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:

- Monthly totals of all accounts in your analysis relationship
- Trended historical information
- Aggregate service activity and charges

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.

Average Collected Balance

The difference between Average Ledge Balance and Average Float.

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.

6 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 Balance Available to Support Eligible Services

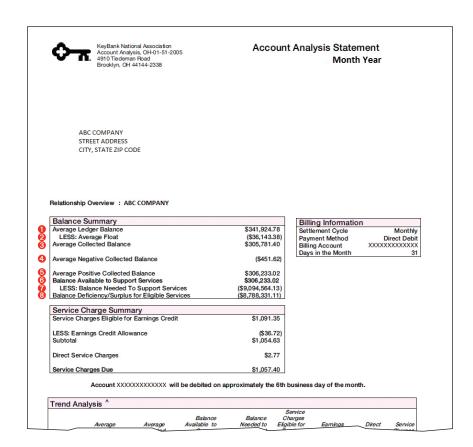
Balance used to calculate the Earnings Credit Allowance.

Balance Needed to Support Services

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

8 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)

Service Charge Summary

Service Charges Eligible for Earnings Credit

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

Earnings Credit Allowance

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

1 Direct Service Charges

Service charges not eligible to be offset by Earnings Credit Allowance.

Service Charges Due

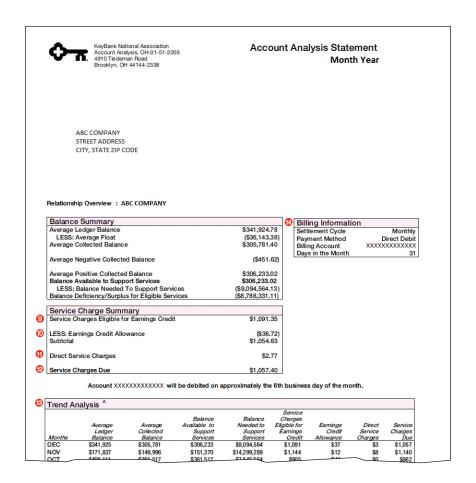
Service charges, net of Earnings Credit Allowance plus any Direct Service Charges, for the settlement period.

Trend Analysis

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

Billing Information

Oetails related to the relationship billing profile.





Relationship Overview and Summary (continued)

Accounts Analyzed

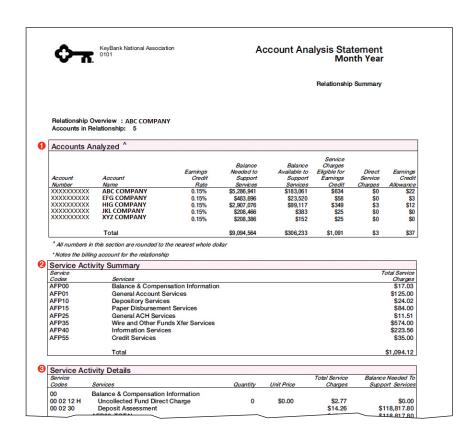
1 Summarizes information for each account in the analysis relationship.

Service Activity Summary

Service charge summary for each AFP product family.

Service Charge Activity Details

3 Summarizes service level volumes, prices, and service charges for your relationship.





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; these individual calculations are then rolled up to the Relationship Summary

Rate Information

1 Earnings Credit Rate

The valuation rate used to determine the Earnings Credit Allowance.

Service Charge Multiplier

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

Uncollected Fund Rate

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

Service Activity Detail

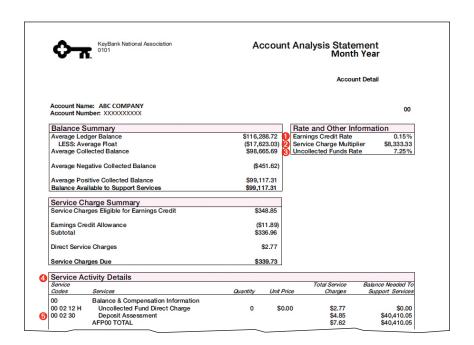
4 Service level volumes, prices, and service charges for each account.

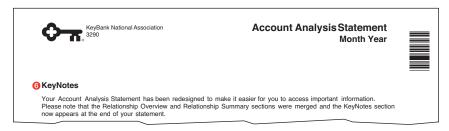
Deposit Assessment

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

KeyNotes

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







Calculations

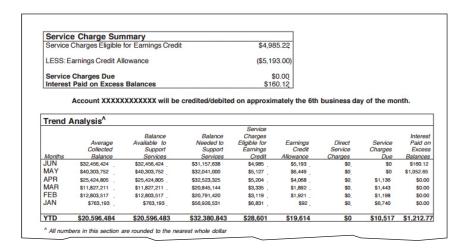
Earnings Credit Allowance Calculation Earnings Credit Rate divided by 100 (to create decimal). Multiplied by the number of days in the month (31). Divided by the number of days in the year (365). (Truncated at 5 decimals). Multiplied by the Balance Available to Support Services (99,117.31). Equals the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

To increase the value of your balances on deposit, KeyBank provides you with interest on excess balances in addition to your earnings credit. Earned interest on excess balances is shown 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 6th business day of the following month
- · Interest to be calculated on the full relationship excess balance position and paid to the lead/billing account



Statement Delivery

Your Account Analysis Statement is available electronically though two channels – KeyNavigatorSM 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 or visit us at key.com/ecp



