

## Money Management Frequently Asked Questions

**How do I access Money Management?** You can access Money Management from our mobile banking app or through HeritageBankNW.com. From our website, log in to your online banking account, go to the “Manage Money” tab, and click “Money Management.” From the mobile app, log in to your account, go to the menu, and choose “Money Management.”

**What types of outside accounts can I add?** You can add any account including credit cards, investments, loans, and property accounts.

**How do I add an outside account?** Once you are in Money Management, simply click “Add an Account.” This will bring up the most popular institutions as well as a box to search for an institution if you do not see it on the list.

**Why does it ask for my login credentials when I add an account?** When adding an account, you will need to enter your user ID and password for the institution. This will allow Money Management to access your account information.

**Why am I having trouble adding an account?** Here are some common issues or things to check if you are having issues adding an account:

- Log in to your financial institution’s online banking account to verify that your credentials are correct
- Turn off complicated security preferences on your institution’s site (such as CAPTCHA and picture passwords)
- Make sure your institution’s site is set to accept third-party access by updating the preferences on their site
- Make sure you are not simultaneously logged in to your institution’s site on another browser or tab
- Make sure the institution’s site is not waiting for your response to a security question

**Why is there an exclamation mark next to my account?** This indicates that your account requires attention. Click the exclamation mark and follow the prompts to resolve the issue.

**Why are some dollar amounts red in the All Accounts section?** Red represents debt accounts.

**How do I delete an account?** Click on the account you want to delete, click the dot menu in the upper right, and click “Delete Account.” You will not be able to delete your Heritage Bank accounts but you can hide them by clicking the account, clicking the dot menu, and clicking “Hide Account.”

**What do I do if I see duplicate accounts?** Either delete one of the duplicate accounts or merge them.

- **To merge accounts:** Click on the duplicate account, click the dot menu, mark as duplicate, choose the duplicate account, click “Merge,” type “Merge” into the appropriate box
- **To delete accounts:** Click on the duplicate account, click on the dot menu, and click “Delete Account”

**Why am I seeing an outdated account or a loan that’s paid off?** Sometimes the data that Money Management receives does not register that an account has been deleted. If this is the case, you can submit a support ticket to have the account deleted.

**How do I submit a support ticket?** Click the question mark icon (?) and select “Request Support.” To access the question mark icon (?) from your mobile device, you may need to scroll over from the top menu.

**What types of notifications can I add?** Notifications can be sent via email or text message and you can add the following notifications:

- **Exceeded budget:** When a spending category exceeds the budgeted amount
- **Projected to exceeded budget:** When spending in a category is projected to exceed budgeted amount
- **Debt payment reminder:** When a payment due date is approaching
- **Low account balance:** When an account falls below the amount specified by the user
- **Large deposit:** When a deposit is made above an amount specified by the user

# Money Management

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- **Large expense:** When an expense transaction is above the amount specified by the user
- **Fee charged:** When there is a transaction categorized in the "Fees & Charges"

**How do I add a notification?** Click the bell icon and then the gear icon. This will take you to your notification settings. If you want to receive email notifications, you will need to click "Verify" next to the email address. You can also enter a mobile phone number if you want to receive text message notifications.

**How often will I receive notifications?** Notifications will be delivered nightly. Budget alerts will be grouped into one email and other alerts will be sent in separate emails.

**What do the three different colors mean under budgets?** Green means less than 80% of a budget has been used, yellow means more than 80% of a budget has been used, and red means more than 100% of a budget has been used.

**How do I edit a budget?** Click on the budget item, use the plus icon (+) to add a sub-budget, and use the pencil icon to edit the dollar amount for the budget.

**In the debt section, how do I add money to my monthly payment?** Click "Total Monthly Paydown" and you can add money to your monthly payment.

**How do I hide an account from the debt section?** Select an account from the list, click on the dots menu, and click "Hide from Debts."

**How do I edit details of an account in the debt section?** Select an account from the list and click "Details." You can edit minimum payment, interest rate, and payment due date.

**What types of goals can I create?** You can create goals for savings, debt payoff, and retirement.

**How do I create a goal?** From the goal section, click "Add a Goal."

**How do I edit a goal?** From the goal section, click on the specific goal you want to edit. This will bring up the details of the goal and you can then edit the information.

**How do I view the details in the Net Worth section?** Click "View Assets & Liabilities."

**How do I view my net worth information by month?** There will be a dot above each month; click the dot and the gains and losses for the month will be displayed.

**How do I change which category a transaction gets placed in?** Under Transactions, click on a specific transaction and edit the details. Once you select the category, it will ask if you want all future and past transactions to this payee to be placed in this category.

**How do I split a transaction into multiple categories?** Under Transactions, click on the specific transaction, click the dot menu, and choose "Split."

**How do I see subcategories in the Spending section?** Click on a segment of the spending wheel and this will bring up the subcategories.

**Am I able to see check numbers?** Check numbers are not currently available in Money Management.