

# Account Analysis Statement Guide

To access electronic statements for the first time, you will need to follow the directions outlined in the Personal and Small Business Online Banking E-Guide. Find that information here, on page 124: <https://mcompany.cld.bz/Sunrise-Banks-Personal-and-Small-Business-Online-Banking-and-Mobile-App-User-Guide1/124/>


## Balance Summary

- 1** **Average Ledger Balance**  
Average monthly balance before float
- 2** **Average Daily Float**  
Average daily float for the month
- 3** **Average Available Balance**  
Average balance after float
- 4** **Demand Deposit Account (DDA) Reserve Requirement (10.00%)**  
The 10% portion of Average Available DDA balance must be set aside by the bank to meet reserve requirements.
- 5** **Investable Balance**  
The balance used to calculate the earnings credit allowance for the month

## Results Summary

- 6** **Earnings Credit**  
Current rate
- 7** **Total Analyzed Results**  
Total service charges for the month
- 8** **Analyzed Charges Due After Credit**  
Total service charges due after earnings credit allowances are applied
- 9** **Total Fees Debited to Your Account**  
Total service charges

*Average Negative Available Balance* Average negative DDA balances over the month  
*Average Positive Available Balance* Average positive DDA balances over the month


Page 1 of 3

Statement Date: 04/30/19  
 Account: [REDACTED]  
 For Questions Call  
 Phone: 651-265-5600

**ACCOUNT ANALYSIS STATEMENT**  
 FOR THE PERIOD 04/01/19 THROUGH 04/30/19

BALANCE SUMMARY	
Average Ledger Balance	104,007.47
Less Average Daily Float	5,833.33
Average Available Balance	98,174.14
Less DDA Balance Reserve Requir (10.0000 %)	9,817.41
Investable Balance	88,356.73

RESULTS SUMMARY		
	FEE CALCULATION	BALANCE BASIS
Earnings Credit ( 0.25 %)	18.16	98,174.14
Total Analyzed Results	134.79	728,864.45
Analyzed Charges Due after Credit	116.63	
TOTAL FEES DEBITED TO ACCOUNT	116.63	

SERVICE CHARGE DETAIL				
SERVICE DESCRIPTION	VOLUME	UNIT PRICE	FEE CALC	REQUIRED
<b>Deposit Account Fees</b>				
Monthly Maintenance	1	18.0000	18.00	97,333
Deposits	2	.4500	0.90	4,867
Deposited Items Other	2	.1200	0.24	1,298
Checks Paid	12	.1700	2.04	11,031
ACH Debits Received	62	.1700	10.54	56,994
Deposit Carry Cost			13.12	70,945
<b>Subtotal Deposit Account Fees</b>			<b>44.84</b>	<b>242,468</b>
<b>Online Services</b>				
Treasury Management Online	1	30.0000	30.00	162,222
Business Bill Pay	1	9.9500	9.95	53,804
<b>Subtotal Online Services</b>			<b>39.95</b>	<b>216,026</b>
<b>Fraud Prevention Services</b>				
Monthly Service (under 100 Items)	1	25.0000	25.00	135,185
ACH Debit Filter	1	25.0000	25.00	135,185
<b>Subtotal Fraud Prevent Service</b>			<b>50.00</b>	<b>270,370</b>

SERVICE SUMMARY		
Total Interest Charges	13.12	0
Total Analyzed Results	121.67	728,864
Analyzed Results Subtotal	134.79	728,864

\$5,407.41 in collected balance will offset \$1.00 of charges.  
 This factor includes a provision for reserves.

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