

# FinanceWorks<sup>™</sup>

*powered by Quicken<sup>®</sup>*

An easy-to-use online tool that gives you a complete financial picture of your accounts from Baker Boyer as well as 7000+ other financial institutions and creditors!

# Accessing FinanceWorks

There are multiple ways to access FinanceWorks within Online Banking.

The screenshot shows the Baker Boyer Bank online banking interface. The top navigation bar includes links for Account Access, Bill Payment, Account Transfer, eStatements, Secure Forms, More Services, Custom Reports, and My Turbo. The FinanceWorks link is circled in red. Below the navigation bar, there is a message about the last successful log-in and a warning about Multifactor Authentication. Three promotional banners are visible, with the third one circled in red. Below the banners is a table of Deposit Accounts.

CoBrowse User Options Help  
Welcome: Francis Q. Sar

Account Access Bill Payment Account Transfer eStatements Secure Forms More Services Custom Reports My Turbo  
Account Summary Account History Search Account History Notifications Stop Payments Export FinanceWorks

Your last successful log-in was on March 10, 2010. [What's this?](#) [Printer-Friendly Version](#)

Your Online Banking account is not protected with Multifactor Authentication.  
You have currently logged in from a computer without added security. [what's this?](#)

[Why pay more for stamps?  
Click to pay your bills online](#) [It's easy to move money  
before you even begin your](#) [FW View all OTHER accounts.  
all in one place, for FREE](#)

**Deposit Accounts** [How do I sort?](#)

Account Name	Account Number	Account Type	Account Balance	**Available Balance	
<a href="#">Savings</a>	0	Savings	7,220.81	7,044.79	<a href="#">View Recent Transactions</a>

## FinanceWorks Landing Page

Upon first use, the links within Online Banking will lead you to the FinanceWorks landing page where you will need to accept the terms and conditions.

# Overview

## Outline of Key Features

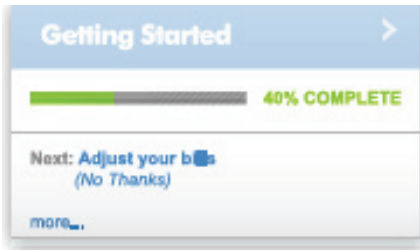
The screenshot shows the FinanceWorks dashboard with the following features highlighted by numbered callouts:

- 1**: Getting Started progress bar (40% COMPLETE) with a next step: "Adjust your bills (No Thanks) more..."
- 2**: Accounts section with a sub-header "Add accounts you have at other Financial Institutions" and a list of accounts including Checking (\$800.00), Credit Card (-\$800.00), Savings (\$5,000.00), Loans (-\$20,000.00), and Investments (\$95,000.00).
- 3**: Reminders section showing "AT&T is due on Jan 26 TODAY" and "Comcast is due on Jan 28 2 DAYS".
- 4**: "How much can I spend?" widget showing "\$220.00" and "Until next paycheck in 4 days".
- 5**: "Am I making my goals?" widget for January 2009, showing "Clothing OVER BY: \$85", "Groceries REMAINING: \$50", and "Auto REMAINING: \$75".
- 6**: "Today, Jan 26" summary widget showing "My Checking Balance as of Today, Jan 26" as \$500, "Transactions Not Yet Cleared" as -\$100, and "Upcoming Bills" as -\$180.
- 7**: Business account type indicator in the top right corner.

The dashboard also features a navigation menu (Home, Accounts, Transactions, Trends, Goals, Business) and a "Your Financial Life" section with a pie chart titled "Where is my money going?" for the last 30 days (Dec 27 2008 - Jan 28 2009) totaling \$2,901.33. The pie chart data is as follows:

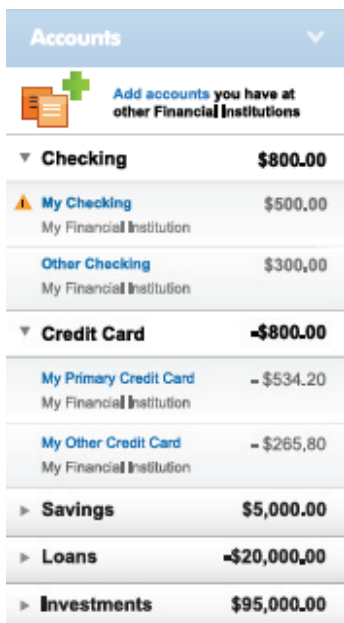
Category	Amount
Rent	\$775.00
Loan	\$477.39
Groceries	\$347.23
Clothing	\$284.03
Vacation/Travel	\$190.62
Dining	\$111.71
Other Categories	\$724.26

# 1. Progress Bar



The progress bar shows your next steps, to help you get the most out of FinanceWorks.

# 2. Accounts

A screenshot of the 'Accounts' section in FinanceWorks. It shows a list of accounts with their respective balances. The total balance for each category is shown at the top of the section.

Category	Balance
<b>Checking</b>	<b>\$800.00</b>
My Checking	\$500.00
Other Checking	\$300.00
<b>Credit Card</b>	<b>-\$800.00</b>
My Primary Credit Card	-\$534.20
My Other Credit Card	-\$265.80
<b>Savings</b>	<b>\$5,000.00</b>
<b>Loans</b>	<b>-\$20,000.00</b>
<b>Investments</b>	<b>\$95,000.00</b>

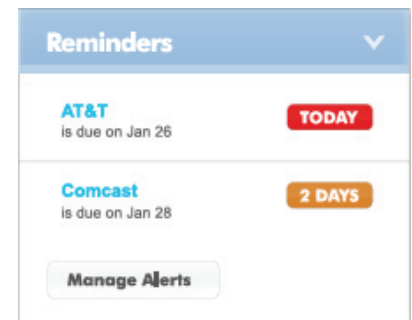
The Accounts section lists all of the accounts being tracked in FinanceWorks. Upon first use, FinanceWorks will automatically display all of your primary accounts at Baker Boyer Bank. You also have the ability to add other accounts at over 7000 financial institutions and creditors to provide a complete financial picture.

