

All you need to do to get started using Spending Reports is login to Online Banking. Click on the Spending tab on the top navigation bar and select the accounts you want to see.

From in online banking, click on **Spending**.



Select your accounts and click **Okay**. You may choose to include any or all of your American Eagle deposit accounts.



The **Overview** page is your dashboard, providing you a quick snapshot of your accounts, savings goals, and budgets. From here you can manage your savings goals, budgets, spending categories, and more.

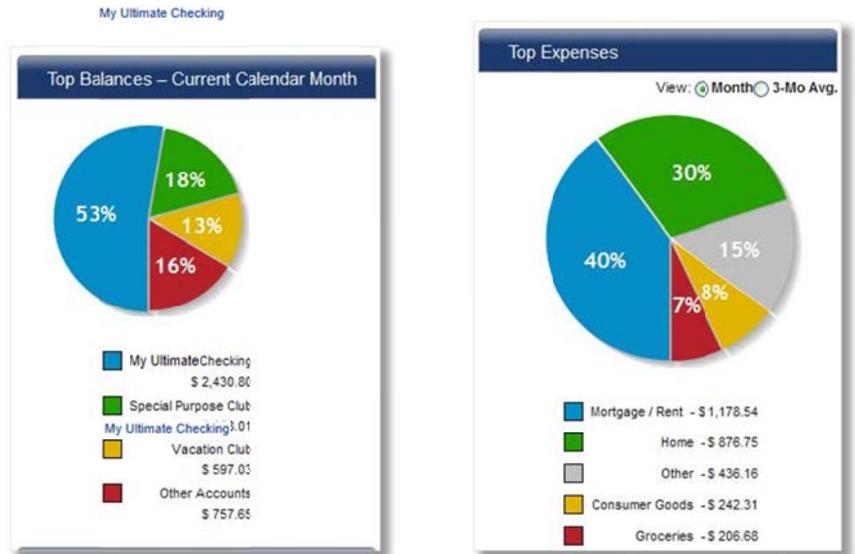


My Ultimate Checking

The Overview Page provides easy to understand pie charts showing you the top accounts by balance and top expenses by dollar amount so you can see where your balances are and where your money is going.

Top Balances displays your top accounts by percentage and dollar amount for the current month.

Top Expenses shows your top spending categories by percentage and \$ amount. Top Expenses can be viewed for any of the previous 12 months by month or 3-month average.



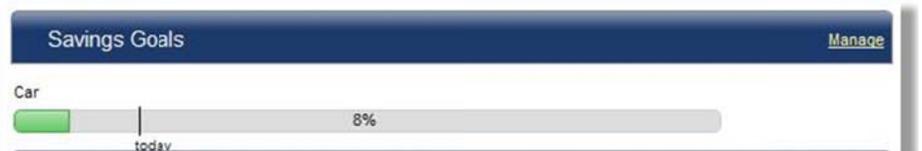
The **Accounts** section shows the balances of your accounts for the time period selected as well as the previous 2 months and a 3-month average.

To add/remove accounts click on **Edit List** and select the accounts you wish to add or remove.

Select Time Period: Jan 2012

| Account | Nov | Dec | Jan | 3-Mo Avg. |
|------------------------------|--------------------|--------------------|--------------------|--------------------|
| Primary Savings | \$ 268.51 | \$ 1,083.22 | \$ 364.76 | \$ 572.16 |
| Primary Savings 01 | \$ 0.00 | \$ 0.00 | \$ 0.00 | \$ 0.00 |
| Christmas Club | \$ 818.33 | \$ 326.78 | \$ 386.64 | \$ 510.65 |
| Vacation Club | \$ 1,166.73 | \$ 1,416.86 | \$ 597.03 | \$ 1,060.21 |
| Special Purpose Club | \$ 623.20 | \$ 647.93 | \$ 828.01 | \$ 699.71 |
| My Ultimate Checking | \$ 760.18 | \$ 1,518.06 | \$ 2,430.80 | \$ 1,569.68 |
| Total Account Balance | \$ 3,636.95 | \$ 4,992.85 | \$ 4,607.44 | \$ 4,412.41 |

The **Savings Goals** section displays where you are currently in relation to the goals you set for yourself.



Click on **Manage** to set new savings goals. Name the new savings goal and select the account in which you would like to save for this goal. Enter the current balance in that account if you are beginning to save now. Choose the amount you want to save and the target date you would like to save by.

