

## Frequently Asked Questions for Members

### MYINSIGHT PERSONAL FINANCIAL MANAGEMENT TOOL

#### GENERAL

##### **What is MyInsight?**

MyInsight is an intuitive online money management tool that empowers you to take control of your finances and simplify your life. Budgeting, account aggregation, auto categorization and debt management are just a few of the tools available. MyInsight is securely integrated into Travis Credit Union's Online Banking and is available for free to TCU members.

##### **Where can I find MyInsight?**

MyInsight is currently accessible to TCU members who use a desktop computer to log into Online Banking. Access to MyInsight via our Mobile App will be available in late 2017.

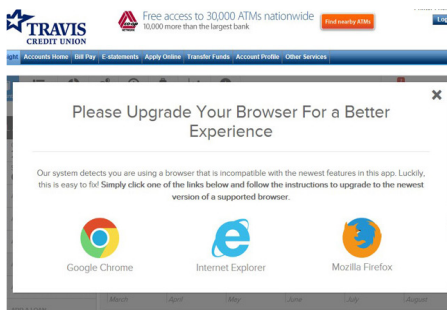
##### **How do I get started with MyInsight?**

MyInsight can be accessed through Online Banking. Once you're logged in to your Online Banking account, look for the MyInsight tab at the top left section of the main menu bar. When you click on that tab, your Travis CU accounts will automatically begin syncing to MyInsight.

##### **Is my financial data safe in MyInsight?**

Yes. Safeguarding your personal and financial information is foremost at Travis Credit Union. We employ state-of-the-art encryption technology and other techniques to protect your personal financial information, which includes MyInsight within Online Banking.

We use "two-factor authentication" and other security upgrades as extra layers of protection to your account, which go beyond requiring a conventional user name and password. Features such as photo selection, computer ID verification and personalized "challenge" questions let you customize your Online Banking log-in, providing you with a higher level of online security. We also regularly monitor and re-evaluate our privacy and security policies and adapt them as necessary to deal with new conditions.



##### **What Internet browsers are compatible with MyInsight?**

Current versions of Internet Explorer, Firefox, Chrome and Safari are supported by MyInsight. Chrome is recommended for the best overall browsing experience. If your browser is incompatible with the newest feature in MyInsight, a pop-up message will appear for you to upgrade to the newest version of Chrome, Internet Explorer and Firefox.

##### **Can I set up alerts to notify me of changes within MyInsight?**

Yes. Similar to Online Banking, MyInsight provides on-demand alerts triggered by changes. These alerts will be updated every 24 hours or at the time of log in.

### **I received a notification email from MoneyDesktop. Is this legitimate?**

Yes. Travis Credit Union has partnered with the MoneyDesktop to quickly identify and resolve support requests from our members. Some email communications from MyInsight may originate from [Support@moneydesktop.zendesk.com](mailto:Support@moneydesktop.zendesk.com).

### **What if I need help with MyInsight?**

MyInsight includes a built-in Help feature located in the upper right hand corner of the navigation bar through the “?” icon, that can address most of the commonly asked questions. Here you can also communicate directly with our Online Support Team by selecting the “Send Feedback” option and submitting a Support Request. If you prefer to speak with a live representative, please refer to the “Contact Us” section on Online Banking for Member Service Center hours of operation and their contact numbers.

### **Once I submit my question thru MyInsight, how long should it take to receive a response?**

The Online Support Team is committed to providing world class support. Response time can take up to one business day, though the average support time is under two hours.

## MOBILE

### **Can I access MyInsight via the TCU iPhone or Android App?**

No. Currently you can access MyInsight via your mobile browser. Access via our Mobile App is expected to be available in late 2017.

## ACCOUNTS

### **How do I add an account in MyInsight?**

All TCU accounts will be loaded automatically into MyInsight. In addition, you may add accounts from other financial institutions to MyInsight so you can see a complete listing of your personal finances. To add an account, open the Accounts View and click on [+Add an Account] in the sub navigation bar. Type in the name of the Financial Institution. Once found, click the institutions name then enter your login credentials. You can also create manual accounts for accounts that are not supported by MyInsight.

### **How do I add a manual account?**

To add a manual account, open the Accounts View and click on [+Add an Account] in the sub navigation bar. Click [+Add a Manual Account]. Enter an account name, choose the account type and enter your account details, then click [Save It]. You will need to update this account manually by updating the balance and entering transactions as needed.

### **Why is it taking a while for my accounts to load?**

TCU is loading up to 120 days of transaction history to MyInsight. Upon initial log in, you may experience a delay in your accounts loading due to the number of accounts and transactions you’ve performed in the last 120 days. After your initial log in, the timeframe to refresh your accounts and transaction history should be shorter.

