

# Account Analysis Statement Guide

Here's how Truist calculates monthly fees.

This guide will help you understand the prior period's service charges in your Account Analysis statement. It is provided monthly and is in addition to your deposit account statement.

Please review the cost details of the services you are receiving, as well as any applicable earnings credits. Truist charges will appear directly on your deposit account statement and/or on your Account Analysis statement. Each product may have different types of service charges (For example, implementation, maintenance, activity, and per-item fees). Review the table below for Charge Type and how each service is charged.

Charge Type	Charge Description
Billed separately	Fees charged directly to the deposit account at the time of the activity.
Explicit service charges	Fees charged through the monthly Account Analysis process, regardless of account type and benefits. These fees cannot be offset by earnings credit.
Analyzed service charges	All general banking and treasury services not considered "billed separately" or "explicit" will be analyzed. Eligible deposit accounts may have analyzed fees reduced or offset by earnings credit.*

\* Earnings credit only applies to certain types of accounts typically used by commercial or corporate clients with a high volume of activity, including Analyzed Checking, Analyzed Interest Checking and other specialty account types. Accounts typically used by Small Business clients are not eligible for earnings credit because they include a certain number of transactions, cash processing and other services at no charge.

Account Analysis Statements are available in the Statement areas of Truist One View, Digital Treasury, and Truist online and mobile banking.

## When you'll be charged.

Most business deposit and treasury fees will be charged through Account Analysis, bundled monthly, and available the first business day after the fifth day of each month. Service charges are combined and charged monthly to the designated charge account on the first business day after the 20th of the month.

Imagine you sent a wire on May 12th, incurring a \$15 fee and had a treasury product with a \$30 monthly fee. Both fees would be added to your Account Analysis statement available on June 6th, then a \$45 charge would be assessed on June 21st, with the description of "Service Charges – Prior Period" in your digital transaction history and in your deposit account statement.

## Analysis Statement terms

Review this glossary of common terms used in your Account Analysis statement. The reference numbers in the table correspond to examples that follow in the next few pages.

1	Business name & address	Primary name and address affiliated with your company profile.
2	Statement date & date range	Date the statement was created, and the services provided within the date range.
3	Account officer	Your Truist representative, such as a branch leader or relationship manager. The term "Not Assigned" may also appear.
4	Analyzed accounts	Accounts included in this statement. You may choose to group your accounts into one statement, to have a single debit for the entire relationship. Grouping is also beneficial if you have accounts eligible for an earnings credit.
5	Earnings credit rate	Some accounts qualify for earning credits. This rate calculates how your balances may offset some or all analyzed charges.
6	Earnings credit allowance	Earnings credits are applied based on your average positive available balances. This is the amount your balances will offset your Bank services (#12) total.
7	Units	Volume of activity
8	Rate	Price of the service
9	Amount	Charge for this line item, Units x Rate
10	Balance required	Applies only to accounts that are eligible for earnings credit. This is the average positive available balance required to offset the fee, based on the earnings credit rate.
11	Services	<p>Details the services used during the month and grouped by Product category. For example:</p> <p><b>11a:</b> In this example, volumes from multiple services are being combined for billing, with a portion of those volumes having no charge</p> <p><b>11b:</b> In this example, the service has tiered pricing, where the price varies based on volume</p> <p><b>11c:</b> Service that is a benefit (no charge) for this account type, but then also has an add-on service that does incur a fee</p> <p><b>11d:</b> Explicit charge</p> <p><b>11e:</b> Additional optional treasury products you have enrolled in</p>
12	Bank services	Total amount of analyzed fees, some or all of which may be offset by earnings credit where applicable. "Billed Separately" and "Explicit" fees are not included in this total.
13	Bank services-Explicit	Total fees that are charged regardless of your account type and benefits.
14	Net earnings value	Total of your Earnings Credit Allowance (#6) less your Bank services (#12).
15	Service charge amount	Total amount you will be charged for this statement period, which includes the Net earnings value (#14) and any Explicit charges (#13). This will appear in your deposit account as: " <b>Service Charges – Prior Period</b> "
16	To account	Deposit account being charged for these services, displayed only if it is different than the primary analyzed account listed at the top of the statement. To change the Deposit account being charged for these services, call or visit a branch.

### Need more information?

This overview is a quick reference guide for educational purposes only. For a complete list of account related fees, terms, and conditions, please reference the [Business Deposit Accounts Fee Schedule](#) and the [Commercial Bank Services Agreement](#). To request a printed copy or if you have questions, call 844-4TRUIST or contact your relationship manager. For clients with Treasury relationships, contact Treasury Solutions Client Support at 800-774-8179.

