New Market BANK

Quick Start Guide

Welcome to Insights with great features & functionality!

Insights Features and Overview

See which spending category you have spent the most so far this month. The analyzer quickly shows your percentage and total amount spent in each category; while allowing you to customize the date range to identify any trends.

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.

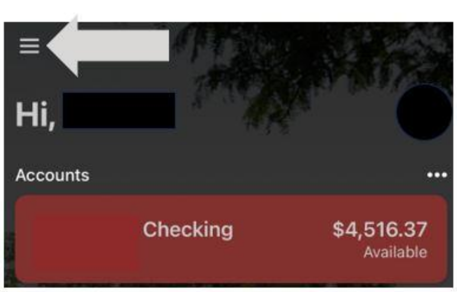
Step 3: When you select a transaction from the dashboard you can also change the name of the transaction, create a budget or add a recurring transaction to your Cashflow Calendar.

Where can I find Insights?

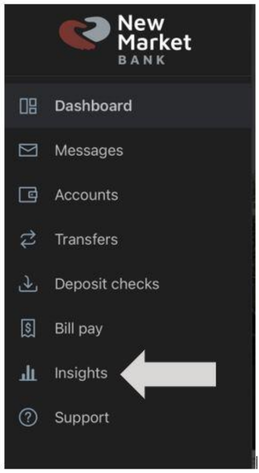
Insights is embedded within both Online and Mobile Banking, so there are no additional downloads or registrations required. Once you login to either platform it is easy to navigate to Insights.

Mobile Banking

1. Log in to Mobile Banking
2. Navigate to the top left corner of your screen. There you will see what we call a "hamburger menu", or three horizontal lines. Click on that menu.

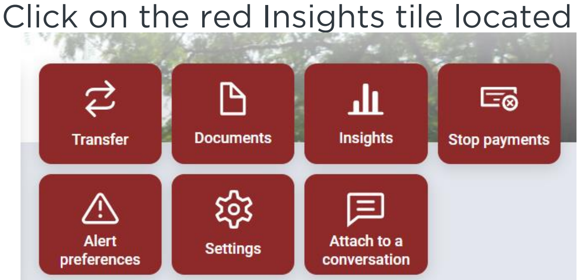


3. Select Insights from the menu of options below.



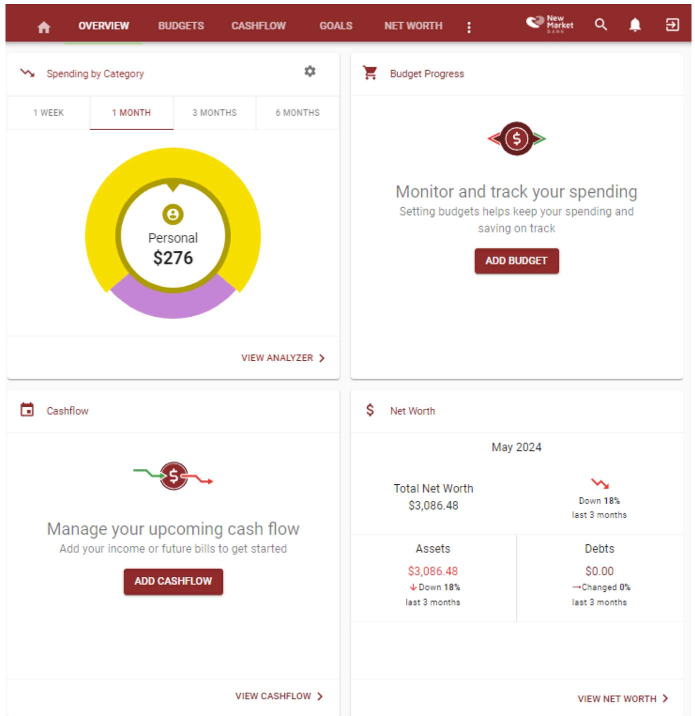
Online Banking

1. Log in to Online Banking
2. Click on any account
3. Click on the red Insights tile located on the right



Insights How-To Dashboard?

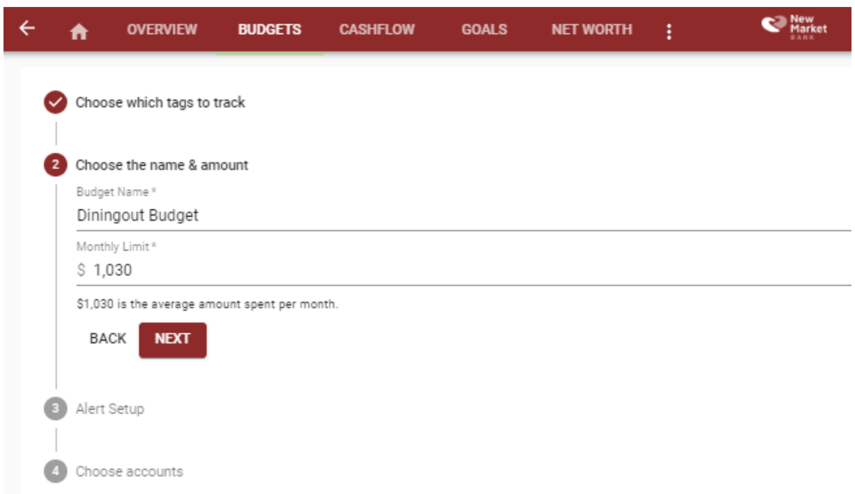
See which spending category you have spend the most in so far this month



1. Select other parts of the wheel to see other major category spending. Your transactions will categorize themselves with ‘tags’.
2. To personalize these categories, or split the transaction between tags, select the transaction and edit the tag.
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.

