

Understanding Your Business Account Analysis Statement

At U.S. Bank, providing the best in customer service and convenience is a top priority. You will receive an accurate and timely U.S. Bank business account analysis statement in a concise, easy-to-read format. We're committed to meeting and exceeding all your business needs.

Consolidated Analysis Summary

- 1 Lead Account Number:** The checking account to which service charges are assessed.
- 2 Earnings Credit Rate:** The rate applied to the collected balance available for earnings credit to calculate total earnings credit, as detailed in the settlement analysis section on your analysis statement.
- 3 Negative Collected Rate:** The rate charged for use of uncollected balances.
- 4 Reserve Adjustment Rate:** This rate is based on the reserve requirement percentage set by the Federal Reserve.
- 5 Current Month Multiplier:** The collected balance available for earnings credit required to offset \$1 of service charges.
- 6 Settlement Frequency:** The frequency with which your account settles.
- 7 Settlement Period:** The month your account will settle.

Balance Summary

- 8 Average Ledger Balance:** The sum of daily balances divided by the number of days in the month (includes collected and uncollected balances).
- 9 Average Float:** The sum of the average daily balance of all checks you deposited for which ledger credit has been given, but which are not yet collected.
- 10 Average Collected Balance:** The total of your daily ledger balances, minus float, divided by the number of days in the month.
- 11 Average Negative Collected Balance:** If the ending ledger balance minus any uncollected funds is less than zero, then your daily ending collected balance position is negative. The average

negative collected balance is calculated by adding the daily negative collected balances for all accounts and dividing by the number of days in the month.

- 12 Average Positive Collected Balance:** If the ending ledger balance minus any uncollected funds is greater than zero, then your daily ending collected balance is positive. The average positive collected balance is calculated by adding the daily positive collected balances for all accounts and dividing by the number of days in the month.

Settlement Analysis

- 13 Average Positive Collected Balance:** The same as the average positive collected balance described in number 12 above.
- 14 Reserve Adjustment:** The average positive collected balance multiplied by the reserve adjustment rate.
- 15 Collected Balance Available for Earnings Credit Services:** The average positive collected balance minus the reserve adjustment.
- 16 Earnings Credit:** The earnings credit rate multiplied by the collected balance available for earnings credit to produce your total earnings credit amount.
- 17 Earnings Credit Based Service Charges:** The total service charges as detailed on your analysis statement in the service activity detail section.
- 18 Current Month Surplus/(Deficit) Position:** The total service charges for the current month, after earnings credit has been deducted.
- 19 Net Service Charges:** The net position at settlement. A negative value indicates that you owe a service charge.

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Account Analysis and Billing
200 S 6th St / EP-MN-L18B
Minneapolis, MN 55402

Customer Analysis Statement
Statement Period: January 200X
Page 1 of 2

Account Number: 1-234-5678-9012
TOTAL CHARGE: \$274.48

The Total Charge will be assessed to account 1-234-5678-9012 in the month of February.

Direct inquires to: Commercial Customer Service at 1-866-715-XXXX.

SAMPLE COMPANY A

To help ensure the accuracy of your service activity, please review this statement promptly and compare it to your records. You must report any discrepancies within 60 days of the date this analysis statement is mailed or made available to you. After 60 days your service activity and billing will be deemed correct.

News For You

We are very excited about the changes taking place at U.S. Bank. As a valued business customer, we hope that you will take this opportunity to stop in at your local U.S. Bank branch and find out what new and exciting products are available to make your business the best it can be.

Consolidated Analysis Summary

SAMPLE COMPANY A	1 Lead Account Number	1-234-5678-9012
	2 Earnings Credit Rate	1.48%
	3 Negative Collected Rate	12.25%
	4 Reserve Adjustment Rate †	10.00%
	5 Current Month Multiplier	883.94
	6 Settlement Frequency	Monthly
	7 Settlement Period	January 200X

Balance Summary

8 Average Ledger Balance	\$	157,819.35	Average Negative Collected 11	\$	(25,461.25)
9 Average Float	-	0.00	Average Positive Collected 12	\$	183,280.60
10 Average Collected Balance	=	157,819.35			

Settlement Analysis

13 Average Positive Collected Balance	\$	183,280.60			
14 Reserve Adjustment @ 10%	-	18,328.07			
15 Collected Balance Available for Earnings Credit Services	=	164,952.53			
16 Earnings Credit @ 1.48000%		207.34			
17 Earnings Credit Based Service Charges	-	481.82			
18 Current Month Surplus/(Deficit) Position	=	(274.48)			
19 Net Service Charges	\$	(274.48)			

† The Reserve Adjustment deduction on your analyzed account statement may not necessarily reflect the actual reserves incurred by U.S. Bank.



