

Statement Entity

Statement Information

CITIZENS BANK OF MASSACHUSETTS (211070175)

Statement Data Version

3020

Statement Analysis Period

01/01/2016 to 01/31/2016

Statement Date

02/05/2016

Relationship

Relationship Account Information

RELATIONSHIP SUMMARY (1320372306)

Rate Information

Description	Rate	Multiplier	Days In Period	Days In Year
Reserve Requirement Rate - Demand Deposit Accounts (DDA)	10.000			
Analysis Earnings Credit Interest Rate Net of Reserves	0.200	6,000.00000		

Account Balance History

Service Code	Description	Amount
5	Total Invoice Amount	2,230.89
6	DDA Balance-Reserve Requirement	132,200.12
8	Earnings Credit	198.30
AC	Average Net Collected Balance	1,322,001.26
AD	Adjusted Excess/(Deficit) Earnings Allowence	1,189,801.14
AL	Ledger Balance - Average Net	2,047,742.74
CB	Positive Balance Required to offset charges	14,575,140.00
FL	Float Balance - Average	725,741.48
FP	Fees Paid Year to Date	2,081.33
NF	Service Charges-Net Due this Statement	4,381.98
NP	Excess/(Deficit) Earnings Allowance	-2,230.89
NY	Net Year to Date Excess/(Deficit)	-13,385,338.86
SC	Total Service Charges-Current Period	2,429.19

Service Charges

Service Description	Service Code	Bank Code	Unit Fee	Volume	Total Fee	Type
INSURANCE RECOVERY CHARGE	00 02 30	00035	14.00000	2,047,737.00000	246.81	Unit Price x Quantity
MONTHLY MAINTENANCE	01 00 00	00110	6.00000	13.00000	78.00	Unit Price x Quantity
INVOICE FEE (GROUP LEVEL)	01 04 00	00896	10.00000	1.00000	10.00	Unit Price x Quantity
ANALYSIS MAINTENANCE FEE	01 04 30	00901	10.00000	13.00000	130.00	Unit Price x Quantity
IMAGE EXCHANGE MAINTENANCE	01 99 99	00130	0.00000	13.00000	0.00	Unit Price x Quantity
CURRENCY DEPOSITED PER \$1- BR	10 00 15	00254	0.00080	38,662.00000	30.93	Unit Price x Quantity
DEPOSITS	10 02 00	00004	0.30000	193.00000	57.90	Unit Price x Quantity
EZ DEPOSIT PER DEPOSIT	10 02 00	00204	0.30000	854.00000	256.20	Unit Price x Quantity
EZ DEPOSIT PER IRD DEP ITEM	10 02 2Z	00202	0.02000	6,877.00000	137.54	Unit Price x Quantity
ITEMS DEPOSITED	10 02 2Z	00007	0.03000	20,814.00000	624.42	Unit Price x Quantity
RETURN DEP ITEM SPEC HANDLING	10 04 01	00101	5.00000	13.00000	65.00	Unit Price x Quantity

Service Description	Service Code	Bank Code	Unit Fee	Volume	Total Fee	Type
DEPOSITED CK RETURN FEE	10 04 02	00031	5.00000	4.00000	20.00	Unit Price x Quantity
REDEPOSITED ITEMS	10 04 02	00310	6.25000	5.00000	31.25	Unit Price x Quantity
EZ DEPOSIT VIA MM MTHLY MAINT	10 99 99	00211	20.00000	15.00000	300.00	Unit Price x Quantity
INTRADAY FEDI	15 07 01	04016	55.00000	1.00000	55.00	Unit Price x Quantity
ACH RECEIVED DEBITS	25 02 00	00416	0.02000	234.00000	4.68	Unit Price x Quantity
ACH RECEIVED CREDITS	25 02 01	00415	0.02000	573.00000	11.46	Unit Price x Quantity
PREV DAY REPORTING MODULE]1	40 00 12	04189	5.00000	26.00000	130.00	Unit Price x Quantity
SAME DAY REPORTING MODULE]1	40 00 15	04188	0.00000	26.00000	0.00	Unit Price x Quantity
ESTATEMENT - PER ACCOUNT	40 99 99	04034	5.00000	13.00000	65.00	Unit Price x Quantity
HARD TOKEN-A LA CARTE	40 99 99	04134	2.00000	55.00000	110.00	Unit Price x Quantity
RDJ]1	40 99 99	04021	5.00000	13.00000	65.00	Unit Price x Quantity
Total Service Charges					2,429.19	
Earnings Credit Amount					198.30	
Total Amount Due					2,230.89	

