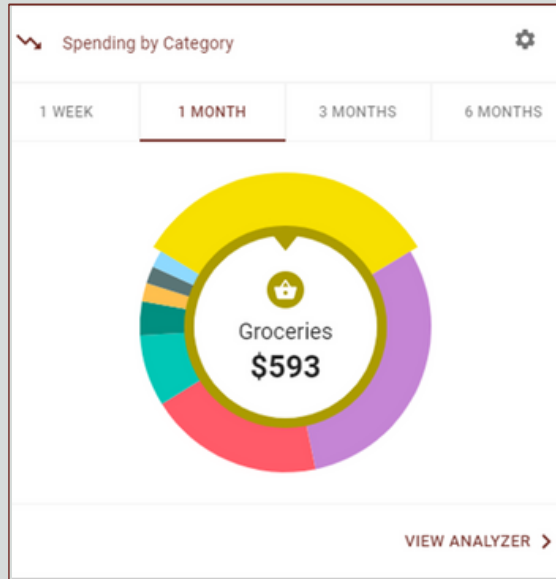


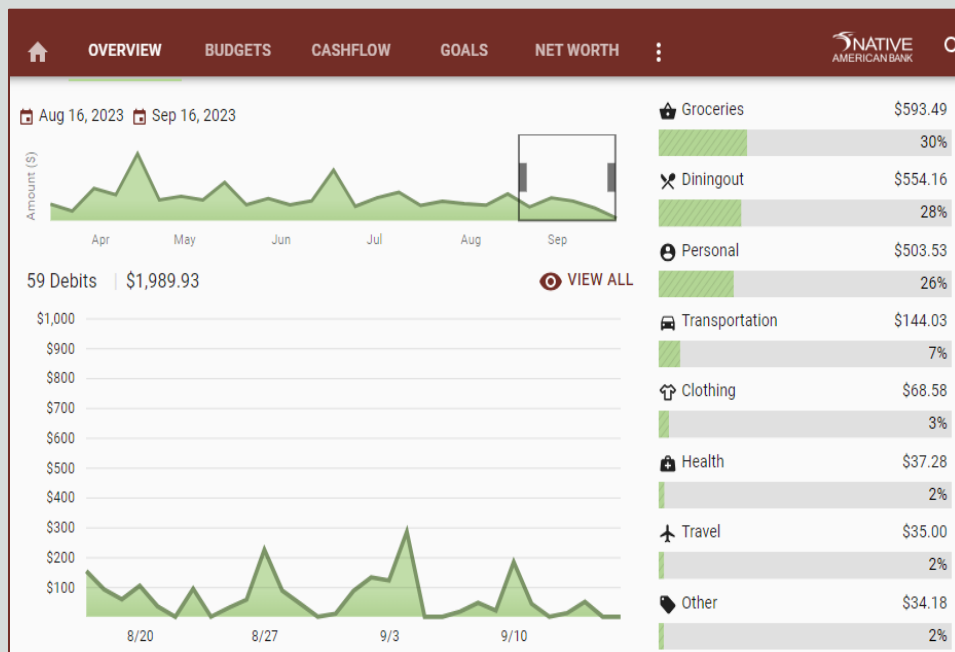
INSIGHTS

Insights is a budgeting tool available to all Online eBanking users. It empowers you to take control of your financial journey by visualizing your spending habits and provides tools to help you meet your financial goals.



1. Analyze and Categorize Transactions

See how much you're spending on a regular basis and what you're spending on. Insights details your money habits, so you can determine where changes can be made.



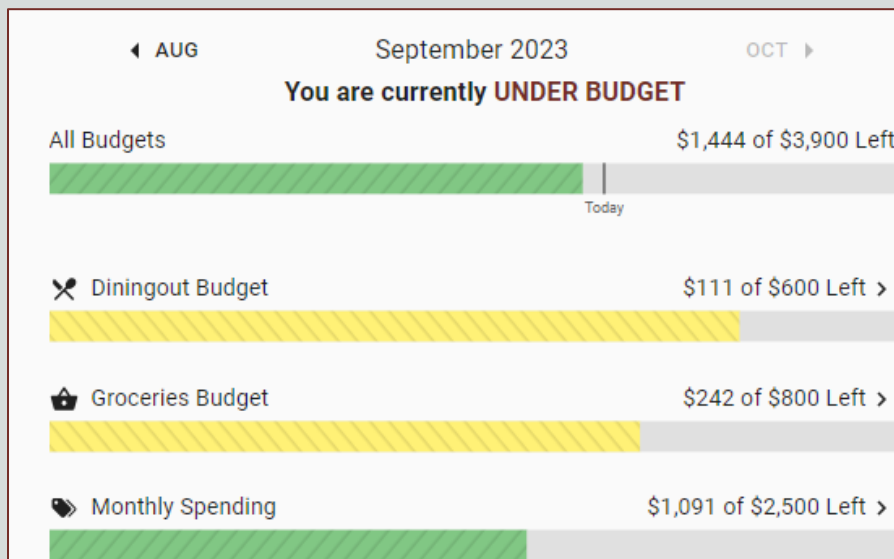
2. Cashflow Calendar

Create a cashflow calendar. See when your bills are due and when payday comes in, so you can plan when payments can be made. The calendar does not initiate payments but is to be used to help budget and plan future expenses.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4 Car Insurance \$150.00	5
6	7	8	9 Pay Day \$1,000.00	10	11	12 Phone Bill \$25.00
13	14	15 Electric Bill \$30.00	16	17	18 Car Payment \$200.00	19
20	21	22	23 Pay Day \$1,000.00	24	25	26

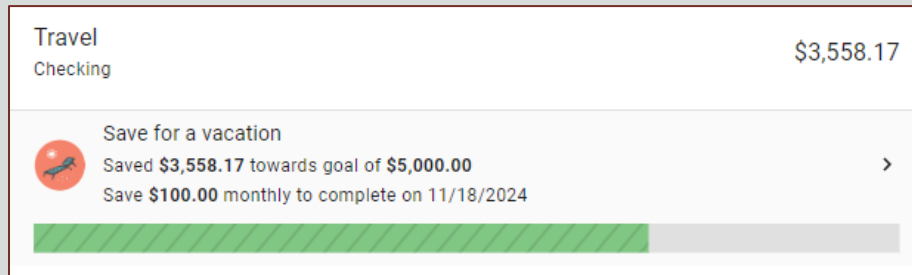
3. Create Budgets

Once you understand your spending habits and see your bill schedule, create a budget. Customize budgets by accounts, transaction categories, and spending limits. Create alerts that will text you when you are nearing your budget limit.



4. Savings/Payoff Goals

If you have money left over from your budget, create a savings or payoff goal. Save up for a vacation or monitor the payoff of your car payments. Insights will show your progress and estimate when you'll complete your goal.



5. Alerts

Set alerts for every aspect of your financial journey. Insights can text or email you when a bill is coming due, if a balance falls below a certain minimum, if a transaction exceeds a certain threshold, if you bought something from a specific vendor, and progress updates on your goals. Stay on top of your finances without having to log in every day!

6. Link External Accounts

Powered by Finicity, a Mastercard company, Insights can link your non-NAB accounts so you can have a full 360-degree view of your finances. All your spending and balances can be viewed in one place using Insights. Connecting external accounts is for view only; transactions on external accounts are not available.

