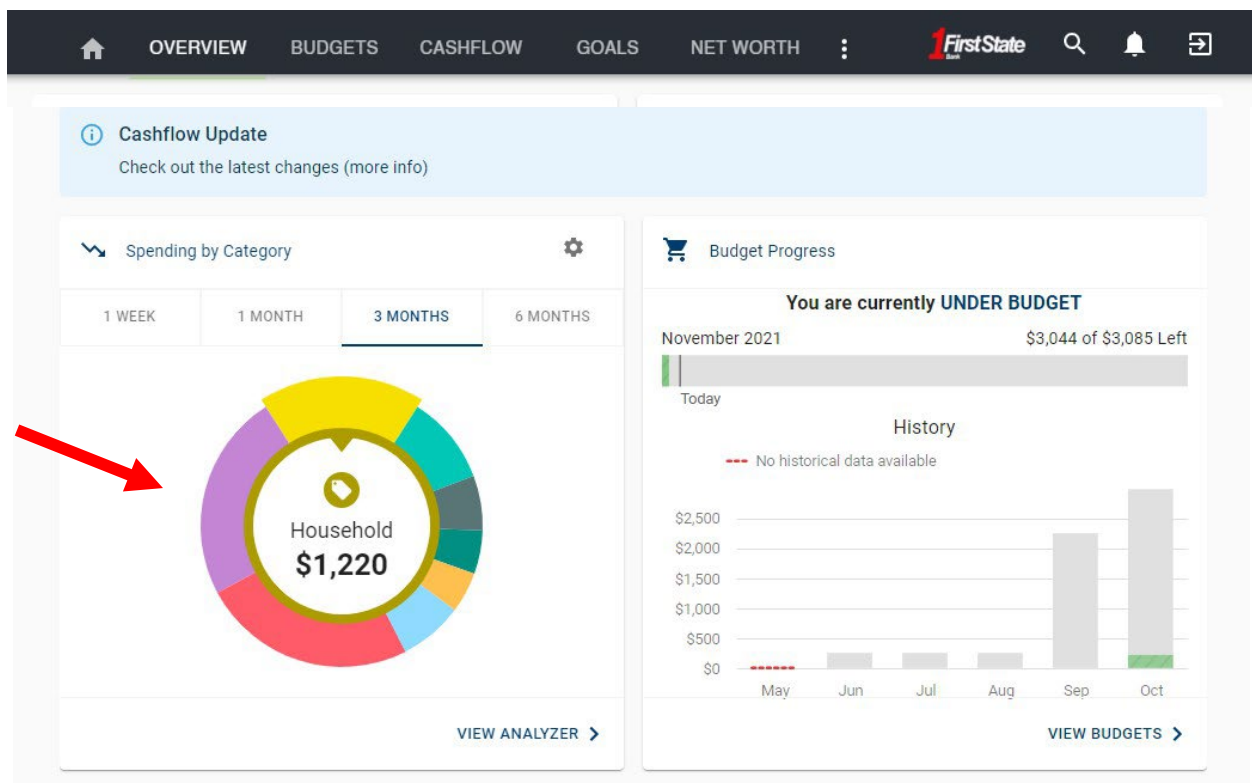
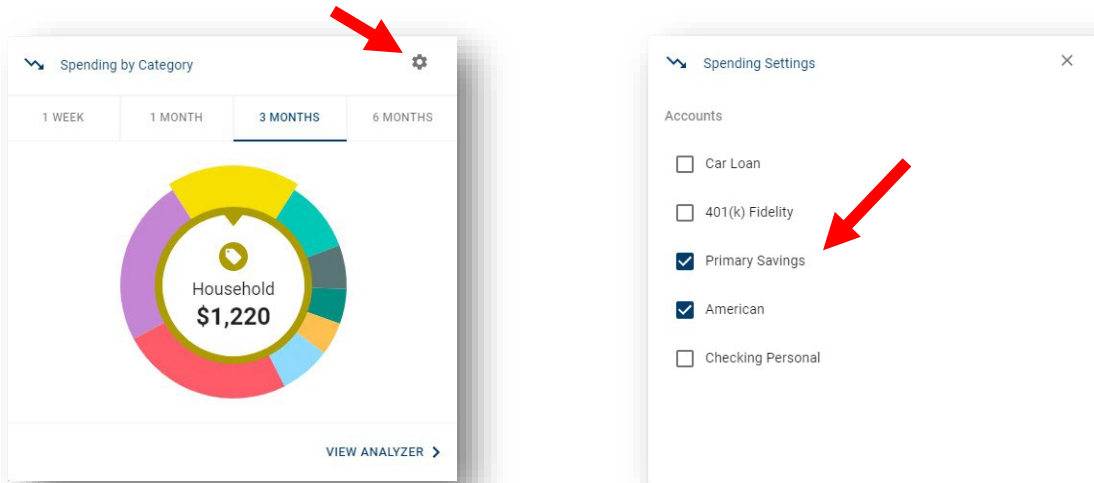


How to Understand Spending by Category in Insights

- 1) Navigate to Insights and locate the “Spending by Category” tile. The spending wheel allows you to see which spending category you’ve spent the most in so far within a given timeframe. You will see 80% of your top spending categories and the remaining 20% are grouped together under the “Other” pie slice. Click the different wheel colors to see how each category compares.

