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 and click New User to enroll. Additional help is available on our eBranch Login Help page: eBranch Login Help, or Contact Us.

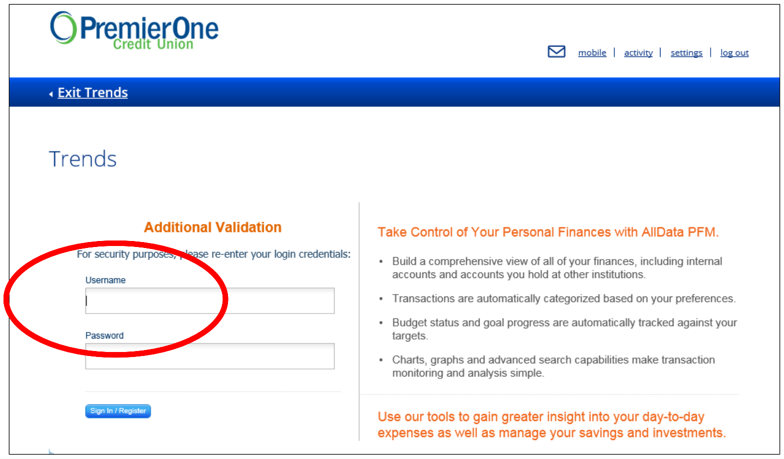
Q. Will there be a cost for the Trends feature?
A. No, this system is free for our members.

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.

PremierOne Credit Union

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.



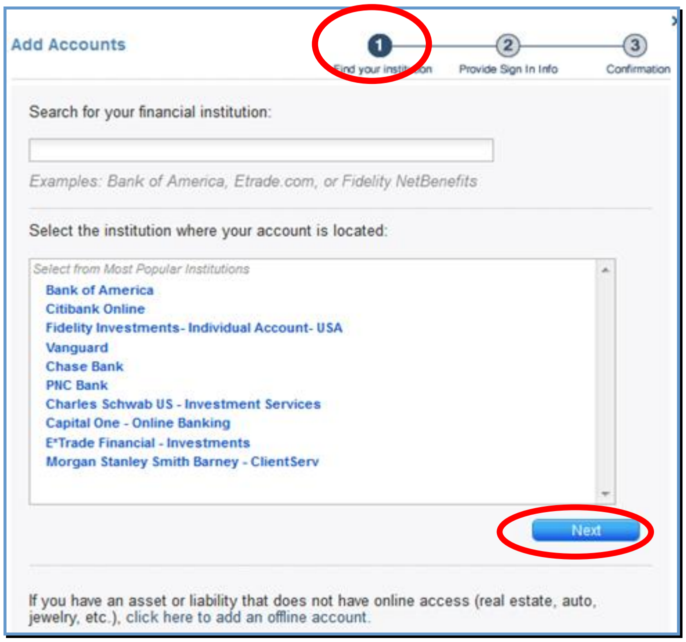
Q. How do I add an account?

A. Please follow these steps:

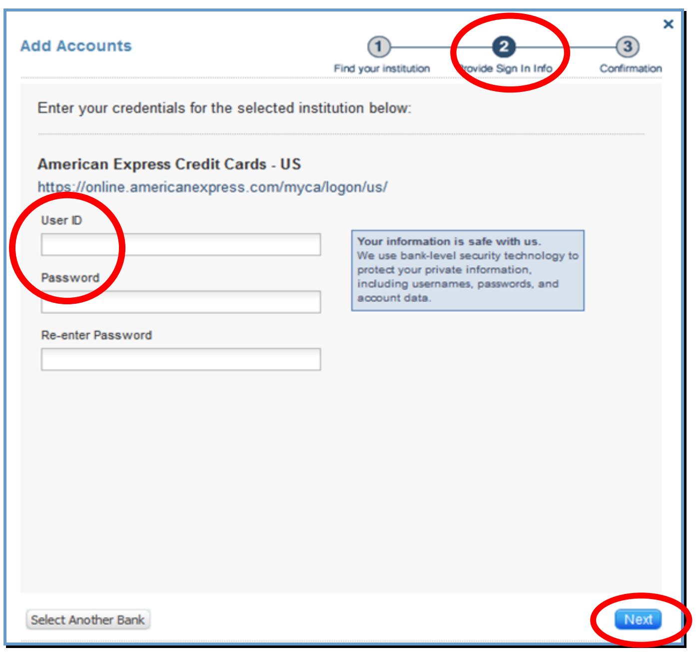
Select one of the button(s) that are labeled **Add Accounts**.

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.

