



## How to read your Account Analysis statement

**A Header Information** - general information about the statement and account, such as account name and address, account number, statement cycle, and primary officer information.

**B Balance Summary** - refer to the Balance Definitions.

**C Results Summary** - calculates the total analyzed result by subtracting the total analyzed fees from the earnings credit. The action taken on the results is also shown. In this example the total analyzed result was charged to a separate billing account assigned to a group of accounts. Any Fee-Based items would be shown and directly debited from the group billing account. Detail of total Analyzed Fees are below - Service Details.

Atlantic Union Bank		Account Analysis	
		April 23, 2019	
Business Customer		Account:	Account Number
Address		Cycle:	March, 2019
City State Zip		Contact:	Treasury Services Support
		Phone:	(877) 920-6888
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Balance Summary			
Average Ledger Balance			\$282,063.85
Less Average Float			\$2,818.87
Average Collected Balance			\$279,244.98
Average Positive Collected Balance			\$279,244.98
Average Negative Collected Balance			\$0.00
Collected Balance			\$279,244.98
Less Federal Reserve requirement at 10.000000%			\$27,924.50
Investable Balance			\$251,320.48
Investable Balance			\$251,320.48
Less Balance Required For Services			\$663,852.95
Excess/Deficit Balance			\$(412,532.47)

Atlantic Union Bank		Account Analysis	
		April 23, 2019	
Business Customer		Account:	Account number
Address		Cycle:	March, 2019
City State Zip			
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Results Summary			
<b>Analyzed Results</b>			
Earnings Credit at 0.500000% of Investable Balance			\$106.72
Less Total Analyzed Fees			\$281.91
Total Analyzed Result			\$(175.19)
<b>Fee-Based Results</b>			
Total Fee-Based Fees			\$0.00
Total Fee-Based Result			\$0.00

## How to read your Account Analysis statement - continued

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**Service Details** – lists volume, price, total fee and required balance to offset services. Total fee = (volume x price). Total analyzed charges are summarized.

### Atlantic Union Bank

Business Customer  
Address  
City State Zip

Account: Account number  
Cycle: March, 2019

### Account Analysis

April 23, 2019

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#### Service Details

Service Description	Base Fee	Volume	Price	Total Fee	Required Balance
<b>General Account Services</b>					
Account Maintenance	0	1	17.0000	17.00	40,032.28
<b>Depository Services</b>					
Foreign Items Deposited	0	9	0.1300	1.17	2,755.16
Deposits	0	3	0.6500	1.95	4,591.94
Remote Deposit	0	1	40.0000	40.00	94,193.60
<b>Paper Disbursement Services</b>					
Checks Paid	0	176	0.1900	33.44	78,745.85
<b>Positive Pay Services</b>					
Positive Pay Issue Item Fee	0	2	0.0400	0.08	188.39
<b>General ACH Services</b>					
ACH Credits	0	27	0.1700	4.59	10,808.72
ACH Debits	0	19	0.1700	3.23	7,606.13
Originated ACH Debits And Credits	0	22	0.2500	5.50	12,951.62
<b>Wire And Other Funds Trnsf Services</b>					
Foreign Biz Wire	0	1	40.0000	40.00	94,193.60
Outgoing Biz Wire	0	3	10.0000	30.00	70,645.20

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### Atlantic Union Bank

Business Customer  
Address  
City State Zip

Account: Account number  
Cycle: March, 2019

### Account Analysis

April 23, 2019

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Service Description	Base Fee	Volume	Price	Total Fee	Required Balance
Incoming Wires	0	1	15.0000	15.00	35,322.60
<b>Information Services</b>					
Biz Banking	0	1	29.9500	29.95	70,527.46
<b>Total Analyzed Fees</b>				<b>\$281.91</b>	<b>\$663,852.95</b>
<b>Total Fee-Based Fees</b>				<b>\$0.00</b>	
<b>Total Waived Fees</b>				<b>\$0.00</b>	
<b>Total Hard Charges</b>				<b>\$0.00</b>	
<b>Total Direct Fees</b>				<b>\$0.00</b>	
<b>Grand Total Fees</b>				<b>\$281.91</b>	

\*The statements shown are for illustration purposes only.

## Balance definitions:

**Average Ledger Balance** - The sum of all daily ending ledger balances during the cycle, divided by the number of days in the cycle.

**Average Float Balance** - The sum of all daily ending float balances during the cycle, divided by the number of days in the cycle.

**Average Collected Balance** - The sum of average ledger balance minus average float balance.

**Average Positive Collected Balance** - The sum of positive daily ending collected balances during the cycle, divided by the number of days in the cycle.

**Average Negative Collected Balance** - The sum of negative daily collected balances during the cycle, divided by the number of days in the cycle.

**Collected Balance** - The sum of average collected balance minus average negative collected balance.

**Federal Reserve Requirement** - The balances that Atlantic Union Bank keeps on reserve with the Federal Reserve Bank to comply with regulatory requirements.

**Investable Balance** - The sum of collected balance minus federal reserve requirement. This balance is used to determine the earnings credit used to offset service charges.

**Required Balance** - The total amount of balances required to offset the total amount of all analyzed service fees.

**Excess/Deficit Balances** - The amount of funds that exceeds (excess balance) or falls short (deficit balance) of the amount required in the account to offset the analyzed service fees.