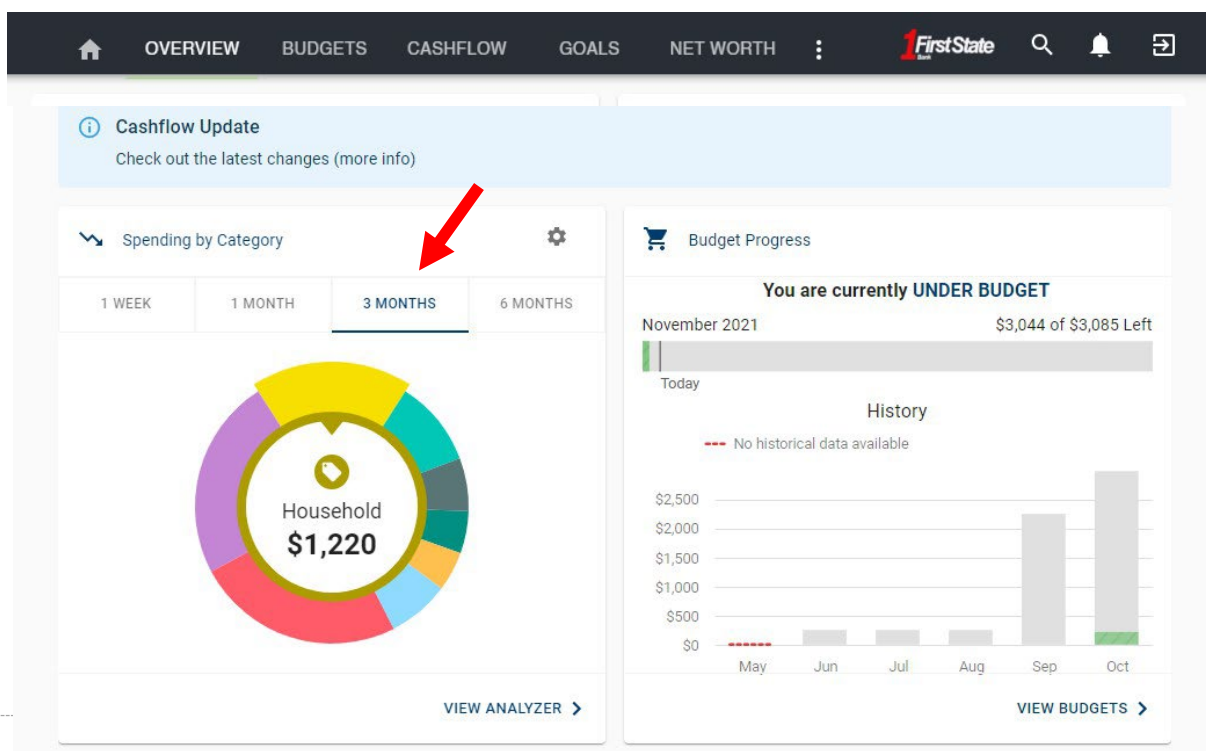


2) Click the “Gear” icon in the upper right-hand corner of the “Spending by Category” tile to select the accounts to consider.



The More You Know: Transactions will categorize themselves using what we refer to as Tags. You have the ability to personalize these categories or taking it a step further, can even split transactions between multiple tags.

3) Use the timeframe tabs to toggle between various lengths of time to see how your finances compare.



- 4) Click the “View Analyzer” button to see a breakdown of all expenses, within the timeframe of your choosing, by category.

The screenshot displays the First State Bank dashboard with a dark navigation bar at the top containing: OVERVIEW, BUDGETS, CASHFLOW, GOALS, NET WORTH, and the First State logo. Below the navigation bar, there are two main sections:

- Cashflow Update:** A light blue banner with an information icon and the text "Cashflow Update" and "Check out the latest changes (more info)".
- Spending by Category:** A section with a gear icon and tabs for "1 WEEK", "1 MONTH", "3 MONTHS", and "6 MONTHS". It features a donut chart with "Groceries" highlighted in green, showing a value of "\$691". Below the chart is a red arrow pointing to a "VIEW ANALYZER >" button.
- Budget Progress:** A section with a shopping cart icon and the text "Budget Progress". It includes a status message: "You are currently UNDER BUDGET". Below this, it shows "November 2021" with "\$3,044 of \$3,085 Left". A progress bar is shown with "Today" marked. A "History" bar chart follows, with a red dashed line indicating "No historical data available" for May through August. The y-axis ranges from \$0 to \$2,500. The x-axis shows months from May to Oct. A "VIEW BUDGETS >" button is at the bottom right.

5) Use the calendar dates at the top, or the sliding graph to adjust the timeframe you're searching for. On this screen, you will find the total expenses by category in addition to the percentage spent for each category for the given timeframe selected. This is beneficial to assist you in identifying any opportunities to improve spending habits. Click on a category to view transaction details and customize tags.

