

INTRODUCING MONEY MANAGEMENT™

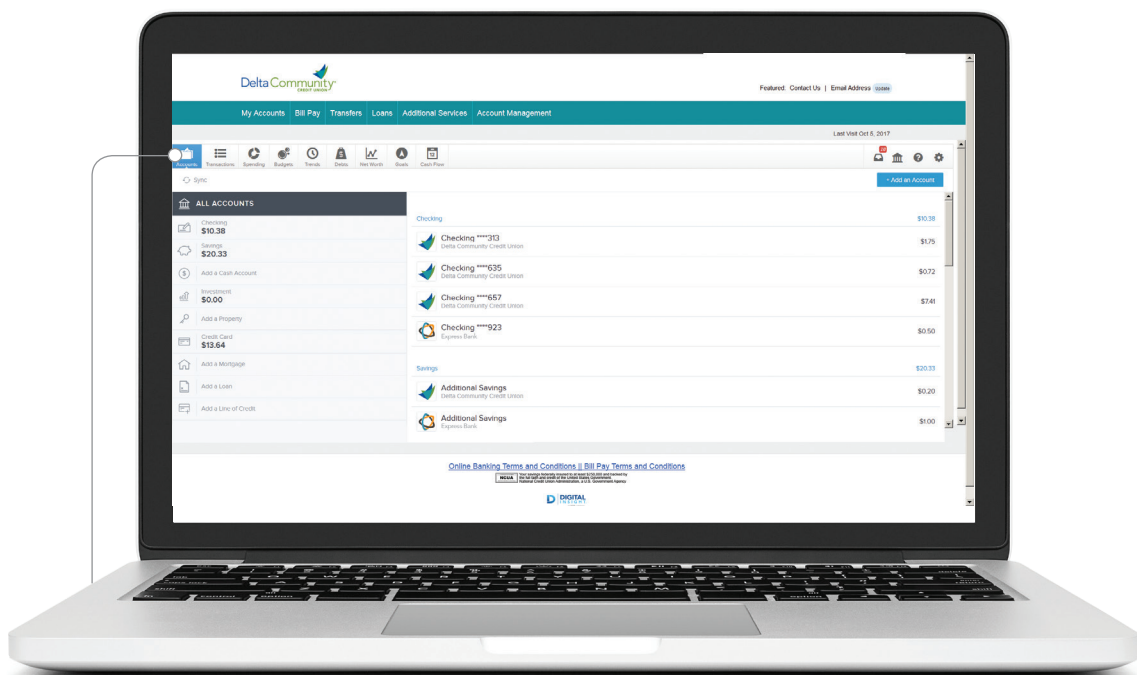
Delta Community's personal financial management tool.



