

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.
- 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 Balance Available to Support Eligible Services**
Balance used to calculate the Earnings Credit Allowance.
- 7 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.

 KeyBank National Association Account Analysis, OH-01-51-2005 4910 Tiedeman Road Brooklyn, OH 44144-2338		Account Analysis Statement Month Year																																																	
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Relationship Overview and Summary (continued)

Service Charge Summary

9 Service Charges Eligible for Earnings Credit

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

10 Earnings Credit Allowance

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

11 Direct Service Charges

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

12 Service Charges Due


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

Trend Analysis

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

Billing Information

14 Details related to the relationship billing profile.

 KeyBank National Association Account Analysis, OH-01-51-2005 4910 Tiedeman Road Brooklyn, OH 44144-2338		Account Analysis Statement Month Year						
ABC COMPANY STREET ADDRESS CITY, STATE ZIP CODE								
Relationship Overview : ABC COMPANY								
Balance Summary		14 Billing Information						
Average Ledger Balance	\$341,924.78	Settlement Cycle	Monthly					
LESS: Average Float	(\$36,143.38)	Payment Method	Direct Debit					
Average Collected Balance	\$305,781.40	Billing Account	XXXXXXXXXXXXXX					
Average Negative Collected Balance	(\$451.62)	Days in the Month	31					
Average Positive Collected Balance	\$306,233.02							
Balance Available to Support Services	\$306,233.02							
LESS: Balance Needed To Support Services	(\$9,094,564.13)							
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Subtotal	\$1,054.63							
11 Direct Service Charges	\$2.77							
12 Service Charges Due	\$1,057.40							
Account XXXXXXXXXXXX will be debited on approximately the 6th business day of the month.								
13 Trend Analysis ^A								
Months	Average Ledger Balance	Average Collected Balance	Balance Available to Support Services	Balance Needed to Support Services	Service Charges Eligible for Earnings Credit	Earnings Credit Allowance	Direct Service Charges	Service Charges Due
DEC	\$341,925	\$305,781	\$306,233	\$9,094,564	\$1,091	\$37	\$3	\$1,057
NOV	\$171,837	\$149,996	\$151,370	\$14,299,289	\$1,144	\$12	\$8	\$1,140
OCT	\$409,111	\$261,517	\$361,517	\$7,545,564	\$905	\$15	\$0	\$862

Relationship Overview and Summary (continued)

Accounts Analyzed

1 Summarizes information for each account in the analysis relationship.

Service Activity Summary

2 Service charge summary for each AFP product family.

Service Charge Activity Details

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

KeyBank National Association 0101		Account Analysis Statement Month Year					
Relationship Summary							
Relationship Overview : ABC COMPANY							
Accounts in Relationship: 5							
1 Accounts Analyzed ^A							
Account Number	Account Name	Earnings Credit Rate	Balance Needed to Support Services	Balance Available to Support Services	Service Charges Eligible for Earnings Credit	Direct Service Charges	Earnings Credit Allowance
XXXXXXXXXX	ABC COMPANY	0.15%	\$5,286,941	\$183,061	\$634	\$0	\$22
XXXXXXXXXX	EFG COMPANY	0.15%	\$483,696	\$23,520	\$58	\$0	\$3
XXXXXXXXXX	HIG COMPANY	0.15%	\$2,907,076	\$99,117	\$349	\$3	\$12
XXXXXXXXXX	IJK COMPANY	0.15%	\$209,466	\$383	\$25	\$0	\$0
XXXXXXXXXX	XYZ COMPANY	0.15%	\$208,386	\$152	\$25	\$0	\$0
Total			\$9,094,564	\$306,233	\$1,091	\$3	\$37
^A All numbers in this section are rounded to the nearest whole dollar							
* Notes the billing account for the relationship							
2 Service Activity Summary							
Service Codes	Services	Total Service Charges					
AFP00	Balance & Compensation Information	\$17.03					
AFP01	General Account Services	\$125.00					
AFP10	Depository Services	\$24.02					
AFP15	Paper Disbursement Services	\$84.00					
AFP25	General ACH Services	\$11.51					
AFP35	Wire and Other Funds Xfer Services	\$574.00					
AFP40	Information Services	\$223.56					
AFP55	Credit Services	\$35.00					
Total		\$1,094.12					
3 Service Activity Details							
Service Codes	Services	Quantity	Unit Price	Total Service Charges	Balance Needed To Support Services		
00	Balance & Compensation Information						
00 02 12 H	Uncollected Fund Direct Charge	0	\$0.00	\$2.77	\$0.00		
00 02 30	Deposit Assessment			\$14.26	\$118,817.80		
					\$118,817.80		

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.

2 Service Charge Multiplier

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

3 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.

