

## Frequently Asked Questions- Trends

---

**Q. What is Trends?**

A. Trends is a Personal Finance Management tool that enables you to more effectively manage financial activities such as transaction categorization, budgeting, and financial planning for accounts at PremierOne Credit Union as well as aggregated accounts held at outside financial institutions and investment firms.

Our powerful software allows you to collect your account data from other financial institutions, credit cards, investment accounts, mortgage and insurance accounts into one place. Then, with all your information at your fingertips, our tools help you analyze your spending, track your investment portfolios, reach savings goals and take control of your finances.

**Q. How does it work?**

A. Trends provides members with the ability to view and manage a complete picture of their personal finances from within eBranch through the use of the following categories:

- Account Aggregation
- Dashboard View
- Transactions
- Analysis
- Budgets and Goals
- Investments
- Settings Management

**Q. Who is eligible for Trends?**

A. Any Member that is enrolled in eBranch. If you are not enrolled yet, please visit our home page [premieronecu.org](http://premieronecu.org) and click New User to enroll. Additional help is available on our eBranch Login Help page: [eBranch Login Help](#), or contact the Credit Union at [info@premieronecu.org](mailto:info@premieronecu.org).

**Q. Will there be a cost for the Trends feature?**

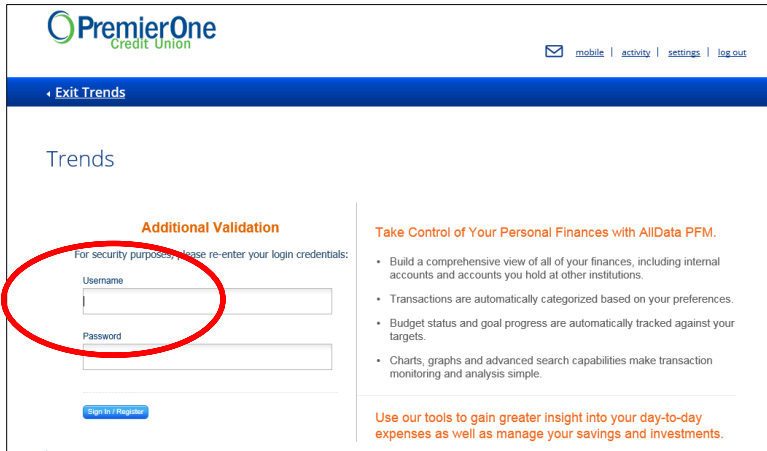
A. No, this system is free for our members.

**Q. Is the Trends feature secure?**

A. Yes. Our system uses the highest level of protection available, providing the assurance that your accounts are secure.

**Q. How do I log in?**

A. To log in please RE-enter **your eBranch log in credentials**; username and password in the Validation page. After this you have to accept our Terms and Conditions.



The screenshot shows the PremierOne eBranch interface. At the top left is the PremierOne Credit Union logo. To the right are links for mobile, activity, settings, and log out. Below the navigation bar is a blue header with 'Exit Trends'. The main content area is titled 'Trends'. On the left, there is an 'Additional Validation' section with the text 'For security purposes, please re-enter your login credentials:'. Below this text are two input fields: 'Username' and 'Password', both of which are circled in red. A 'Sign In / Register' button is located below the password field. On the right side of the page, there is a section titled 'Take Control of Your Personal Finances with AllData PFM.' followed by a bulleted list of features and a final line of text: 'Use our tools to gain greater insight into your day-to-day expenses as well as manage your savings and investments.'

