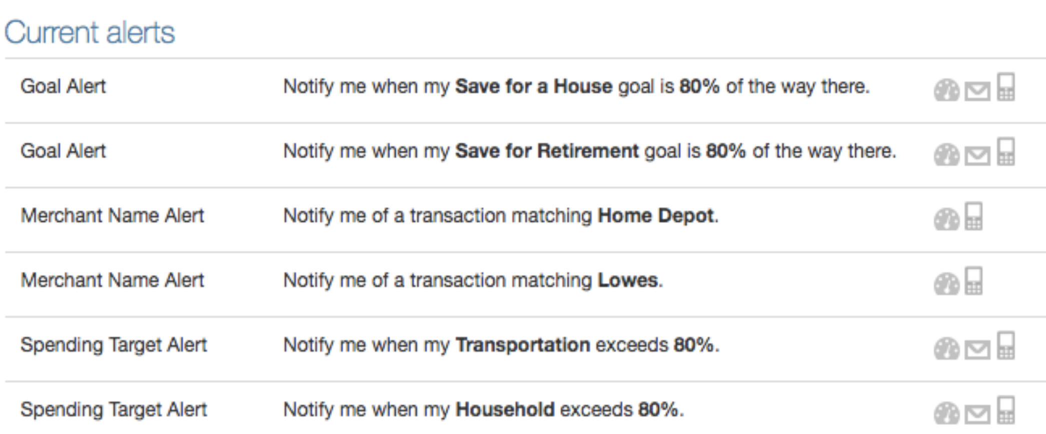
Alerts:

Create customized alerts based on activity in the PFM. There are 6 different alert types to choose from. These alerts will always show on the top of the Dashboard, but the user can opt to receive text or e-mail alerts.





Account balance: lets the user know when the balance of specified account falls below a certain amount.
Spending target: notifies user when they spent a certain percentage of spending target(s).
Goal progress: notified when a certain threshold is met towards a specified goal.
Bill reminder: Number of days before a bill is due.
Large transaction: any transaction comes through that is over a certain amount.
Merchant name: a transaction is posted from a specified store.



Current alerts

Goal Alert	Notify me when my **Save for a House** goal is **80%** of the way there.
Goal Alert	Notify me when my **Save for Retirement** goal is **80%** of the way there.
Merchant Name Alert	Notify me of a transaction matching **Home Depot**.
Merchant Name Alert	Notify me of a transaction matching **Lowes**.
Spending Target Alert	Notify me when my **Transportation** exceeds **80%**.
Spending Target Alert	Notify me when my **Household** exceeds **80%**.

Help:

Find the Frequently Asked Questions and the ability to submit a support request to Geezeo team for assistance.

The FAQs can be seen on the left- hand side of the 'HELP' page; simply click on a question to display an answer. If the user cannot find the answer to their question here, they can use the 'Submit a Support Request' feature on the right- hand side. This will create a ticket request for our support team, who will respond by the end of the next business day.