



DDA ANALYSIS DISCLOSURE
EFFECTIVE DECEMBER 7, 2009

Our Account Analysis Program is designed to allow you to utilize your business account balances to help offset your account costs. Your available balances, less our reserve requirements, are multiplied by a variable “earnings rate” resulting in an “earnings credit.” The services utilized on your accounts and any interests paid are then analyzed and may possibly be offset by this “earnings credit.”

“ACCOUNT ANALYSIS CALCULATION”

The following calculation is used in our program:

+	Average Positive Available Balance	
-	Funds held for Reserve* <i>(calculated by multiplying the average positive balance by the reserve rate)</i>	
=	Investable Balance	
x	Earnings Rate <i>(divided by 365 days multiplied by the number of days at a positive balance)</i>	
-	Negative Earnings**	
-	Interest Earned for Interest-bearing Accounts	
=	Net Earnings Credit	
-	Net Activity Charges <i>(see “Analysis Fee Schedule” below)</i>	
=	Net Analysis <i>(Profit or Loss – Refer to Note below)</i>	

* The “reserve rate” - 10%.

** Negative Earnings refers to (i) the account’s true average overdraft ledger balance which is multiplied by 18%, divided by 365 days and then multiplied by the number of days overdrawn, or (ii) \$15.00, whichever is greater.

“ANALYSIS FEE SCHEDULE”

Item	Fee	Item	Fee
Checks Written	\$0.12 per item	Currency Supplied	\$1.25 (per \$1000)
Deposits	\$1.20 per item	Coin Supplied	\$0.20 (per roll)
On-us Items Deposited	\$0.12 per item	Currency/Coin Deposited	\$1.25 (per \$1000)
Transit Items Deposited	\$0.12 per item	Monthly Maintenance	\$22.00 per account
Armored Courier Service	At Cost	Proof Correction	\$2.00 per correction
Courier Service	\$10.00 per scheduled pick-up*	FDIC Assessment Fee	\$0.1000**

* This charge includes one courier pick-up per week. Service provided on an “on call” basis will be charged \$20 per pick-up. Note that service may be provided by a third party if outside our courier routes; such service is then charged at cost.

** Calculated by dividing the average ledger balance by 100, multiplying by the rate, dividing by 365, and multiplying by the number of days within the cycle.

Other services not listed above will be analyzed according to the fees disclosed in our “Schedule of Fees.”

Charges incurred for checks and accessories (i.e., deposit slips, endorsement stamps, etc.) and merchant accounts are exempt from this program as they are charged by a third party.

“NOTE”

If your earnings credit is less than the accumulated total of fees for services used within a given month, a designated account will be charged on the last day of that month. You will receive an itemized statement.

If your earnings credit is more than the accumulated total of fees for services used within a given month, you will not receive monetary credit nor will a credit be carried to the following month.