Savings Goals Management

Add a New Savings Goal

Enter a description of your goal:

Select the account where you will save for this goal:

Starting Savings Amount: Goal Amount:

Goal Start Date: Goal Target Date:

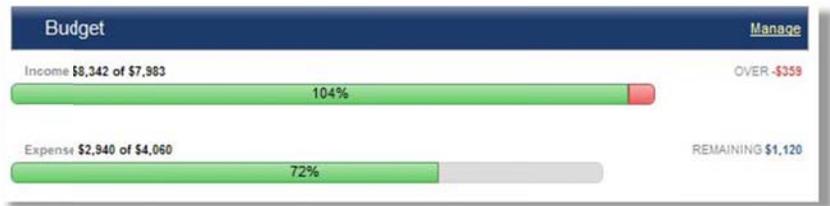
Note: The Starting Savings Amount field defaults to the balance of the selected deposit account, the goal will use funds that have already been deposited unless you change the Starting Savings Amount to \$0. A savings goal can only be associated with one account.

Savings Goals

| Description | Goal Amount | Amount Saved | Target Date | Show |
|-------------|--------------|--------------|-------------|--|
| Car | \$ 10,000.00 | \$ 828.01 | 4/30/2012 | <input checked="" type="checkbox"/> Delete |

Note: You can select up to 10 goals to show on the Spending Overview.

The **Budget** section gives you a quick look at your monthly income and expenses to see if you have met or exceeded your budget for each category.



Click on **Manage** to see your individual income and expense categories for any given time period. Set budgets for each category or use the 12-month averages.

Budget [Manage Categories](#)

Select Time Period: Jan 2012

To add your own Category, click on 'Manage Categories' on the overview page.

View Categories with a \$0 Actual Balance Print | Export

| Income | Month to Date | Actual | Budget | Difference | 12-Mo. Avg. |
|---------------------|---------------|--------------------|-----------------|-------------------|-----------------|
| Deposits | 25% | \$ 59.60 | \$ 235 | \$ 175.40 | \$ 235 |
| Interest Income | | \$ 0.45 | \$ 0 | \$ -0.45 | \$ 0 |
| Other Income | | \$ 1,536.78 | \$ 0 | \$ -1,536.78 | \$ 2,845 |
| Payroll | 87% | \$ 6,744.75 | \$ 7,748 | \$ 1,003.25 | \$ 5,436 |
| Total Income | 104% | \$ 8,341.58 | \$ 7,983 | \$ -358.58 | \$ 8,516 |

| Expenses | Month to Date | Actual | Budget | Difference | 12-Mo. Avg. |
|-----------------------|---------------|--------------------|-----------------|--------------------|-----------------|
| Checks Written | 2% | \$ 50.00 | \$ 2,231 | \$ 2,181.00 | \$ 1,832 |
| Clothing | 81% | \$ 63.74 | \$ 79 | \$ 15.26 | \$ 79 |
| Communications | 51% | \$ 137.17 | \$ 267 | \$ 129.83 | \$ 267 |
| Consumer Goods | 404% | \$ 242.31 | \$ 60 | \$ -182.31 | \$ 60 |
| Groceries | 171% | \$ 206.68 | \$ 121 | \$ -85.68 | \$ 121 |
| Home | 6744% | \$ 876.75 | \$ 13 | \$ -863.75 | \$ 216 |
| Mortgage / Rent | | \$ 1,178.54 | \$ 0 | \$ -1,178.54 | \$ 365 |
| Personal Services | 532% | \$ 53.18 | \$ 10 | \$ -43.18 | \$ 10 |
| Uncategorized | 10% | \$ 132.07 | \$ 1,279 | \$ 1,146.93 | \$ 1,279 |
| Total Expenses | 72% | \$ 2,940.44 | \$ 4,060 | \$ 1,119.56 | \$ 4,335 |

[Cancel](#) [Update](#)

The budget page helps you visualize where you are over budget and where you may be saving money.

The **Income Statement** section displays a 3-month look at income and expenses by category.

Income Statement [Manage Categories](#)

View: Table Chart

| Income | Nov | Dec | Jan | 3-Mo Avg. |
|---------------------|--------------------|---------------------|--------------------|--------------------|
| Deposits | \$ 0.00 | \$ 2,714.67 | \$ 59.60 | \$ 924.76 |
| Interest Income | \$ 0.40 | \$ 0.38 | \$ 0.45 | \$ 0.41 |
| Other Income | \$ 1,347.81 | \$ 2,419.00 | \$ 1,536.78 | \$ 1,767.86 |
| Payroll | \$ 5,896.90 | \$ 5,683.11 | \$ 6,744.75 | \$ 6,108.25 |
| Total Income | \$ 7,245.11 | \$ 10,817.16 | \$ 8,341.58 | \$ 8,801.28 |

