Account Analysis Statement Guide

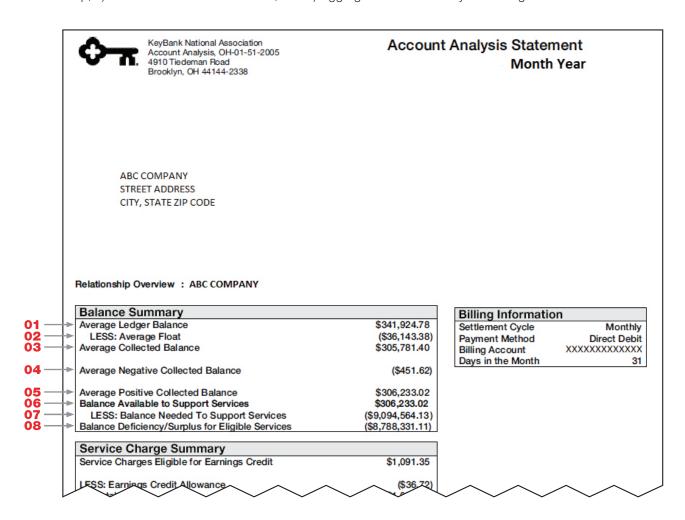
A quick overview of information available to you

We understand how important it is to provide clear, easy-to-follow reports for your treasury functions. 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 Relationship Overview and Summary provides you with: 1) Monthly totals of all accounts in your analysis relationship, 2) Trended historical information, and 3) Aggregate service activity and charges.



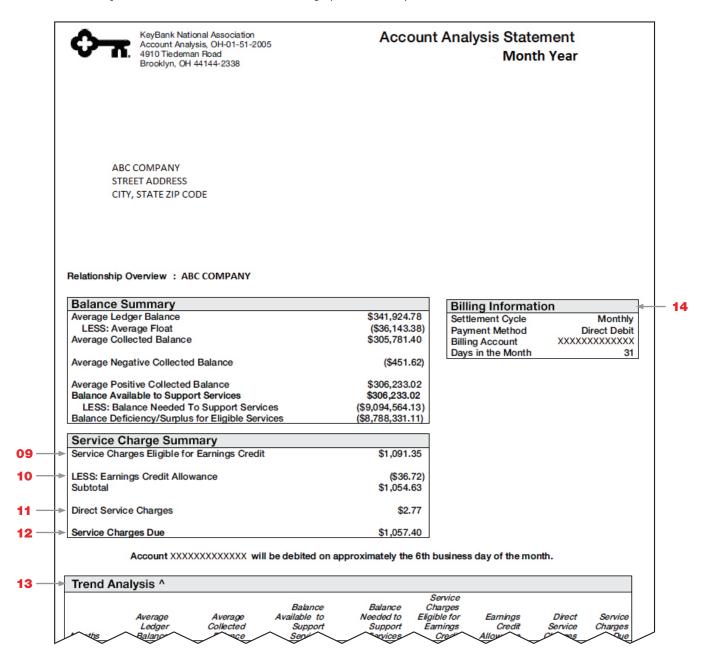
Balance Summary

- **01** Average Ledger Balance The sum of the daily ledger balance divided by the number of days in the statement period.
- **02** Average Float The sum of the daily float divided by the number of days in the statement period.
- **03** Average Collected Balance The difference between Average Ledger Balance and Average Float.
- **04** 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.
- **05** 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.

- 06 Balance Available to Support Eligible Services -Balance used to calculate the Earnings Credit Allowance.
- **07** Balance Needed to Support Services Represents balances required to fully cover eligible service charges based on service volumes, prices, and earnings credit rate.
- 08 Balance Deficiency/Surplus for Eligible Services -The net of Balance Available and Balance Needed. A deficiency indicates additional balances are required to eliminate service charges.



Relationship Overview and Summary (continued)



Servce Charge Summary

- 09 Service Charges Eligible for Earnings Credit -The total dollar amount of service charges that can be offset by earnings credit allowance.
- 10 Earnings Credit Allowance Value of Balances Available to Support Services at the stated Earnings Credit Rate. Used to offset eligible service charges.
- 11 Direct Service Charges Service charges not eligible to be offset by Earnings Credit Allowance.

12 Service Charges Due – Service charges, net of Earnings Credit Allowance plus any Direct Service Charges, for the settlement period.

