MONEY MONITOR FAQ

ABOUT ACTIONABLE INSIGHTS

What are Actionable Insights?

Actionable Insights are personalized financial tips and recommendations that are automatically available in Associated Bank Digital. Insights help you more easily monitor transaction activity, manage spending, build savings and more.

How are Insights personalized to me?

Actionable Insights are created specifically for you based on your transaction activity. Our system analyzes your past transactions to build tips and recommendations that can help you more quickly and easily manage your day-to-day finances.

What types of Insights will I receive?

You'll receive a range of Insights that will vary depending on your transaction activity. Your Insights may include Budget Recommendations and Trackers, Cashflow Trackers, Spending Trackers and more.

How many Insights will I receive each month?

It will vary. Actionable Insights are generated based on transactional data, which means that if you complete more transactions or are more active with your accounts, you may receive more Insights.

Do I need to opt-in to receive Insights?

No, there's nothing you need to do to receive Insights; they're automatically generated in your digital banking. Opting out of Insights is not currently available.

My Insight is missing a transaction. Can it be updated?

There's nothing you need to do to add transactions. Insights are automatically generated based on real-time account balance data and posted transactions. Pending transactions will be available in Insights and Budgets after they are posted, and it may take 1-3 days for a transaction to post.

Can I provide feedback about the Insights I receive?

Yes. Each Insight can be rated using the star rating system at the bottom of the Insight. When you leave a rating, you have the option to add a comment.

VIEWING YOUR INSIGHTS

How do I view my Insights?

Your most relevant Insights and Trackers will be available in the Actionable Insights carousel in your digital banking (you may need to scroll down if you're using the mobile app). Additionally, all Insights you receive each month can be found in the Money Monitor page in either desktop or mobile view.

How do I view previous Insights? You can go back to the tips and recommendations you've already viewed in your Actionable Insights carousel by going to the Money Monitor page. Insights reset each month.

What about Insights for other accounts?

Insights are generated for checking, savings and credit card accounts, including business accounts (although Insights aren't currently customized to any business topics). Mortgage and other loans don't generate Insights, and selecting specific accounts and or including/excluding accounts from Insights is not currently available.

How do Insights for joint account holders work?
Joint account holders will also see Insights for checking, savings and credit card accounts. At this time, it's not possible to exclude certain accounts, so you may see Insights for multiple accounts within your Insights. For example, if you are a joint account holder on your son's account, you'll see Insights for his account as well as your own.

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Associated Bank
Your money works here.

What if no Insights are displayed?

If you don't see any Insights, there aren't any that are currently relevant for you. To generate more Insights, all you need to do is use your checking, savings and credit card accounts. The more transactions you complete, the more relevant tips and recommendations you'll receive.

Will I receive push notifications to alert me of new Insights?

No. At this time, there aren't any push notifications that let you know when new Insights are available.

INSIGHTS FOR CASHFLOW AND SPENDING

What Insights are available to help me manage my cashflow and spending trends?

The Cashflow and Spending Trackers help you monitor your monthly financial activities. These trackers are always available through Actionable Insights. You can view all information from current and previous months through interactive graphics and the transactions list.

- The Cashflow Tracker includes all income and expenses during the current month and compares them to total activity during the same period in previous months.
- The Spending Tracker includes all purchases made during the current month and compares them to total activity during the same period in previous months.

INSIGHTS FOR BUDGETING

What Insights are available to help me manage my budget?

The Budget Tracker—the Insight where you can manage your budgets—will always be available in Actionable Insights in both desktop and mobile view.

I received a budget recommendation Insight. Can I edit budget amounts?

Yes. The Budget Insight may suggest an amount for a specific budget category, but you can edit the budget amount at any time.

Can I change a transaction category? It's impacting my budget.

No. Transaction categories are currently not customizable. However, you can provide feedback via Budget Insights, and our team will use the feedback to continually enhance this feature.

Can I create my own budget category?

No. Budget categories are currently not customizable. The budget categories available are Dining, Household, Groceries, Shopping, Withdrawals, Entertainment, Travel and Transportation.