

PERSONAL FINANCIAL MANAGEMENT  
"MY FINANCE"  
FREQUENTLY ASKED QUESTIONS

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GENERAL QUESTIONS

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**What is Personal Financial Management or "My Finance"?**

My Finance allows you to view and maintain your financial information. This optional\* service available through [CU AnyHour](#) + gives members the opportunity to manage and maintain all of their finances by aggregating account information from multiple institutions on USSFCU's home banking site. \* Separate fee applies. Please see [fee schedule](#) for details.

**How do I enroll in My Finance?**

Log in to [CU AnyHour](#)+ and choose the My Finance tab. Once you agree to the online agreement you will be guided step-by-step through the set-up process.

**Is there a fee to utilize this service?**

Yes. Separate fee applies. Please see [fee schedule](#) for details.

**Why can't I log on?**

The user account may be locked. User accounts unlock automatically typically after 15 minutes. If you cannot log on to your user account after more than an hour, contact your financial institution.

**What causes my account to be locked?**

If there have been too many failed logon attempts, the user account will be locked.

**What is a wizard?**

A wizard is a series of dialog boxes to assist you in completing a task. You must either click a button to proceed or the **Cancel** button to stop the wizard before returning to the user interface from the dialog box.

**Why are there asterisks (\*) by fields in wizards and dialogs?**

An asterisk by a field indicates that you must provide the information requested or select a value from the drop-down list field or multiple options field.

**I have displayed a System Unavailable dialog, what should I do?**

Hopefully you will never see this dialog box. However, if you do, it is probably because the system is down for maintenance. Please try again later. If the problem persists, contact your financial institution.

**Why am I getting a "We are unable to process your request at this time. Please contact us." message?**

Your account has been temporarily disabled. This could be due to a number of reasons, typically not serious. Please contact your financial institution to enable your account.

**Why isn't my account being updated?**

The credentials, such as the online password, may no longer be valid. Also, the account could be an offline account, in which case, it needs to be updated manually.

Note that an account from an external institution might have a failure status with a message explaining the failure. Common failures are related to credentials. If you modified your login/password at the financial institution, then you need to update them on this system by clicking on the account's link and click the "Update Credentials" button where you will be prompted to enter your correct login/password.

Another common failure involves Multi-Factor Authentication (MFA). The external institution is asking for additional authentication information, you might need to click the account's link and click the "synchronize" button so that you will be prompted with the additional MFA questions you need to answer.

**Why don't I see all of my accounts?**

Ensure that you have added all of your online/offline accounts to have them included on the Accounts page. Also, verify that your credentials at the financial institution are valid so that you can access the account information.

It is possible that you did not select the correct institution in the list of supported institutions when adding an online account. Some financial institutions have a large number of different options.

**Why don't I see one of my external financial institutions on the list of institutions available when I am adding an external online account?**

Your financial institution does not have an agreement with the account aggregator. Verify that you are using the correct and full name of your institution, and not a nickname, abbreviation, or acronym.

**How can I display the whole user interface (UI)?**

The UI is around 900 pixels wide. First, make sure your browser window display is maximized, and then adjust your screen resolution to a level high enough to display over 900 pixels in width. If your screen does not support this level of resolution, you will not be able to display the whole UI and will need to scroll horizontally as you use the UI.

**Can I access My Finance using my iPad?**

No. Adobe Flash is required for My Finance therefore it cannot be used on the iPad.

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## DASHBOARD

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### **Why are the totals displayed in the Income and Expense categories under the Current Month Status of the Dashboard not accurate?**

- All of your online accounts may not be tracking.
- One or more offline accounts may need to be updated.

### **Are 'How Am I Doing?' messages automatically deleted, or removed from the Dashboard, after a certain amount of time or do I have to manually delete them?**

These messages must be manually deleted.

\*If you delete the uncategorized message, but do not categorize all your transactions, the message will be displayed again the next time you access the Dashboard.

### **What is the 'Can I Buy It?' button?**

This tool provides you with financial information to consider when you are looking to make a purchase or set a financial goal.

### **What do the rating stars mean?**

The 5-star rating indicator is a quick visual summary of how well one is staying within budget, meeting savings goals, categorizing transactions, and tracking and updating accounts. The more gold stars, the better overall performance.

### **What is Cash Flow versus Forecast Cash Flow?**

Cash flow is the actual income less expenses for the current month. Whereas Forecast Cash Flow is budgeted income less budgeted expenses.

### **Why don't I see Forecast Cash Flow on the Dashboard?**

Forecast Cash Flow is displayed immediately below Cash Flow in the Current Month Status panel on the Dashboard. However, it is only displayed if you have created a budget. If you have not created a budget, the information is not displayed.

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## ACCOUNTS

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### **What accounts will be displayed in My Finance?**

All USSFCU accounts will be automatically included and updated in My Finance. Transactions will be displayed as assets and liabilities.

### **What Online Accounts can I add to My Finance?**

Accounts with internet access can be added to My Finance. Investment accounts such as 401k, IRAs, Brokerages accounts, annuities; Mortgages, credit cards, and any other savings or checking account from any other financial institution can be added.

### **My financial institution provides internet access but I can't find it in the list, what can I do?**

If your institution provides internet access and you can't find it in the list of supported institutions, you can request that it be added by clicking on the *Add Institution* button in the "Add Online Accounts" panel. The Institution name and website URL are needed, then click *Request External Institution* button.

### **Can I exclude an account?**

USSFCU accounts can be excluded from your net worth total, budget total, and transaction view, but can't not be deleted from My Finance.

