Get Started with

Personal Financial Management

Budget well. Live well.

Country Club Bank®
Member FDIC

(816) 931-4060 | www.countryclubbank.com

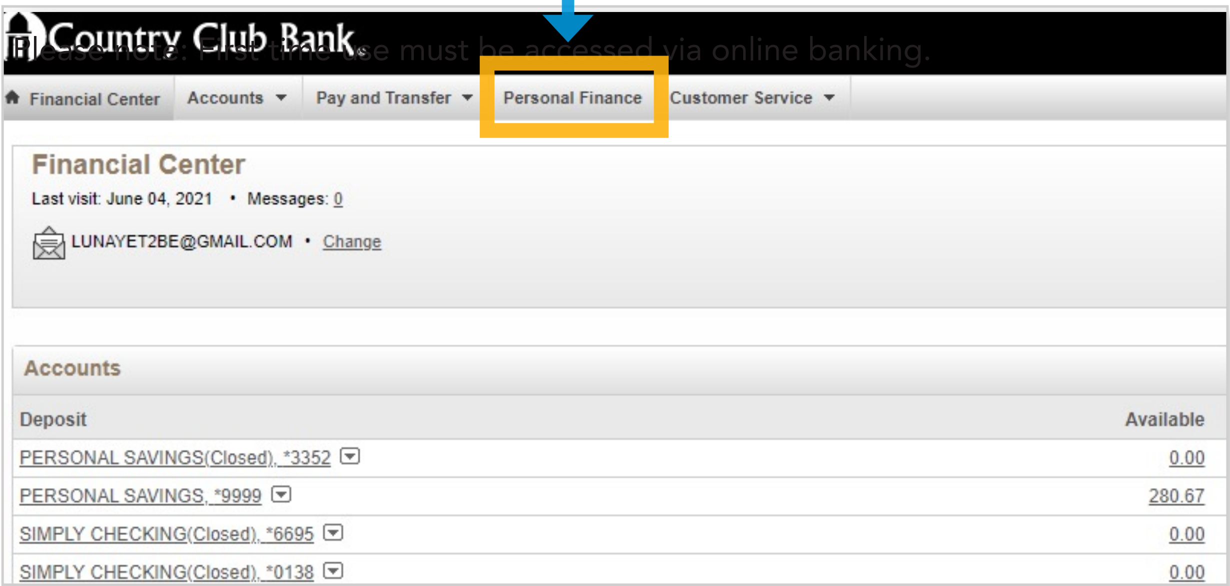
GET STARTED WITH PERSONAL FINANCE

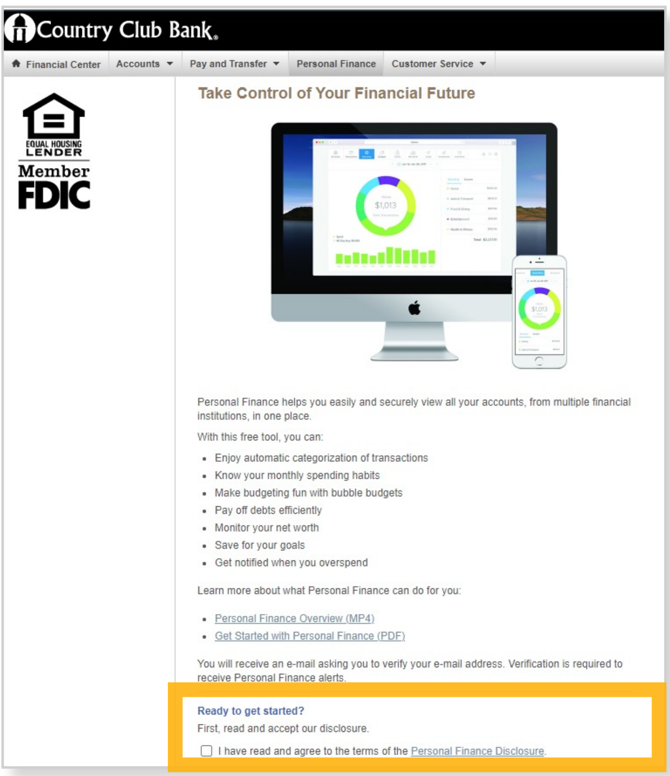
GETTING STARTED IS EASY!

