

Account Analysis
Relationship Summary
May 2015

Account Number 00123456789
 Settlement Period Ends May 2015
 Statement Date June 11, 2015
 Page 1 of 2

For Questions Regarding Your Statement, Contact:
Your Banker

ABC CORPORATION
 123 STREET AVE
 ANYTOWN, WA 99222

1 (552) C 00123456789 201505

1 **Relationship Summary**

Account Number	Account Name	Investable Balance	Excess/ (Deficit) Balance
(552) D 00123456789	ABC Corporation	\$273,463.03	\$67,037.76
(552) D 00234567891	ABC Corp II	\$130,724.88	(\$195,043.69)
	Total	\$404,187.91	(\$128,005.93)

2 **Balance Summary**

Average Ledger Balance	\$404,950.14
Less Average Float	\$762.23
Average Collected Balance	\$404,187.91
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$404,187.91
Investable Balance	\$404,187.91
Investable Balance	\$404,187.91
Less Balance Required for Services	\$532,193.84
Excess/(Deficit) Balance	(\$128,005.93)

3 **Results Summary**

Analyzed Results	
Earnings Credit at 0.25% of Investable Balance	\$85.82
Less Total Analyzed Fees	\$113.00
Net Analyzed Results	(\$27.18)
Results Transferred In	(\$27.18)
Total Analyzed Results	(\$27.18)

The Total Deficit Analyzed Result of \$27.18 will be Charged to Account 00123456789 on 06/22/15.

Key Definitions

1 Relationship Summary

This portion of the statement identifies the account number(s) combined within the analysis relationship, and the investable balances (defined below) and excess or deficit balances (defined below) for each account in the relationship (also referred to as the analysis composite). When multiple accounts are combined in an analysis relationship, the primary account in the relationship (ex. main operating account) is designated as the "lead" or "composite" account and receives the charge for any net service fees due.

2 Balance Summary

Average Ledger Balance – The sum of the daily ending balances in the account divided by the number of days in the Settlement Period as shown at the top of the statement.

Average Float (also called Uncollected Funds) – The sum of the daily dollar amount of deposited items (check deposits) in process of collection (i.e. uncollected) divided by the number of days in the statement cycle.

Average Collected Balance – The average balance less the average float.

Average Negative Collected Balance – The sum of the negative daily ending collected balances divided by the number of days in the Settlement Period. The daily ending collected balance is calculated by adding the daily balance of the account less any check deposits in the process of collection. If there is an average negative balance, the business is charged a Negative Average Collected Balance charge in the Results Summary section. The charge is calculated by multiplying the Average Negative Collected Balance by the Negative Collected Balance Interest Rate. Divide this sum by 365 and multiply by the number of days in the cycle.

Average Positive Collected Balance – The sum of the daily ending balances in the account less any checks in process of collection divided by the number of days in the cycle.

Investable Balance Calculation – The Investable Balance is the balance on which the earnings credit is calculated and equals the Average Positive Collected Balance minus Reserves. The Earnings Credit can only be calculated on the portion of the account balance which is not used to satisfy the bank's reserve requirements.

Balance Required For Services – The Average Collected Balance required to be maintained in the account in order to cover the cost of all services as listed in the section labeled Service Detail.

Excess/ (Deficit) Balance – Calculated by subtracting the balance required to cover services from the Investable Balance. If the balance is positive the customer has an excess balance that could be used to cover additional services. If the balance is negative, the customer's Investable Balance was not sufficient to cover the services used.

3

Results Summary: Analyzed Results

Earnings Credit Calculation – The Investable Balance is multiplied by the Earnings Credit Rate (ECR) equaling the total credit that can be used to offset service charges incurred during the analysis cycle. It is calculated by multiplying the Earnings Credit Rate for the period (which is the Earnings Credit Rate divided by 365 days multiplied by the number of days in the cycle) by the Investable Balance.

Earnings Credit Rate – The rate used to calculate the Earnings Credit for analyzed accounts. The rate is set monthly by Umpqua's Deposit Pricing Committee.


(Less) Total Analyzed Fees – The total amount of charges assessed in the Service Detail section of each account in the analysis relationship. In a consolidated relationship, the net charge from all of the accounts is usually assessed as a single charge to the main account.

Net Analyzed Results – The net of the Total Analyzed Fees subtracted from the Earnings Credit. If the amount is positive, the customer's balances were sufficient to offset the service fees due. If the amount is negative, balances were not sufficient to offset the service fees due.

Results Transferred In – This amount is usually the Net Analyzed Result described above, unless an excess credit from a previous analysis period is being transferred to the current analysis. With appropriate approval, analysis credits or debits can be accumulated on a quarterly, semi-annual or annual basis.

