

Account Analysis Description

Account Analysis Statement Example

The Account Analysis statement is a summary report of your organization's banking services for the month. The summary includes the average daily collected balance, applicable monthly transaction volumes and fees, cash management services fees, any additional fees you may have incurred during the month and an offsetting earnings credit for collected balances.

ANALYSIS PERIOD

The month that fees were assessed.

AVERAGE NET COLLECTED BALANCE

The sum of daily collected balances at the close of each business day of the statement period, divided by the number of days in the statement period. Customers who meet and exceed the required average net collected balance will pay no monthly maintenance fee, if applicable.

SERVICE CHARGE DETAIL

Services used during the analysis period including: activity, unit price, activity charge and required balance if balances will be used to offset service fees.

TOTAL SERVICES AND REQUIRED BALANCES

While you may be accustomed to being charged for some services at the time of occurrence (ex. Online Banking wires or chargebacks), your company will now be charged for the total of all services only once per month. This charge will appear on your checking account statement around the 10th of the following month. The analysis statement will be mailed or sent electronically at that time as well.

If you have additional questions or would like to utilize Account Analysis with your business checking account, please contact a member of Treasury Management Services at (866) 265-9195.

Test Company P O Box 1234 Camden ME 04843 \BARCODE 04843		AUGUST 2012	9999999
INDIVIDUAL SUMMARY ANALYSIS			
Officer: Test			
Date Prepared	9/10/12	Days In Statement Cycle	31
Phone No: (800) 860-8821		Business Checking I	
Branch: 1			
	Average Daily Ledger Balance	50,000.00	
	Less Average Daily Float	.00	
	Average Daily Collected Balance	50,000.00	
	Less Required Reserves	.00	
	Average Net Collected Balance	50,000.00	

	Earnings on	\$50,000.00	
		.300000%	12.70

Service	Activity	Unit Price	Activity charge Required Balances

Account Maintenance	1	6.0000	6.00 23,612.90
Checks Paid	92	.1500	13.80 54,309.68
Deposits Processed	25	.1000	2.50 9,838.71
Deposit On-Us	1	.1000	.10 393.55
Deposit Items Other	65	.1000	6.50 25,580.65
Account Analysis Fee	1	10.0000	10.00 39,354.84
Incoming ACH Credit Item	8	.1000	.80 3,148.39
Remote Deposit Monthly Fee	1	55.0000	55.00 216,451.61
LOC Sweep Monthly Fee	1	100.0000	100.00 393,548.39

Total Services and Required Balances			194.70 766,238.72
		Current Month Net Loss	182.00- 716,258.06
		Your Account will Be Charged	182.00-

*Please note, this example does not reflect your current services or pricing.



Revised 1/14/2025