**Q. How do I add an account?**

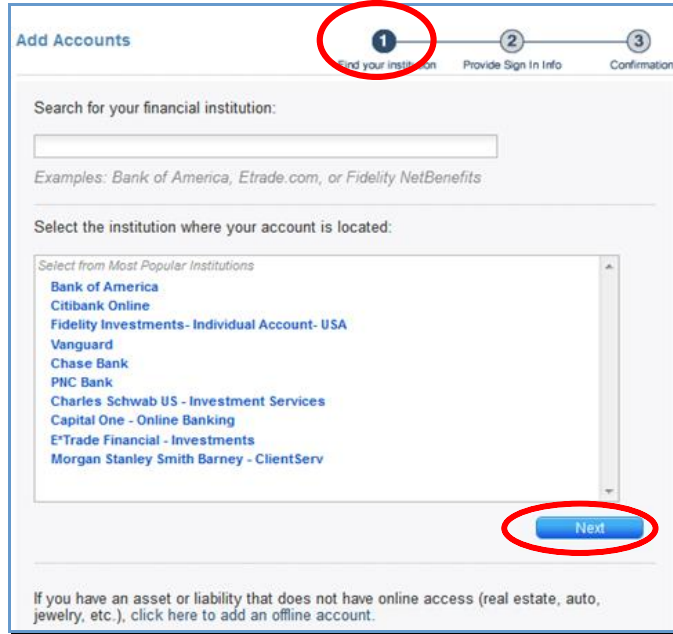
A. Please follow these steps:

Select one of the button(s) that are labeled **Add Accounts**.



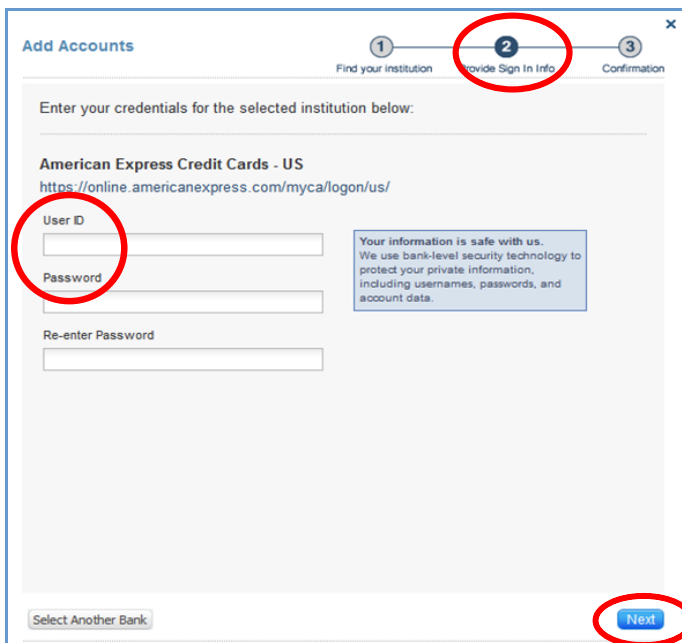
ACCOUNTS	
▶ Banking	\$73,002
▶ Credit Card	\$91,932
▶ Investment	\$2,168,474
▶ Retirement	\$1,527,250
▶ Mortgage	\$721,174
▶ Other Assets	\$600,000
<a href="#">Add Accounts</a>	

1. The **Add Accounts** overlay page appears.
2. Locate the external financial institution for which the account to be added belongs by one of two available methods:
  - a. Enter the external financial institution name in the free form box to use the search by name feature
  - b. Select the name of the external financial institution from the available list.
3. Select **Next** once the external financial institution has been identified.



The screenshot shows the 'Add Accounts' interface. At the top, a progress bar indicates three steps: 1. Find your institution (circled in red), 2. Provide Sign In Info, and 3. Confirmation. Below the progress bar, there is a search box for financial institutions with the text 'Search for your financial institution:' and 'Examples: Bank of America, Etrade.com, or Fidelity NetBenefits'. A list of institutions is displayed under the heading 'Select the institution where your account is located:'. The list includes: Bank of America, Citibank Online, Fidelity Investments - Individual Account - USA, Vanguard, Chase Bank, PNC Bank, Charles Schwab US - Investment Services, Capital One - Online Banking, E\*Trade Financial - Investments, and Morgan Stanley Smith Barney - ClientServ. A blue 'Next' button is located at the bottom right of the list area (circled in red). At the bottom of the page, there is a link: 'If you have an asset or liability that does not have online access (real estate, auto, jewelry, etc.), click here to add an offline account.'