123456 AA  
 SIMPLE COMPANY NAME  
 123 MAIN STREET  
 ANYTOWN, GA 30303

06-05-YYYY

FROM 05-01-YYYY  
 TO 05-31-YYYY

ACCOUNT OFFICER NOT ASSIGNED  
 ACCOUNT NO. 01 111100011111

99999  
 SIMPLE BUSINESS CHECKING

AVERAGE BALANCE SECTION	BALANCE	RATE	AMOUNT
AVERAGE BALANCE	1,207		
LESS: AVERAGE FLOAT	0		
AVERAGE COLLECTED BALANCE	1,207		
AVG POSITIVE COLLECTED BAL	1,207		
LESS: REQUIRED RESERVES	0		
AVG POSITIVE AVAILABLE BAL	1,207		.00
EARNINGS CREDIT ALLOWANCE			.00

BANK SERVICES SECTION	UNITS	RATE	AMOUNT	BAL REQUIRED
<b>** COMBINED ITEM SERVICES **</b>				
CREDITS POSTED	4	.000	.00	
CHECKS PAID AND OTHER DEBITS	8	.000	.00	
COMBINED ITEM TRANSACTIONS	12	.000	.00	
<b>** SUBTOTAL **</b>			.00	.00
<b>** GENERAL BANKING SERVICES **</b>				
COIN AND CURRENCY DEPOSITED	5,900	.003	17.70	
COIN AND CURRENCY DEPOSITED	2,000	.000	.00	
<b>** SUBTOTAL **</b>			17.70	.00
<b>** ON-LINE SERVICES **</b>				
OLB ACCOUNT MAINTENANCE	1	.000	.00	
OLB REPORTED ITEMS	24	.000	.00	
OLB ACH SERVICE	1	15.000	15.00	
<b>** SUBTOTAL **</b>			15.00	.00
<b>** MISCELLANEOUS SERVICES **</b>				
ZELLE SMALL BUSINESS FEE	9		90.61	
<b>** EXPLICIT CHARGE **</b>				
<b>** SUBTOTAL **</b>			90.61	.00
<b>BANK SERVICES</b>			32.70	.00
<b>BANK SERVICES:EXPLICIT</b>			90.61	

NET EARNINGS VALUE		32.70-
AVERAGE AVAILABLE BALANCE	1,207	
*** SERVICE CHARGE AMOUNT	123.31	

123456 AA  
 COMPLEX COMPANY NAME  
 123 MAIN STREET  
 ANYTOWN, GA 30303

06-05-YYYY

FROM 05-01-YYYY  
 TO 05-31-YYYY

ACCOUNT OFFICER JANE SMITH  
 GROUP NO. 144000011111  
 ACCOUNT NO. 01 1444100011111  
 ACCOUNT NO. 01 1441100011411

12345  
 COMBINED ANALYSIS  
 ANALYZED CHECKING  
 ANALYZED CHECKING

AVERAGE BALANCE SECTION	BALANCE	RATE	AMOUNT
AVERAGE BALANCE	190,154		
LESS: AVERAGE FLOAT	11,564		
AVERAGE COLLECTED BALANCE	178,589		
AVG POSITIVE COLLECTED BAL	178,589		
LESS: REQUIRED RESERVES	0		
AVG POSITIVE AVAILABLE BAL	178,589	.190	28.74
EARNINGS CREDIT ALLOWANCE			28.74

BANK SERVICES SECTION	UNITS	RATE	AMOUNT	BAL REQUIRED
** BALANCE RELATED SERVICES **				
DEB ACCT USAGE RATE (PER \$100)	190,154	17.580	27.85	173,057.72
** SUBTOTAL **			27.85	173,057.72
** GENERAL BANKING SERVICES **				
MONTHLY ACCT MAINTENANCE FEE	1	30.000	30.00	186,417.65
CREDITS POSTED	18	1.000	18.00	111,850.59
REMOTE DEPOSITED ITEM - TRANSIT	393	.180	70.74	439,572.83
CHECKS PAID AND OTHER DEBITS	52	.250	13.00	80,780.98
CHECK IMAGES WITH STATEMENT	1	.000	.00	
** SUBTOTAL **			131.74	818,622.05
** SPEC COLLECTION SERVICES **				
RDC MONTHLY MAINT	1	40.00	40.00	248,556.87
** SUBTOTAL **			40.00	248,556.87
** ACH SERVICES **				
ACH RECEIVED CREDIT	310	.200	62.00	385,263.15
ACH RECEIVED DEBIT	31	.200	6.20	38,526.31
** SUBTOTAL **			68.20	423,789.46
** ON-LINE SERVICES **				
OLB ACCOUNT MAINTENANCE	1	5.000	5.00	31,069.60
OLB REPORTED ITEMS	413	.350	144.55	898,222.41
** SUBTOTAL **			149.55	929,292.01
BANK SERVICES			417.34	2,593,318.11

NET EARNINGS VALUE 388.60-

NET AVAILABLE BALANCE 2,414,728-  
 AVERAGE AVAILABLE BALANCE 2,414,728-

\*\*\* SERVICE CHARGE AMOUNT 388.60  
 TO ACCOUNT

1441100011411