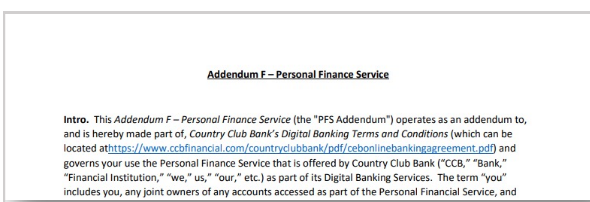
Use Personal Finance to view account balances and transactions from all your financial institutions. Get a complete picture of your finances anywhere any time. Transactions, balances, and your budget are together in one place.

To access Personal Financial Management, use the secure login for online banking on our homepage or access it via the CCB mobile banking app.

Please note: First time use must be accessed via online banking.

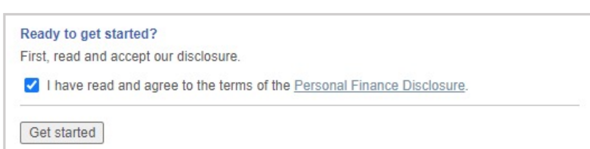






Addendum F – Personal Finance Service

Intro. This *Addendum F – Personal Finance Service* (the "PFS Addendum") operates as an addendum to, and is hereby made part of, *Country Club Bank's Digital Banking Terms and Conditions* (which can be located athttps://www.ccbfinancial.com/countryclubbank/pdf/cebonlinebankingagreement.pdf) and governs your use the Personal Finance Service that is offered by Country Club Bank ("CCB," "Bank," "Financial Institution," "we," us," "our," etc.) as part of its Digital Banking Services. The term "you" includes you, any joint owners of any accounts accessed as part of the Personal Financial Service, and