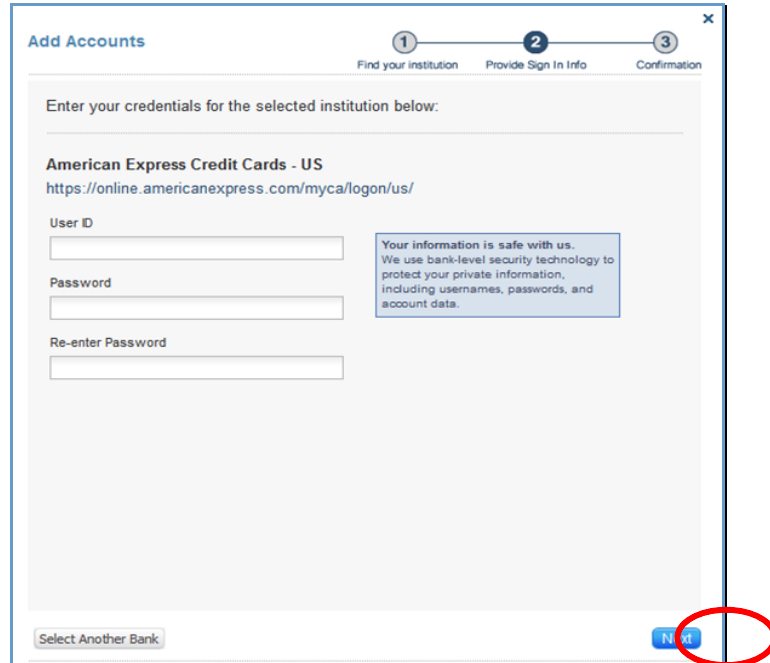
4. Enter the **User ID and Password** associated with the previously selected financial institution.



The screenshot shows the 'Add Accounts' interface at Step 2: Provide Sign In Info (circled in red). The progress bar at the top shows Step 1 as 'Find your institution' and Step 2 as 'Provide Sign In Info'. The main content area is titled 'Enter your credentials for the selected institution below:'. It shows the selected institution: 'American Express Credit Cards - US' with the URL 'https://online.americanexpress.com/myca/login/us/'. There are three input fields: 'User ID' (circled in red), 'Password' (circled in red), and 'Re-enter Password'. A blue security notice box states: 'Your information is safe with us. We use bank-level security technology to protect your private information, including usernames, passwords, and account data.' At the bottom left, there is a 'Select Another Bank' button, and at the bottom right, there is a blue 'Next' button (circled in red).

**Note.** Some institutions may require additional security questions (e.g. challenge questions such as “what was your first car” or “what is your favorite color”) in addition to a user ID and password.

5. If adding accounts from multiple external financial institutions select the **Select Another Bank** and repeat step 2 through step 5.



**Add Accounts**

1 Find your institution 2 Provide Sign In Info 3 Confirmation

Enter your credentials for the selected institution below:

**American Express Credit Cards - US**  
<https://online.americanexpress.com/myca/logon/us/>

User ID

Password

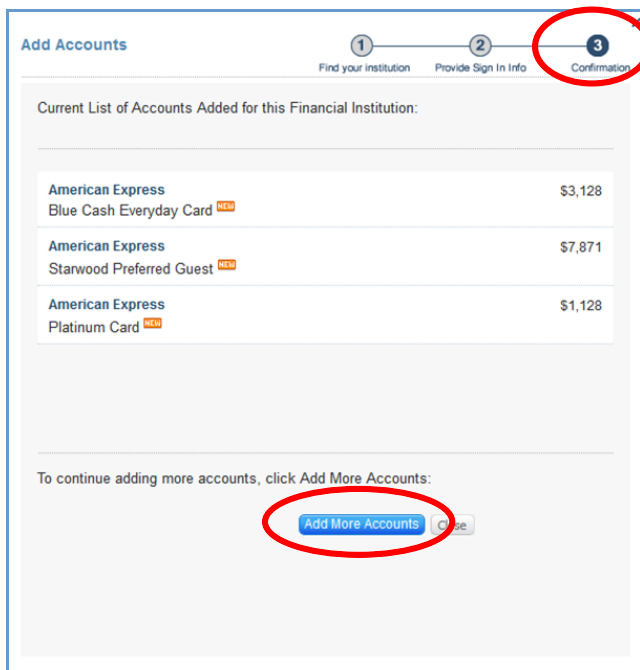
Re-enter Password

Your information is safe with us. We use bank-level security technology to protect your private information, including usernames, passwords, and account data.

Select Another Bank

Next

6. Select **Next** once all external credentials have been added.
7. A confirmation page appears that lists all of the accounts that have been harvested from the selected financial institution, using the login credentials provided.



**Add Accounts**

1 Find your institution 2 Provide Sign In Info 3 Confirmation

Current List of Accounts Added for this Financial Institution:

American Express Blue Cash Everyday Card <small>NEW</small>	\$3,128
American Express Starwood Preferred Guest <small>NEW</small>	\$7,871
American Express Platinum Card <small>NEW</small>	\$1,128

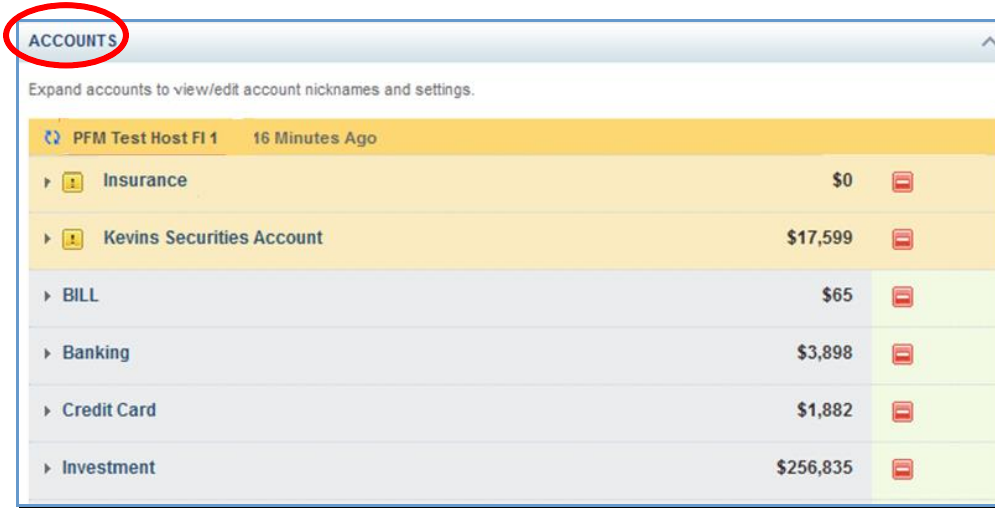
To continue adding more accounts, click Add More Accounts:

Add More Accounts

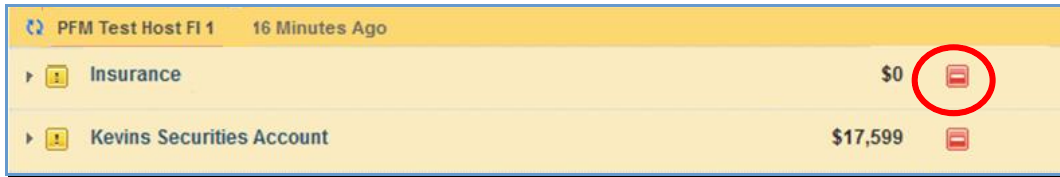
8. Select **Add More Accounts** and repeat step 2 through step 7, when applicable.
9. Select **Close** when all financial institutions/accounts have been successfully added.