### **I added my checking and savings accounts from another financial institution. Why didn’t my loans and other accounts import as well?**

Depending on the institution you may need to add each account separately. Multiple log in credentials may need to be entered for each account

### **How do I edit an account?**

Open the Accounts View and click on the account you wish to edit. This opens the account detail view where you can change an account name, type, and interest rate. You can also edit the account balance of manual accounts.

## **I can see my loan details, such as original balance and interest rate, for my Travis Credit Union accounts.**

### **Why don't I see them on my other accounts?**

Not all institutions are able to send us that information. You should always check your loan details to make sure they are correct in MyInsight and make adjustments as needed.

### **How do I delete an account?**

Open the Accounts View and click on the account you wish to delete. Click on the trashcan icon and confirm your decision to delete the account. You cannot delete your Travis Credit Union accounts, so the trashcan icon will not be present. You can, however, exclude a Travis Credit Union account by clicking on [Exclude from App] in the transaction detail view. This will exclude the account and its transactions from being calculated into your budgets, spending etc.

*Note that deleting an account also deletes all historical balance and transaction data associated with that account. Do not delete an account unless you are sure you are okay with losing all associated data.*

### **Can I recover transactions or other data from an account I have deleted?**

No, only delete an account if you're comfortable with losing all history for that account. Otherwise, try adjusting the Show/Hide account settings for the account instead. Also, know that if you delete an institution, all accounts under that institution will also be deleted.

### **Why is there a yellow or red exclamation point on my account within MyInsight and how do I remove it?**

From the Accounts View, an exclamation point (red or yellow) will appear at the top right corner of the account card. A yellow alert indicates that an action is required from the user (i.e. answer a security question). A red alert indicates a problem with the connection to the account. To remove the exclamation point, click on the account to open the account detail view. Then click on the red or yellow warning message in the "Link Status" field. The "Manage Institutions" page will appear. Once the action/connection has been addressed the exclamation mark will disappear.

### **What if the account continues to fail?**

Log in to your financial institution's online banking to verify your log in credentials are correct and that there are no holds on the account preventing you from signing in. Add the account again, and pay special attention to the URL to make sure you are attempting to add the correct financial institution. Many institutions have similar names and websites. If your account continues to fail, please submit a support request.

### **One or more of my external accounts would not import to MyInsight. Why?**

There are many types of online banking accounts, and not all are compatible with common aggregation methods. MyInsight utilizes multiple aggregation sources and uses an aggregation engine to provide the best possible coverage but when an unsupported institution is encountered, a manual account can be created in the Accounts View.

### **How do I add an asset, like my home or vehicles, to balance my loans in net worth?**

You will create a manual account by doing the following:

1. Select 'Accounts' from the top navigation bar
2. Click on '+Add an Account' from the sub navigation bar or choose an account type from the bottom left menu to add.
3. Click on 'Add a Manual Account'
4. Enter the current balance for the asset
5. Enter an account name
6. Select Property as the account type
7. Select appropriate property type
8. Click [SAVE IT]

## TRANSACTIONS

### How do I add a transaction?

Manual transactions can only be added to manual accounts. Transactions associated with linked accounts will be imported automatically each time you sign on. To add a manual transaction, open the Transactions View and click on [+ Add Transactions] in the sub navigation bar. Select a manual account from the drop down menu, enter the transaction details.

### How do I edit a transaction?

Click on a transaction to open the transaction detail view. To re-categorize a transaction, click on the category field of the transaction line and select from the drop down menu. You can also edit other transaction details like payee description, tags, flags, and memos, as well as split or exclude a transaction from this view.

### Can I re-categorize transactions?

Yes. After all of your accounts have been added to MyInsight, open the Transactions View link and review your transactions for accuracy. Transactions are automatically categorized for you but you may want to re-categorize some accounts. Any changes you make to your categories will be applied to future transactions.

### How do I add a tag to a transaction?

Click on the transaction you would like to tag. Click in the tag field, type in the name of the tag and then hit [ENTER] to save tag.

### How does MyInsight categorize transactions?

Transactions are automatically categorized for you, but there may be some you need to categorize manually, such as checks, or purchases at big box stores, where your purchase could belong to any one (or more) of several potential categories. MyInsight will remember your preferences and become more intelligent over time in how it categorizes future transactions.

### How do I manage my transactions?

The Transactions View provides an easy way to review or find transactions from any account, over any time period. You can use the date range selector to determine what time frame the transactions represent, or you can use the search field to filter by payee, account, tags, amount, category, or date.

You should always take a moment to review newly imported transactions. Not only does this help you keep track of your spending but will also help you to quickly identify fraudulent charges. When reviewing your transactions, make sure you recognize the transaction and verify that it is categorized correctly.

