


Account Analysis Statement Guide

Statement Key

- 1 Balance Summary** - Relevant balance information for your banking relationship
 - a. Average Daily Book Balance:** Sum of your daily ending ledger balances (positive and negative) divided by the number of days in the analysis period
 - b. Investable Balance:** Balance of which the earnings credit rate is applied. [Average Positive Collected Balance - Federal Reserve Requirement]
- 2 Account Position** - Relevant services charge values for your relationship
 - a. Current Period ECR calculation:** Value of balances maintained during the analysis period which can be used to offset total analysis fees (Investable Balance x Earnings Credit Rate x Days in Month or Days in Year)
 - b. Fees debited to your Account:** Total fees charged to the demand deposit account (DDA)
- 3 Service Summary** - Net service charges for your relationship
 - a. Analyzed Charges Subtotal:** Total dollar amount of service charges that can be offset by earnings credit
 - b. Fee-Based Charge Subtotal (Code F):** Total dollar amount of service charges that cannot be offset by earnings credit.
- 4 Service Charge Detail** - Detailed information for each service in your relationship
 - a. Services Rendered in Period:** Detailed information for account services in your relationship
 - b. Volume:** Total count of service items provided during the settlement period
 - c. Unit Price:** Defines the price per item for the service indicated
 - d. Service Charge:** Total fee (Volume x Unit Price) for the service provided

- 5 Account History**
This section provides a historical summary of analysis results from your deposit relationship

Bell  Bank							
Company Name 1234 1st Street Fargo ND 58102	Activity Through: 07/31/21 Account: 1111111111 Contact: Bell Bank Banker Phone: 800-450-8949						
ACCOUNT ANALYSIS STATEMENT							
ANALYSIS PERIOD 07/01/21 THROUGH 07/31/21							
1 BALANCE SUMMARY							
Average Daily Book Balance	1,062.80						
Less Average Daily Float	689.31						
Average Daily Collected Balance	373.49						
Less DDA Balance Res Req (10.00 %)	37.35						
Investable Balance	336.14						
2 ACCOUNT POSITION							
	FEE BASIS BALANCE BASIS						
Current Period ECR (0.10 %)	0.03 336.14						
Current Period Analyzed Charges	11.88 139,877.42						
Analyzed Charges Due after Credit	11.85						
Plus Fee-Based Charges In Period	26.20						
Fees Debited to your Account	38.05						
3 SERVICE SUMMARY							
Total Activity Charges	38.08 139,877						
Total Charges Listed Before Credit	38.08 139,877						
Analyzed Charge Subtotal	11.88 139,877						
Fee-Based Charge Subtotal (Code F)	26.20						
* Total Service Fee Savings	0.72						
4 SERVICE CHARGE DETAIL							
SERVICES RENDERED IN PERIOD	VOLUME	UNIT PRICE	SERVICE CHARGE	BALANCE			
General Account Services							
Account Monthly Maintenance	1	10.0000	10.00	117,742			
ZBA Monthly Maintenance	1	25.0000	25.00 F				
Deposits (Paper Deposits/Credits)	1	.2200	0.22 *	2,590			
Checks (Elec Checks/Debits)	10	.1000	1.00	11,774			
Electronic Credit	1	.1000	0.10 *	1,177			
Electronic Debit	4	.1000	0.40 *	4,710			
Items Deposited - On Us	2	.0800	0.16 *	1,884			
Subtotal Account Services			36.88	139,877			
Remote Deposit							
RDC Per Deposit	2	.1000	0.20 F				
RDC Items Deposited	10	.1000	1.00 F				
Subtotal RDC Services			1.20	0			
5 ACCOUNT HISTORY							
	Average Book Balance	Balance Supporting Services	Service Balance Required	Excess/ Deficit Balance	Earnings Allowance	Analyzed Charges	Total Fees Charged
MM/YY							
07/21	1,063	336	139,877	(139,541)	0	12	38
YTD	1,063	336	139,877	(139,541)	0	12	38
Lst12	1,063	336	139,877	(139,541)	0	12	38