Analysis Checking

Fees	Sample Number	Sample Price	Sample Charge	FCCB (standard pricing) Number	FCCB (standard pricing) Price	FCCB (standard pricing) Charge	FCCB (proposed pricing) Number	FCCB (proposed pricing) Price	FCCB (proposed pricing) Charge
Account Maintenance	1	7.00	7.00	1	7.00	7.00			
Checks Written	109	0.20	21.80	50	0.20	10.00			
Transit Items Deposited (not on us)	29	0.10	2.90	100	0.10	10.00			
Internet Banking Fee					5.95	0.00			
Total Cost			31.70			27.00			
Average Balance for Reserve	40335.53		40,335.53	100000		100,000.00			
Less Legal Reserve at	0%								
Net Available Balance			40,335.53			100,000.00			0.00
At an annual earnings rate of	0.3885%			0.3885%					
Number of Days in Statement	31			31					
You receive an Earnings Allowance of			13.31			33.00			-0.01
Total Cost Computed Above			31.70			27.00			0.00
Service Charge or Earnings Credit			**18.39**			**6.00**			**0.01**

*FCCB 70% of 90 Day T-Bill Rate = .3885 on 1/5/17

Total Fees	18.39	Total Fees	-6.00
Based on the activity, your required increase in average collected balance is:	55,734.21	Based on the activity, your required increase in average collected balance is:	-18,171.63
Average Net Available Balance Needed to offset fees:	96,072.57	Average Net Available Balance Needed to offset fees:	81,828.37

(If value is a negative number, the earnings credit is higher than the fee.)