### **Why is an account on the Accounts page grayed out?**

If the account is grayed out, the account has been excluded from your net worth and budget. If you wish to include the account, remove the check from the EXCL option on the Accounts page.

### **Why does part of my account number contain 'X's?**

To protect your account number from being viewed or obtained by unwanted individuals, the system masks part of your account number.

### **I do not see the Delete icon ( ) by all of My Accounts.**

If the Delete Icon (  ) is not display, the account cannot be deleted. Only an external online account or offline account can be deleted. However, online internal accounts can be excluded from your net worth and budget.

### **How can I sort the view of items listed in a table?**

Pages that have tables of data can be sorted. Most column headings can be clicked to sort the listed items in ascending or descending order.

### **What is an "offline account"?**

An offline account is an account where online account access is not available. Account information and transactions must be manually entered into My Finance.

An alert can be created to remind you to update the information at regular intervals.

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## TRANSACTIONS

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### **Can I search transactions in My Finance?**

Yes. You can search for transactions by description and/or date range using search fields. Available date options are All, by 30, 60, 90 days, by month and by a particular date range selected.

### **Are transactions for an excluded account returned in a search using the Search function on the Transactions menu?**

No.

### **Are Excluded Transactions included in my budget?**

No.

### **Are Excluded Transactions included in my net worth?**

No.

### **How can I view my checks?**

Checks written on your local financial institution can usually be viewed. On the Transaction panel, view the transaction details and select the View Check link.

### **Why can't I view my checks?**

Checks written on your local financial institution can usually be viewed; however, it is possible that your financial institution policies do not allow for displaying of checks.

### **How do I split a transaction?**

On the Transaction Details dialog box, select "Click to Split Transaction".

### **How can I categorize my transactions?**

The system will perform automatic-categorization of transactions. When the system is unable to categorize a transaction based upon what it has learned from your previous input, it is referred to the Uncategorized Expenses category.

Transactions can be re-categorized by dragging and dropping the transaction from one category to another or by clicking on the transaction description to access the category field.

### **How can I delete a category or sub-category?**

System level categories/sub-categories cannot be deleted. However, you can delete those categories/subcategories you created. On the Transaction panel, click the Category link and the transactions are displayed. Double-click on the category again to display the Category Details dialog. Select Delete.

**Note:** The Category Details dialog box is not displayed for categories that have sub-categories. The sub-categories must be deleted before the category can be deleted. Any transactions associated with the category group will be placed in the Uncategorized category.

### **What other options are available to help me categorize my transactions?**

Categories and subcategories can be created, updated or deleted. Categorization rules may also be created. A categorization rule "overrides" the category in which a transaction would have originally been placed.

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## BUDGET

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### How do I create a budget?

There are three ways you can create a new budget. The steps to take in the set up process varies based on the Financial Goal selected.

- **My monthly income is fixed, so I want to save \*\*% of my monthly income:** This option allows you to specify how much of your income you would like to save based on your spending for the last three months. You will get a better understanding of your spending habits and where adjustments might need to be made. This option is recommended.
- **Create Budget for me based on my last 3 months of spending:** After entering your average income amount the system will automatically create a budget based on your spending history.
- **Create Budget for me based upon demographics:** After entering your average income amount and answering questions about age, education, housing, region, etc. the system will then create a budget based on average spending habits of others who fit within the same demographics.

### What is the difference between a budget and a financial goal?

A budget allows you to monitor income and expenses, while a financial goal is a monetary amount you want to achieve by a certain date, such as saving money for a vacation.

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## FINANCIAL GOALS

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### How do financial goals impact my budget?

If you add a financial goal and have selected the *Include in Budget* option at the end of the Add Financial Goal wizard or made the same selection when modifying a goal, the goal is included in the Savings Goals entry in your budget.

### What type of financial goals exists in My Finance?

There are two types of financial goals: Retirement or Other (non-retirement). Each goal can consist of multiple asset accounts that are tracked to show your progress towards meeting the goal. Financial goals are placed in a Savings Goal category on the Transactions page and optionally on the Budget page.

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## ALERTS

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### **Can I set up alerts in My Finance?**

Yes. My Finance allows you to set up alerts for your USSFCU accounts as well as your external accounts connected to My Finance. Alerts are messages you create to notify you of an event. Notifications are delivered within My Finance and can also be delivered to your email.

Please note: My Finance alerts are separate from CU AnyHour+ and Online Banking alerts.

### **What types of alerts are available?**

- **Budget Threshold:** when an amount or percentage approaches or exceeds either the whole budget or a selected budgetary item.
- **Account Threshold:** when an account balance is under or over a certain amount.
- **Account Credit/Deposit:** when a deposit or credit transaction is made to a designated account.
- **Account Update Reminder:** a periodic reminder to update an account.
- **Transaction Merchant:** when any transaction is made at a designated merchant.
- **Transaction Amount:** when a transaction for a designated account exceeds a defined amount.

### **Why didn't I receive an alert?**

Make sure that the alert is enabled. On the Alerts menu, verify that the check box in the Enabled column is checked for the alert.

### **When adding a Transaction Merchant alert, does the name of the merchant have to be an exact match?**

No, but Transaction Merchant alerts are based on matching the description/memo fields of a transaction. Other characters can be in the description; but, the sequence of characters specified in the alert must exist for this alert to trigger.

### **Should I elect to receive an alert notification as HTML or text alert?**

HTML provides better formatted information if the device receiving the alert message contains a web browser. Use text if you want to send an alert to an email account that will forward the alert to a cell phone.

### **How do I disable My Finance alerts?**

To disable an alert, go to Alerts option and uncheck the box under "Enable" column. If you want to permanently delete an Alert, click the red ✖ under the "Delete" column.