



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402

Settlement Analysis		(continued)
Current Month Surplus/(Deficit) Position	=	(785.44)
Net Service Charges	\$	(785.44)

Service Activity Detail - Summary

Service	Volume	Avg Unit Price*	Total Charge	Collected Balance Required
Depository Services				
Paper Account Analysis Stmt	1	5.00000	5.00	14,718
Focal Point Plus Acct Maint	15	3.00000	45.00	132,460
Account Maintenance	1	5.00000	5.00	14,718
Paper Credits	128	0.07000	8.96	26,374
Electronic Credits	129	0.05000	6.45	18,986
Paper Debits	260	0.07000	18.20	53,573
Electronic Debits	134	0.22000	29.48	86,776
Reject Checks Paid	1	0.00000	No Charge	0
Deposited Item	507	0.02500	12.66	37,265
Returned Deposited Items	5	13.60000	68.00	200,161
Redeposited Returned Item	4	6.00000	24.00	70,645
Returned Item Email Notice	3	2.25000	6.75	19,869
Returned Item Email Images	3	2.00000	6.00	17,661
Returned Item Image Viewed	5	1.00000	5.00	14,718
Returned Item Summary Report	6	8.00000	48.00	141,290
Deposit Coverage	4,620	0.12900	595.98	1,754,296
Check Filter Monthly Maint	15	0.00000	No Charge	0
Subtotal: Depository Services			884.48	
Account Reconciliation Services				
Full/Positive Pay Maint	1	20.00000	20.00	58,871
Full/Positive Pay - per Item	260	0.02000	5.20	15,306
SP Issue Mnt Upload - per File	11	4.54545	50.00	147,177
SP ARP Recon Report-per Item	997	0.02000	19.94	58,694
SP ARP Recon Reports Maint	1	10.00000	10.00	29,435
Stale Date Maintenance	1	15.00000	15.00	44,153
Subtotal: Account Reconciliation Services			120.14	
SinglePoint				
Sp Current Day Per Acct	1	80.00000	80.00	235,484
Sp Current Day Per Item	665	0.10000	66.50	195,746
Sp Previous Day Per Acct	1	10.00000	10.00	29,435
Sp Previous Day Per Item	1,091	0.02000	21.82	64,228
Account Analysis Report PDF	1	0.00000	No Charge	0
Monthly DDA Statement PDF	1	0.00000	No Charge	0

* For statements with more than one account, the per-unit pricing can vary from account to account. For detailed pricing information, refer to account level statements.



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B

Service Activity Detail - Summary

(continued)

Service	Volume	Avg Unit Price*	Total Charge	Collected Balance Required
SinglePoint				
EDI Remittance Report	1	0.00000	No Charge	0
SP Token Monthly Maintenance	13	1.00000	13.00	38,266
SP Stop Payments Mo Maint	1	10.00000	10.00	29,435
SP ACH Origination Mo Maint	1	10.00000	10.00	29,435
SP ACH Positive Pay Mo Maint	1	17.50000	17.50	51,512
SP Wires Monthly Maintena	1	35.00000	35.00	103,024
SP ACH POS Pay per Paid Item	3	0.10000	0.30	883
SP Account Recon Monthly Maint	1	0.00000	No Charge	0
SP Positive Pay Monthly Maint	1	0.00000	No Charge	0
SP Issue Maint Mo Maintenance	1	0.00000	No Charge	0
SP Image Access Mo Maint	16	10.00000	160.00	470,968
SP Rtn Item Decision Mo Maint				
First	1	0.00000	No Charge	
Next	15	1.00000	15.00	
Total	16		15.00	44,153
SP External Message Mo Maint				
First	1	10.00000	10.00	
Next	11	0.00000	No Charge	
Total	12		10.00	29,435
SP External User Task Sent	73	0.00000	No Charge	0
Subtotal: SinglePoint			449.12	
Zero Balance Accounts				
ZBA Lead	1	40.00000	40.00	117,742
Subtotal: Zero Balance Accounts			40.00	
Image Services				
SP Cks Pd per item Stored	260	0.01750	4.55	13,393
Dep Itms Img per Item Stored	4,016	0.01750	70.25	206,784
Image Access Imgs Retrieved	11	0.00000	No Charge	0
Subtotal: Image Services			74.80	
ACH Services				
ACH Received Item	411	0.06000	24.66	72,588
ACH Received Addenda Item	55	0.04000	2.20	6,476
ACH Block Mthly Maint-per Acct	15	0.50000	7.50	22,077
Business ECheck Block Mo Maint	15	1.00000	15.00	44,153
SP ACH On-US Item	438	0.03000	13.14	38,678
SP ACH Transit Item	3,420	0.03000	102.60	302,008
SP ACH Process Run	19	3.00000	57.00	167,782

* For statements with more than one account, the per-unit pricing can vary from account to account. For detailed pricing information, refer to account level statements.