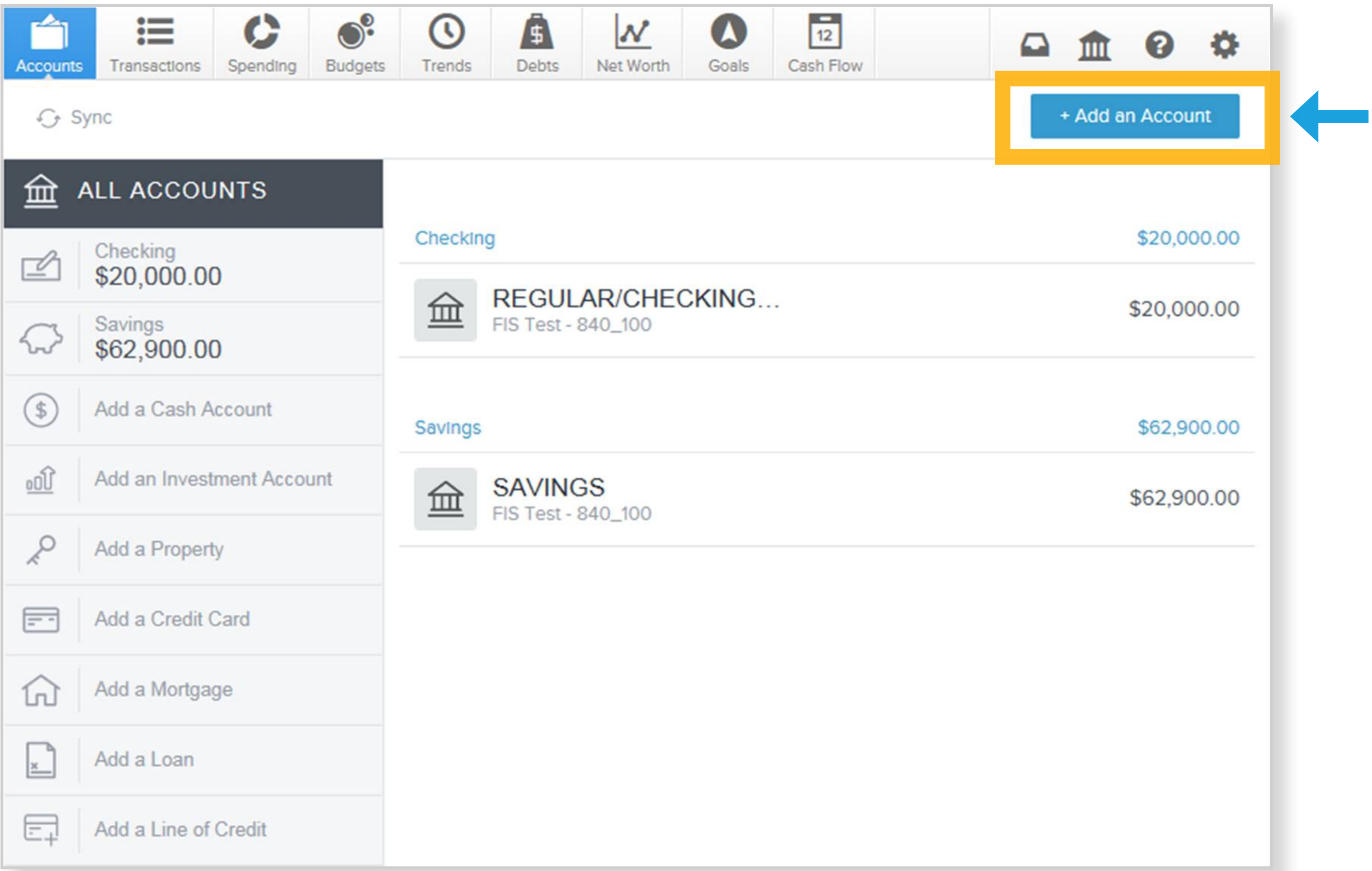


First Step...Link Accounts

Enroll in Personal Finance and the accounts you have with us are automatically linked to Personal Finance. From the start, you can take advantage of transaction, spending, budgeting, and debt management tools, and view your cash flow.

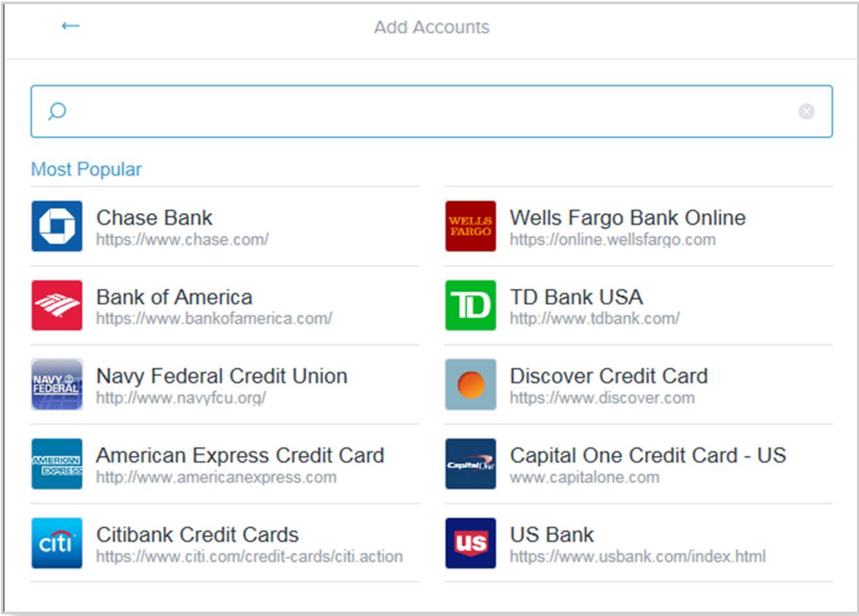
To get a more complete picture of your finances, link the accounts you have at other financial institutions.