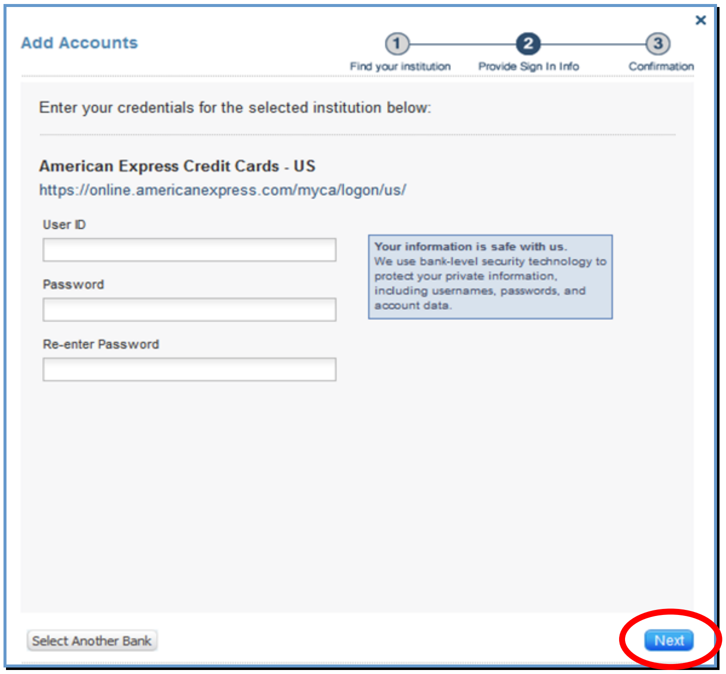


4. Enter the **User ID and Password** associated with the previously selected financial institution.

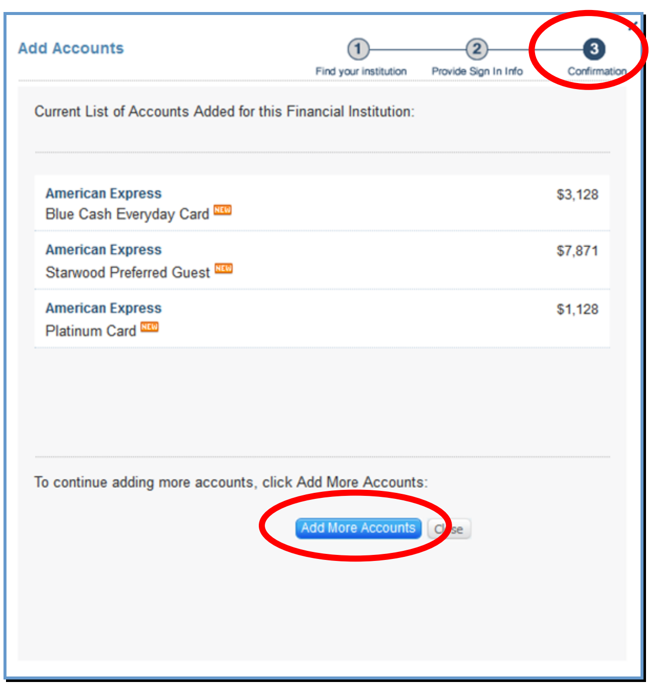


Note. Some institutions may require additional security questions (e.g. challenge questions such as "what was your first car" or "what is your favorite color") in addition to a user ID and password.

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



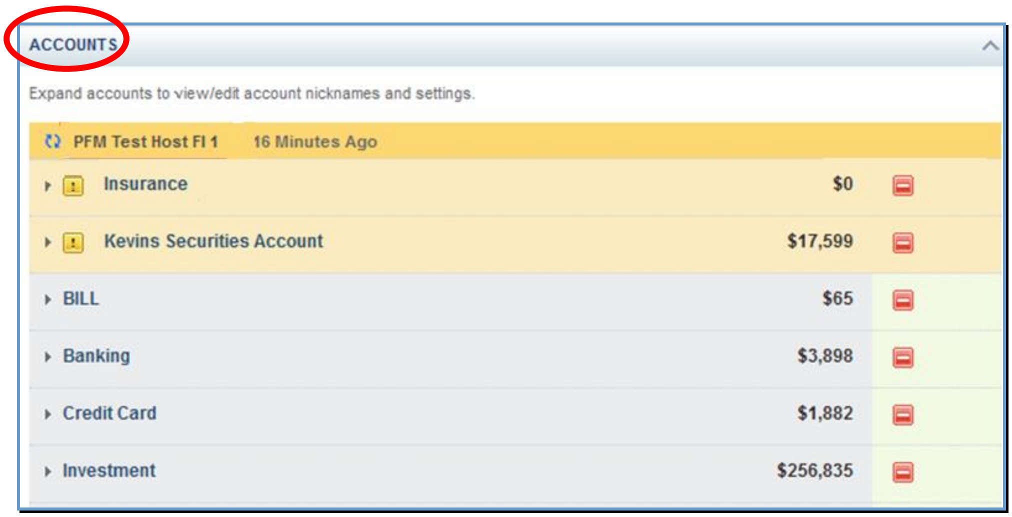
6. Select **Next** once all external credentials have been added.
7. A confirmation page appears that lists all of the accounts that have been harvested from the selected financial institution, using the login credentials provided.



