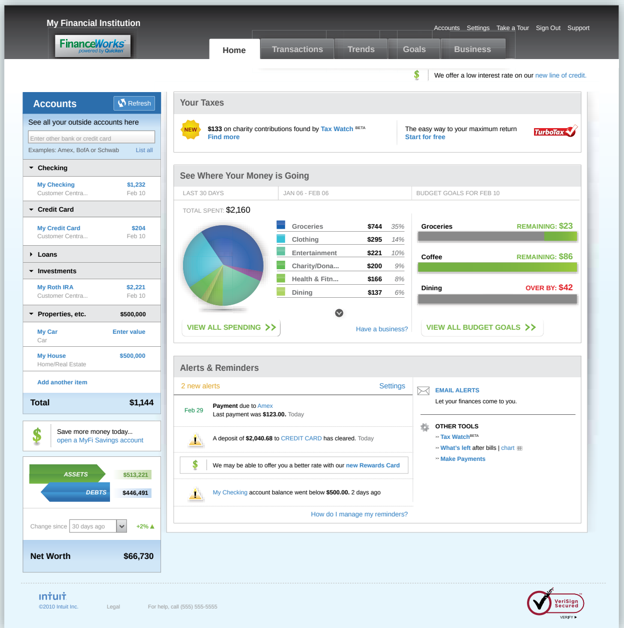
Allegacy presents FinanceWorks™ powered by Quicken®

Quick Reference Guide



This Quick Reference Guide provides an overview of FinanceWorks, powered by Quicken, an easy to use online tool that will help you simplify your financial life by enabling you to get a complete financial picture of your accounts from Allegacy as well as 16,000+ other financial institutions and creditors.

ACCESSING FINANCEWORKS

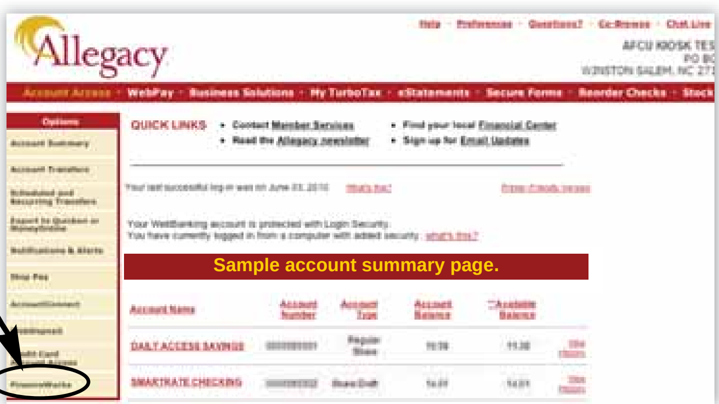
How to Access FinanceWorks

Access FinanceWorks from the left menu within WebBanking.

FinanceWorks Landing Page

Upon first use, the links within WebBanking lead to the FinanceWorks landing page where you will need to accept the terms and conditions.

Access FinanceWorks



Take a tour

Click on the “Take a tour” button to see a flash demo of FinanceWorks.

Enter FinanceWorks

To start using FinanceWorks, simply click on the “Enter FinanceWorks” button.

