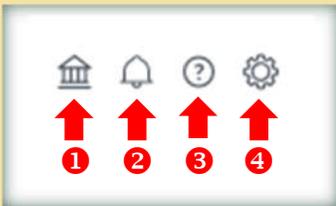


ICON OVERVIEW

The following icons are located on the right side of the navigation bar:



1 Manage Institutions

The institutions icon provides a quick link to view all your connections. A red box will appear over the icon if a connection needs your attention.

2 Notifications

A red box will appear over the notifications icon to indicate the number of unread notifications.

3 Help

Use the help icon to view the online guide or submit a support request to MX.

4 Settings

Stay on track by setting up email or SMS alerts. Use the settings icon to define alert thresholds on a per-account and a per-alert basis.



Take Control of Your Finances

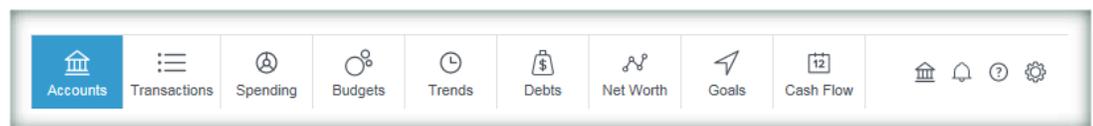
View all your accounts, including those with other financial institutions, in one convenient location.

Getting Started

Money Management, created by MX, is a powerful digital money management solution that has been seamlessly integrated with NEFCUOnline. Money Management makes it easy to track your budgets, set goals, monitor transactions and categorize your spending. Forget about logging in to multiple accounts to view your finances. Now you can see all your accounts, balances, and transactions in one secure location. Best of all, Money Management is even accessible from the NEFCU Mobile App.

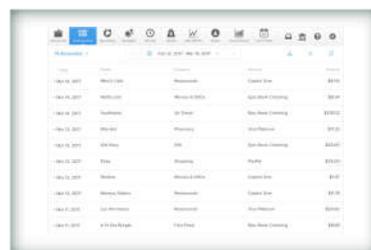
Log in to Money Management today! From NEFCUOnline, you can access it by going to Manage Money > Money Management. If you are using the NEFCU Mobile App, you'll find it under the More tab on iOS devices and in the menu on Android.

Money Management Tools



ACCOUNTS

Your NEFCU accounts will be imported automatically but you can also add any accounts you have at other financial institutions. Add details including interest rate, credit limit and original balance. Easily track your cash and property values by adding manual accounts.



TRANSACTIONS

You'll get a 360-degree view of all transactions from your internal and external accounts. Filter the view by account or date, as well as search for any keyword or amount. You can even add manual transactions and export your data to a .csv file.



SPENDING

Visualize where your money is going, by category, so you can better understand your spending habits and stay on track. Click on a category to view spending by subcategory, and drill down to the transaction level if desired. Any category that is less than 3% of your overall spending will be represented in the “Other” category. Similarly, the same options are available for viewing your income sources.



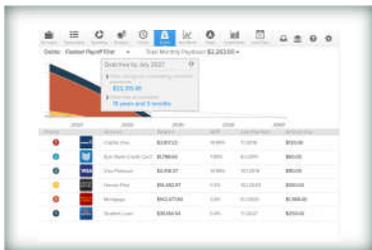
BUDGETS

Since not all budgets are created equal, using circles or “bubbles” to represent budgets allows you to quickly identify the ones that need the most attention. The color indicates whether you are on track (green), nearing your budget limit (yellow), or over limit (red). The size represents the budget amount, relative to your overall budget. Get started with an auto-generated budget based on your spending habits over the last 90 days.



TRENDS

The Trends tool is helpful for viewing spending trends over time. It displays up to 12 months of spending by category and compares it to your income (represented by the green line). This comparison can quickly help you determine where and when you may need to cut back.



DEBTS

Pay your debt down faster with the Debts tool. See all your loans and debt in one place and learn techniques on how you can pay them off in less time and pay less in interest. View balances, rates, minimum payment and other payment information. You can even project your debt payoff dates and prioritize the payoff of certain debts.



NET WORTH

Get the big picture with a visualization of your net worth over time. The Net Worth tool tracks the net sum of all your assets and liabilities. You can drill into each month and see how certain transactions affect your overall net worth and sort the information over a period of three months up to 12 months.



GOALS

Saving for a house, vacation, retirement, or building up emergency funds? Goals help you plan for short- or long-term financial ambitions. You can set savings, debt payoff, or retirement goals and easily track your progress. Once your goals have been defined, you can calculate how long it will take for you to complete them and visualize them on a timeline.



CASH FLOW

In addition to helping you understand your historical spending, Cash Flow can also predict your future spending. It allows you to easily identify and add recurring bills and payments. Cash Flow lets you add one-time or annual payments for items that may be considerable and require future planning, such as property tax.