

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 management and account services. Use this guide as a reference to understand your Account Analysis Statement and benefit from the comprehensive account information at your fingertips.

If you have questions regarding your statement, please contact your Relationship Manager, or the Treasury Management team at 1-866-202-5916 or via email at tmsalesadmin@bannerbank.com.



Relationship Summary

The Relationship Summary Provides you with monthly totals of all accounts in your analysis relationship.

Balance Summary

1 Average Ledger Balance

The sum of the daily ledger balance divided by the number of days in the statement period.

2 Average Float

The sum of the daily float divided by the number of days in the statement period.

3 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.

5 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 to Support Eligible Services

Balance used to calculate the Earnings Credit Allowance.

7 Balance Required to Support Services

Represents balances required to fully cover eligible service charges based on service volumes, prices, and earnings credit rate.

8 Excess/Deficit Balance for Eligible Services

The net of Balance Available and Balance Required. A deficiency indicates additional balances are required to eliminate service charges.



10 South First Avenue
P.O. Box 907
Walla Walla, WA 99362-0265
bannerbank.com

ABC COMPANY
123 WEST D STREET
PORTLAND, OR 97217

Account Analysis Relationship Summary August 2023

Account Number	1232000
Settlement Period Ends	August 2023
Statement Date	September 10, 2023
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Questions Regarding Your Statement?

Contact your Relationship Manager, or Treasury Management at
1-866-202-5916 or tmsalesadmin@bannerbank.com

1 (070) C 1232000

Relationship Summary

Account Number	Account Name	Investable Balance	Excess/ (Deficit) Balance
(070) D 1232000	ABC COMPANY	\$6,230.99	(\$630,006.99)
(070) D 1232001	ABC COMPANY	\$2,999.75	(\$91,154.52)
TOTAL		\$9,230.74	(\$721,161.51)

Balance Summary

Average Ledger Balance 1	\$10,652.43
Less Average Float 2	\$1,421.69
Average Collected Balance 3	\$9,230.74
Average Negative Collected Balance 4	\$129.14
Average Positive Collected Balance 5	\$9,359.88
Investable Balance 6	\$9,230.74
Investable Balance	\$9,230.74
Less Balance Required for Services 7	\$730,392.25
Excess/(Deficit) Balance 8	(\$721,161.51)

Results Summary

9 Total Analyzed Fees
The total dollar amount of service charges that can be offset by an earnings allowance.

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

11 Net Analyzed Results
Total Analyzed Fees net of Earnings Credit for the settlement period.

12 Total Analyzed Service Charges
Analyzed Service Charges net of Earnings Credit for the settlement period.

Results Summary	
Analyzed Results	
Earnings Credit at 0.300000% of Investable Balance 10	\$2.35
Less Total Analyzed Fees 9	\$186.10
Total Analyzed Results 11	(\$183.75)
Total Analyzed Service Charges This Statement 12	\$183.75
The Total Deficit Analyzed Result of \$183.75 will be Charged to Account 1232000 on 09/15/23.	

Service Detail

13 Service Activity Summary

Summarizes service level total volumes and associated prices for your relationship.

14 Service Charge Details

Summarizes service level total fees and balances required to fully cover service charges.

15 Service Charge Multiplier

The available balance required to offset \$1 of service charges.

16 Service Activity Detail

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

17 Total Based Fees

Fees not eligible to be offset by Earnings Credit.

18 Service Charges Due

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

19 Historical Summary

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

Calculations

The formulas shown below (with figures from the sample statement) explain how charges and rates are calculated.

Service Detail ¹⁶					
Service Description	Volume	Unit Price	¹³ Total Fee	¹⁴ Balance Required	
General Account Services					
Account Monthly Maintenance	2	\$22.0000	\$44.00	\$172,688.12	
Balance Fee	11	\$0.1300	\$1.43	\$5,612.36	
Uncollected Funds Charge	\$129.14	12.500000%	\$1.37	\$5,376.88	
Depository Services					
Checks Paid/Misc Debits	5	\$0.2000	\$1.00	\$3,924.73	
ACH Debit	22	\$0.2000	\$4.40	\$17,268.81	
ACH Credit	17	\$0.2000	\$3.40	\$13,344.08	
Online Banking Services					
Commercial Online Monthly Maint	1	\$40.0000	\$40.00	\$156,989.20	
Business Bill Pay	1		\$0.00		
Fraud Prevention Services					
Check ACH Positive Pay Mo Maint	1	\$40.0000	\$40.00	\$156,989.20	
Remote Deposit Services					
RD Single Feed Scanner Mo Fee	1	\$13.0000	\$13.00	\$51,021.49	
Remote Deposit Monthly Maintenance	1	\$35.0000	\$35.00	\$137,365.55	
Remote Deposit Per Deposit	5	\$0.5000	\$2.50	\$9,811.83	
Remote Deposit Image Items	117		\$0.00		
Total Analyzed Fees	1	\$13.0000	\$186.10	\$730,392.25	
Total Fee Based Fees	1	\$35.0000	\$0.00		
Total Waived Fees			\$0.00		
\$3.924 in Investable Balances Offset \$1.00 of Total Fees for all Analysis Based Services. ¹⁵					