EVERYTHING YOUR BANK SHOULD BE™

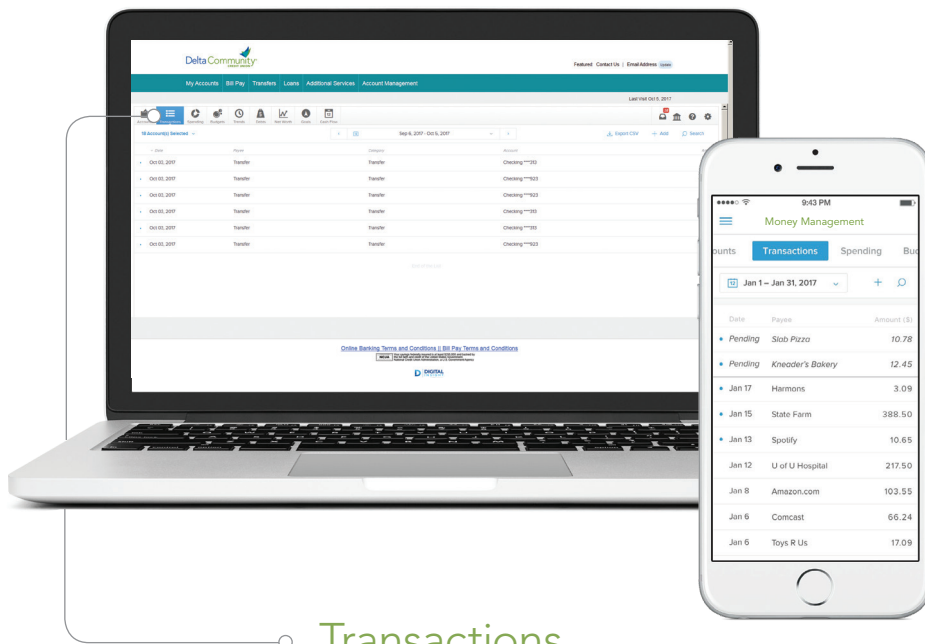
Delta Community[®]
CREDIT UNION

Money Management™ provides Delta Community members with more robust tools and features so you can track the information that is meaningful to you. Take a look at what's included and then start using Money Management when you log in to your Online Banking account.



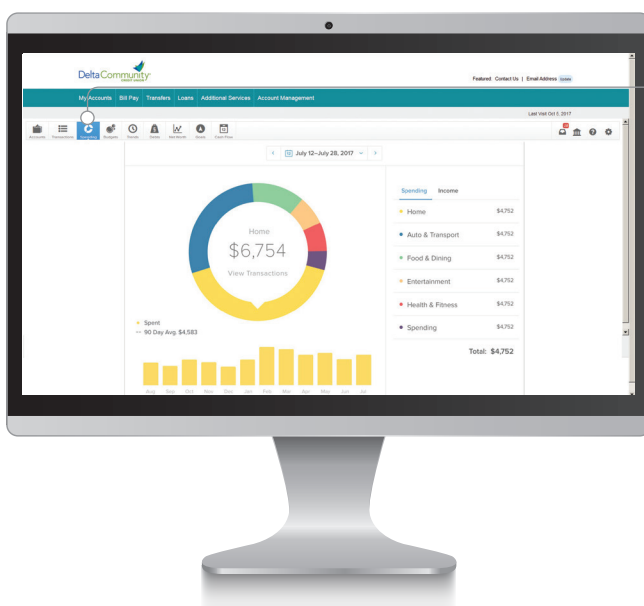
Accounts

This feature offers a single view of your Delta Community accounts, along with any external accounts you choose to add. You can change details such as the account name, account type, interest rate, credit limit, balances and account purpose (business or personal). Here, you can also manage alerts and see previous balances.



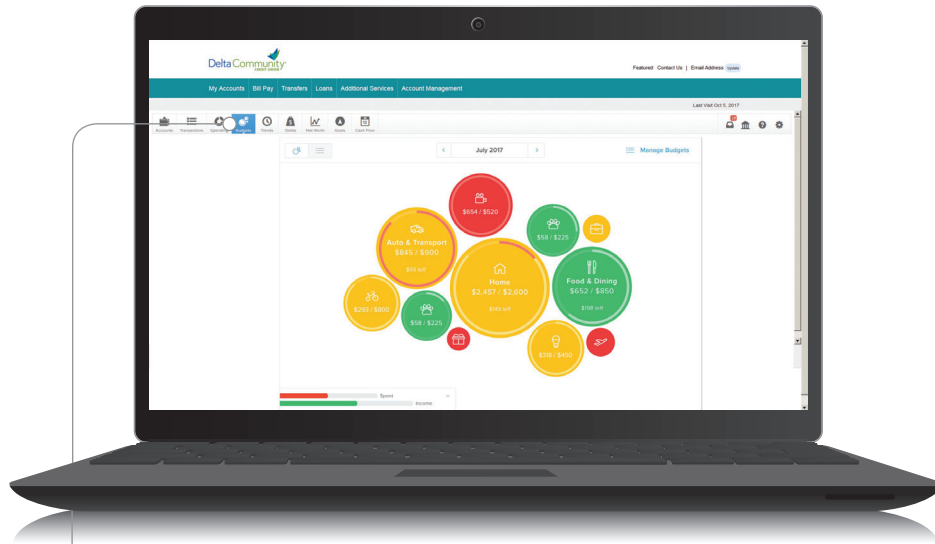
Transactions

This is an aggregate view of all transactions from your internal and external accounts. You can filter the view to take a specific look at transactions by account or date – and you can search by using a keyword such as “checking” transactions. All of your tax-deductible transactions can be highlighted for easy access when filing taxes. You can even export and download the list to a printable spreadsheet.



