PERSONAL FINANCIAL MANAGEMENT TOOL

MEMBER FDIC Insurance and Trust not FDIC Insured.

DACOTAH BANK

What is personal financial management?

Dacotah Bank PFM, is a money managment tool integrated into Dacotah Bank online and mobile banking, that empowers you to take control of your finances and simplify your life.

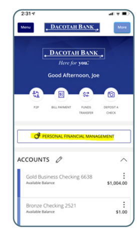
Easy access to spending analysis, budgeting and other aggregation and categorization tools.	Personal Financial Management without ever having to leave the Dacotah Bank online banking session.	Account aggregation - Easily add external accounts and view them together with internal accounts.

HOW DO I GET STARTED?

To use PFM, log in to your online banking account at dacotahbank.com or the Dacotah Bank mobile app.

ONLINE **through dacotahbank.com, above Accounts, click Get Started or Link Account.**

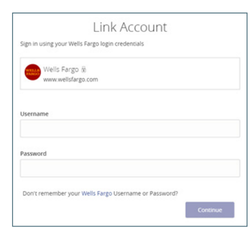
MOBILE **click the toolbar labeled Personal Financial Management.**



Click **LINK ACCOUNT** to add other financial institution accounts or one of the other financial tools to aggregate your Dacotah Bank accounts

How do I add another financial institution account?

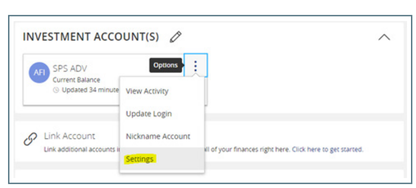
If accessing from dacotahbank.com, click Link Account located at the top or at the bottom of the Home Page. Select your financial institution from the list or search using the search bar located at the top. Once you find your financial institution, log in with your credentials for the financial institution.



You have the option to Link More Accounts or Close, which will take you back to the Home page. Your account(s) will continue aggregating in the background.

If you chose to close the window, you will receive a notification stating "Account(s) Ready" once your account information is retrieved. By clicking this notification, the process will be finalized.

After the account(s) are retrieved, you may unselect accounts you do not want integrated into PFM and/or select if you want the account to be visible on the Home page. This may be accomplished by using Options on the account tile and clicking on Settings.



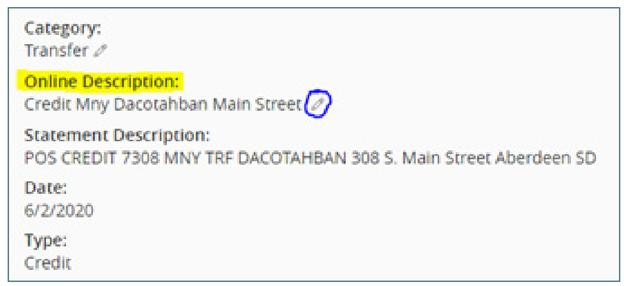
Then use the toggles to set the account as Visible on the Home page and/or in Financial Tools - Personal Financial Management.

Trouble adding your account? Here are some tips:

- Check all available account types listed under an institution when searching. Mortgage, savings, credit card, etc. accounts may be listed separately. You may have to search for the specific account (i.e. "Bank of America mortgage" instead of "Bank of America").
- Industry-wide issues with data aggregators currently exist due to security requirements by Capital One. We are working with data providers to make this process smoother, but in the meantime, you must provide the security code to connect Capital One accounts.
- Verify your username and password with your institution to ensure credentials are not expired. Logging in can unlock a frozen account connection.
- Allow your institution to accept third-party access by changing the preferences on their site.
- Make sure the software isn't waiting for your response to a security question. There will be a notification provided to you if security questions are required.
- If a connection breaks, you may have to enter your credentials again.

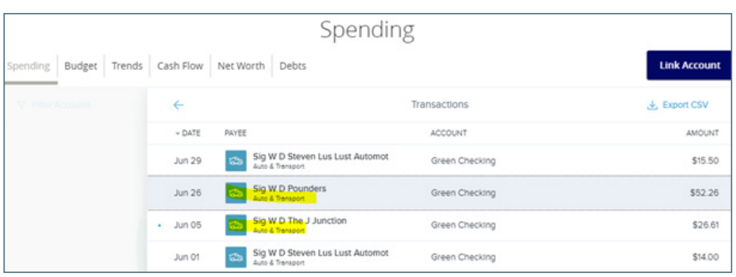
Can I change the description of my transactions?