1. Click **+ Add an Account** at the top right of Personal Finance page.



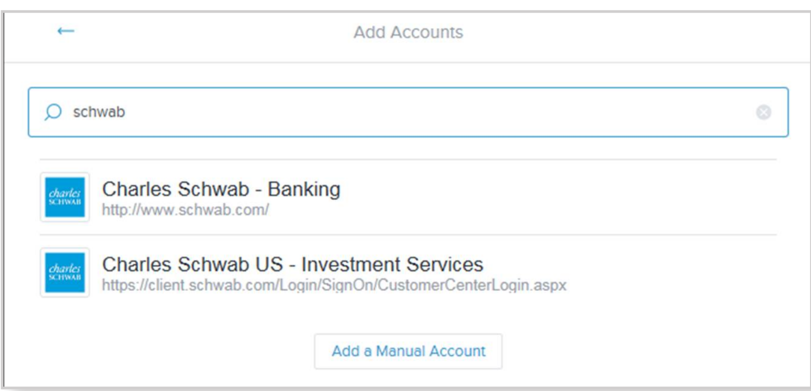
Important Note: After enrolling in Personal Finance, you will receive an email asking you to verify your email address. Verification is required to receive Personal Finance alerts. If you change your email address, an email will be sent asking you to verify your new email address.

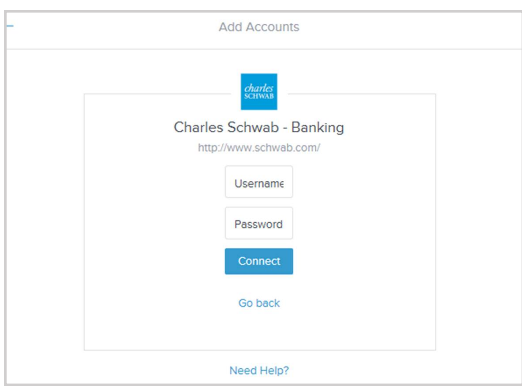
2. **Click a financial institution's name** or enter your financial institution's name.



3. **Find the institution and then select it.**
You may see multiple sites for the same financial instititution.
We show you the web address for the site to help you identify the right one.

4. **Enter the same user name and password** you use to access your account information online.
Your user name and password are securely stored using the highest levels of security and encryption





5. **Once we successfully connect with your financial institution**, we link all the accounts you have with them. If you have more than one site that you access with different logins, link them all individually

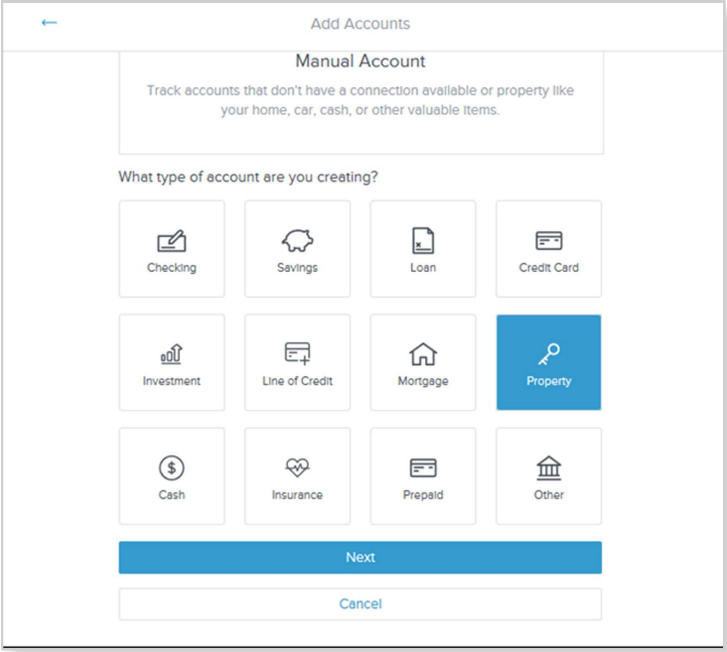
Linked account balances, transactions, and other details are then retrieved and displayed in Personal Finance. We use your stored login data to retrieve your account information automatically every night. Then, when you access Personal Finance, you'll see up-to-date information.