To view more or edit detail on a transaction, just click on it. You can customize your transactions using the following features:

- **Category:** Categorize transactions so your spending will be accurately reflected in Spending and Budgets. Click on the category field and select the correct category from the drop down list.
- **Flags:** Flag a transaction "B" for business-related, "P" for personal (default), or mark it with a flag to make it stand out in the transaction list.
- **Tags:** Create custom tags to label transactions for searching. For example, you may wish to tag tax-related expenses, or expenses related to a vacation or family goal.
- **Memo:** Add a memo when you need to remember special details about a transaction.
- **Split:** Split a transaction between multiple categories to account for specific amounts in Spending and Budgets.

### **Can I export data from MyInsight?**

Yes, you can export from the Transactions tool by selecting the “Export CSV” link in the top gray bar.

### **Can I use MyInsight to make transfers or pay bills?**

No. Transfers and Bill Pay functions can only be done within Online Banking.

### **Why am I seeing zero or negative spending in one of my categories?**

Zero or negative spending is caused by mis-categorized credit transactions. Click on the incorrect spending category and sub-category to drill down to the transactions level. Look for the green credit transaction and categorize it appropriately. Credits should usually be categorized as either “Income” or “Transfer”.

### **Why are some of my transaction dates within MyInsight not matching my Financial Institution’s transaction dates?**

Financial institutions use multiple dates such as: post-date, activity date and effective date. Whichever date is provided by the Financial Institution will be displayed in MyInsight.

### **Why are some of my transaction within MyInsight not matching my Financial Institution’s transaction order?**

Financial institutions display the order of transactions based on time and type of transaction. Whichever order is provided by the Financial Institution will be displayed in MyInsight.

### **How far back does MyInsight save my transaction and budget history?**

MyInsight will save data on MyInsight for as long as you do not delete or close your account with Travis Credit Union.

### **How far back will MyInsight import my data from Travis Credit Union and other institutions?**

MyInsight will import up to 120 days of transaction history from Travis Credit Union. The amount of data that will be imported from other institutions depends on the institution. After the initial account setup, MyInsight will pull new transactions from all financial institutions at least every 24 hours.

### **How do I create my own category?**

Click on the transaction you wish to change to open the transaction detail view, then click on the category field to see a list of existing categories. You are able to create a custom subcategory beneath any of the main categories but you cannot create a new main category. Hover over the main category your custom subcategory will belong to, then click on [Enter A New Sub-Category] in the side menu. Name your subcategory and click [+]  
to confirm.

### **I’m missing a category from my Spending or Budgets Views. I know I have transactions in this category, but it’s not appearing. How do I fix this?**

Review your transactions to make sure they are categorized correctly. A “missing category” could be listed as a subcategory under “Other”. Check under the “Other” category to see if your transactions have been grouped there.

### **How do I categorize loan payments and transfers?**

There is a special category called “Transfer” for loan payments and transfers that will exclude those transactions from Spending and Budgets.

***A note about payments.*** All loan payments have two transactions: the negative transaction of money leaving your bank account and the positive transaction of money paid towards the debt, decreasing what you owe. The negative transaction should be categorized as the expense, so your budget will reflect your spending on that category. The positive transaction should be categorized as a transfer, so it does not void the expense of the loan payment.

**For example:** The negative transaction of a mortgage payment would be categorized as Home: Mortgage & Rent, and the positive transaction would be categorized as Transfer: Mortgage Payment. You can create custom subcategories for all of your loan payments if you wish.

A loan payment essentially is a transfer. The money leaves your bank account but you then own that much more of the asset associated with the debt. Credit cards are different, because there is no asset associated with the debt. A credit card payment is repayment for money borrowed, on transactions already accounted for in your budget. If you actively use your credit card, payments on that card should be categorized as Transfer: Credit Card Payment.

### **How do I budget for paying off debt?**

If you are working on paying off a credit card, congratulations! We recommend that you create a custom subcategory to track your progress, such as Bills & Utilities: Credit Card Payoff. This will allow you to see in Spending and Budgets Views how much you have spent towards paying down that debt.

It is recommended that you do not use your card for purchases while you are paying it off. Not only will it be easier to stick to your goal if you just don't use the card but it is more difficult to account for your credit card payoff if you are actively accruing debt on the card.

If you must use your credit card while you are paying it off, you can split the transaction between Transfers: Credit Card Payment for the portion that pays back what you spent, and Bills & Utilities: Credit Card Payoff for the amount that will be applied to the previous balance.

If you also want to track separately how much of your credit card payment is applied to interest vs. what you owe, see "How do I account for interest paid on a loan?"

