My $pending

What it is:

The My Spending Tab gives you ways to monitor your spending from Online Banking accounts to better manage your money. Using My Spending, you can easily see how much you have spent over time, and where your money is going. You can set up alerts to notify you when your spending begins to exceed limits that you have specified.

Key Features:

⇒ **Spendable Balance Sidebar:**

  ⇒ The Spendable Balance Amount at the top of the sidebar immediately estimates how much money you have to safely spend. It is derived from your primary Checking account Available Balance, subtracting a "money to avoid spending" amount that you have specified. Click 'What's in Spendable Balance?' to expand the module for details.

⇒ **How's My Spending?**

  ⇒ The How's My Spending area at the top of the page has two subsections, **Total Spending and Category Watch.**

  ⇒ *Total Spending* gives a graphical representation of your spending in the current account over a given time period. You can select the time period, set an overall spending limit, and set up to receive an alert if your spending approaches the limit.

  ⇒ *Category Watch* is similar to Total Spending, but lets you configure particular categories of spending transactions to monitor. You can watch the current month's spending in up to three categories, with separate limits and alerts for each.

  ⇒ NOTE: The limits you set on the My Spending page ***DO NOT*** create any restrictions on your actual spending. They only provide reference points for the spending display gauges and the triggering of alerts. You always have full access to the money in your accounts.
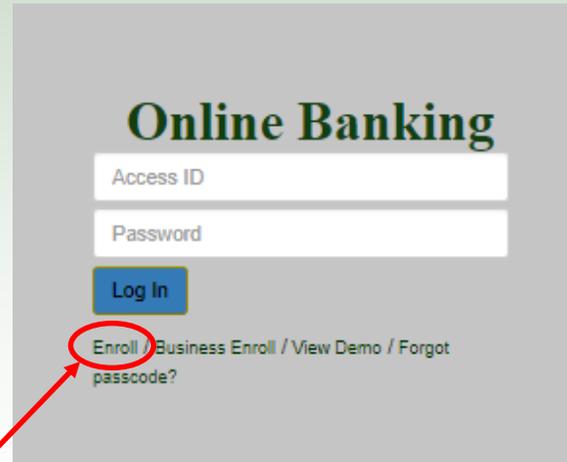
⇒ **Where Did My Money Go?**

  ⇒ The Where Did My Money Go area at the bottom of the page provides a quick view of cash flow through the account. The Money In and Out section gives you a summary of deposits, bills paid, money saved, and total spending, with the change in balance from previous month. The Spending Breakdown section graphs spending by category. You can navigate to previous months for easy comparison of your spending trends.

Accessing My $pending

1.

Go to www.olpestatebank.com and login to your Online Banking account. If you do not have online banking and would like access to this feature, simply click on enroll under the login boxes.

Online Banking

Access ID

Password

Log In

Enroll / Business Enroll / View Demo / Forgot passcode?

2.

Once you have logged in to your Online Banking, you will see different options to select from. Click on the My Spending tab. From here you will be able to navigate through the different areas described above.

Welcome

OSB

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Spendable Balance ⓘ