

Account Analysis Statement Guide

(Portrait Format)

This guide is intended to provide information to help you understand each section of your Account Analysis statement(s). All balance terms, column headings and summary line items are defined in detail with clear cross references.

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1. Introduction

Each month, you will receive a detailed Account Analysis statement for your account. If you have multiple accounts, you will receive a summary Account Analysis statement for your entire billing relationship in addition to a detailed Account Analysis statement for each individual account.

2. Statement Information and Balance Analysis

J.P.Morgan		
JPMorgan Chase Bank, N.A.		1 Group Account: 001 000000123456789
		2 Page 3 of 10
ABC COMPANY 1234 MAIN STREET CITY, STATE ZIP		3 SEP 1 through SEP 30, 2012
		4 Contact: JOHN SMITH Phone: 555-555-5555

5 **Account Analysis Statement**
Group Account: 001 000000123456789 GROUP ACCOUNT

Balance Analysis		
	<u>This Period</u>	<u>Average Year to Date</u>
6 Average Ledger Balance	128,753.61	1,333,263
7 Less Average Float	-536.86	-428
8 Average Collected Balance	128,216.75	1,332,834
9 Avg Negative Collected Balance	0.00	0
10 Avg Positive Collected Balance	128,216.75	1,332,835
11 Less Reserve Requirement	0.00	0
12 Average Investable Balance	128,216.69	1,332,835
13 Less Balance Required	-13,324,473.52	-13,395,347
14 Excess(Deficit) Invest Bal	-13,196,256.83	0
15 Net Collected Balance Position	-13,196,256.83	0
Service Charge Calculation		
16 Earnings Credit Allowance	31.45	342
17 Total Charge For Services	-3,276.51	-3,395
Net Charge For Services	-3,245.06	-3,053
18 Service Charge Amount	3,245.06	

Service Charges Will Be Debited From Account 001 000000123456789

Statement Information

- Account Number/Group Account Number:** The demand deposit account (DDA) number for this statement. For groups, the account number designated to represent a group of accounts in a relationship.
- Page Numbers:** Each page of the analysis is numbered consecutively and also reflects the total number of pages in the entire statement.
- Statement Period:** The beginning and ending date of the statement.
- Contact:** Your J.P. Morgan relationship manager or the department managing your relationship.
- Account Number:** The number of the individual DDA or group account number detailed in the Balance Analysis section.

Balance Analysis

Provides a summarized view of the balances, service charges, and earnings allowance applied to your account.

6. **Average Ledger Balance:**
The sum of the daily ending ledger balances (positive and negative) divided by the number of days in the statement month.
7. **Less Average Float:** The difference between the Average Ledger Balance and the Average Collected Balance.
8. **Average Collected Balance:** The sum of the daily ending positive and negative collected balances for the statement month, divided by the number of days in the month.
[Average Ledger Balance - Average Float]
9. **Average Negative Collected Balance:** The sum of the daily ending negative collected balances, divided by the number of days in the statement month.
10. **Average Positive Collected Balance:** The sum of the daily ending positive collected balances, divided by the number of days in the statement month.

11. **Less Reserve Requirement:** The portion of the DDA balance that must be set aside by the bank to meet reserve requirements.
Note: Not currently in use by the Bank.
12. **Average Investable Balance:** The balance on which the earnings credit rate is applied.
13. **Less Balance Required:** The balance required to offset the current statement month's balance compensable service charges.
14. **Excess (Deficit) Investable Balance:** The excess or deficit in balances remaining after the balances required to offset the current statement month's balance compensable service charges have been deducted.
[Average Investable Balance - Balance Required]
15. **Net Collected Balance Position:** The net collected balance position is the sum of the Excess (Deficit) Investable Balance and the reserve adjustment (where applicable). For deficit balances, this is the additional positive collected balance that would have been required to offset all service charges for the statement month.

