



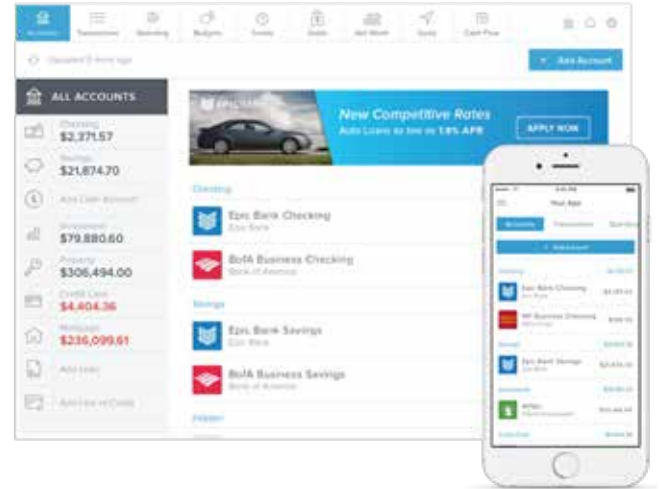
"Wright-Patt Credit Union is so far ahead of others in Mobile and Online Banking. The mobile app is SO easy to use and all the money management tools make it really simple for me to budget and save for my goals."

- Garyn K., Member Since 2017

WHAT IS MONEY MANAGEMENT?

With Wright-Patt Credit Union's (WPCU) Money Management online tools, you can easily track and manage all your financial accounts in one, easy-to-access place. Money Management gives you the ability to set up budgets, track your spending, create savings goals and much more. Plus, it's completely free to all WPCU members.

Our goal at WPCU is to help you manage your finances with ease and convenience. Instead of logging into multiple places and manually pulling your accounts and transaction history together, WPCU's Money Management lets you see all of your financial accounts, including those from other institutions, within Mobile and Online Banking.



HELPING YOU SAVE, SPEND, BORROW, AND PLAN

Here's how Money Management helps you make smarter decisions about your hard-earned money:



- **Link all of your accounts:** View all of your accounts in one place, even those at other institutions.
- **Know exactly where your money is going:** All of your transactions are automatically categorized, making it easy for you to track exactly where your money is going.
- **Create a budget:** Get a jumpstart on setting up a budget with the "Auto Generate Budget" tool or create your own.
- **Manage debt:** See all your payments on one screen, and use the debt payoff calculator to easily plan your get-ahead-of-debt strategy.
- **Create financial goals:** Save better with custom savings goals. Set up a variety of goals and prioritize them based on your needs and current situation.
- **Set and manage alerts:** Set up customized text or email alerts to help you stay on track and in the know.



To get started simply log into Mobile or Online Banking. From Online Banking, select "Money Management" from the "Manage Money" tab. If logging into the Android app, select the "Main Menu" button, then tap "Money Management". If using the Apple app, select the "More" option and then tap "Money Management."



GETTING STARTED WITH MONEY MANAGEMENT

Follow the steps below to get started using **Money Management** today! Please note, the set up process may take up to 30 minutes to complete.

STEP 1: Accept the terms & conditions:

To start, log into Mobile or Online Banking. If using Online Banking, select "Money Management" from the "Manage Money" tab. If logging into the Android app, select the "Main Menu" button, then tap "Money Management". If using the Apple app, select the "More" option and then tap "Money Management." You will be prompted to "Accept" the terms and conditions. Once you have accepted, your WPCU accounts for the account you are logged into will be automatically imported into Money Management.



STEP 2: Link all your external accounts:

Add all of your accounts from other institutions to view your entire financial footprint in one place. Most accounts can be added including checking and savings accounts, investments, credit cards, loans, mortgages and other lines of credit.



STEP 3: Review your transaction history:

Some transactions will be automatically categorized to make it easy to see spending trends. However, not all transactions will be categorized, so it is important to make necessary changes to ensure your spending data is complete and accurate.



STEP 4: Set a budget:

Select "Auto Generate Budget" to have Money Management automatically calculate your average monthly spending in each category or you can create your own budget.



STEP 5: Set up alerts:

View alert options within the Settings section by selecting the gear icon. Be sure to set up alerts for things like low balances or upcoming payments.

