



**HERITAGE**  
**FIRST BANK**  
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*Local Bank. Local Decisions.®*

On January 10, 2018 FinanceWorks users will experience a new product called Money Management, an enhanced version of money management software that offers personalized experiences while managing all of your finances in one place.

**Enjoy many of the same features offered in FinanceWorks, plus:**

- Modern, completely redesigned look and feel
- Now enjoy accessibility on the go through the HFB Mobile App
- Improved category-level trends
- Debt payoff forecasting
- Detailed Net Worth analysis and tracking
- Expanded goals to include not only Debt Payoff, but Savings and Retirement goals as well
- Cash Flow calendar
- Text alerts in addition to the email alerts
- Significantly improved auto-categorization – Up to 90% success rate
- Accounts refreshed nightly, plus real-time updates with each log in

**Users will notice that some features have been replaced, including:**

- The homepage spending widget – Now an interactive budget widget
- Tax Watch – No longer separate, now track tax deductible expenses with expanded transactions categories

**While most internal and external account information will migrate to Money Management, users should be aware of:**

- We will migrate ~18 months of transaction history for all accounts, assuming end users have at least that much transaction history in FinanceWorks.
- For security reasons, we are not migrating outside account login credentials. You will see an error message in Money Management that will walk you through providing your login credentials so that accounts will aggregate successfully from that point forward.
- Money Management will look back 90 days for transactions that occurred between the date of our migration and the date you provide the credentials.
- Transaction categories will not be migrated, instead allowing the MX auto-categorization processes to correctly categorize the transactions with more accuracy.
- Budgets will not be migrated, instead allowing you to use the one-click automatic generation of budgets based on the improved transaction categorization.
- Alerts will not be migrated, but you can easily setup both email and SMS text alerts within Money Management.
- Goals will not be migrated, instead you are encouraged to setup not only Debt Payoff goals but Savings and Retirement goals as well.