



Frequently Asked Questions



CNBudget Central
A Financial Management Tool Powered by YODLEE

What is CNBudget Central?

CNBudget Central is a financial management tool powered by Yodlee, and is offered to CNB customers conveniently through our Online Banking Center. It is a comprehensive set of tools, such as spending reports, budgeting and transaction management to help you consolidate and manage all of your finances in one place. You can add and track accounts from over 10,000 financial institutions into CNBudget Central.

Why should I use it?

CNBudget Central allows you to get a single consolidated view of all your finances. In one view you can automatically manage and track all of your accounts. Just add your other online banking, credit, investment, rewards, and real estate accounts from over 10,000 supported online financial institutions.

CNBudget Central benefits include:

- One-click data updates so you can see your most recent account balances
- Automatic categorization of your transactions
- Ability to view and reconcile your latest banking, credit, and investment transactions
- Budgeting tools that allow you to see where you're spending your money

Is there a cost for this great service?

This is a free service for online banking customers.

What is adding an account?

CNBudget Central will automatically link all of your accounts from CNB Online Banking. In order to get all the benefits of CNBudget Central, you will need to add your other online banking, credit card, investment, rewards, real estate and any other type of accounts from other financial institutions to CNBudget Central. CNBudget Central uses the credentials you enter to log in to the respective website for each account and retrieve your transactions and balances. This allows you to view information on your accounts at other financial institutions in CNBudget Central. Your account information is still available at the original location, this is just an additional consolidated view of all your accounts.

Is it secure?

Yes, the confidentiality, integrity and security of financial and personal data are of paramount importance. As a natural extension of this, CNBudget Central is designed and implemented to provide holistic, in-depth and metric based information security, audit, compliance and risk programs, which effectively correlate to the key security controls of BITS Shared Assessments, PCI-DSS Level 1 Service Provider, ISO 27002 and COBIT 4.1.

What types of accounts can I add to CNBudget Central?

CNBudget Central will automatically link all of your accounts from CNB Online Banking. You can add all types of other accounts including online checking, savings, credits cards, loans, investment accounts, rewards programs, and real estate properties from over 10,000 supported online financial institutions.

What if I don't have an online account?

Simply go to the website for the account you wish to add to CNBudget Central and create online access. After you have successfully created online access for your account, return to CNBudget Central and add it using the login credentials (username and password) just created.

How do I track my spending?

CNBudget Central provides tools that allow you to automatically track your spending. By automatically categorizing transactions for you, CNBudget Central can generate reports that break down spending and help set budget goals.

How does CNBudget Central automatically categorize transactions?

CNBudget Central has a built-in categorization engine that looks at each transaction and maps it to a category.

What happens if CNBudget Central miscategorizes a transaction?

If you do not agree with the automatic categorization done by CNBudget Central, you can change the category. Simply click on the category in the transaction and select the proper category. The categorization engine learns from these changes and the next time a transaction occurs with the same description, it will categorize it correctly.

How do I set and track a budget?

You can set a budget and track spending against that budget by going to the Spending Reports tab, and then selecting Set Budget Goals. CNBudget Central automatically recommends budget goals for you based on your spending over the last 6 months and allows you to drop in your budget goals by category. CNBudget Central will also automatically track spending against budget goals and generate budget reports to track if you are staying within your budget.

What is the Account Summary?

The Account Summary page shows all of the accounts in CNBudget Central. The page shows the latest balances on all accounts. You can also view transactions by account.

What is the Dashboard?

The Dashboard provides a consolidated view of all finances. You can view all account balances, bill reminders and rewards programs.

What is the Net Worth Statement?

The Net Worth Statement calculates current net worth. It provides a summary of all accounts and groups them into assets and liabilities. It calculates net worth by subtracting liabilities from assets.

What is the Investments Manager?

The Investments Manager aggregates investment holdings from multiple sources and provides a complete picture of all investment accounts and positions.

What is the Rewards Manager?

The Rewards Manager shows all rewards programs. Add frequent flier miles, credit card rewards, and hotel and car rental points to Rewards Manager.

What are Bill Reminders?

The Bill Reminders page displays outstanding bills that are obtained through account information in CNBudget Central.

What is the Real Estate Center?

Calculate the estimated value of your home through our partnership with Zillow.com, an online real estate service that tracks home prices across the USA. Add the value of your property to the information on your mortgage. Calculate the current equity in your house for the net worth statement.