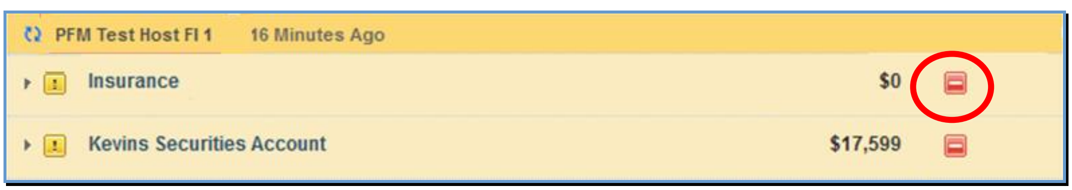
8. Select **Add More Accounts** and repeat step 2 through step 7, when applicable.
9. Select **Close** when all financial institutions/accounts have been successfully added.

Q. How do I delete an account?

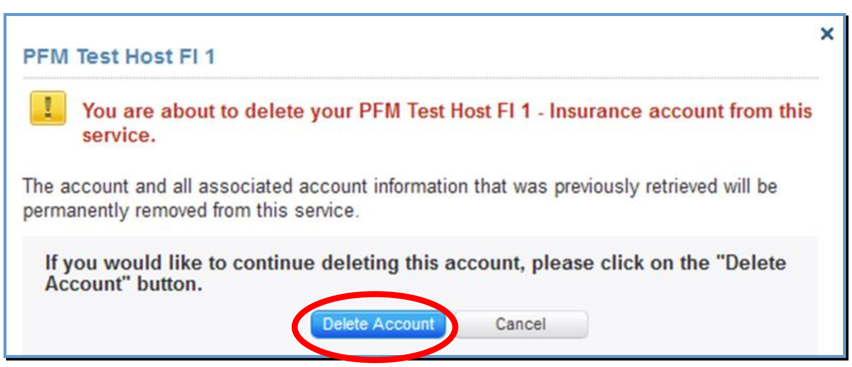
A. Locate the desired account under the appropriate financial institution name in the Accounts Management tab.



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.



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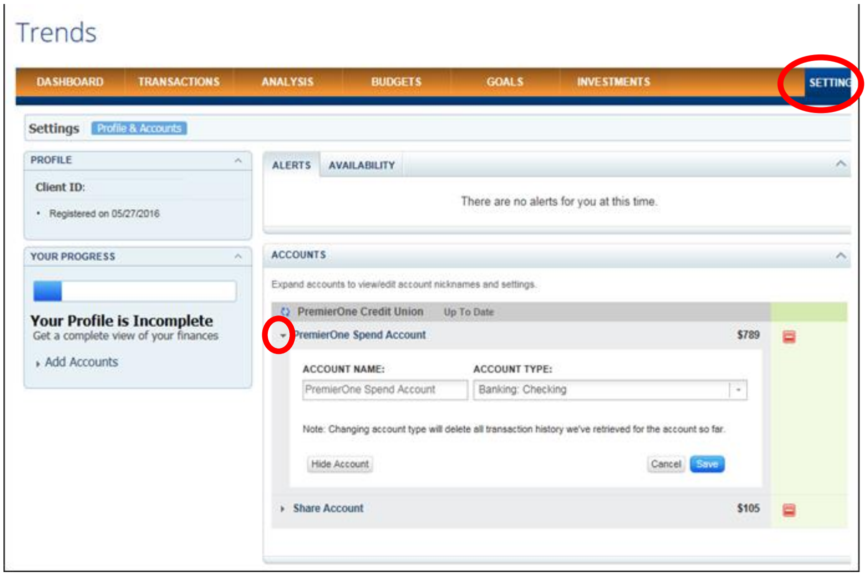
Q: How to add a nickname to an account in Trends?
A: Select Settings, Click on the arrow to the left of the account name.



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 Us or call 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.