16. **Earnings Credit Allowance:** The value of the investable balances maintained during the statement month, which can be used to offset balance compensable service charges.

[Average Investable Balance x Earnings Allowance Rate x (Days in Mo./Days in Yr.)]

17. **Total Charge for Services:** The sum of the charges for services rendered. This amount is detailed in the Service Analysis section.

Net Charge for Services: Amount due for services after deducting the total charge for services from the earnings credit allowance where the result is negative.

Net Service Credit: Amount of excess credit remaining after the total charge for services has been deducted from the earnings credit allowance where the result is positive.

18. **Service Charge Amount:** The net charge (total service charge after offset of earnings allowance) which will be debited from the DDA you have specified.

3. Service Analysis

J.P.Morgan

JPMorgan Chase Bank, N.A.

Group Account: 001 000000123456789

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ABC COMPANY

SEP 1 through SEP 30, 2012

19	20 Service Analysis		22	23
Service	Number Of Units	21 Unit Price	Charge For Services	Balance Required
Account Services				
Service Charge 1	14	3.0000	42.00	170,800.00
Banking Center Services				
Service Charge 1	978	0.5500	537.90	2,187,495.95
Service Charge 2	471,463	0.0014	660.05	2,684,203.31
Service Charge 3	919,939	0.0009	827.94	3,366,955.95
Service Charge 4	296	0.3000	88.80	361,120.00
Service Charge 5	41	2.5000	102.50	416,833.30
Service Charge 6	1,195	0.0500	59.75	242,983.29
Interstate Deposit Network				
Service Charge 1	1	115.0000	115.00	467,666.66
Service Charge 2	29	10.0000	150.00	1,179,333.14
Depository Services				
Service Charge 1	1	0.1200	0.12	488.00
Service Charge 2	37	0.1500	5.55	22,570.00
Disbursement Services				
Service Charge 1	18	0.1800	3.24	13,176.00
Automated Clearing House				
Service Charge 1	1	12.0000	12.00	48,800.00
JPMorgan ACCESS				
Service Charge 1	12	20.00	240.00	48,800.00
Service Charge 2	1,950	0.1000	195.00	792,999.99
Service Charge 3	1	96.6600	96.66	393,083.94
24 Total Charge For Services			3,276.51	13,324,473.52
25 Summary Of Accounts Included In Analysis				

001 000000123456789

001 000000234567891

001 000000345678912

Service Analysis

Details the services used in the statement month by product category.

19. Service: The name of the services used. Services are grouped by product category.

20. Number of Units: Number of transactions.

21. Unit Price (\$): The price per unit of service.

22. Charge for Service (\$): The charge for each service.

23. Balance Required (\$): The balance required to offset the statement month's balance compensable service charges.

24. Total Charge for Services (\$): The total of all service charges for the statement month.

25. Summary of Accounts: A list of account numbers that are included in the analysis statement.

4. Adjustment Pages – Financial Impacts

J.P.Morgan		Group Account: 001 00000123456789	
JPMorgan Chase Bank, N.A.		Page 9 of 10	
ABC COMPANY		SEP 1 through SEP 30, 2012	
Adjustment Pages			
26 Financial Recap			
27 Billing Account: 001 00000123456789			
28 Cycle Date	29 Settlement Date	30 Previous Net Charge for Services	31 Net Charge / Credit for Services Adjustment Amount
AUG 2012	08-31-2012	3,415.46	-20.00
TOTAL			-20.00
32 Historical Adjustment Summary			
Group Account: 001 00000123456789			
AUG 1 through AUG 31, 2012			
Description	33 Rate Previously Reported	34 Balance Information Previously Reported	Rate Adjusted Reported
Average Ledger Balance		121,018.94	
Less Average Float		-283.03	
Average Collected Balance		120,780.91	
Avg Negative Collected Balance		0.00	
Avg Positive Collected Balance		120,780.91	
Less Reserve Requirement	.000	0.00	.000
Average Investable Balance		120,780.84	
Less Balance Required		-13,561,912.87	
Excess (Deficit) Invest Bal		-13,441,132.03	
Net Collected Balance Position		-13,441,132.03	
Earnings Credit Allowance	.300	30.60	.300
Total Charge For Services		-3,446.06	
Net Charge For Services		-3,415.06	
Service Charge Amount		3,415.46	
ADJUSTED ACCOUNTS INCLUDED			
001 DDA 00000123456789			

