



President's Corner

Articles from our President & CEO
on topics of interest to our members.

Have you tried Money Management in online banking?

Helping our members improve their financial lives is incredibly important to us at Reliant. We understand that improvement can mean different things to different people, so we like to offer a variety of tools and services to help members, no matter what their needs are.

One such tool is Money Management within online banking. If you have accounts outside of Reliant, or even multiple Reliant accounts, you can use Money Management to pull the information from all of your accounts into one place. It costs you nothing to use, and can help you improve your financial well-being by giving you a clearer picture of your financial situation, and offering options for budgeting and paying down debt.

The Money Management tool has countless great features, and I've hand-picked several that I believe will be most helpful to many of our members.

- **Mobile Access**—We do so many things on our phones, and budgeting should and can be one of them! You can access all of the features listed below not only via online banking on your desktop computer, but also via Reliant's mobile app!
- **Add an Account** lets you add any account, including loans, property, credit cards, and investments, within or outside of Reliant. If you have online access to the external account, you simply enter your login

credentials and Money Management will pull in updated balance information. Don't have online access to external accounts? The accounts can still be added and you can manually update balances.

- **Bubble budget** displays budgeted versus actual amounts in an easy-to-read, color-coded "bubble" for each spending category. (Green – less than 80% of a budget is used; Yellow – more than 80% of a budget is used; Red – more than 100% of a budget is used.) Money Management creates the budgets for you based on averages from the last 90 days of transactions, but they can be edited and customized if you prefer. You can also add new categories or sub-categories and edit budgeted amounts.
- **Categorize transactions**—or re-categorize a transaction if a categorization isn't quite right. Plus, Money Management can remember those changes for future transactions.
- **Spending trend charts** provide an easy to-read-visual of your expenses.
- **Debt payoff calculators** help you to create plans to manage and pay down debt. You can also create savings, retirement or debt payoff goals.
- **Cash flow and net worth charts** provide a full financial picture.

- **Email and text notifications** put key financial information right at your fingertips when you are on the go. Available alerts include exceeded budget, projected to exceed budget, debt payment reminder, low account balance, large deposit, large expense, and fee charged.

We offer tools like these to help you manage your money in a way that is productive, efficient, and meaningful. So have you tried Money Management yet? If you have,

I'd love to hear what you like about it. If you haven't, I encourage you to check it out!

As always, if you have any questions about how to use this or any other tool we offer, please reach out to us. We have a dedicated team that is not only well trained, but that also is filled with many people who eagerly use our tools and services themselves!

I hope to hear from you, and I thank you for your membership!



Pamela Heald
President & CEO

[Send a Message to Pamela](#)