Trend Analysis

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

Billing Information

14 Details related to the relationship billing profile.



Relationship Overview and Summary (continued)

٥٦	KeyBank National Associate 0101	ion	Account Analysis Statement Month Year				
					Relationship	Summary	
	o Overview : 'ABC COMPAN' Relationship: 5	Υ					
Accounts	Analyzed ^						
Account Number	Account Name	Earnings Credit Rate	Balance Needed to Support Services	Balance Available to Support Services	Service Charges Eligible for Earnings Credit	Direct Service Charges	Earning Crea Allowana
XXXXXXXXXX		0.15%	\$5,286,941	\$183,061	\$634	Cnarges \$0	**************************************
XXXXXXXXXX		0.15%	\$483,696	\$23,520	\$58	\$0	S
XXXXXXXXX		0.15%	\$2,907,076	\$99,117	\$349	\$3	S
XXXXXXXXX		0.15%	\$208,466	\$383	\$25	\$0	Š
XXXXXXXXX	X XYZ COMPANY	0.15%	\$208,386	\$152	\$25	\$0	
	Total		\$9,094,564	\$306,233	\$1,091	\$3	\$3
*Notes the bi	s in this section are rounded to t illing account for the relationship ctivity Summary		llar				
Service	Services					7	otal Servic Charge
Codes		sation Information	1				
Codes AFP00	Balance & Compen		1				\$17.0
Codes	Balance & Compen General Account So	ervices	1				\$17.03 \$125.00
Codes AFP00 AFP01	Balance & Compen General Account So Depository Service	ervices s	1				\$17.03 \$125.00 \$24.03
Codes AFP00 AFP01 AFP10	Balance & Compen General Account So	ervices s at Services	l.				\$17.03 \$125.00 \$24.03 \$84.00
AFP00 AFP01 AFP10 AFP15	Balance & Compen General Account So Depository Service Paper Disbursemer	ervices s at Services ces	1				\$17.00 \$125.00 \$24.00 \$84.00 \$11.5
AFP00 AFP01 AFP10 AFP15 AFP25	Balance & Compen General Account Si Depository Service Paper Disbursemer General ACH Service	ervices s at Services ces ds Xfer Services	1				\$17.03 \$125.00 \$24.02 \$84.00 \$11.51 \$574.00 \$223.56
AFP00 AFP01 AFP10 AFP15 AFP25 AFP35	Balance & Compen General Account So Depository Service Paper Disbursemer General ACH Servic Wire and Other Fur	ervices s at Services ces ds Xfer Services	1				\$17.03 \$125.00 \$24.02 \$84.00 \$11.51 \$574.00
AFP00 AFP01 AFP10 AFP15 AFP25 AFP35 AFP40	Balance & Compen General Account So Depository Service Paper Disbursemer General ACH Service Wire and Other Fur Information Service	ervices s at Services ces ds Xfer Services					\$17.03 \$125.00 \$24.02 \$84.00 \$11.57 \$574.00 \$223.50 \$35.00
Codes AFP00 AFP01 AFP10 AFP15 AFP25 AFP35 AFP40 AFP55	Balance & Compen General Account St Depository Service Paper Disbursemer General ACH Service Wire and Other Fur Information Service Credit Services	ervices s at Services ces ds Xfer Services					\$17.03 \$125.00 \$24.02 \$84.00 \$11.57 \$574.00 \$223.50 \$35.00
Codes AFP00 AFP01 AFP10 AFP15 AFP25 AFP35 AFP40 AFP55	Balance & Compen General Account St Depository Service Paper Disbursemer General ACH Servic Wire and Other Fur Information Service Credit Services	ervices s at Services ces ds Xfer Services			Total Service	Balance	\$17.03 \$125.00 \$24.02 \$84.00 \$11.51 \$574.00 \$223.56
Codes AFP00 AFP01 AFP10 AFP15 AFP25 AFP35 AFP40 AFP55	Balance & Compen General Account St Depository Service Paper Disbursemer General ACH Service Wire and Other Fur Information Service Credit Services	ervices s at Services ces ds Xfer Services	Quantity	Unit Price	Total Service Charges		\$17.03 \$125.00 \$24.02 \$84.00 \$11.51 \$574.00 \$223.56 \$35.00 \$1,094.12
Codes AFP00 AFP01 AFP10 AFP15 AFP25 AFP35 AFP40 AFP55	Balance & Compen General Account Scopepository Service Paper Disbursemer General ACH Service Wire and Other Fur Information Services Credit Services	ervices s at Services ses ds Xfer Services s		Unit Price			\$17.03 \$125.00 \$24.02 \$84.00 \$11.55 \$574.00 \$223.56 \$35.00 \$1,094.12
Codes AFP00 AFP01 AFP10 AFP15 AFP25 AFP35 AFP40 AFP55	Balance & Compen General Account Sc Depository Service Paper Disbursemer General ACH Servic Wire and Other Fur Information Service Credit Services Total Ctivity Details Services	ervices s at Services ces des Xfer Services s		Unit Price \$0.00			\$17.03 \$125.00 \$24.02 \$84.00 \$11.55 \$574.00 \$223.56 \$35.00 \$1,094.12
Codes AFP00 AFP01 AFP10 AFP15 AFP25 AFP35 AFP40 AFP55 Service Acceptage Codes 00	Balance & Compen General Account So Depository Service Paper Disbursemer General ACH Service Wire and Other Fur Information Services Credit Services Total Ctivity Details Services Balance & Compensation	ervices s at Services ces des Xfer Services s	Quantity	#1000mb	Charges	Supp	\$17.03 \$1 25.00 \$24.02 \$84.00 \$11.55 \$574.00 \$2 23.56 \$35.00 \$1,094.12