Adjustment Pages – Financial Impacts

Summarizes the overall financial impact of adjustments by statement month.

- 26. **Financial Recap:** The impact of adjustments to the net service charge for each impacted billing period.
- 27. **Billing Account:** The DDA account number that is assessed with the net service charge amount.
- 28. **Cycle Date:** The month and year of the adjusted historical period.
- 29. **Settlement Date:** The date service charges were due.

- 30. **Previous/Adjusted Net Charge for Service:** The service charge previously reported on the statement and the adjusted charge.
- 31. **Net Charge/Credit for Service Adjustment Amount:** The difference between the Previous and Adjusted Net Charge for Services.
- 32. **Historical Adjustment Summary:** The impact of adjustments during this cycle to balances, service charges and earnings allowances.

- 33. **Rate Previously/Adjusted Reported:** The rate previously reported on the statement and the adjusted rate.
- 34. **Balance Information Previously/Adjusted Reported:** The balance values previously reported on the statement and the adjusted balance values.
- 35. **Adjusted Accounts Included:** The DDA to which adjustments have been applied.

5. Adjustment Pages – Balances, Volumes and Pricing

J.P.Morgan		JPMorgan Chase Bank, N.A.		Group Account: 001 000000123456789			
				Page 10 of 10			
ABC COMPANY				SEP 1 through SEP 30, 2012			
Adjustment Pages							
Balance Adjustment Detail							
36	AUG 01 through AUG 31, 2012						
	38	39	40	41	42	43	44
	<u>Date Posted</u>	<u>Start Date</u>	<u>End Date</u>	<u>Collected Balance Adjustment Amount</u>	<u>Impact to Average Balance</u>	<u>Impact to Earnings Allowance</u>	<u>Impact to Net Charge/Credit for Services</u>
37	001 DDA 00000123456789						
	9-08-2012	08-01-2012	08-31-2012	-10.00	-10.00	-0.00	-0.00
	Total AUG 2012						-0.00
Volume/Pricing Adjustment Detail							
Group Account: 001 00000123456789							
AUG 1 through AUG 31, 2012							
	<u>Product Family/Origin Code and Service</u>	<u>Unit Price</u>	<u>Number of Units</u>	<u>Charge for Services</u>			
	001 DDA 00000123456789						
	Account Services						
	Service Charge 1	20.0000	1	20.00	Original	45	
		0.0000	0	0.00	Adjusted	46	
				-20.00			
	47 Impact to Net Charges/Credit for Services is					-20.00	
	TOTAL			AUG 2012		-20.00	

Adjustment Pages – Balances, Volumes and Pricing

Details the back-valued transactions, volume and pricing adjustments made to each account and the resulting impact to net charges for services.

36. **Adjusted Cycle Date:** The statement month and year of the adjusted historical period.
37. **Account Number:** The DDA to which a balance adjustment has been applied.
38. **Date Posted:** The date the balance adjustment was processed.
39. **Start Date:** The first date during the month reported that the balance adjustment is effective.
40. **End Date:** The last date during the month reported that the balance adjustment is effective.
41. **Collected Balance Adjustment Amount:** The dollar amount of the balance adjustment.
42. **Impact to Average Balance:** The balance adjustment amount multiplied by the number of effective days and divided by the total number of days in the statement month.
43. **Impact to Earnings Allowance:** The amount that is added or subtracted from the Earnings Credit Allowance as a result of this balance adjustment.
44. **Impact to Net Charge/Credit for Services:** The amount that is added or subtracted from the Net Charge/Credit for Services as a result of this balance adjustment.
45. **Original:** The unit price, number of units and charge for services last assessed.
46. **Adjusted:** The adjusted unit price, number of units and charge for services.
47. **Impact to Net Charge/Credit for Services:** The amount that is added or subtracted from the Net Charge/Credit for Services as a result of this volume/pricing change.

