



October 22, 2020

## New account analysis statement debuts with October's transactions

We are pleased to share good news with our Commercial Checking Plus and Commercial Checking customers. Your account analysis statements are getting a refreshed look that will make them easier to read. This update also brings changes to the way service charges are debited from your checking account(s). **If you currently do not receive an analysis statement and would like to start receiving one, contact your cash management specialist or local banker today.**

### New analysis statements

We listened to your feedback that analysis statements can be challenging to read. The new statement presents information in an easy-to-follow format. Whether you receive paperless or mailed analysis statements, you'll see the same improvements:

- Statements are now in color.
- Account number and page details print at the top of each page.
- Easy-to-read text with bolded headings help you navigate the statement.
- Every other transaction line is shaded for improved readability.
- Service charge detail is organized with clear subheadings with subtotals. Charts also give you a visual look at your service charge detail.

The first analysis statement you receive with the new design will be statements for October activity. See the enclosed sample for a sneak peek.

### Service charge and statement timing

With the new statements, you'll no longer see your analysis fees debited on the last day of the month. Instead, they will be deducted around the 10<sup>th</sup> of the following month (it may vary by one to two business days each month, based on weekends and holidays).

For example, service charges for activity from October 1-31, 2020 will be calculated and debited from your account on November 10. Also on November 10, your analysis statement will be created and made available to you via the same method they are today (online, printed and mailed, or both). It may take one to two business days for the statement to appear online.

If you have no service charges for the month — due to offset, waiver, or lack of activity — your analysis statement will still follow the new analysis timing as outlined above.

Thank you for the opportunity to partner with your business. If you have a question, please contact a cash management specialist or your local banker for assistance. We look forward to serving you more in the future.

Respectfully,

A handwritten signature in black ink, appearing to read 'Lydia E. Miller'.

Lydia E. Miller  
Vice President

# Say Hello to Your New Analysis Statement

With our commitment to serve you more, we have made your analysis statements more detailed and easy to read. The information you have come to expect is still there, along with details that give you new ways to understand how your accounts work.



RETURN SERVICE REQUESTED

PARK NATIONAL BANK CUSTOMER  
STREET ADDRESS  
CITY STATE ZIP CODE

## Statement Ending 10/31/2020

PARK NATIONAL BANK CUSTOMER Page 1 of 2  
Account Number: XXXXXXXXXX0000

### Managing Your Accounts

✉ Address 50 N. Third Street  
Newark, OH 43055  
📞 24/7 Customer Care 888-474-7275 (PARK)  
💻 Visit us online ParkNationalBank.com

## ACCOUNT ANALYSIS STATEMENT

FOR THE PERIOD 10/01/20 THROUGH 10/31/20

### BALANCE COMPUTATION FOR THE PERIOD

Average Daily Book Balance	\$4,755.86
Less Average Daily Float	\$63.51
Average Daily Collected Balance	\$4,692.35
Less DDA Balance Reserve Requirement (10.0000%)	\$469.24
Balance to Support Services	\$4,223.11
Minimum Monthly Collected Balance	\$2,967.48

### COMPENSATION INFORMATION

ACCOUNT POSITION FOR THE PERIOD	FEE BASIS	BALANCE BASIS
Current Period Credit ( 0.0000 %)	\$0.00	\$4,223.11
Current Period Analyzed Charges	\$15.69	\$0.00
Analyzed Charges Due after Credit	\$15.69	
Fees Debited to your Account	\$15.69	
Balance Available to Support Other Services		\$4,223.11

### SERVICE CHARGE DETAIL

SERVICES RENDERED IN PERIOD	VOLUME	UNIT PRICE	SERVICE CHARGE	BALANCE
<b>Account Services</b>				
Monthly Service Charge	1	\$10.0000	\$10.00	\$0
Deposit Ticket	18	\$0.1000	\$1.80	\$0
Per Item Paid	6	\$0.1500	\$0.90	\$0
ACH Credit	8	\$0.1000	\$0.80	\$0



## Statement Ending 10/31/2020

PARK NATIONAL BANK CUSTOMER Page 2 of 2  
Account Number: XXXXXXXXXX0000

### SERVICE CHARGE DETAIL (continued)

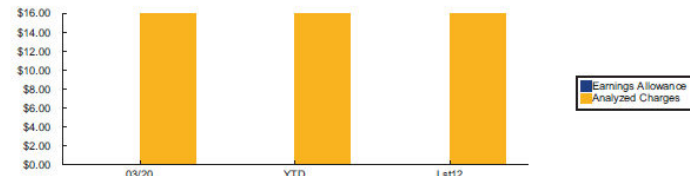
SERVICES RENDERED IN PERIOD	VOLUME	UNIT PRICE	SERVICE CHARGE	BALANCE
ACH Debit	2	\$0.1200	\$0.24	\$0
Items Deposited	13	\$0.1500	\$1.95	\$0
Subtotal Account Services			\$15.69	\$0

### SERVICE SUMMARY

Total Activity Charges	\$15.69	\$0
Total Charges Listed Before Credit	\$15.69	\$0
Analyzed Charge Subtotal	\$15.69	\$0

### Account History

MM/YY	Average Ledger Balance	Balance Supporting Services	Service Balance Required	Excess/Deficit Balance	Earnings Allowance	Analyzed Charges	Ttl Fees Due This Statement
10/20	\$4,756	\$4,223	\$0	\$4,223	\$0	\$16	\$16
YTD	\$4,756	\$4,223	\$0	\$4,223	\$0	\$16	\$16
Lst12	\$4,756	\$4,223	\$0	\$4,223	\$0	\$16	\$16



A

B

C

D

E

F

**A** Shows your daily balance, float\* and the difference between the two (average daily collected balance). Includes reserve requirement and balance used to calculate earnings credit\*\* (if any).

**B** Shows your earnings credit (if any), total analyzed charges, and the fees debited from your charge account (if any).

**C** Shows the charges accumulated based on activity during the statement period, the price per charge, and the total.

**D** Summarizes the service charges and credits, if any.

**E** Shows a snapshot of your current statement, year-to-date, and past 12 months.

**F** This chart gives a visual look at history, showing analyzed charges and earnings credit (if any).

\*Float is the time between funds deposited and those funds becoming available.

\*\*Earnings credit is the rate calculated on balances, used to offset fees. Available on Commercial Checking Plus accounts.