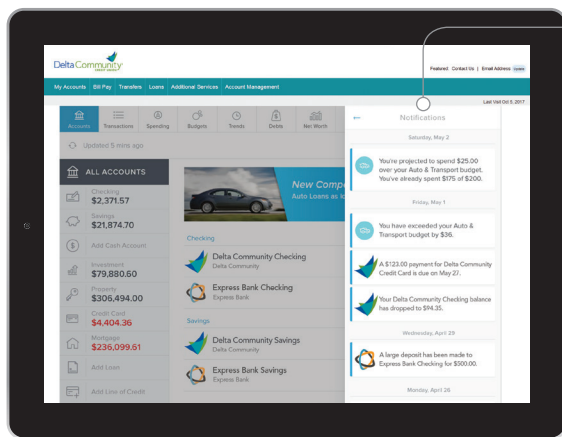
Spending

This helpful tool creates a visualization of your spending by category over a defined date range. You can create charts that narrow in on specific date ranges, view income sources, as well as dive deeper into subcategories and transactions.



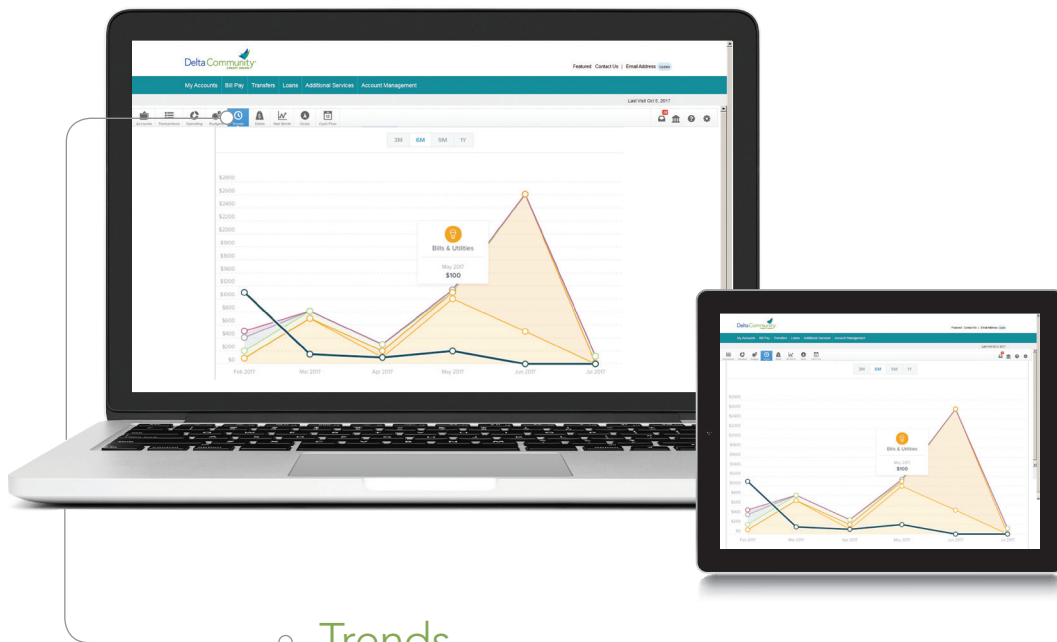
Budgets

Track where most of your money goes with this visualization feature. You can create custom budget categories, change the amounts you want to allocate per category, view historical monthly budgets and adjust projected income amount. Charting options allow you to choose how you view the data.



