



FOR ILLUSTRATION PURPOSES ONLY  
 SAMPLE ACCOUNT ANALYSIS STATEMENT

**Lorain Port Authority**

Average Balance and Volume for Aug. & Sept. 2013

AVERAGE MONTHLY BALANCE	
Average Ledger Balance	\$1,046,886.00
Less Average Uncollected Funds	
Average Collected Balance	\$1,046,886.00
Plus Negative Collected Balance	\$0.00
Average Daily Adjusted Collected Balance	\$1,046,886.00
Less Legal Reserve Requirement (10%)	\$104,688.60
Average Collected Balance Less Reserves	\$942,197.40

MONTHLY SERVICES				
Service Information	Unit Price	Volume	Service Charge	Required Balance
Account Maintenance	\$12.00	1	\$12.00	\$40,556
Image Statement	\$3.00		\$0.00	\$0
Debit Activity	\$0.17	98	\$16.66	\$56,305
Credit Activity (Deposit Tickets)	\$0.35	29	\$10.15	\$34,303
Items Deposited	\$0.10	14	\$1.40	\$4,731
ACH Credits Received	\$0.13	32	\$4.16	\$14,059
Return Check Deposited	\$10.00		\$0.00	\$0
Currency Deposited	\$0.0013; \$10,000 free per mo.		\$0.00	\$0
e-Deposit Remote Deposit Maintenance	\$30.00	1	\$30.00	\$101,389
Remote Deposit Item in excess of 100	\$0.25		\$0.00	\$0
Online Banking Maintenance	\$50.00	1	\$50.00	\$168,981
Online Banking Per Account >2	\$10.00	2	\$0.00	\$0
Online Banking Per Item >500	\$0.07	130	\$0.00	\$0
Online Banking Stop Payment	\$25.00		\$0.00	\$0
Online Banking ACH Initiated	\$0.14	8	\$1.12	\$3,785
Online Banking Wire Transfer Maintenance	\$25.00	1	\$25.00	\$84,491
Online Banking Domestic Wire Transfer	\$10.00		\$0.00	\$0
Wire Transfer In	\$15.00		\$0.00	\$0
Total Charges Listed Before Credit			\$150.49	\$508,600

ESTIMATED MONTHLY CHARGES		
Current Period Analyzed Charges		\$150.49
Earned Credit for Collected Balance	0.400%	\$309.76
<b>Analyzed Charges Due after Credit</b>		<b>\$0.00</b>

INVESTMENT OPPORTUNITY	
Actual Average Collected Balance	\$1,046,886
Average Balance Required to Offset Services	\$508,600
Average Balance Available for Investment	\$538,286
CDARS Balance	\$100,000
Total Investable Balance	\$638,286
Interest Rate	0.10%
<b>Estimated Monthly Interest Income</b>	<b>\$52.46</b>