

EXAMPLE OF ACCOUNT ANALYSIS STATEMENT

**Your Sovereign Bank Account Analysis Statement.**

As a Sovereign Bank business customer, each month you'll receive an Account Analysis Statement in addition to your monthly Checking Account Statement.

The Account Analysis Statement is a summary report of your banking services for the month. It includes your average daily collected balance, any applicable monthly service fees (which may include monthly maintenance or basic transaction fees), value-added service fees, and any ancillary charges you may have incurred during the month.

**ANALYSIS PERIOD**

The calendar month for which fees were assessed.

**AVERAGE DAILY COLLECTED BALANCE**

The sum of Daily Collected Balances at the close of each business day of the statement period, divided by the number of days in the statement period. Customers who meet or exceed the required Average Daily Collected Balance will pay no monthly maintenance fee, if applicable.

**SERVICE CHARGE DETAIL**

A listing of the services used during the period, grouped by service category. Volume counts, unit prices, and total service charges, if applicable, are shown for each service.

**TOTAL SERVICE CHARGES**

*The sum of all service charges incurred during the month.*

While you may be accustomed to being charged for some services at the time of occurrence (e.g., per stop payment), you will now be assessed for the total of all services only once per month. This charge will appear on your Checking Account Statement for the month following the Analysis period. In the example at right, the customer would see the charge of \$8.00 on the September Checking Account Statement.



STATEMENT OF ACCOUNTS

Statement Date: 08/31/05 Page 1

Account: 1234567890

ABC COMPANY INC.  
123 Main Street  
Anytown, USA 02109

----- ACCOUNT ANALYSIS STATEMENT -----  
• FOR THE PERIOD 08/01/05 THROUGH 08/31/05

-----< BALANCE COMPUTATION FOR THE PERIOD >-----  
• Average Daily Collected Balance \$45,953.80

-----< SERVICE CHARGE DETAIL >-----

SERVICE DESCRIPTION	VOLUME	PRICE	SERVICE CHARGE
<b>*General Services*</b>			
Basic Trans-Listed Below	203	.0000	0.00
Checks Paid	109	.0000	0.00
Deposits-Ticket-Teller	31	.0000	0.00
Items Deposited	8	.0000	0.00
Electronic Credits	44	.0000	0.00
Electronic Debits	11	.0000	0.00
<b>*Basic Transaction Volume Total*</b>	<b>203</b>	<b>.0000</b>	<b>0.00</b>
Sov Merchant Electronic Item	31	.0000	0.00
<b>*General Services Subtotal*</b>			<b>0.00</b>
<b>*Cash Services-Branches*</b>			
Cash Deposit Processing/\$100	172	.0000	0.00
Deposit Verification	25	.0000	0.00
<b>*Cash Svcs Branches Subtotal*</b>			<b>0.00</b>
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<b>Total Service Charge Debited to your Account</b>			<b>0.00</b>

Please call the Business Solution Center at 1-877-768-1145 if you have any Account Analysis questions.

For information on how to read your Sovereign Bank Account Ananalysis Statement, visit [www.sovereignbank.com/aa](http://www.sovereignbank.com/aa).