Statement Entity

Statement Information CITIZENS BANK OF MASSACHUSETTS (211070175)	Statement Data Version 3020 Statement Analysis Period 02/01/2016 to 02/29/2016 Statement Date 03/07/2016
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Relationship

Relationship Account Information

RELATIONSHIP SUMMARY (1320372306)

Rate Information				
Description	Rate	Multiplier	Days In Period	Days In Year
Reserve Requirement Rate - Demand Deposit Accounts (DDA)	10.000			
Analysis Earnings Credit Interest Rate Net of Reserves	0.200	6,000.00000		

Account Balance History		
Service Code	Description	Amount
5	Total Invoice Amount	2,248.16
6	DDA Balance-Reserve Requirement	105,659.59
8	Earnings Credit	158.48
AC	Average Net Collected Balance	1,056,595.92
AD	Adjusted Excess/(Deficit) Earnings Allowence	950,936.33
AL	Ledger Balance - Average Net	1,507,892.40
CB	Positive Balance Required to offset charges	14,439,840.00
FL	Float Balance - Average	451,296.48
FP	Fees Paid Year to Date	2,151.09
NF	Service Charges-Net Due this Statement	4,479.05
NP	Excess/(Deficit) Earnings Allowance	-2,248.16
NY	Net Year to Date Excess/(Deficit)	-13,488,903.67
SC	Total Service Charges-Current Period	2,406.64

Service Charges						
Service Description	Service Code	Bank Code	Unit Fee	Volume	Total Fee	Type
INSURANCE RECOVERY CHARGE	00 02 30	00035	14.00000	1,507,886.00000	169.99	Unit Price x Quantity
MONTHLY MAINTENANCE	01 00 00	00110	6.00000	13.00000	78.00	Unit Price x Quantity
INVOICE FEE (GROUP LEVEL)	01 04 00	00896	10.00000	1.00000	10.00	Unit Price x Quantity
ANALYSIS MAINTENANCE FEE	01 04 30	00901	10.00000	13.00000	130.00	Unit Price x Quantity
IMAGE EXCHANGE MAINTENANCE	01 99 99	00130	0.00000	13.00000	0.00	Unit Price x Quantity
CURRENCY DEPOSITED PER \$1- BR	10 00 15	00254	0.00080	37,123.00000	29.70	Unit Price x Quantity
DEPOSITS	10 02 00	00004	0.30000	206.00000	61.80	Unit Price x Quantity
EZ DEPOSIT PER DEPOSIT	10 02 00	00204	0.30000	1,203.00000	360.90	Unit Price x Quantity
EZ DEPOSIT PER IRD DEP ITEM	10 02 2Z	00202	0.02000	8,128.00000	162.56	Unit Price x Quantity
ITEMS DEPOSITED	10 02 2Z	00007	0.03000	19,278.00000	578.34	Unit Price x Quantity
RETURN DEP ITEM SPEC HANDLING	10 04 01	00101	5.00000	13.00000	65.00	Unit Price x Quantity
DEPOSITED CK RETURN FEE	10 04 02	00031	5.00000	4.00000	20.00	Unit Price x Quantity
REDEPOSITED ITEMS	10 04 02	00310	6.25000	3.00000	18.75	Unit Price x Quantity
EZ DEPOSIT VIA MM MTHLY MAINT	10 99 99	00211	20.00000	14.00000	280.00	Unit Price x Quantity
INTRADAY FEDI	15 07 01	04016	55.00000	1.00000	55.00	Unit Price x Quantity
ACH RECEIVED DEBITS	25 02 00	00416	0.02000	260.00000	5.20	Unit Price x Quantity
ACH RECEIVED CREDITS	25 02 01	00415	0.02000	570.00000	11.40	Unit Price x Quantity
PREV DAY REPORTING MODULE]1	40 00 12	04189	5.00000	26.00000	130.00	Unit Price x Quantity
SAME DAY REPORTING MODULE]1	40 00 15	04188	0.00000	26.00000	0.00	Unit Price x Quantity
ESTATEMENT - PER ACCOUNT	40 99 99	04034	5.00000	13.00000	65.00	Unit Price x Quantity
HARD TOKEN-A LA CARTE	40 99 99	04134	2.00000	55.00000	110.00	Unit Price x Quantity
RD]1	40 99 99	04021	5.00000	13.00000	65.00	Unit Price x Quantity
Total Service Charges					2,406.64	
Earnings Credit Amount					158.48	
Total Amount Due					2,248.16	