Service Detail-Continued

Service Description	Volume	Unit Price	Total Fee	Balance Required
Remote Deposit Per Deposit	5	\$0.5000	\$2.50	\$9,811.83
Remote Deposit Image Items	117		\$0.00	
Total Analyzed Fees			\$186.10	\$730,392.25
Total Fee Based Fees 17			\$0.00	
Total Waived Fees			\$0.00	

\$3.924 in Investable Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Historical Summary [19](#)

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/ Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due 18
January								
February								
March								
April								
May								
June								
July	7,757	7,757	7,757	601,671	1	100	0	0
August	9,243	9,243	9,243	897,880	2	231	0	229
September	11,633	9,784	7,757	734,168	2	183	0	181
October	10,652	9,231	9,243	721,162	2	186	0	184
November								
December								
Average	9,822	9,004	9,004	738,720	2	175	0	

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—which are rolled up to the Relationship Summary

Rate Information

20 Earnings Credit Rate

The valuation rate used to determine the Earnings Credit.

21 Uncollected Funds Rate

The valuation rate used to determine explicit charges associated with Negative Collected Balances.

22 Notes

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



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Account Analysis August 2023

Account Number	1232000
Relationship	(070) C 1232000
Statement Date	September 10, 2023

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1 (070) C 1232000

Balance Summary

Average Ledger Balance	\$7,652.68
Less Average Float	\$1,421.69
Average Collected Balance	\$6,230.99
Average Negative Collected Balance 21	\$129.14
Average Positive Collected Balance	\$6,360.13
Investable Balance	\$6,230.99
Investable Balance	\$6,230.99
Less Balance Required for Services	\$636,237.98
Excess/(Deficit) Balance	(\$630,006.99)

Results Summary

Analyzed Results

Earnings Credit at 0.300000% of Investable Balance 20	\$1.59
Less Total Analyzed Fees	\$162.11
Total Analyzed Results	(\$160.52)
Total Analyzed Service Charges This Statement	\$160.52

The Total Deficit Analyzed Result of \$160.752 was Transferred to Composite Account 1232000. [22](#)

Earnings Credit Allowance Calculation

Earnings Credit Rate divided by 100 to create decimal (.30/100)	= 0.0030
Multiplied by the number of days in the month (31)	= 0.0930
Divided by the number of days in the year (365)	= 0.00025479452
Multiplied by the Investable Balance (6,230.99)	= 1.5876221
Rounded at 2 decimals equals the Earnings Credit Allowance of	1.59

Service Charge Multiplier

Divided by the number of days in the year (365) by the number of days in the month (31)	= 11.7741935
Divided by Earnings Credit Rate decimal (0.0030)	= 3924.7311827
Rounded to 2 decimals equals the Service Charge Multiplier	3,924.73

Balance Required to Support Services

Service Charges Eligible for Earnings Credit (quantity 1 x unit price 22.00)	= 22.00
Multiplied by Service Charge Multiplier (3,924.73)	= 86344.06
Rounded at 2 decimals equals the Balance Required to Support Services	86344.06

Uncollected Funds Calculation

Uncollected Funds Rate divided by 100 to create decimal (12.5/100)	= 0.125
Multiplied by the number of days in the month (31)	= 3.875
Divided by number of days in the year (365)	= 0.010616438
Multiplied by Average Negative Collected Balance ¹ (129.14)	= 1.371006849
Rounded to 2 decimals equals the Uncollected Funds Charge	1.37

Deposit Balance Fee

Deposit Balance Rate divided by 100 to create decimal (.130000/100)	= 0.0013
Multiplied by Average Ledger Balance truncated at dollar (7,652)	= 9.9476
Multiplied by the number of days in the month (31)	= 308.3756
Divided by number of days in the year (365)	= 0.844864657
Rounded to 2 decimals equals Deposit Balance Fee	0.84

¹ Average Negative Collected Balance is obtained by aggregating the negative daily ending Collected Balances during the cycle and dividing by number of days in the month

Statement Delivery and Charges Due

Your Account Analysis statement is available electronically through your Statements archive in Business Online Banking. Statements will be available for online viewing on or around the 15th business day of the month or the next business day if the 15th falls on a weekend or holiday. As shown on your statement, any analysis fees due will be charged to your designated billing account on or around the 15th of the month or the next business day if the 15th falls on a weekend or holiday.

Questions About Your Statement?

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