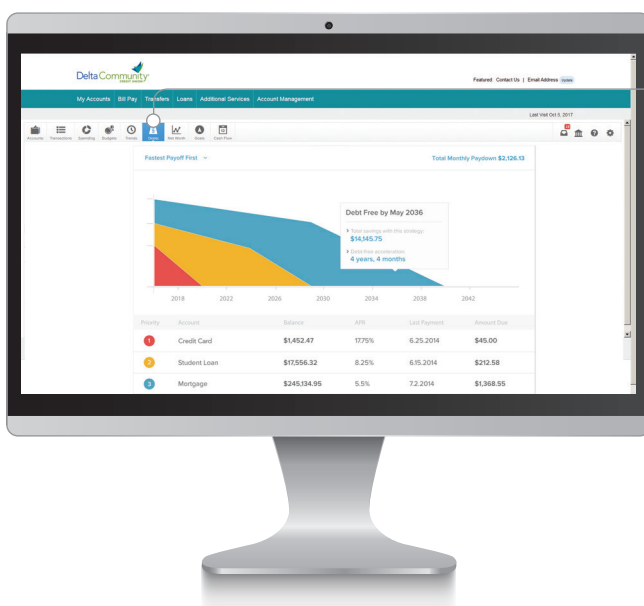
Alerts

Set up account alerts through the notification system based on your preferences. You can receive text and/or email alerts associated with a variety of Delta Community and external account types: Exceeded Budget Alerts, Payment Reminders, Large Withdrawal Alerts, Fee Charge Notifications and more. Customize your alerts to stay on top of account activity that is relevant to you.



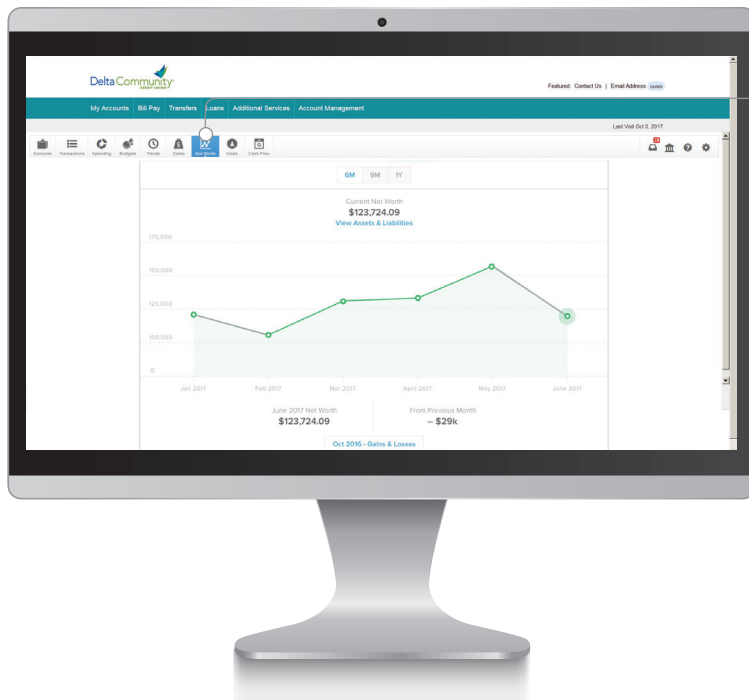
Trends

Track your spending over time per category and compare. This feature creates a graph over 3, 6, 9 or 12 months of spending – displaying peak periods of cash flow, and allows you to better anticipate spending trends. You can choose subcategory views and see transaction details from this screen.



Debts

This feature enables you to manage a debt plan from your aggregated liability accounts. You can view balances, APR, minimum payment due and last payment made. You can also forecast debt payoff dates and prioritize balances that need to be paid off first.