Accounts Analyzed

01 Summarizes information for each account in the analysis relationship.

Service Activity Summary

02 Service charge summary for each AFP product family.

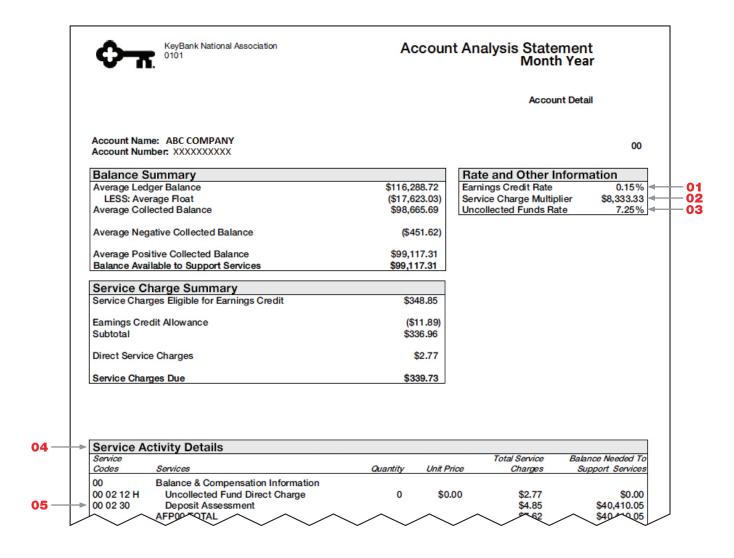
Service Charge Activity Details

03 Service level volumes, prices, and service charges for your relationship.



Account Detail

The Account Detail section of your Account Analysis Statement provides you with: 1) Information related to each account in your relationship, 2) A summary of specific information found in each account detail section, and 3) Calculations for each individual account level; these individual calculations are then rolled up to the Relationship Summary.



Rate Information

- 01 Earnings Credit Rate The valuation rate used to determine the Earnings Credit Allowance.
- **02** Service Charge Multiplier The available balance required to offset \$1 of service charges.
- 03 Uncollected Fund Rate The valuation rate used to determine explicit charges associated with Negative Collected Balances.

Service Activity Detail

04 Service level volumes, prices, and service charges for each account.

Deposit Assessment

05 Average Ledger Balance divided by 100 multiplied by the deposit assessment price. (Contact Your KeyBank Treasury Management Representative for current price.)



Account Analysis Statement Month Year



► KeyNotes

Your Account Analysis Statement has been redesigned to make it easier for you to access important information. Please note that the Relationship Overview and Relationship Summary sections were merged and the KeyNotes section now appears at the end of your statement.