Budget/Spending Targets

Build and view spending targets that are important to your financial big picture. Users can look at the insights for guidance on what to budget based on spending, spending history, along with suggestions for staying on track. Quickly create a budget and start tagging your transactions to see where and how you spend your money. By seeing how you reach a spending target you can make smarter choices about how you spend.



1. Navigate to Budgets and click on “View Budgets.”
2. Click on the Spending Target you’d like to edit from the list.
3. Click “Edit Budget” to edit or delete.
4. You can change the name, amount, tags, and accounts associated with this Spending Target from here.

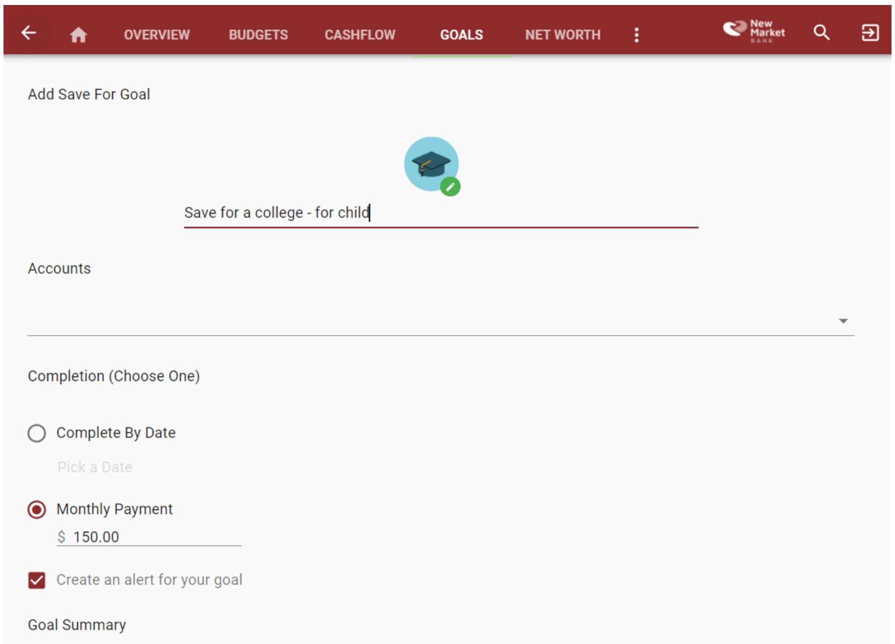
Cashflow

Using the interactive cash flow calendar, you can see how much money you have available to pay bills and other expenses day-by-day, allowing you to make informed choices on when to schedule bills and other spending. By adding your paychecks and expenses, you’re now able to view income and spending trends right from the dashboard. The better you understand your cash flow, the easier it is to manage it on a daily, weekly and monthly basis.

1. Navigate to Cashflow.
2. Click the plus sign to “Add Income” or “Add Bill.”
3. Enter in the required information and select “Save.”

Goals

Visually tracking your progress can help you take control and make reaching your financial goals much quicker and easier. Using Insights, you can set goals and automatically track your progress. Create savings goals, like saving for a vacation, or a debt reduction goal, like paying off a high-rate credit card.



1. Navigate to Goals and select "Add Goal."
2. Select your desired pay off or savings goal.
3. Fill in the required information.
4. Click "Save" to complete the process of adding a new goal.

Keep in mind, 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 Insights.

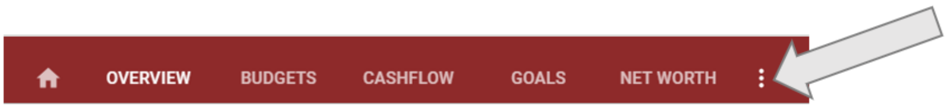
Net Worth

Track your investments, wealth and debts all in one place; while having access to monthly, quarterly, and annual trends. Your financial future is just as important as your day-to-day. No need to keep manually updated a spreadsheet. Insights will help you quickly add up all your assets and debts to show you an up-to-date estimate of your net worth.

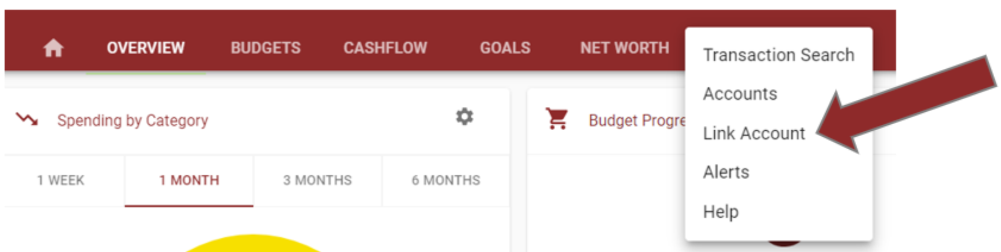
Add an Account

View a full financial picture. Add other financial institution accounts, including mortgages and credit cards, to Insights for a view of all account balances and transactions in one place. Insights will then automatically track your relationships so you can track spending, set budgets and calculate your net worth. Syncing other accounts is simple.

1. Navigate to “ellipse” and click



2. Select “Linked Account”



3. Select an institution or use the search to find your institution.
4. Enter in the required information and select “Connect.”
5. You’ll receive a notification on your Insights dashboard once the account has been synced successfully

Questions?

Contact our customer service team with any questions at digitalbanking@newmarket.bank.