Balance Summary		Rate and Other Information	
Average Ledger Balance	\$116,288.72	1 Earnings Credit Rate	0.15%
LESS: Average Float	(\$17,623.03)	2 Service Charge Multiplier	\$8,333.33
Average Collected Balance	\$98,665.69	3 Uncollected Funds Rate	7.25%
Average Negative Collected Balance	(\$451.62)		
Average Positive Collected Balance	\$99,117.31		
Balance Available to Support Services	\$99,117.31		

Service Charge Summary	
Service Charges Eligible for Earnings Credit	\$348.85
Earnings Credit Allowance	(\$11.89)
Subtotal	\$336.96
Direct Service Charges	\$2.77
Service Charges Due	\$339.73

4 Service Activity Details					
Service Codes	Services	Quantity	Unit Price	Total Service Charges	Balance Needed To Support Services
00	Balance & Compensation Information				
00 02 12 H	Uncollected Fund Direct Charge	0	\$0.00	\$2.77	\$0.00
5 00 02 30	Deposit Assessment			\$4.85	\$40,410.05
	AFP00 TOTAL			\$7.62	\$40,410.05

KeyNotes	
<p>Your Account Analysis Statement has been redesigned to make it easier for you to access important information. Please note that the Relationship Overview and Relationship Summary sections were merged and the KeyNotes section now appears at the end of your statement.</p>	

Calculations

Earnings Credit Allowance Calculation

Earnings Credit Rate <i>divided</i> by 100 (to create decimal)15/100=0.0015
<i>Multiplied</i> by the number of days in the month (31)	0.0465
<i>Divided</i> by the number of days in the year (365)	0.00012739726
(Truncated at 5 decimals)	0.00012
<i>Multiplied</i> by the Balance Available to Support Services (99,117.31)	11.8940772
<i>Equals</i> the Earnings Credit Allowance (truncated at 2 decimals)	11.89

Service Charge Multiplier

Earnings Credit Rate <i>divided</i> by 100 (to create decimal)15/100=0.0015
<i>Multiplied</i> by the number of days in the month (31)	0.0465
<i>Divided</i> by the number of days in the year (365)	0.00012739726
(Truncated at 5 decimals)	0.00012
<i>Divided</i> into \$1	8,333.33333333
The result is the multiplier (truncated at 2 decimals)	8,333.33

Balance Needed to Support Services

Service Charges Eligible for Earnings Credit (quantity 1 x unit price 25.00)	25.00
<i>Multiplied</i> by Service Charge Multiplier (8,333.33)	208,333.25
<i>Equals</i> the Balance Needed to Support Services (truncated at 2 decimals)	208,333.25

Uncollected Funds Rate

Uncollected Funds Rate <i>divided</i> by 100 (to create decimal)	7.25/100=0.0725
<i>Multiplied</i> by the number of days in the month (31)	2.2475
<i>Divided</i> by the number of days in the year (365)	0.00615753424
(Truncated at 5 decimals)	0.00615
<i>Multiplied</i> by the Average Negative Collected Balance (451.62)	2.777463
(Truncated at 2 decimals)	2.77

Deposit Assessment

Average Ledger Balance <i>divided</i> by 100	116,288.72/100=1,162.8872
<i>Multiplied</i> 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

Service Charge Summary	
Service Charges Eligible for Earnings Credit	\$4,985.22
LESS: Earnings Credit Allowance	(\$5,193.00)
Service Charges Due	\$0.00
Interest Paid on Excess Balances	\$160.12

Account XXXXXXXXXXXX will be credited/debited on approximately the 6th business day of the month.

Trend Analysis ^A								
Months	Average Collected Balance	Balance Available to Support Services	Balance Needed to Support Services	Service Charges Eligible for Earnings Credit	Earnings Credit Allowance	Direct Service Charges	Service Charges Due	Interest Paid on Excess Balances
JUN	\$32,456,424 .	\$32,456,424 .	\$31,157,038 .	\$4,985 .	\$5,193 .	\$0 .	\$0 .	\$160.12
MAY	\$40,303,752 .	\$40,303,752 .	\$32,041,000 .	\$5,127 .	\$6,449 .	\$0 .	\$0 .	\$1,052.85
APR	\$25,424,805 .	\$25,424,805 .	\$32,523,325 .	\$5,204 .	\$4,068 .	\$0 .	\$1,136 .	\$0.00
MAR	\$11,827,211 .	\$11,827,211 .	\$20,845,144 .	\$3,335 .	\$1,892 .	\$0 .	\$1,443 .	\$0.00
FEB	\$12,803,517 .	\$12,803,517 .	\$20,791,420 .	\$3,119 .	\$1,921 .	\$0 .	\$1,198 .	\$0.00
JAN	\$763,193 .	\$763,193 .	\$56,926,531 .	\$6,831 .	\$92 .	\$0 .	\$6,740 .	\$0.00
YTD	\$20,596,484	\$20,596,483	\$32,380,843	\$28,601	\$19,614	\$0	\$10,517	\$1,212.77

^A All numbers in this section are rounded to the nearest whole dollar

Statement Delivery

Your Account Analysis Statement is available electronically through 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



*Additional fees may apply for paper statements

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