

# United Fidelity Bank Analysis Statement Guide

## 1 Account Information

This area of your Account Analysis Statement includes your company name, address, account number, as well as the phone number for United Fidelity Bank's Customer Service. This area of the statement may also include important messages about your account and Treasury Management services.

## 2 Balance Computation For The Period

These two sections include your balance information for the statement cycle and the earnings credit calculation to offset all or a portion of the total service fees assessed.

## 3 Services Rendered In Period

This area provides the data used to calculate your analyzed service fees for the statement cycle in an easy to read format. Included are services rendered during cycle, volumes and charges, and the balances to offset the services charges in the current statement cycle.

## 4 Account History

This section provides important account history including average ledger balance, earnings credit applied, and analyzed service fees for the current cycle statement, year to date, and last 12 months.



PO Box 1347  
Evansville, IN 47706-1347

Statement Date: 11/30/20

Account #

### Managing Your Accounts

Customer Service: 800-280-8280  
Mailing Address: PO Box 1347  
Evansville, IN 47706-1347  
Online Banking: www.unitedfidelity.com

## 1 Company information

### ACCOUNT ANALYSIS STATEMENT

FOR THE PERIOD 11/01/20 THROUGH 11/30/20

## 2 BALANCE COMPUTATION FOR THE PERIOD

Average Daily Book Balance	107,673.95
Average Daily Collected Balance	107,673.95
Less DDA Balance Reserve Requirement (10.0000%)	10,767.40
Balance to Support Services	96,906.55
Minimum Monthly Collected Balance	95,087.81

ACCOUNT POSITION FOR THE PERIOD	FEE BASIS	BALANCE BASIS
Current Period Credit ( 0.2500 %)	19.86	96,906.55
Current Period Analyzed Charges	11.95	58,316.00
Analyzed Charges Due after Credit	0.00	
Total Fees Now Due	0.00	
Balance Available to Support Other Services		38,590.55

## 3 SERVICES RENDERED IN PERIOD

SERVICES RENDERED IN PERIOD	VOLUME	UNIT PRICE	SERVICE CHARGE	BALANCE
<b>Account Services</b>				
Monthly Service Fee	1	6.0000	6.00	29,280
ACH Debits Received	6	.1500	0.90	4,392
Checks Paid	28	.1500	4.20	20,496
Deposits	3	.1500	0.45	2,196
Deposited Checks-Transit	8	.0500	0.40	1,952
<b>Subtotal Account Services</b>			11.95	58,316

### SERVICE SUMMARY

Total Activity Charges	11.95	58,316
Total Charges Listed Before Credit	11.95	58,316
Analyzed Charge Subtotal	11.95	58,316

\$4,880.00 in collected balance will offset \$1.00 of charges. This factor includes reserves.

## 4 Account History

MM/YY	Average Ledger Balance	Balance Supporting Services	Service Balance Required	Excess/Deficit Balance	Earnings Allowance	Analyzed Charges	Ttl Fees Analyzed Statement
11/20	107,674	96,907	58,316	38,591	20	12	0
YTD	107,674	96,907	58,316	38,591	20	12	0
Lst12	107,674	96,907	58,316	38,591	20	12	0

# GLOSSARY OF TERMS

**Activity Charges** — The sum of the analyzed charges incurred during the analysis cycle.

**Analyzed Charges** — The fee for analysis services.

**Average Daily Collected Balance** — The average ledger balance.

**Average Daily Book Balance** — The sum of the daily ledger balance divided by the number of days in the analysis period.

**Balance Shortage for the Current Period** — The shortage or deficit of balances required to offset the analyzed charges.

**Balance To Support Services** — The balance used to calculate the earnings credit.

**Earnings Credit** — The credits available to offset fees. The credit is calculated by multiplying the earnings credit rate and the balance to support services.

**Fees Debited to Account** — The service charge that will be debited from your designated billing account. The amount will be reflected on your monthly bank statement following your statement cycle.

**Reserve Requirement** — A percentage of the balances that the bank is required to exclude from the earnings credit calculation.

**Service Charge** — The unit price multiplied by volume.

**Total Charges Before Credit** — The total of all service charges for the statement cycle.

**Unit Price** — The charge per unit for an analyzed service.

**Volume** — The total number of items for each analyzed service rendered.