**Q. How do I delete an account?**

A. Locate the desired account under the appropriate financial institution name in the Accounts Management tab.

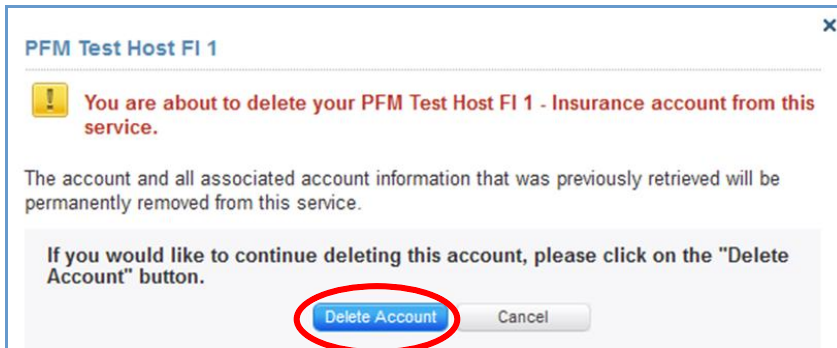


1. Select the **Delete icon** located to the right of the desired account.



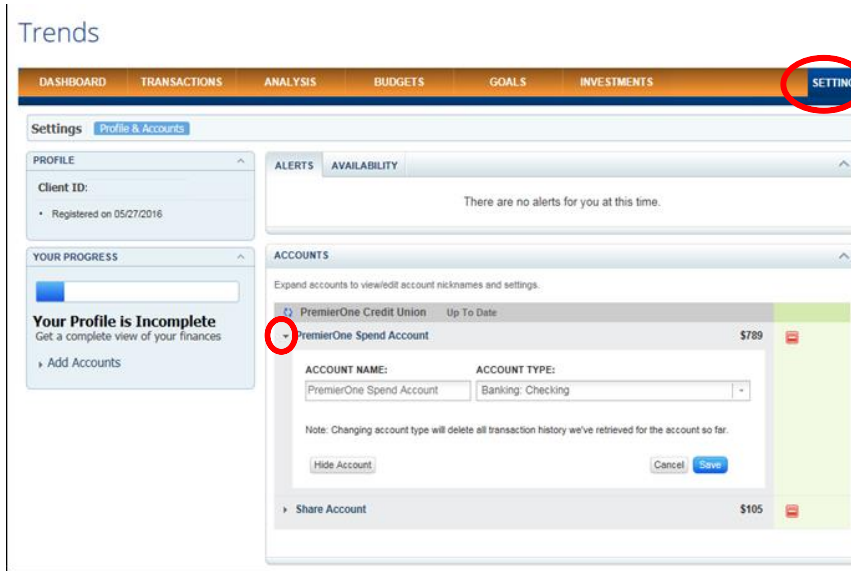
2. A confirmation overlay page displays.

3. Select **Delete Account** to confirm the deletion of the selected account OR select **Cancel** to return to the Accounts Management tab without processing the request.



**Q: How to add a nickname to an account in Trends?**

A: Select Settings, Click on the arrow to the left of the account name.



**Q. Which browsers can I use?**

A. For best performance, we recommend you use one of the following supported browsers:

- **Microsoft Internet Explorer 11 or above** (Windows 7, 8.1 and 10)
- **Apple Safari 7.x** (OS X 10.9 Mavericks)
- **Apple Safari 8.x** (OS X 10.10 Yosemite)
- **Apple Safari 9.x** (OS X 10.11 El Capitan)
- **Chrome** (Windows 7, Windows 8.1, Windows 10, OS X 10.9, OS X 10.10, OS X 10.11)
- **Firefox** (Windows 7, Windows 8.1 and Windows 10)

While other browsers may work, these supported browsers provide the highest level of security, accuracy, and functionality. We also recommend that you enable JavaScript and cookies in your browser. JavaScript is required for certain features to function properly.

**Q. How do I get assistance?**

A. You can contact the Credit Union by email at [info@premieronecu.org](mailto:info@premieronecu.org) or contact our Member Service Call Center at **408.524.4500** or **1.855.500.P1CU (7128)**. If possible, please have your **Trends client ID** available so we can provide better assistance.