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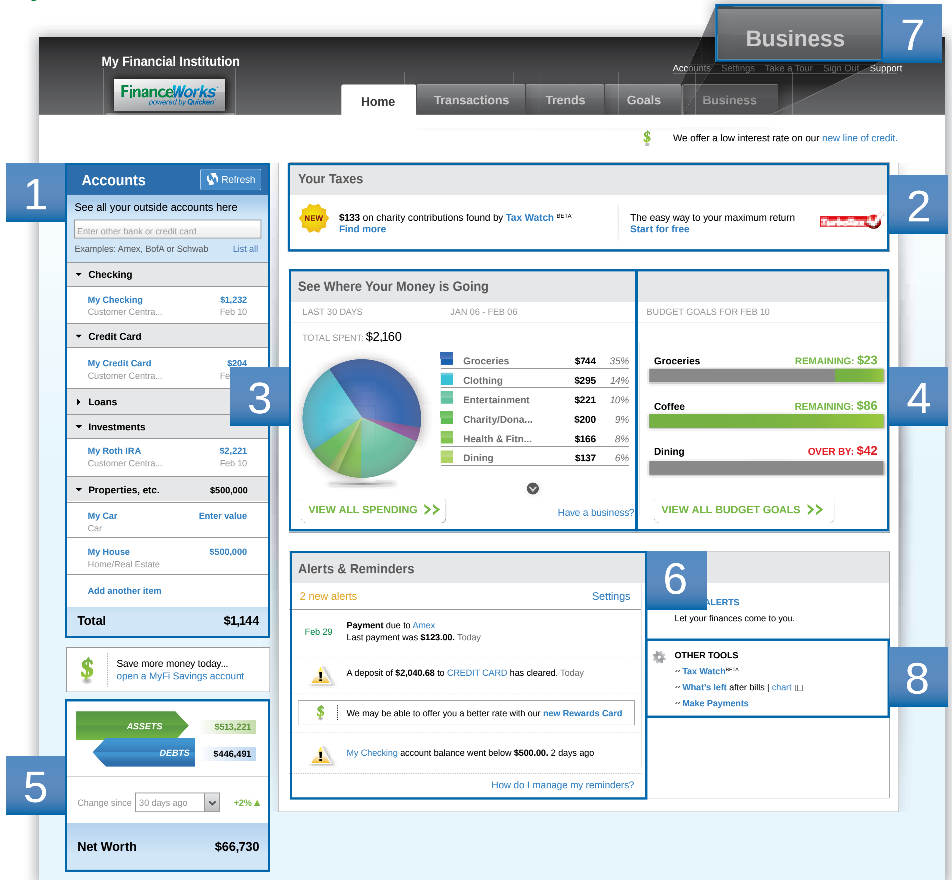
OVERVIEW

Outline of Key Features



1 Accounts

Shows your Allegacy accounts and has the ability to add accounts from more than 16,000+ other financial institutions and creditors to provide a complete financial picture for you.

2 Your Taxes

Allows you to get organized for taxes with the Tax Watch report which tracks tax deductable expenses such as charitable contributions and child care. During tax season, quick link takes you directly into TurboTax for Online Banking.

3 Where is my money going?

Shows a quick chart of where you are spending your money based on auto categorization of transactions with the ability to drill down to see more detail on the Trends page.

4 Am I making my goals?

Allows you to quickly see your progress against your budget goals and set up alerts to be reminded if you are close to or have gone past your spending targets.

5 Net Worth

Allows you to track your overall net worth.

6 Alerts and Reminders

Alerts and reminders help you track your budgets, pay bills on time, and get timely updates about your accounts.

7 Small Business Features

Allows you to track business income and expenses in your personal accounts and simplify tax time.

8 Other Tools

Provides quick links to tax and cash flow management tools and WebPay functionality.

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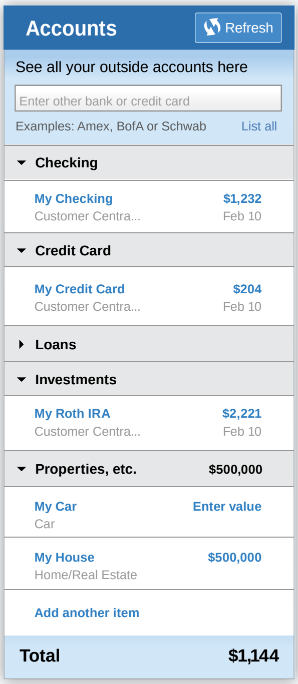
1 ACCOUNTS



The Accounts section lists all the accounts being tracked in FinanceWorks. Upon first use, FinanceWorks will automatically display all the primary accounts at Allegacy and will pull up to 90 days of transactions. You then have the ability to add other accounts at over 16,000+ financial institutions and creditors to provide a complete financial picture. Once accounts are added, you can analyze individual accounts or look at a complete list of transactions across all accounts. FinanceWorks will store up to 18 months of history for each account.

How to “Add an Account”

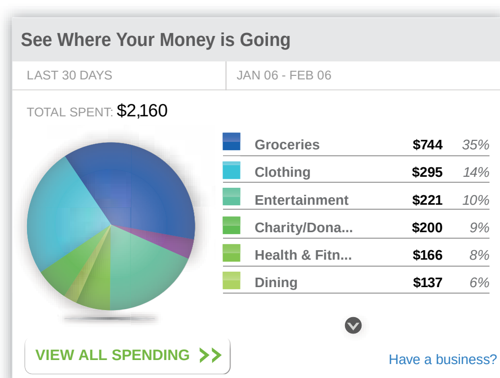
Upon first use, you will see a “tip” icon reminding you that you can add accounts at other financial institutions. To add an account, click the “Add accounts” link. Click on “Add” and select from the list of financial institutions. You can search by name or search through the alphabetical listing. Other institutions can also be added from the Accounts tab where you can customize additional settings for your accounts.