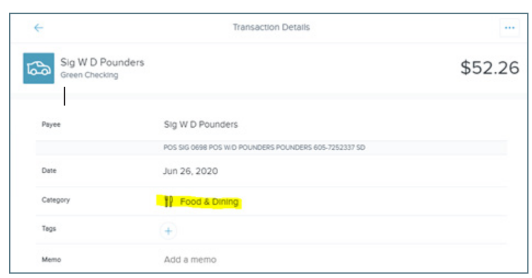
Click any transaction (including Dacotah Bank transactions). Click the pencil icon to change the online description of the desired transaction. It will not affect the description appearing on your statement and/or when logging directly into the account.



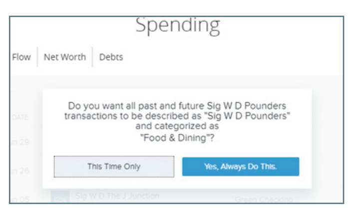
A transaction appears in the wrong category within Personal Financial Management tools. How do I ensure future transactions are placed in the correct category?

Transactions may be misplaced if a prior transaction was categorized differently or if our provider believes this merchant is a different type of store. To correct current and future transactions from being incorrectly categorized, click Spending, find the transaction, and change the category.





You'll receive a notice confirming the change for all past and future transactions with the merchant. Click Yes, Always Do This. If the notification is dismissed, it will only apply the change to the selected transaction.
Note: You must log out and log back in for the change to take effect in online banking.



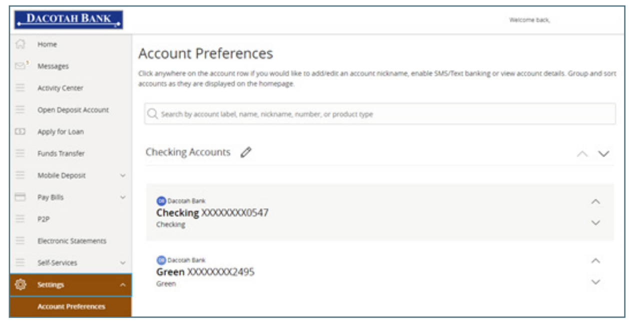
Why are my Budgets bubbles different colors?

The budget bubble colors indicate progress in reaching your budget:

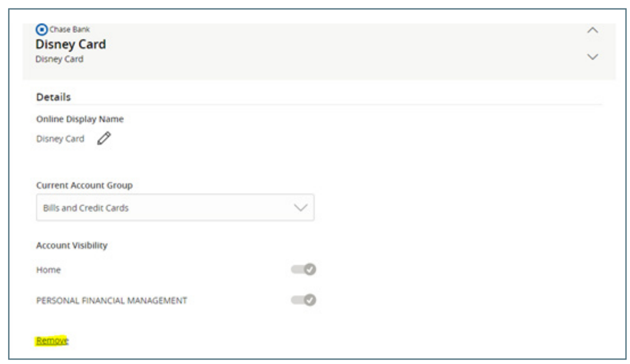
- 🟢 = less than 75% of the way to reaching your budget
- 🟠 = over 75% of your budget has been reached, but you have not exceeded your budget
- 🔴 = budget has been met and/or exceeded

How do I delete an account?

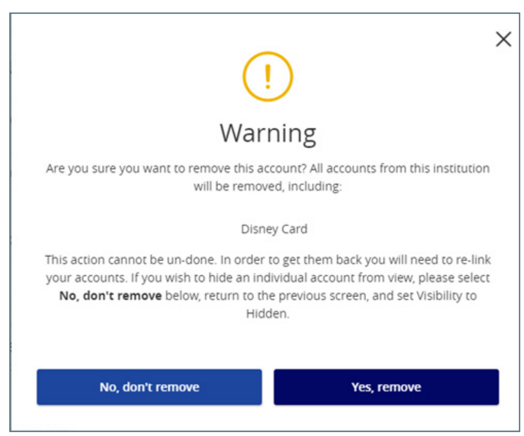
Go to the Menu of the left-hand side and click Settings. Click Account Preferences. A list of all Dacotah Bank and linked accounts will appear.



Click the Linked account you wish to remove.
Under the Account Visibility option, click Remove.



A warning message will appear.
Click Yes, remove to delete the account.



Note: Dacotah Bank accounts cannot be removed.