Link an Account Manually

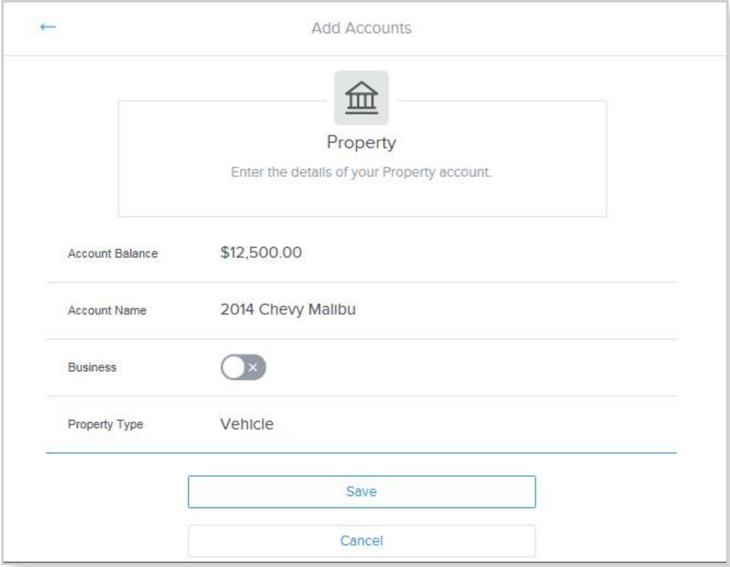
If the account is not listed in your search results, you can choose to link it manually so that information can be included in your complete financial picture. Manually linked accounts are not automatically refreshed, but the information you enter is displayed. Manual accounts give you the opportunity to link accounts and assets that are not available online. For example, you can enter the value of a vehicle or the balance of an account with no online access to information.

1. On the **Add Accounts page**, scroll to the bottom of the page and click **Add a Manual Account.**

2. Select the **type of account** you want to add.



3. **Enter details about the account:**
   Note: The details will vary depending on the Account Type you select.
   - Account Balance
   - Account Name
   - Business - You can mark the account as business account.
   - Credit Limit
   - Interest Rate
   - Minimum Payment
   - Original Balance
   - Payment Due Date
   - Property Type



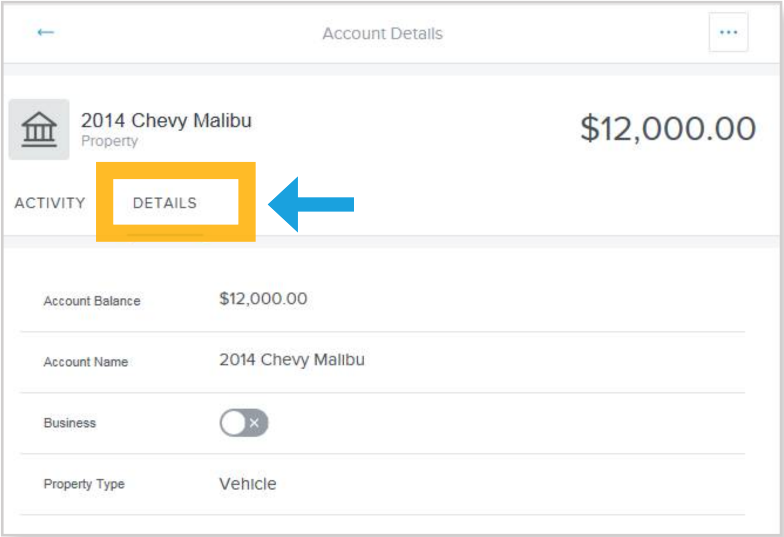
4. **Click Save.** The account is displayed on the Personal Finance page.

Update Manual Account Information

You must update manual account information periodically. Transactions against the account or asset are not automatically retrieved. Instead, you can manually add transactions to the account and/or update the value/balance.

1. Click the **account type on the left,** then click the account you want to edit.
2. Make your changes on the **Details tab** of the Account Details dialog box.

   The changes are saved automatically.



GET THE COMPLETE PICTURE

Add the institutions you do business with, and Personal Finance retrieves the eligible accounts and transactions automatically.

Don't have an online account for some of your financial information? Then link accounts manually and provide basic account information. You'll want to modify the information for manual accounts if anything changes over time.

The more accounts you link, the more complete your financial picture will be.

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