

ACCOUNT ANALYSIS STATEMENT GUIDE

Quick Overview of Information Available to You

Use this guide as a reference to understand the sections of your Account Analysis Statement and enjoy the convenience of having comprehensive account information at your fingertips.

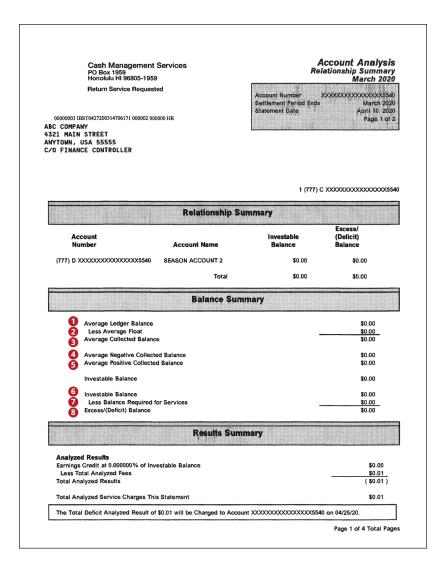
RELATIONSHIP OVERVIEW AND SUMMARY

The Overview and Summary provides you with:

- · Monthly totals of all accounts in your analysis relationship
- Historical information
- Aggregate service activity and charges

BALANCE SUMMARY

- 1 Average Ledger Balance
 The sum of the daily ledger balance divided by the number of days in the statement period.
- Average Float
 The sum of the daily float divided by the number of days in the statement period.
- Average Collected Balance
 The difference between Average Ledger Balance and Average Float.
- 4 Average Negative Collected Balance
 The sum of the Negative Collected Balance (ledger balance minus float) divided by the number of days in the statement period.
- Average Positive Collected Balance
 The sum of the Positive Collected Balance (ledger balance minus float) divided by the number of days in the statement period.
- 6 Investable Balance
 Balance used to calculate the Earnings Credit
 Allowance.
- Less Balance Required for Services Represents balances required to fully cover eligible service charges based on service volumes, prices, and earnings credit rate.
- 8 Excess/(Deficit) Balance
 The net of Investable Balance and Investable
 Balance Less Balance Required for Services.
 A deficiency indicates additional balances are
 required to eliminate service charges.



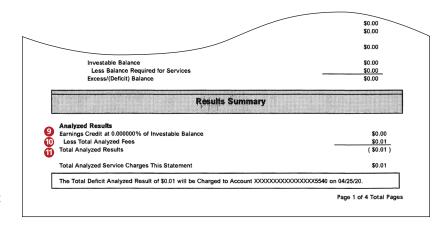
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RESULTS SUMMARY

9 Earnings Credit

Value of Balances Available to Support Services at the stated Earnings Credit Rate. Used to offset eligible service charges.

- Less Total Analyzed Fees
 The total dollar amount of service charges that can be offset by an earnings allowance.
- Total Analyzed Results
 Service charges, net of Earnings Credit Allowance
 plus any Direct Service Charges, for the settlement
 period.



ACCOUNT DETAIL

The Account Detail section of your Account Analysis Statement provides you with:

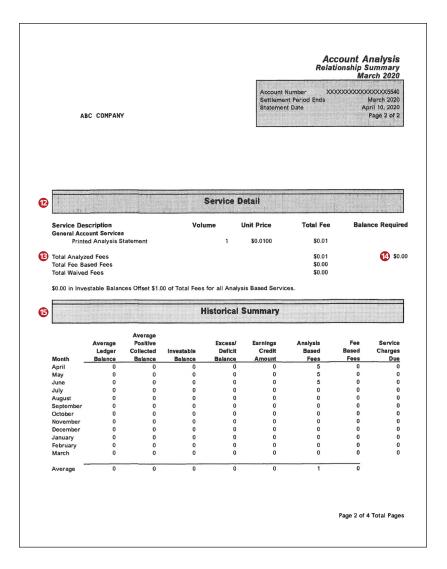
- Information related to each account in your relationship
- A summary of specific information found in each account detail section
- Calculations for each individual account level; these individual calculations are then rolled up to the Relationship Summary

SERVICE DETAIL

- Service level volumes, prices, and service charges for each account.
- Total Analyzed Fees
 The total dollar amount of the service charge that can be offset by an earnings allowance.
- Balance Required
 Represents balance amount required to offset service charges.

HISTORICAL SUMMARY

A year-to-date summary displaying up to 12 months of relationship history.



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