2 YOUR TAXES

During tax season, the Your Taxes area of the home page includes quick links to the Tax Watch report and TurboTax for Online Banking. The Tax Watch report, which is available throughout the year, automatically displays known tax deductible transactions - charitable contributions and child care - and allows you to search for other categories, such as business expenses, that are tax deductible. And when the time comes to help you get your maximum refund, you can click on the quick link to TurboTax for WebBanking where you can prepare a return at a 15% discount through a single sign-on that enables you to retrieve data from past tax returns and simplify direct deposit to Allegacy.

3 WHERE IS MY MONEY GOING?

FinanceWorks analyzes your transactions and automatically divides them into categories like rent, groceries or utilities. You can also select multiple categories for a single visit, such as purchasing items at a superstore like Target. From the home page, you can see a quick view of where you are spending your money. To dig deeper, you can click on any category of the pie chart to view all the transactions for that category, including the total number of transactions, the total amounts spent and a 4-month average. New categories can be created to fit your specific spending profile. In addition, you can separate business income and expenses from personal transactions to help simplify tax time.



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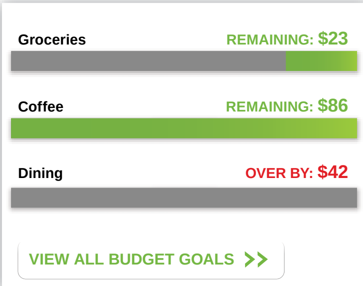
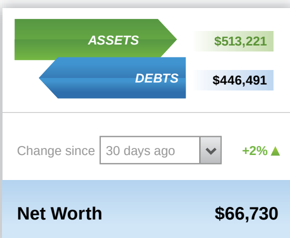
4 AM I MAKING MY GOALS?



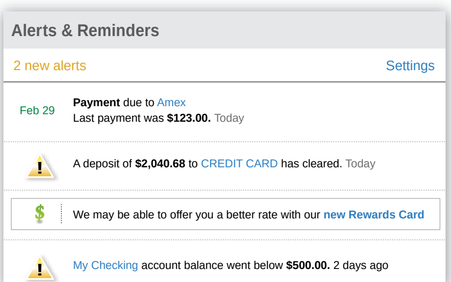
FinanceWorks automatically displays the top three spending categories on the home page with suggested spending target. By clicking on the "View all goals" button or the Goals tab, you can add more categories, edit the spending limits, and set up email reminders to be notified if you are approaching or have surpassed your spending goal for a particular category.

5 NET WORTH



FinanceWorks tracks your overall net worth by using the information from all of your accounts, as well as entered data for items such as your car and house.

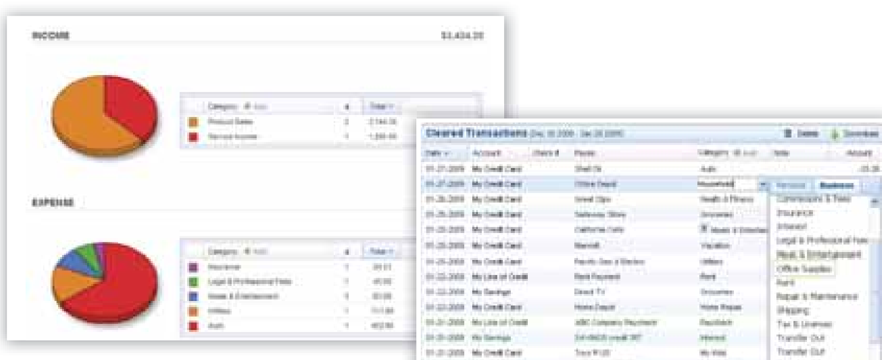
6 ALERTS AND REMINDERS



Alerts and reminders help you keep track of your budgets, pay bills on time, and get timely updates about your accounts.

7 SMALL BUSINESS FEATURES

FinanceWorks helps small businesses manage simple bookkeeping and accounting by separating business income and expenses from personal transactions. Once you recategorize anything as a business transaction, the next time you use FinanceWorks, you will see a business tab where you can find a business income and expense report.



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9 OTHER TOOLS

The other tools area includes quick links to Tax Watch, which tracks tax deductable expenses, and What's left, a cash flow management tool. The Make Payments link enables you to link directly into WebPay to schedule payments.