### **How do I account for interest paid on a loan?**

Some institutions send a separate transaction for principle paid and interest paid on a loan but some institutions only send a single transaction for the total amount paid. If your institution sends a single transaction for principle + interest paid, you can split the transaction.

Click on the transaction to open the detail view, and click on [Split Transaction]. Use the Fees and Charges category to track your interest paid. You can add a custom subcategory for all your loan payments if you wish. You will need to obtain the amount spent on interest vs. principle from your financial institution.

**Note:** The debt account balance will always be accurate, as the institution sends us the remaining balance regardless of the transaction is displayed.

## SPENDING

### **How do I use the spending wheel?**

The Spending View displays your spending across all categories for the time period selected. Use the date range selector to specify what date range you would like to see. You can click on a category from the list, or a section on the wheel, to see your subcategory spending. Then click the center of the wheel from the list to see the specific transactions for the selected category or subcategory.

**Note:** Your transactions must be categorized for the Spending Wheel to show actual spending. If your spending in a given category looks wrong, review your transactions for inaccuracies.



## BUDGETS

### **How do I create budgets?**

Open the Budgets View, click on the [+ Add a budget] in the sub navigation bar, and select a category from the drop down menu and enter your chosen budget amount.

### **How do I use budgets?**

The Budgets View can help you track and control your spending in select budget categories. You can use budgets to track all of your regular household expenses, or just specific categories that you want to monitor more closely. Budgets are useful for setting and working towards financial goals, or simply being more aware of your spending habits.

## TRENDS

### **What does the Trends chart represent?**

Each color in the chart corresponds with the category colors in the spending wheel. You can hover over any category to see the exact amounts spent month to month over time. Click a color to see subcategory spending, or click a circle to view transactions for that month.

## DEBTS

### **How is Debts calculating my payoff?**

Debts calculates the balance, APR and minimum payment on each loan to determine the length of time it will take you to get out of debt by simply making your minimum payments, compared with the time and cost savings of implementing the Debt Snowball method.

### **What is the Debt Snowball method?**

By snowballing your debt payments, you can get out of debt significantly faster and save a lot of money in interest, without increasing your monthly payments toward your debt.

Here's how it works. Assume you have three debts, and you're paying \$100, \$400 and \$1000 each month on those debts, a total of \$1500 per month. When your first debt with a minimum payment of \$100 is paid in full, you will then begin to apply that extra \$100 per month to the \$400 as an extra payment towards the second debt. When the second debt is paid in full, you take the entire amount of \$500 you were paying and apply it to the \$1000 as an extra payment towards debt number three.

### **How are my debts prioritized?**

MyInsight automatically calculates how long it will take you to pay off each debt, based on your balance, APR and minimum payment. The default setting is to prioritize your debts by Fastest Payoff First, but you can change the priority by clicking on the drop down menu at the top-left corner of the Debts view.

### **How do I edit the APR and minimum payment?**

The APR and minimum payment information comes through on some account types but not all. To edit the APR and minimum payment, click the account and edit those fields.

## NET WORTH

### **What does my net worth report mean?**

Net worth is the sum of your assets and liabilities combined. MyInsight looks at the monthly gains and losses in each of your accounts to calculate the increase or decrease in your net worth each month. Net worth is a great metric to track your overall financial progress over time.

## GOALS

### How does “Goals” work?

Create a goal, assign an account to that goal, and estimate how long it will take you to achieve each goal. The projected completion date for each of your goals is calculated by:

- Monthly contribution
- The amount of the goal
- The amount of money in the goal account
- What priority number the goal is

Your entire monthly contribution is applied to the top goal. Once that goal is achieved, the money will be applied to your next goal.

The monthly contribution is how much money you will put towards your goals each month. By default, this is calculated automatically by taking your projected income (which you can set in Budgets) and subtracting budgeted expenses.

You can also set this number manually by clicking the toggle switch and then entering the monthly amount you want to contribute to your goals.

## SETTINGS

### How do I set alerts?

Click on the gear icon in the navigation bar to open Settings, and then click on the Alerts tab.

Simple Alerts automatically sets up your alerts with the most popular configuration. Just click on the alert to determine whether it is on or off. Switch to Detailed Alerts if you want to choose which accounts have alerts, what values trigger an alert and how alerts are delivered.

If you want to receive alerts via **email**, you must first verify your **email address** by clicking on the yellow “Verify your email address to receive alerts” link in the Settings view.

If you want to receive alerts via **text**, you must first verify your **mobile phone number** by clicking on the yellow “Verify your mobile number to receive alerts” link in the Settings view.

### How do I update my profile information?

Click on the gear icon in the navigation bar to open Settings, and then click on the Profile tab.