

How to read your Account Analysis Statement

Your statement outlines all the services provided by Webster and important information about your account, including average day balance and service fees. The following explains what each section of your statement highlights.

1. Relationship Information:

- Account type, number, contact & primary branch location

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RELATIONSHIP ANALYSIS STATEMENT	
PRODUCTION TEST ACCT ONE 436 SLATER RD ATTN: SARA WOODS NB 225 NEW BRITAIN CT 06053	<div style="text-align: center; font-size: 2em; border: 2px solid orange; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">1</div> Relationship Number: 26-0014711444 Commercial Center: 034 - BRISTOL Relationship Manager: 00167 - CUSTOMER SERVICE Contact Number: (800) 482-2220 Account Type: 67 - COMMERCIAL CHECKING SMALL BUS

2. Summary of Balance Information:

- **Average Ledger Balance:** All positive, negative or overdrawn balances during a calendar month
- **Average Positive Collected Balance:** For each day of the month, totaled, divided by actual number of days in month. This figure, less Reserves, is equal to the Available Balance for Earnings Credit
- **Average Negative Collected Balance:** Negative or overdrawn collected balances each day of month, totaled, divided by actual number of days in month. Used to calculate Collected Overdraft Interest Charge
- **Average Collected Balance:** Average Ledger Balance less Average Float
- **Balance Available for Services:** Balance after all calculations are applied. The deficit balance shows balances required to avoid a service charge, excess balances show balances required to pay for services

Consolidated Account Analysis	
1 Account in this Relationship: 0014711444	
Summary of Balance Information	
Average Ledger Balance Average Positive Collected Balance Average Negative Collected Balance Average Collected Balance Less: Balances Ineligible for Earnings Less: Reserve Requirement @ 0.00% Balance Available for Services	<div style="text-align: center; font-size: 2em; border: 2px solid orange; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">2</div> \$11.44 \$11.44 \$0.00 \$11.44 \$0.00 \$0.00 \$11.44

3. Earnings Allowance & Fee Information:

- **Analyzed Services Performed:** The sum of all services eligible to be offset by Earnings Credit
- **Net Position:** Positive collected balances for each day of month, totaled and divided by the actual number of days in month. This figure, less Reserves, is equal to the Available Balance for Earnings Credit
- **Explicit Services Performed:** Fee charged directly to account
- **Total Service Fees Due this Period:** The amount (if any) charged to your account for service charges not covered by the Earnings on Investable Balances

Earnings Allowance and Fee Information	
Earnings Allowance @ 0.20% on Balances Available for Services Analyzed Services Performed Net Position Explicit Services Performed Total Service Fees Due This Period	<div style="text-align: center; font-size: 2em; border: 2px solid orange; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto;">3</div> \$0.00 \$0.00 \$0.00 \$0.00 None

4. Summary of Services Performed:

- **Services and Descriptions:** Per service
- **Number of Units:** Total for each service
- **Unit Price:** Per-unit charge for services
- **Service Charge:** Total charge for each service
(Number of Units x Unit Price)
- **Balance Required:** Available Balance Required to offset calculated service charge. The Current Month's Multiple to calculate Balance Required (Current Month's Multiple x Service Charge)

Product	Service Description	Volume	Unit Price	Charge	Collected Balance Required
STANDARD DEPOSIT SERVICES	MONTHLY MAINTENANCE	1	0.0000	\$0.00	\$0
	MONTHLY PAPER STATEMENT FEE	1	0.0000	\$0.00	\$0
	REGULATORY ASSESSMENT	11	0.0000	\$0.00	\$0
	TOTAL			\$0.00	
INFORMATION REPORTING	WEB-LINK RETURN ITEM DETAIL	1	0.0000	\$0.00	\$0
	WIRE TRANSFER ON WEB-LINK MTHLY MAINT	1	0.0000	\$0.00	\$0
	WEB-LINK AC TRANSFER	1	0.0000	\$0.00	\$0
	WEB-LINK ACH POSITIVE PAY MNTLY FEE	1	0.0000	\$0.00	\$0
	TOTAL			\$0.00	
CONTROLLED DISBURSEMENTS	CONTROLLED DISB SUMMARY RPT	1	0.0000	\$0.00	\$0
	TOTAL			\$0.00	
ELECTRONIC DATA INTERCHANGE	EDI REMIT ADVISING MNTLY FEE	1	0.0000	\$0.00	\$0
	TOTAL			\$0.00	
Total Services Performed				\$0.00	

No Balance Required calculations are at the Relationship level. All rates are calculated at the account level in this relationship

5. Historical Information:

Monthly summary of Average Ledger, Positive/Negative Collected, Earnings Credit, Analyzed Charges, Explicit Charges and Net Positions

Period	Average Ledger	Positive Collected	Negative Collected	Earnings Credit	Analyzed Charges	Explicit Charges	Net Position
08/2013	\$12.06	\$12.06	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/2013	\$11.98	\$11.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10/2013	\$11.89	\$11.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/2013	\$11.80	\$11.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/2013	\$11.71	\$11.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/2014	\$11.63	\$11.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
02/2014	\$11.54	\$11.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
03/2014	\$11.46	\$11.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/2014	\$11.44	\$11.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/2014	\$11.44	\$11.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
06/2014	\$11.44	\$11.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/2014	\$11.44	\$11.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

6. Account Daily Balance Detail:

Daily summary of Ledger, Uncollected and Collected Balance and Cycle Days

Date	Ledger Balance	Uncollected Balance	Collected Balance	Cycle Days
07/01/2014	\$11.44	\$0.00	\$11.44	1
07/02/2014	\$11.44	\$0.00	\$11.44	1
07/03/2014	\$11.44	0.00	\$11.44	4
07/07/2014	\$11.44	0.00	\$11.44	1
07/08/2014	\$11.44	0.00	\$11.44	1
07/09/2014	\$11.44	\$0.00	\$11.44	1
07/10/2014	\$11.44	\$0.00	\$11.44	1
07/11/2014	\$11.44	\$0.00	\$11.44	3
07/14/2014	\$11.44	\$0.00	\$11.44	1
07/15/2014	\$11.44	\$0.00	\$11.44	1
07/16/2014	\$11.44	\$0.00	\$11.44	1
07/17/2014	\$11.44	\$0.00	\$11.44	1
07/18/2014	\$11.44	\$0.00	\$11.44	3
07/21/2014	\$11.44	\$0.00	\$11.44	1
07/22/2014	\$11.44	\$0.00	\$11.44	1
07/23/2014	\$11.44	\$0.00	\$11.44	1
07/24/2014	\$11.44	\$0.00	\$11.44	1
07/25/2014	\$11.44	\$0.00	\$11.44	3
07/28/2014	\$11.44	\$0.00	\$11.44	1
07/29/2014	\$11.44	\$0.00	\$11.44	1
07/30/2014	\$11.44	\$0.00	\$11.44	1
07/31/2014	\$11.44	\$0.00	\$11.44	1