Service Activity Detail

20 Service Activity Detail: This section lists volume, average unit price, total charge, and collected balance required for each service used. Association for Financial Professionals (AFP) Service Codes are available upon request.

21 Average Unit Price: The average price for each unit. For statements with more than one account, the per-unit pricing can vary from account to account. The average unit price at the summary level is calculated by dividing the total charge by volume. For detailed pricing information, refer to account level statements.

22 Collected Balance Required: The collected balance available for earnings credit you must maintain in your account to fully offset total charges.

23 Charge For Negative Collected Balance: The volume indicated for this line item is the number of dollars of average negative collected balance for the current month. The average unit price is calculated by multiplying the negative collected rate by the number of days in the current month, divided by 360.

24 Accounts Included In This Rollup: All accounts that comprise the total analysis activity.

25 Calculations and Definitions: Calculations and definitions of how key information on the account analysis statement is calculated.

If you have any questions about your statement, please call the customer service phone number provided at the top of your statement. If a customer service phone number is not listed, please contact your local U.S. Bank or your Relationship Manager. We would be happy to review your statement with you.

All of **us** serving you™

usbank.com



Account Analysis and Billing
200 S 6th St., EP-MN-L18B
Minneapolis, MN 55402

Customer Analysis Statement

Statement Period: January 200X

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20 Service Activity Detail - Summary

Service	Volume	Avg Unit Price*	Total Charge	Collected Balance Required
Depository Services				
Account Maintenance	4	14.50000	58.00	51,269
Electronic Credits	1	0.24000	0.24	212
23 Charge For Neg Coll Balance	25,461.25	0.01054	268.58	237,411
Subtotal: Depository Services			<u>326.82</u>	
Zero Balance Accounts				
ZBA Lead	1	25.00000	25.00	22,099
ZBA Subsidiary	1	20.00000	20.00	17,679
Subtotal: Zero Balance Accounts			<u>45.00</u>	
Sweep				
Business Money Fund Sweep	1	85.00000	85.00	75,136
Subtotal: Sweep			<u>85.00</u>	
ACH Service				
ACH Monthly Maintenance	5	Maximum	25.00	22,099
Subtotal: ACH Service			<u>25.00</u>	
Earnings Credit Based Service Charges			481.82	425,900
Total Service Charges			<u>481.82</u>	

* For statements with more than one account, the per-unit pricing can vary from account to account. For detailed pricing information, refer to account level statements.

Accounts Included In This Rollup (4)

24 1-234-5678-9012 2-345-6789-0123 3-456-7890-1234 4-567-8901-2345

25 Calculations and Definitions

Collected Balance Required: Earnings Credit Based Service Charges OR Total Charge ÷ Earnings Credit Rate ÷ (1-Reserve Adjustment Rate) ÷ Actual Days in Month × Actual Days in Year

Current Month Multiplier: 1.00 ÷ Earnings Credit Rate ÷ (1-Reserve Adjustment Rate) ÷ Actual Days in Month × Actual Days in Year

Charge for Negative Collected Balance: Average Negative Collected Balance × Negative Collected Balance Rate × Actual Days in Month ÷ 360

Earnings Credit: Collected Balance Available for Earnings Credit Services × Earnings Credit Rate × Actual Days in Month ÷ Actual Days in Year

Average Negative Collected Balance: On a daily basis, your ending collected balance is either positive or negative. If the ending ledger balance minus any uncollected funds (float) is less than zero, then your daily ending collected balance position is negative. At the end of the month, the daily negative collected balances are combined and divided by the number of days in the statement period.

Average Positive Collected Balance: If the ending ledger balance minus any uncollected funds (float) is greater than zero, then your daily ending collected balance is positive. At the end of the month, the daily positive collected balances are combined and divided by the number of days in the statement period.

