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.

KeyBank

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.

KeyBank National Association
Account Analysis, OH-01-51-2005
4910 Tiedeman Road
Brooklyn, OH 44144-2338

Account Analysis Statement
Month Year

ABC COMPANY
STREET ADDRESS
CITY, STATE ZIP CODE

Relationship Overview : ABC COMPANY

	Balance Summary	
01	Average Ledger Balance	$341,924.78
02	LESS: Average Float	($36,143.38)
03	Average Collected Balance	$305,781.40
04	Average Negative Collected Balance	($451.62)
05	Average Positive Collected Balance	$306,233.02
06	**Balance Available to Support Services**	**$306,233.02**
07	LESS: Balance Needed To Support Services	($9,094,564.13)
08	Balance Deficiency/Surplus for Eligible Services	($8,788,331.11)

Billing Information	
Settlement Cycle	Monthly
Payment Method	Direct Debit
Billing Account	XXXXXXXXXXXX
Days in the Month	31

Service Charge Summary	
Service Charges Eligible for Earnings Credit	$1,091.35
LESS: Earnings Credit Allowance	($36.72)

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.

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Account Analysis Statement
Month Year

ABC COMPANY
STREET ADDRESS
CITY, STATE ZIP CODE

Relationship Overview : ABC COMPANY

Balance Summary	
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LESS: Average Float	($36,143.38)
Average Collected Balance	$305,781.40
Average Negative Collected Balance	($451.62)
Average Positive Collected Balance	$306,233.02
Balance Available to Support Services	**$306,233.02**
LESS: Balance Needed To Support Services	($9,094,564.13)
Balance Deficiency/Surplus for Eligible Services	($8,788,331.11)

Billing Information	
Settlement Cycle	Monthly
Payment Method	Direct Debit
Billing Account	XXXXXXXXXXXXX
Days in the Month	31

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Service Charge Summary	
09 Service Charges Eligible for Earnings Credit	$1,091.35
10 LESS: Earnings Credit Allowance	($36.72)
Subtotal	$1,054.63
11 Direct Service Charges	$2.77
12 **Service Charges Due**	**$1,057.40**

Account XXXXXXXXXXXXX will be debited on approximately the 6th business day of the month.

13 Trend Analysis ^

Months	*Average Ledger Balance*	*Average Collected Balance*	*Balance Available to Support Services*	*Balance Needed to Support Services*	*Service Charges Eligible for Earnings Credit*	*Earnings Credit Allowance*	*Direct Service Charges*	*Service Charges Due*

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)

KeyBank National Association
0101

Account Analysis Statement
Month Year

Relationship Summary

Relationship Overview : ABC COMPANY
Accounts in Relationship: 5

01

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*	*Earnings Credit Allowance*
XXXXXXXXXX	ABC COMPANY	0.15%	$5,286,941	$183,061	$634	$0	$22
XXXXXXXXXX	EFG COMPANY	0.15%	$483,696	$23,520	$58	$0	$3
XXXXXXXXXX	HIG COMPANY	0.15%	$2,907,076	$99,117	$349	$3	$12
XXXXXXXXXX	JKL COMPANY	0.15%	$208,466	$383	$25	$0	$0
XXXXXXXXXX	XYZ COMPANY	0.15%	$208,386	$152	$25	$0	$0
	Total		$9,094,564	$306,233	$1,091	$3	$37

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

** Notes the billing account for the relationship*

02

Service Activity Summary

Service Codes	*Services*	*Total Service Charges*
AFP00	Balance & Compensation Information	$17.03
AFP01	General Account Services	$125.00
AFP10	Depository Services	$24.02
AFP15	Paper Disbursement Services	$84.00
AFP25	General ACH Services	$11.51
AFP35	Wire and Other Funds Xfer Services	$574.00
AFP40	Information Services	$223.56
AFP55	Credit Services	$35.00
	Total	$1,094.12

03

Service Activity Details

Service Codes	*Services*	*Quantity*	*Unit Price*	*Total Service Charges*	*Balance Needed To Support Services*
00	Balance & Compensation Information				
00 02 12 H	Uncollected Fund Direct Charge	0	$0.00	$2.77	$0.00
00 02 30	Deposit Assessment			$14.26	$118,817.80
	AFP00 TOTAL			$17.03	$118,817.80

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.

KeyBank National Association
0101

Account Analysis Statement
Month Year

Account Detail

Account Name: ABC COMPANY
Account Number: XXXXXXXXXX

00

Balance Summary	
Average Ledger Balance	$116,288.72
LESS: Average Float	($17,623.03)
Average Collected Balance	$98,665.69
Average Negative Collected Balance	($451.62)
Average Positive Collected Balance	$99,117.31
Balance Available to Support Services	$99,117.31

Rate and Other Information		
Earnings Credit Rate	0.15%	01
Service Charge Multiplier	$8,333.33	02
Uncollected Funds Rate	7.25%	03

Service Charge Summary	
Service Charges Eligible for Earnings Credit	$348.85
Earnings Credit Allowance	($11.89)
Subtotal	$336.96
Direct Service Charges	$2.77
Service Charges Due	$339.73

04 Service Activity Details

Service Codes	Services	Quantity	Unit Price	Total Service Charges	Balance Needed To Support Services
00	Balance & Compensation Information				
00 02 12 H	Uncollected Fund Direct Charge	0	$0.00	$2.77	$0.00
05 00 02 30	Deposit Assessment			$4.85	$40,410.05
	AFP00 TOTAL			$7.62	$40,410.05

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.)

KeyBank National Association
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Account Analysis Statement
Month Year

06 → **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

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 Analysis^

Months	Average Collected Balance	Balance Available to Support Services	Balance Needed to Support Services	Service Charges Eligible for Earnings Credit	Earnings Credit Allowance	Direct Service Charges	Service Charges Due	Interest Paid on Excess 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.

* Additional fees may apply for paper statements.