Total Analyzed Result – The net of the Net Analyzed Result plus or minus any Results Transferred In from a previous analysis period. If the result is positive, the customer owes nothing. If the result is a deficit, this will be the amount the customer is charged for the analysis period.

- The amount, account to be charged, **and the date the account will be debited** are detailed for the customer.



Account Analysis
Relationship Summary
May 2015

Account Number	00123456789
Settlement Period Ends	May 2015
Statement Date	June 11, 2015
	Page 2 of 2

4

Service Detail				
Service Description	Volume	Unit Price	Total Fee	Balance Required
General Account Services				
Monthly Account Maintenance	2	15.0000	\$30.00	\$141,290.40
Deposit Assessment Fee	405.00	0.0550	\$22.28	\$104,931.67
Subtotal:			\$52.28	
Depository Services				
Deposits Posted	2	0.4000	\$0.80	\$3,767.74
Checks Paid	62	0.1600	\$9.92	\$46,720.04
ACH Credits	16	0.1200	\$1.92	\$9,042.58
ACH Debits	7	0.1200	\$0.84	\$3,956.13
Deposited Items: On Us	10	0.0800	\$0.80	\$3,767.74
Deposited Items: Local Fed	34	0.1100	\$3.74	\$17,614.20
Store Currency & Coin Deposited	1,483	0.0015	\$2.22	\$10,455.49
Subtotal:			\$20.24	
ACH Origination Services				
ACH Online Monthly Maintenance	1	20.0000	\$20.00	\$94,193.60
ACH Debits Originated	4	0.1200	\$0.48	\$2,260.65
Subtotal:			\$20.48	
Online Banking Services				
Multi User Business Online Banking	20		\$20.00	\$94,193.60
Subtotal:			20.00	
Total Analyzed Fees			\$113.00	\$532,193.84

\$4,709.68 in Investable Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

5

Historical Summary								
Month	Average Ledger Balance	Average Positive Collected Balance	Investable Balance	Excess/ (Deficit) Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Analyzed Results
June	395,912	395,727	356,155	(202,721)	59	92	0	(33)
July	652,684	651,972	586,775	(7,506)	96	98	0	(1)
August	390,374	390,105	351,094	(185,868)	60	91	0	(32)
September	674,650	674,272	606,844	55,400	103	94	0	9
October	385,972	385,606	347,045	(225,745)	53	88	0	(35)
November	683,041	682,268	614,041	76,843	104	91	0	13
December	507,201	506,806	456,126	(62,234)	77	88	0	(11)
January	686,092	686,019	617,417	111,405	102	83	0	18
February	686,078	685,918	617,326	52,812	105	96	0	9
March	688,448	688,249	619,425	110,779	105	86	0	19
April	691,556	691,415	622,273	74,835	102	90	0	12
May	404,950	404,188	404,188	(128,006)	86	113	0	(27)
Average	570,580	570,212	516,559	(27,500)	88	93	0	(5)

*Amounts shown in the Analyzed Results column in (parenthesis) are amounts due. Amounts not shown in parenthesis are excess earnings credits.

Key Definitions

4

Service Detail

Service Description – Itemization of the services used during the analysis period.

Volume – Number of units of the service used during the analysis period.

Unit Price – The per unit price for a single transaction.

Total Fee – The total charge for each analyzed service used. This is calculated by multiplying the number of units by the per unit price.

Balance Required – The balance required to be maintained in the account(s) to cover the cost of each individual service. This amount may change each analyzed cycle and is determined by the Earnings Credit Rate applied for the analysis period.

Total Analyzed Fees – The total of all service charges that can be offset by earnings credit.

Total Balance Required – The Average Collected Balance required to be maintained in the account to cover the cost of all services. This amount may change each analyzed cycle and is determined by the Earnings Credit Rate applied for the analyzed period and the calculation of the total charge for services used.

5

Historical Summary

- Provides a 12-month rolling summary of key analysis results at the relationship level.
- Deficit balances are shown in ().

Additional Analysis Information and Options

Consolidated Analysis – Sometimes referred to as an Analysis Composite. The analysis statement can combine balances and activity for multiple accounts into one analysis statement. The relationship is displayed as a whole and balances held in multiple accounts can be used to offset the combined service charges. A combined analysis statement will display the accounts included in the analysis, and the net service charge is debited from the main account number as designated by the business.

Quarterly, Semi-Annual or Annual Settlement – Service charges are usually settled on a monthly basis, however, other settlement options include quarterly, semi-annual or annual. Non-standard settlement options require special approval.

Earnings Credit Carried Forward – An account on quarterly, semi-annual or annual analysis settlement will accumulate excess earnings credits each month until the month of settlement. Results Transferred In on the analysis statement is the sum of excess earnings credit for each month since the last settlement.

?

Questions

For questions regarding Account Analysis statements, please contact Treasury Management Support at 866-563-1010 or Retail Business Solutions at 866-486-7782.