

Financial Tools- Link Accounts Guide

Link Account is an optional feature that allows you to aggregate in financial tracking for your accounts held at other Financial Institutions for a full picture of your finances.

Benefits to Linking accounts:

- Bring in the live balances for all bank accounts into one place.
- Import account histories from other accounts (estimated 90 days of history imported at enrollment).
- Bring in active credit cards, car loans, and mortgages to track debts.
- Includes next payment due dates and amounts, and APR data if enabled.

To begin account linking, click on either "Link Account" in the Financial Tools menu at the top of the home screen, or "Get Started" on the Link Account module at the bottom of the home screen.

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Servi		Spending Budget Trends Cash Flow Net Worth Debts	Link Account
? Help	· 🖌 🖌		
දිාූි Setti	ings 🗸 🗸	ACCOUNTS	:
C+ Log(Off	Premium Checking **2225 Available Balance \$25,00 Current Balance \$25,00	
		LOANS	:
		Auto Loan Current Balance \$19,570.72 Next Payment Due May 16, 2023	
		LINKED ACCOUNTS	:
		SavorOne : Current Balance \$2,248.80 O Updated 2 hours ago	\$4,169.03
		360 Money Market Current Balance \$34.95 © Updated 2 hours ago	
		C Link Account View your balance and history from other banks and credit unions.	Get Started



From the Link Account search screen, you can choose from the most popular picks or use the search bar to look for your bank, credit union, or even your loan servicer.

Link A	Link Account			
Find an institution by using the search box or select one from the Quick Picks list below. You may	search by either institution name or website URL.			
Search				
Minimum of 2 characters are required to search				
QUICK FICKS				
Regions Bank www.regions.com	Chase Bank www.chase.com			
VyStar Credit Union Voter online.vystarcu.org	Wells Fargo www.wellsfargo.com			
Bank of America www.bankofamerica.com	Capital One www.capitalone.com			
Suncoast Credit Union www.suncoastcreditunion.com	ATB www.atb.com			
Navy Federal Credit Union www.navyfederal.org	Alaska USA FCU www.alaskausa.org			

Depending on the bank, the sign in process may differ. Some may have you enter in your credentials right from Veritex's site while others may open a new internet browser window and ask for you to login directly to that bank's website to complete the enrollment. If a bank requires a multi-factor login you will be prompted to verify your identity using that secure verification that you have setup with that bank. Follow the prompts as they are presented.

Note: These multi-factor verification codes requested are not Veritex Secure Access Codes, or Token Codes. These codes are generated from the bank you have selected to enroll.



Once the account login has been verified it will request permission to share your data, and allow you to choose which accounts you would like to add/share with Veritex, and it will additionally ask you how much data you would like to share such as the account number and routing information and the account holder names etc. It will give you the option to opt in or out of that data if available.

To be transparent about now your data is shared, capital one will share your data with our trusted partner MX Technologies . Veritex Community Bank will retrieve your data from MX Technologies.	
	Select account(s) to share
*	
	Auto Loan account ending in 7488
	Ventex community bank will access the ronowing standard information:
	Account Name, Description, balance, Account nansactions, Statement Date, Payment Detail
Select account(s) to share	
	360 Money Market account ending in 8759
Auto Loan account ending in 7488	Veritex Community Bank will access the following standard information:
	Account Name, Description, Balance, Account Transactions, Statement Date, Payment Detail
	Select additional information you'd like to share:
360 Money Market account ending in 8759	Account Holder Name(s) & Role(s)
	(Data necessary to verify account ownership)
	Account Number & Routing Number
Quicksilver account ending in 1230	(Data necessary to enable money movement across financial
	institutions)
SavorOne account ending in 7192	
	 Ouicksilver account ending in 1230
	Veritex Community Bank will access the following standard information:
by clicking Authorize below, I have agreed to the Terms & Conditions and I am specifically	Account Name, Description, Balance, Account Transactions, Statement Date, Payment Detail
irrecting Capital One to send my account information to Veritex Community Bank via MX	
anital One will continue to do this until access expires or Lask Capital One to stop	
apital one will contained to do and antil access expires of Fask capital one to stop.	 SavorOne account ending in 7192
	Veritex Community Bank will access the following standard information:

Note: This also may occur on the other bank's website or could happen on our site. This all depends on the bank or institution that you are connecting to.

Once you have authorized your accounts to be added to Veritex you will get a message letting you know it was successful. Veritex will then ask you how much visibility you want each account to have on your online banking profile.





You will have the option to choose the desired visibility for each account. If you would like you could set the account data to be brought in for the financial tools but restrict it from being seen on your home screen or vice versa.

Link	Account	>
Capital One www.capitalone.com		
Auto Loan	,	Visible On: Visibility on Home Visibility on Financial Tools
360 Money Market	,	Visible On: Visibility on Home Visibility on Financial Tools
Quicksilver	,	Visibile On: Visibility on Home Visibility on Financial Tools
SavorOne	,	Visibile On: Visibility on Home Visibility on Financial Tools
	Cancel	Continue
	Cancel	continue

Once you have set your choices click "**Continue**" and it will confirm that they have been linked successfully.





Simply select done and it will bring you back to the home page where you will now be able to view your newly added accounts.

You have successfully linked the following accounts:		
Capital One		
Auto Loan		
360 Money Market		
Quicksilver		
SavorOne		
	Add Another	Done

The accounts will be loaded automatically. Depending on the amount of transaction history being loaded it could take some time. If some time goes by and it still has not loaded, you will need to refresh your session by logging out and back into your online banking profile. You should see them loaded and available on your home screen. They will show up in their own default group called "Linked Accounts."