| Expenses | Nov | Dec | Jan | 3-Mo Avg. |
|-----------------------|--------------------|--------------------|--------------------|--------------------|
| ATM/Cash Withdrawals | \$ 116.82 | \$ 222.95 | \$ 0.00 | \$ 113.26 |
| Checks Written | \$ 20.00 | \$ 90.00 | \$ 50.00 | \$ 53.33 |
| Clothing | \$ 0.00 | \$ 333.71 | \$ 63.74 | \$ 132.48 |
| Communications | \$ 157.81 | \$ 425.69 | \$ 137.17 | \$ 240.22 |
| Consumer Goods | \$ 78.18 | \$ 392.51 | \$ 242.31 | \$ 237.67 |
| Credit Card Payments | \$ 45.90 | \$ 0.00 | \$ 0.00 | \$ 15.30 |
| Dining Out | \$ -130.00 | \$ 39.09 | \$ 0.00 | \$ -30.30 |
| Gifts | \$ 0.00 | \$ 69.67 | \$ 0.00 | \$ 23.22 |
| Groceries | \$ 431.96 | \$ 580.83 | \$ 206.68 | \$ 406.49 |
| Health & Fitness | \$ 150.00 | \$ 60.00 | \$ 0.00 | \$ 70.00 |
| Home | \$ 1,586.19 | \$ 130.00 | \$ 876.75 | \$ 864.31 |
| Mortgage / Rent | \$ 1,178.54 | \$ 2,024.52 | \$ 1,178.54 | \$ 1,460.53 |
| Personal Services | \$ 0.00 | \$ 20.00 | \$ 53.18 | \$ 24.39 |
| Taxes | \$ 0.00 | \$ 275.36 | \$ 0.00 | \$ 91.79 |
| Uncategorized | \$ 18.13 | \$ 0.00 | \$ 132.07 | \$ 50.07 |
| Utilities | \$ 108.70 | \$ 111.17 | \$ 0.00 | \$ 73.29 |
| Total Expenses | \$ 3,762.23 | \$ 4,775.50 | \$ 2,940.44 | \$ 3,826.06 |
| Net Income | \$ 3,482.88 | \$ 6,041.66 | \$ 5,401.14 | \$ 4,975.23 |

By clicking on the dollar amount found next to any category, you can see all the purchases or deposits that make up the total.

If a purchase is not categorized how you would like, simply choose a different category from the drop-down menu or **create your own category** for that transaction.

Spending Reports has a number of standard categories to sort your purchases into automatically. A complete list of the standard categories and descriptions can be found by clicking on the **Categories** page.

Standard Categories

The following categories are provided automatically by Online Banking and cannot be deleted. To add or delete your own custom categories, use the 'Add' and 'Delete' options above.

| Type | Category | Description |
|---------|-------------------------|--|
| Expense | Alimony / Child Support | Alimony / Child Support |
| Expense | ATM/Cash Withdrawals | ATM or Cash Withdrawals |
| Expense | Auto | Gas, car payments, car washes, maintenance |
| Expense | Bank Fee | Bank charges, interest expense etc. |
| Expense | Business | Business and Business Related Expenses |
| Expense | Charitable Donations | Donations to Charities, Churches, Tithes |
| Expense | Checks Written | Mac checks |

You can also add your own categories. Choose whether your new category is income or an expense and give it a name and description.

User Category Management

Add Custom Category

Expense

Type Category Name Description

My Categories

| Type | Category | Description | Options |
|---------|-------------------|----------------------------|---------|
| Expense | Personal Services | Pedicures, Hair Cuts, etc. | Delete |

When you delete a category, future reports will use the default category for associated merchants (payees). If a default category for the merchant doesn't exist, the transaction will be categorized as 'Uncategorized'

You can **split a transaction** into multiple categories by clicking on the two blue arrows found in the date column on the Transaction Details screen.

Transaction Details

| Date | Description | Amount | Category |
|------------|---|------------|-----------|
| 01/02/2012 | STOP & SHOP #693 940 SILVER LN EAST HARTFORD CT CARD NBR: -4840POS PURCHASE ON 01/02 @ 13:22 Note: | \$ -122.62 | Groceries |
| 01/21/2012 | STOP & SHOP #693 940 SILVER LN EAST HARTFORD CT CARD NBR: -4840POS PURCHASE ON 01/20 @ 20:22 Note: | \$ -84.06 | Groceries |
| 01/22/2012 | STOP & SHOP #689 286 BRD ST MANCHESTER CT CARD NBR: -4840POS PURCHASE ON 01/22 @ 16:27 Note: | \$ -50.76 | Groceries |

You can also **place a note** on the transaction to help you remember what it was or why you may have categorized it a certain way. To place a note, click on the blue note icon.