How to read your Account Analysis statement

Eastern Bank

MB-20 - Post Office Box 391, Lynn, MA 01903-0491

Eastern Bank
One Eastern Place
Lynn, MA 01901-1508

Customer Service
1-800-333-8000
www.easternbank.com

A **Account Information** — Pg 1 of 6

Statement Date:	10/12/10
Composite Account Number:	555555555
Analysis Period:	09/10

SAMPLE COMPANY A
1234 SAMPLE DRIVE
SAMPLE MA 56789-1234

000001

B **CORPORATE ANALYSIS STATEMENT – AVERAGE BALANCE AND SERVICES SUMMARY INFORMATION**

Average Ledger		111,337.55
Less Average Float		(66,891.20)
Average Collected Balance		44,446.35
Less Reserve Requirement	10%	4,444.00
Investable Balance		40,002.35
Less Balance Required for Services		1,576,952.06
Deficit Balance		(1,532,505.71)
Earnings on Investable Balance	.30%	51.14
Total Analyzed Charges		(1,814.57)
Net Analyzed Result		(1,763.43)
Fee Based Charges		
Total Fee Based Charges		0.00

C **SETTLEMENT INFORMATION**

The excess earnings credit totaling $1,763.43 were transferred to account number 555555555 on November 15, 2010.

D **RELATIONSHIP ACCOUNT SUMMARY**

Account Number	Client Name	Average Collected	Required Balance	Excess/(Deficit) Balance
555555555	Sample Company A	$40,570.00	$1,507,828.00	($1,467,258.00)
666666666	Sample Company B	$3,876.00	$69,124.00	($65,248.00)

E **SERVICE DETAIL**

Service	Volume	Unit Price	Total Price	Balance Required
General Account Services				
Local Items Deposited	1,137	0.11	125.07	108,692.08
Foreign Items Deposited	1,196	0.11	131.56	114,332.22

F Eastern Bank

Introducing your *New* Statement

We hope you find the new analysis statement easier to read.
If you have any questions, please call us at
1-800-333-8000.

00000A_BK_0000000000_TM001

00X5BD_STMT1.21

001CU002_OSM.PRE.025/000680/001175

- **A Account Information** - which includes the analysis period as well as the composite number if applicable.
- **B Average Balance and Services Summary** - lists average ledger, average collected and investable balances along with the balance required to pay for services. This section also includes the net result of the analyzed charges as well as the Earnings Credit Rate. Refer to the **Balances** section for details on each balance definition (detail breakdown on the next page).
- **C Settlement Information** - shows either the excess earnings credit amount or the deficit fee to be charged.
- **D Relationship Summary** - Accounts in relationship, there respective average collected balance and excess or deficit balance.
- **E Service Detail** - shows product and service detail, volume and price of service (detail on next page).
- **F Announcements** - with monthly messages of importance.

Please note that the statements shown are for illustration purposes only.

How to read your Account Analysis statement *continued*

Balance Information

1. **Average Ledger** - The sum of each days ledger balances at the close of each business day, divided by the number of days in the statement period.
2. **Average Float** - The sum of all funds in the process of collection, divided by the number of days in the statement period.
3. **Average Collected Balance** - The average ledger balance minus the average float.
4. **Reserve Requirement** - The amount of balances that Eastern Bank keeps on reserve with the Federal Reserve Bank to comply with regulations set by the Federal Reserve Board. If a rate is displayed on your analysis statement that is the rate that is applied to your balances. If there is no rate displayed, then Eastern Bank is not assessing a reserve requirement.
5. **Investable Balance** - Equals the average collected balance minus the reserve requirement. This is the balance which the Earnings Credit Rate is applied to. The result is the Earnings Credit used to offset service charges.
6. **Balance Required to Pay for Services** - is the balance required to offset the total price of services once the earnings credit has been applied.
7. **Deficit** / **Excess Balance** - is the balance after all calculations have been applied. The deficit balance shows the additional balances that would be required to avoid a service charge, excess balances show balances in over what was required to pay for services.
8. **Earnings on Investable Balance** - The amount of earnings credit after the Earnings Credit Rate was applied to the Investable Balance. The calculation is (Investable Balance * Earnings Credit Rate)/ 365 * (# of days in the month). Note: This line on the analysis statement also has the Earnings Credit Rate.
9. **Total Analyzed Charges** - The total price of services.
10. **Net Analyzed Result** - The amount (if any) that will be automatically debited for your account for the service charges not covered by the Earnings on Investable Balances.
11. **Total Fee Based Charges** - The sum of all services that are not eligible to be offset by Earnings Credit.

CORPORATE ANALYSIS STATEMENT – AVERAGE BALANCE AND SERVICES SUMMARY INFORMATION

1	**Average Ledger**		111,337.55
2	Less Average Float		(66,891.20)
3	**Average Collected Balance**		44,446.35
4	Less Reserve Requirement	10%	4,444.00
5	**Investable Balance**		40,002.35
6	Less Balance Required for Services		1,576,952.06
7	**Deficit Balance**		(1,532,505.71)
8	**Earnings on Investable Balance**	.30%	51.14
9	Total Analyzed Charges		(1,814.57)
10	**Net Analyzed Result**		(1,763.43)
11	Fee Based Charges		
	Total Fee Based Charges		0.00

Service Detail

Products will be listed on your updated statement in a different order and under the following categories:

- General Account Services
- Compensation Information
- Lockbox
- Payroll Card Services
- Depository Services
- Paper Disbursement Services
- Paper Disbursement / Reconciliation
- Automated Clearing House (ACH)
- EDI Services
- Wire Transfer
- Information Services
- Investment / Custody Services
- Trust Services
- International Services

SERVICE DETAIL

Service	Volume	Unit Price	Total Price	Balance Required
General Account Services				
Local Items Deposited	1,137	0.11	125.07	108,692.08
Foreign Items Deposited	1,196	0.11	131.56	114,332.22

Please note that the statements shown are for illustration purposes only.