## How to Add an Account

To add an account, click the **Add Accounts** link. Click on **Add** and select from the list of financial institutions. You can search by name or through the alphabetical listing. Other institutions can also be added from the **Accounts** tab where you can customize additional settings for your accounts.

# 3. Reminders

FinanceWorks lets you consolidate bills in one place and track upcoming payments, which helps to ensure that bills are paid on time. Upon each use of FinanceWorks you will be presented with the bills due within 7 days. Email alerts can be set up too!

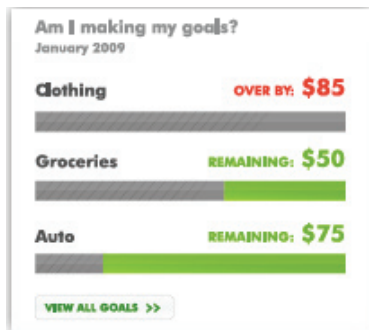


# 4. Where is my money going?

FinanceWorks analyzes all your transactions and automatically divides them into categories like rent, groceries or utilities. You can also select multiple categories for a single transaction when purchasing items at a superstore. From the home page, you can see a quick view of where you are spending your money. To dig deeper, they can click on any category of the chart including the total number of transactions, the total amounts spent, and a 4 month average. New categories can be created to fit your specific spending profiles. You can also separate business and personal expenses.



# 5. Am I making my goals?

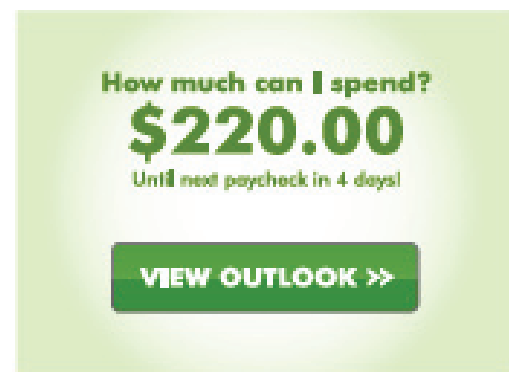


FinanceWorks automatically displays the top 3 spending categories on the home page with suggested spending targets. By clicking on **View all goals** you can add more categories, edit the spending limits, and set up email notifications for reaching or surpassing the spending goal.

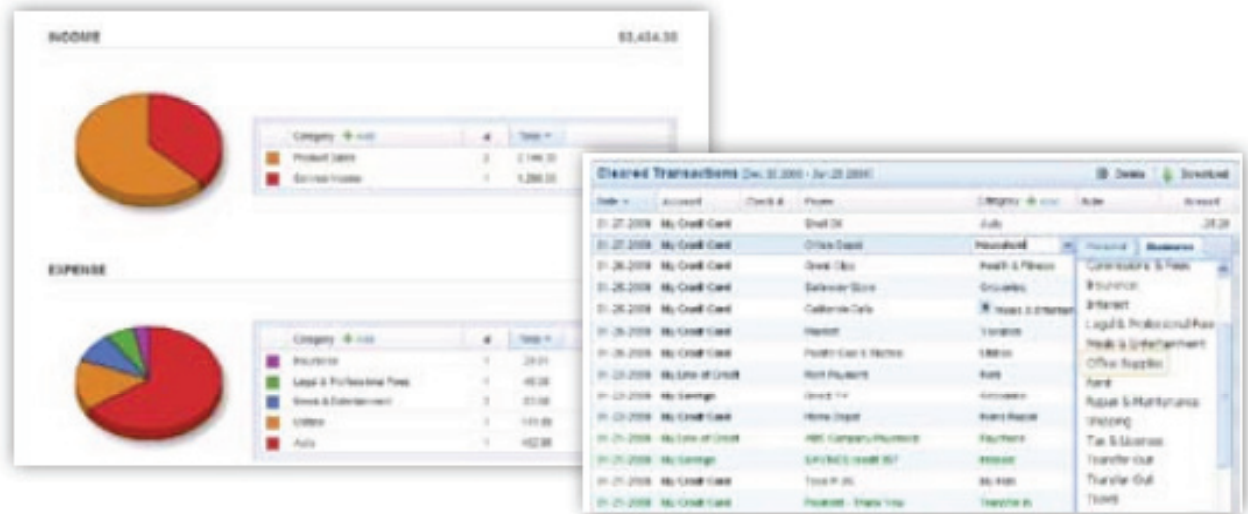
# 6. Spending Outlook

FinanceWorks provides a quick snapshot of your cash flow and bottom line. The home page lets you know how much you have available to spend based on current balances along with upcoming transactions and paychecks. If FinanceWorks isn't able to detect a paycheck, you can click on **add paycheck** to identify it from a list of past transactions.

By clicking on **view outlook** you will see a visual timeline of cash flow at any point in time over the next two pay periods. If you see a point in time where your balance is negative, you can take correct action.



# 7. Small Business Features



FinanceWorks helps small businesses manage simple bookkeeping and accounting by allowing you to separate business income and expenses from personal transactions. Once you recategorize anything as a business transaction, the next time you use FinanceWorks you will see a business tab where you can find a business income and expense report.

# Congratulations,

Your budget's at your fingertips!

For more information, contact us at:

(509) 525-2000 | (800) 234-7923  
or email us at [info@bakerboyer.com](mailto:info@bakerboyer.com)

MEMBER FDIC