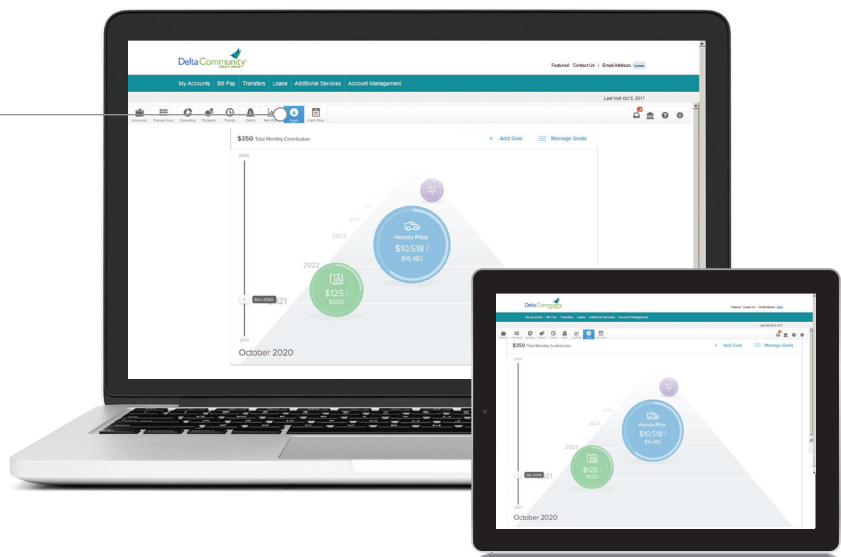


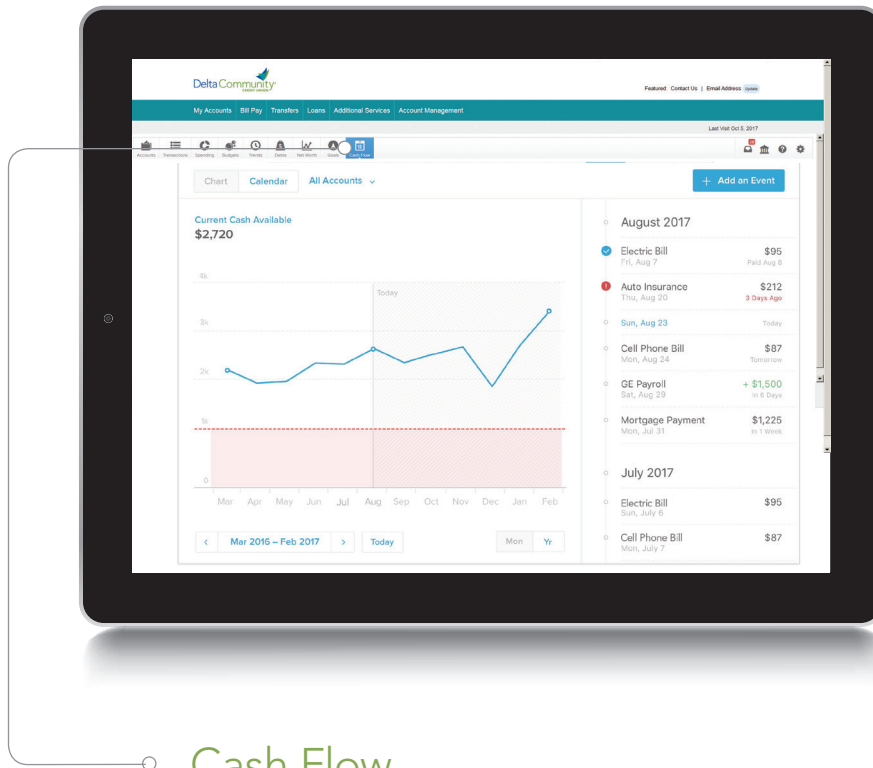
Net Worth

Look at your net worth over time with this feature – and dig into how certain transactions affect your overall net worth. See how your net worth changes by defining the date ranges by looking back 3, 6, 9 or 12 months.

Goals

This tool enables you to manage and visually track goals on a timeline to completion. Set your goal, name it, and tie it to internal and/or external accounts. You can also adjust the goal amount and change priorities.





Cash Flow

Get a clear, simplified view of your recurring deposits and payments. This feature shows your spending trends so you can see the impact and plan for future expenses. It's a valuable addition in preparing your budget so you know how much cash you have on hand at any given time.

DeltaCommunityCU.com

NCUA This credit union is federally insured by the National Credit Union Administration.

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