Branches	FINANCIAL TOOLS		
Services ~ (?) Help	Spending Budget Trends Cash Flow Net Worth Debts Link Account		
දිරූ Settings ~	ACCOUNTS		
G+ Log Off	Premium Checking **2225 Available Balance \$25.00 Current Balance \$25.00		
	LINKED ACCOUNTS :		
	SavorOne Current Balance O Updated 3 minutes ago SavorOne Current Balance Support SavorOne Current Balance O Updated 3 minutes ago SavorOne Savor		
	Auto Loan Current Balance Next Payment Due Stip,570.72 May 16, 2023 Stip,570.72 May 16, 2023 Stip,570.72 O Updated 3 minutes ago		



If you click on the accounts, they will show your transaction history from that account. Most will bring in the previous 3 months of data.

٦	Home	← Back to Home		
⊵0				
		Auto Loan May 16, 202 Next Payment Du	3 \$19,5 ie Current	70.72 Balance
3		Last updated: March 31, 2023 12:19 PM		
▦		Transactions Details & Settings		
0		Q	$\gamma \downarrow$:
?				
<u>ې</u> ې		Date - Description - Amount		
G		MAR 24 Payment Received 2023 Credit Card Payment	\$633.03	:
		FEB 24 2023 Payment Received Credit Card Payment	\$633.03	:
		JAN 27 Payment Received 2023 Credit Card Payment	\$633.03	:
		Page totals: Credits: [3] \$1,899.0	9 Debits: [0	\$0.00

From the "Details and Settings" tab you can see the Current Balances. If they are loan type accounts, you can see the Last Payment Amount and Date as well as the next payment minimun due amount and due date. You can also alter the settings of the account including changing the nicknames on the account, the visibility, and you can even unlink and remove the account from your online banking.

Transactions	Details & Settings			
				¢
	DETAILS			
	Current Ba	lance	Last Payment	
	\$19,570.72		\$633.03	
	Last Paym	ent Date	Minimum Payment	
	Mar 23, 202	3	\$633.03	
	Next Paym	ent Due		
	May 15, 202	3		
	SETTING	iS		
	Global Nick	name		
	Ø			
	Personal Ni	ckname		
	Auto Loan	Ø		
	Visibility on	Home 🕐		
	Visibility on	Financial Tools 🕐		
	ද්දි Unlink al	l Capital One accounts		



From inside the account history, you will see that you have added functionalities. Note next to each transaction there is an icon. The Financial Tools automatically assigns categories to the transactions.

Messages Transactions × GD Payments ×	SavorOne Last Updated: March 31, 2023 12:19 PM	\$2,24 Current I	8.80 Balance
	Transacuons Declais & Setungs	Q 7 ±	:
	Q Search transactions		
	Date Description	Amount	
	MAR 24 Capital One Credit Card 2023 Credit Card Payment	\$150.00	:
	MAR 15 (Ange 2023 Finance Charge	(\$54.43)	:
	MAR 1 Etsy 2023 Shopping	(\$117.22)	:
	FEB 27 Cash Back Reward 2023 Cash Bonus	\$6.57	:
	FEB 27 Capital One Credit Card 2023 Credit Card Payment	\$150.00	:
	FEB 25 American Home Shield 2023 Home	(\$46.99)	:
	FEB 24 Capital One Credit Card 2023 Credit Card Payment	\$85.00	:
	VOORDAAN 2023 Food & Dining FEB 3. O DeceDarb	(\$34.38)	:
	2023 Food & Dring	(\$42.84)	:
	2023 Gas	(\$39.76)	:
	2023 A Finance Charge	(\$47.68)	÷

If you expand the item, you can change the category, or even split the transaction into multiple.

MAR 24 2023 Payment Received Credit Card Payment	\$633.03
Details	Toggle Details
	Print
Category: Credit Card Payment 🥒	Change Category
Online Description: Payment Received 🖉	Split transaction
Statement Description: Payment Received	
Date: 3/24/2023	
Type: Credit	



Back on the Home Page you will see that you have the options to open the settings for each account. You can move the accounts into new Groups, and give the accounts new nicknames, or remove the account if you choose.



To remove the account, choose "Unlink _____ Account(s)."

East Upda	ted: March 20, 2023 6:40 AM		\$192,212.18 Current Balance
Transactions	Details & Settings		
			÷
	DETAILS		
	Current Balance \$192,212.18		
	SETTINGS		
Global Nickname			
	Ø		
	Personal Nickname		
	MM 🖉		
	Visibility on Home ⑦	-0	
	Visibility on Financial Tools 🕐	-0	
	경 Unlink all Freedom Mortgage accounts		



It will ask if you are sure you want to remove the account. Click "Yes, remove" to complete the process, or "No, don't remove" to cancel. You can add the account back in the future if you choose.

	×		
Warı	ning		
Are you sure you want to remove this ac will be remove	count? All accounts from this institution ed, including:		
Mortga	age Loan		
This action cannot be undone. In order t your accounts. If you wish to hide an ind No, don't remove below, return to the Hidd	This action cannot be undone. In order to get them back you will need to re-link your accounts. If you wish to hide an individual account from view, please select No, don't remove below, return to the previous screen, and set Visibility to Hidden.		
No, don't remove	Yes, remove		