KeyNotes

06 Important information/notices that may be sent regarding an account

Calculations

Earnings	Credit	Allowance	Calculation

Lamings Credit Allowance Calculation	
Earnings Credit Rate divided by 100 (to create decimal)	15/100=0.0015
Multiplied by the number of days in the month (31)	0.0465
Divided by the number of days in the year (365)	0.00012739726
(Truncated at 5 decimals)	0.00012
Multiplied by the Balance Available to Support Services (99,117.31)	11.8940772
Equals the Earnings Credit Allowance (truncated at 2 decimals)	11.89
Service Charge Multiplier	
Earnings Credit Rate divided by 100 (to create decimal)	15/100=0.0015
Multiplied by the number of days in the month (31)	0.0465
Divided by the number of days in the year (365)	0.00012739726
(Truncated at 5 decimals)	0.00012
Divided into \$1	8,333.33333333
The result is the multiplier (truncated at 2 decimals)	8,333.33
Balance Needed to Support Services	
Service Charges Eligible for Earnings Credit (quantity 1 x unit price 25.00)	25.00
Multiplied by Service Charge Multiplier (8,333.33)	208,333.25
Equals the Balance Needed to Support Services (truncated at 2 decimals)	208,333.25
Uncollected Funds Rate	
Uncollected Funds Rate divided by 100 (to create decimal)	7.25/100=0.0725
Multiplied by the number of days in the month (31)	2.2475
Divided by the number of days in the year (365)	0.00615753424
(Truncated at 5 decimals)	0.00615
Multiplied by the Average Negative Collected Balance (451.62)	2.777463
(Truncated at 2 decimals)	2.77
Deposit Assessment	
Average Ledger Balance divided by 100	116,288.72/100=1,162.8872
Multiplied by Deposit Assessment price (0.00417)	4.85
(Contact your KeyBank Treasury Management representative for the current price	.)



Interest on Excess Balances

KeyBank's Interest on Excess (IOE) account option offers enhanced value to depositors by offering interest paid on balances exceeding those required to offset service fees. Interest paid on excess balances, if applicable, appears in the Account Detail section of your Account Analysis Statement under the Service Charge Summary section. Interest on excess balances works for you by allowing:

- The ability to earn traditional earnings credit on your balances to offset your eligible charges
- Interest earned on excess balances to be paid the sixth business day of the following month
- Interest to be calculated on the full relationship excess balance position and paid to the lead/billing account

Service Charge Summary	
Service Charges Eligible for Earnings Credit	\$4,985.22
LESS: Earnings Credit Allowance	(\$5,193.00
Service Charges Due	\$0.00
Interest Paid on Excess Balances	\$160.12

Account XXXXXXXXXXX will be credited/debited on approximately the 6th business day of the month.

Trend A	Analysis [^]							
	Average Collected	Balance Available to Support	Balance Needed to Support	Service Charges Eligible for Earnings	Earnings Credit	Direct Service	Service Charges	Interest Paid on Excess
Months	Balance		Services	Credit	Allowance	Charges	Due	Balances
JUN	\$32,456,424	\$32,456,424	\$31,157,638	\$4,985	\$5,193	\$0	\$0	\$160.12
MAY	\$40,303,752	\$40,303,752	\$32,041,000	\$5,127	\$6,449	\$0	\$0	\$1,052.65
APR	\$25,424,805	\$25,424,805	\$32,523,325	\$5,204	\$4,068	\$0.	\$1,136	\$0.00
MAR	\$11,827,211	\$11,827,211	\$20,845,144	\$3,335	\$1,892	\$0.	\$1,443	\$0.00
FEB	\$12,803,517	\$12,803,517	\$20,791,420	\$3,119 .	\$1,921	\$0.	\$1,198	\$0.00
JAN	\$763,193	\$763,193	\$56,926,531	\$6,831	\$92.	\$0.	\$6,740	\$0.00
YTD	\$20,596,484	\$20,596,483	\$32,380,843	\$28,601	\$19,614	\$0	\$10,517	\$1,212.77

All numbers in this section are rounded to the nearest whole dollar

Statement Delivery

Your Account Analysis Statement is available electronically though two channels - KeyNavigator® and direct transmission in EDI 822 format. If you prefer paper statements, your Account Analysis Statement is also available for delivery via U.S. mail.*

KeyNavigator puts strategic financial management at the heart of your business. Our advanced website offers a robust suite of functionality that streamlines your daily cash management activities, simplifies and integrates your banking needs, and offers you the security to make financial decisions quickly and easily.

Questions

Please feel free to contact our team with any questions you may have. You can call us at 800-821-2829 (Dial 711 for TTY/TRS) or visit us at key.com/payments.





