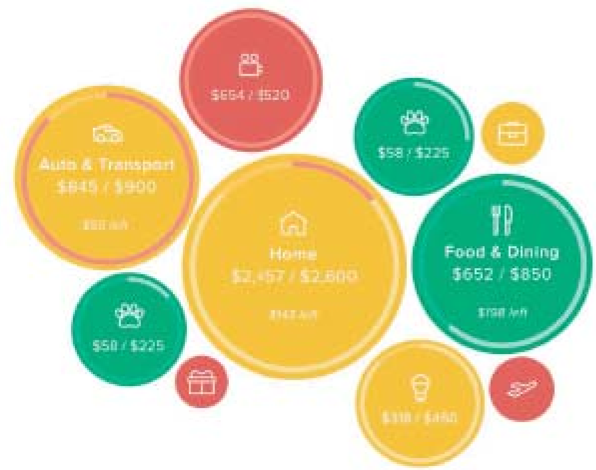
AROOSTOOK
SAVINGS & LOAN
Your Home Bank

MONEY MANAGEMENT

A Tool to Organize Your Financial Life

Money Management is a free online financial management tool integrated into Aroostook Savings Online Home Banking. Our Money Management tool gives you the ability to aggregate information from over 10,000 financial institutions into one place, so you can see your complete financial picture. With Budget, Spending and Trend tools, Account Aggregation, and the ability to set Alerts and financial Goals, you have the power to take control of your finances and simplify your life.

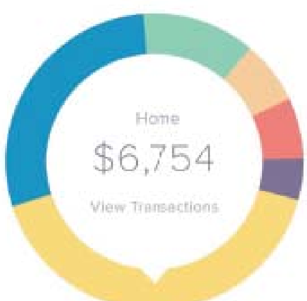
Budgets



Money Management allows you to set, visualize and interact with budgets you set. You can create custom budget categories, change monthly allocations, view historical monthly budgets and change projected income.

At a glance, you will be able to determine:

- the status of budget goals
- an account's balance
- your spending progress
- relationship of balances to other budgets



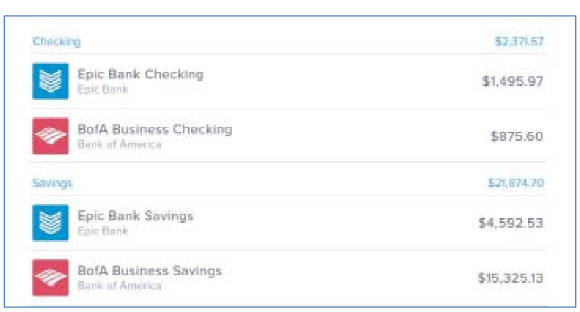
Spending

Get powerful insights on where, when, and how you spend.

Users can select information from a date range, view income sources, and categorize transactions.

Trends

The Trends tab offers a visualization of spending within categories over a specific period. Users can drill into subcategory views and see transaction details, track income, and define the date range over 3, 6, 9 or 12 months.



Account Aggregation

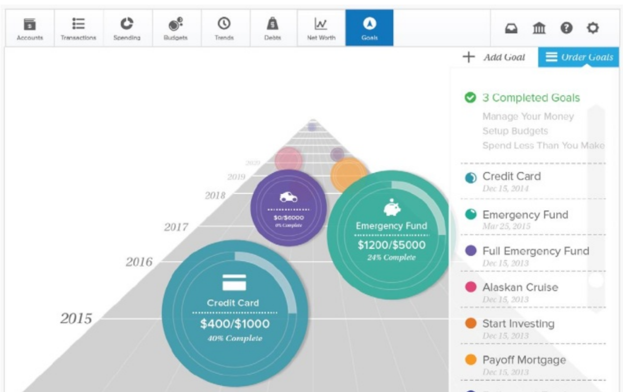
Once you've aggregated your accounts from multiple financial institutions, you will have an easy and convenient way to view your financial landscape.

You can change account reference names, balances, credit limits or place a description of the purpose of your accounts. All of these features make an easy at-a-glance way to view your accounts.

Goals

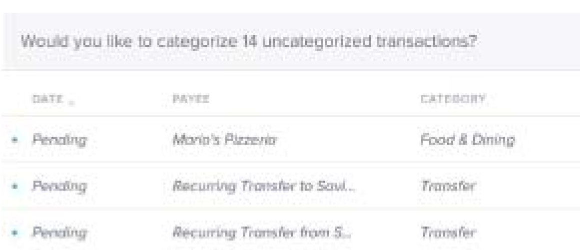
With Money Management, users can manage and visualize their financial goals on a timeline. Users can create a goal, name it, and associate it with an internal or external account.

They can also change the amount and priority of each goal, as well as the total amount available overall.



Transactions

The Transactions tab shows an aggregate view of all transactions from internal and external accounts. Users can filter the view by account or date, as well as search the data for any keyword or amount.



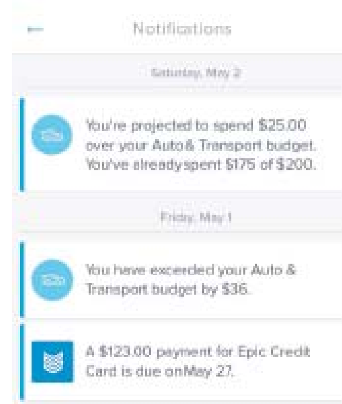
Tax deductible transactions can be marked throughout the year, and then filtered for easy access while filing taxes. Other functions include the ability to add manual transactions, and export the list to a .csv file.

Debts

The Debt tool enables users to manage a debt plan from their aggregated liability accounts. Users can view balances, APR, last payment date, and minimum payment. They can also project debt payoff dates and prioritize the payoff of certain debts.

Net Worth

The Net Worth function of Money Management shows a user's net worth over time. Users can view each month and see how certain transactions affect overall net worth.



Cash Flow

The Cash Flow feature identifies recurring deposits and payments to show spending trends in a clear, simplified view. Account holders can see the impact of additional recurring payments and take action by planning for future expenses.

Alerts

The Alerts notification system can send SMS and/or email messages based on a users preferences.

Alerts include:

- Debt Payment Reminder
- Large Expense/ Withdrawal
- Exceeded Budgets
- Low Account Balance
- Large Deposit
- Fee Charged

To Enroll in Money Management, login to Online Home Banking and click the "Money Manage" tab then click on "Money Management".

www.YourHomeBank.com