6. Account Analysis Definitions and Formulas

This listing of terms and definitions is provided so that you can easily review how the Account Analysis figures were calculated.

Average Collected Balance:

The Average Ledger Balance minus the Average Float balance.

[Average Ledger Balance – Average Float]

Average Float: The difference between the Average Ledger Balance and the Average Collected Balance.

[Average Ledger Balance – Average Collected Balance]

Average Investable Balance:

The balance on which the Earnings Credit Rate is applied.

Average Ledger Balance: The sum of the daily ending ledger balances (positive and negative) divided by the number of days in the statement month.

Average Negative Collected Balance: The sum of the daily ending negative collected balances divided by the number of days in the statement month.

[Average Collected Balance – Average Positive Collected Balance]

Average Positive Collected Balance: The sum of the daily positive collected balances for the month divided by the number of days in the statement month.

[Average Collected Balance + Average Negative Collected Balance]

Average Year to Date: The balance analysis line calculations averaged for the calendar year. When an account is opened during the year, this column represents the average since the account was opened.

Balance-Based Service Charges: Service charges that can be offset by the earnings credit allowance.

Balance Required: Balance required to offset the statement month's balance-based service charges.

[Total Charge for Services / Earnings Credit Rate x (Days in Yr./ Days in Mo.)]

Balances Brought Forward:

For accounts on a settlement cycle other than monthly, the amount of the excess balances carried over from prior month(s) to be accumulated within the current month.

Charges Brought Forward:

For accounts on a settlement cycle other than monthly, the amount of service charges carried over from prior month(s) to be accumulated within the analysis cycle.

Charges Taken Forward: For accounts on a settlement cycle other than monthly, the amount of service charge accumulated thus far which will be carried over to the next month.

Earnings Credit Allowance:

The value of investable balances maintained during the statement month which can be used to offset balance compensable service charges.

[Average Investable Balance x Earnings Credit Rate x (Days in Mo./ Days in Yr.)]

Earnings Credit Rate: The rate used to value the Average Investable Balance.

Excess (Deficit) Earnings

Allowance: Difference between the Earnings Credit Allowance and the Balance-Based Service Charges.

Excess (Deficit) Investable

Balance: The excess or deficit in balances remaining after the balances required to offset the current month's balance-based service charges have been deducted.

Fee-Based Service Charges:

Service charges that cannot be offset by the earnings credit allowance.

Impact to Average Balance:

The balance adjustment amount multiplied by the number of effective days and divided by the total number of days in the period.

Impact to Earnings Allowance:

The amount that is added or subtracted from the Earnings Credit Allowance as a result of balance adjustments.

Impact to Net Charge/Credit

for Services: The amount that is added or subtracted from the Net Charge/Credit for Services as a result of any adjustments.

Net Charge for Services: The amount due for services after deducting the Total Charge for Services from the Earnings Credit Allowance.

Net Service Credit: Amount of excess credit remaining after deducting the Total Charge for Services from the Earnings Credit Allowance.

Service Charge Amount:

Service charge that will be debited from the DDA you have specified.

Settlement Date: When the analysis billing period is greater than one month, the day for which the analysis billing cycle will be complete. For example, a quarterly billing cycle may have a settlement date of March 31 on the January analysis statement.

Total Charge for Services:

Sum of the charges for services rendered.

Total Net Services: The net charge for services, plus or minus balances/charges brought forward.

Unit Price: Price per unit of service.