Statement Entity	
Statement Information CITIZENS BANK OF MASSACHUSETTS (211070175)	Statement Data Version 3020 Statement Analysis Period 03/01/2016 to 03/31/2016 Statement Date 04/07/2016

Relationship

Relationship Account Information

RELATIONSHIP SUMMARY (1320372306)

Rate Information				
Description	Rate	Multiplier	Days In Period	Days In Year
Reserve Requirement Rate - Demand Deposit Accounts (DDA)	10.000			
Analysis Earnings Credit Interest Rate Net of Reserves	0.200	6,000.00000		

Account Balance History		
Service Code	Description	Amount

Service Code	Description	Amount
5	Total Invoice Amount	2,285.97
6	DDA Balance-Reserve Requirement	109,857.49
8	Earnings Credit	164.78
AC	Average Net Collected Balance	1,098,574.99
AD	Adjusted Excess/(Deficit) Earnings Allowence	988,717.50
AL	Ledger Balance - Average Net	1,561,173.77
CB	Positive Balance Required to offset charges	14,704,500.00
FL	Float Balance - Average	462,598.78
FP	Fees Paid Year to Date	2,230.89
NF	Service Charges-Net Due this Statement	4,534.13
NP	Excess/(Deficit) Earnings Allowance	-2,285.97
NY	Net Year to Date Excess/(Deficit)	-13,715,782.50
SC	Total Service Charges-Current Period	2,450.75

Service Charges						
Service Description	Service Code	Bank Code	Unit Fee	Volume	Total Fee	Type
INSURANCE RECOVERY CHARGE	00 02 30	00035	14.00000	1,561,165.00000	188.15	Unit Price x Quantity
MONTHLY MAINTENANCE	01 00 00	00110	6.00000	13.00000	78.00	Unit Price x Quantity
INVOICE FEE (GROUP LEVEL)	01 04 00	00896	10.00000	1.00000	10.00	Unit Price x Quantity
ANALYSIS MAINTENANCE FEE	01 04 30	00901	10.00000	13.00000	130.00	Unit Price x Quantity
IMAGE EXCHANGE MAINTENANCE	01 99 99	00130	0.00000	13.00000	0.00	Unit Price x Quantity
CURRENCY DEPOSITED PER \$1- BR	10 00 15	00254	0.00080	44,436.00000	35.55	Unit Price x Quantity
DEPOSITS	10 02 00	00004	0.30000	235.00000	70.50	Unit Price x Quantity
EZ DEPOSIT PER DEPOSIT	10 02 00	00204	0.30000	1,380.00000	414.00	Unit Price x Quantity
EZ DEPOSIT PER IRD DEP ITEM	10 02 2Z	00202	0.02000	29,614.00000	592.28	Unit Price x Quantity
ITEMS DEPOSITED	10 02 2Z	00007	0.03000	566.00000	16.98	Unit Price x Quantity
RETURN DEP ITEM SPEC HANDLING	10 04 01	00101	5.00000	13.00000	65.00	Unit Price x Quantity
DEPOSITED CK RETURN FEE	10 04 02	00031	5.00000	10.00000	50.00	Unit Price x Quantity
REDEPOSITED ITEMS	10 04 02	00310	6.25000	9.00000	56.25	Unit Price x Quantity
EZ DEPOSIT VIA MM MTHLY MAINT	10 99 99	00211	20.00000	15.00000	300.00	Unit Price x Quantity
INTRADAY FEDI	15 07 01	04016	55.00000	1.00000	55.00	Unit Price x Quantity
ACH RECEIVED DEBITS	25 02 00	00416	0.02000	299.00000	5.98	Unit Price x Quantity
ACH RECEIVED CREDITS	25 02 01	00415	0.02000	653.00000	13.06	Unit Price x Quantity
PREV DAY REPORTING MODULE]1	40 00 12	04189	5.00000	26.00000	130.00	Unit Price x Quantity
SAME DAY REPORTING MODULE]1	40 00 15	04188	0.00000	26.00000	0.00	Unit Price x Quantity
ESTATEMENT - PER ACCOUNT	40 99 99	04034	5.00000	13.00000	65.00	Unit Price x Quantity
HARD TOKEN-A LA CARTE	40 99 99	04134	2.00000	55.00000	110.00	Unit Price x Quantity
RD]1	40 99 99	04021	5.00000	13.00000	65.00	Unit Price x Quantity
Total Service Charges					2,450.75	
Earnings Credit Amount					164.78	
Total Amount Due					2,285.97	