Service Activity Detail - Summary (continued)

Service	Volume	Avg Unit Price*	Total Charge	Collected Balance Required
ACH Services				
SP ACH Rtn Item	5	2.75000	13.75	40,474
SP ACH NOC Item	1	3.00000	3.00	8,831
ACH Remittance Monthly Maint	1	10.00000	10.00	29,435
Subtotal: ACH Services			<u>248.85</u>	
Branch Coin/Currency Services				
Cash Deposited-per \$100	486	0.17000	82.62	243,196
Branch Deposit Processing Fee	11	1.25000	13.75	40,474
Night Dep Processing-per Dep	101	1.25000	126.25	371,623
Loose Currency Ordered/\$100	2	0.14000	0.28	824
Standard Chng Order-per Order	1	5.00000	5.00	14,718
Subtotal: Branch Coin/Currency Services			<u>227.90</u>	
Electronic Deposit Services				
Image Cash Letter Item - On-U's	335	0.02000	6.70	19,722
Image Cash Letter Item-Transit	3,083	0.03500	107.90	317,609
Image Cash Letter Deposit Fee	21	0.25000	5.25	15,454
Image Cash Letter Transmission	1	100.00000	100.00	294,355
ICL Monthly Maintenance	1	50.00000	50.00	147,177
Subtotal: Electronic Deposit Services			<u>269.85</u>	
Earnings Credit Based Service Charges			2,315.14	6,814,727
Total Service Charges			<u>2,315.14</u>	

* For statements with more than one account, the per-unit pricing can vary from account to account. For detailed pricing information, refer to account level statements.

Accounts Included In This Rollup (16)

1-539-1069-0665	1-539-1069-2729	1-539-1069-2877	1-539-1069-2885	1-539-1069-2893
1-539-1069-2919	1-539-1069-2927	1-539-1069-2935	1-539-1069-2943	1-539-1069-2968
1-539-1069-2976	1-539-1069-2984	1-539-1069-2992	1-539-1069-3016	1-539-1069-3024
1-539-1069-3032				



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402
000710286 03 SP 106481931806959 S



Calculations and Definitions

Collected Balance Required: $\text{Earnings Credit Based Service Charges OR Total Charge} \div \text{Earnings Credit Rate} \div (1 - \text{Reserve Adjustment Rate}) \div \text{Actual Days in Month} \times \text{Actual Days in Year}$

Please Note: The Collected Balance Required is an estimate provided for reference purposes only.

Current Month Multiplier: $1.00 \div \text{Earnings Credit Rate} \div (1 - \text{Reserve Adjustment Rate}) \div \text{Actual Days in Month} \times \text{Actual Days in Year}$

Charge for Negative Collected Balance: $\text{Average Negative Collected Balance} \times \text{Negative Collected Balance Rate} \times \text{Actual Days in Month} \div 360$

Earnings Credit: $\text{Collected Balance Available for Earnings Credit Services} \times \text{Earnings Credit Rate} \times \text{Actual Days in Month} \div \text{Actual Days in Year}$

Average Negative Collected Balance: On a daily basis, your ending collected balance is either positive or negative. If the ending ledger balance minus any uncollected funds (float) is less than zero, then your daily ending collected balance position is negative. At the end of the month, the daily negative collected balances are combined and divided by the number of days in the statement period.

Average Positive Collected Balance: If the ending ledger balance minus any uncollected funds (float) is greater than zero, then your daily ending collected balance is positive. At the end of the month, the daily positive collected balances are combined and divided by the number of days in the statement period.

Excess Balance Available for Interest: $\text{Current Month Surplus Earnings Credit Position} \div \text{Earnings Credit Rate} \div \text{Actual Days in Month} \times \text{Actual Days in Year}$

Interest Paid On Excess Balance: $\text{Excess Balance Available for Interest} \times \text{Interest Rate} \times \text{Actual Days in the Month} \div \text{Actual Days in Year}$



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402

Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #502
WAVERLY BOATHOUSE
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	4.50
Current Month Surplus/(Deficit) Position	=	(4.50)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			3.00	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	
Earnings Credit Based Service Charges			4.50	13,246
Total Service Charges			4.50	



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 200 S 6th St. / EP-MN-L18B
 Minneapolis, MN 55402
 000710286 03 SP 106481931806959 S



Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Corporate Checking
 Account Title: CITY OF ALBANY
 MASTER ACCOUNT

Balance Summary

Average Ledger Balance	\$	4,620,633.67
Average Float	-	117,887.03
Average Collected Balance	=	4,502,746.64

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	4,502,746.64
Earnings Credit	\$	1,529.70
Earnings Credit Based Service Charges	-	1,946.86
Current Month Surplus/(Deficit) Position	=	(417.16)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Paper Account Analysis Stmt	1	5.00000	5.00	14,718
Account Maintenance	1	5.00000	5.00	14,718
Electronic Credits	128	0.05000	6.40	18,839
Paper Debits	260	0.07000	18.20	53,573
Electronic Debits	19	0.22000	4.18	12,304
Returned Deposited Items	4	15.00000	60.00	176,613
Redeposited Returned Item	4	6.00000	24.00	70,645
Returned Item Image Viewed	5	1.00000	5.00	14,718
Returned Item Summary Report	6	8.00000	48.00	141,290
Deposit Coverage	4,620	0.12900	595.98	1,754,296
Subtotal: Depository Services			771.76	

Account Reconciliation Services

Full/Positive Pay Maint	1	20.00000	20.00	58,871
Full/Positive Pay - per Item	260	0.02000	5.20	15,306
SP Issue Mnt Upload - per File				
First	5	10.00000	50.00	



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Service Activity Detail - Account: [REDACTED] **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Account Reconciliation Services				
Next	6	0.00000	No Charge	
Total	11		50.00	147,177
SP ARP Recon Report-per Item	997	0.02000	19.94	58,694
SP ARP Recon Reports Maint	1	10.00000	10.00	29,435
Stale Date Maintenance	1	15.00000	15.00	44,153
Subtotal: Account Reconciliation Services			120.14	
SinglePoint				
Sp Current Day Per Acct	1	80.00000	80.00	235,484
Sp Current Day Per Item	665	0.10000	66.50	195,746
Sp Previous Day Per Acct	1	10.00000	10.00	29,435
Sp Previous Day Per Item	1,091	0.02000	21.82	64,228
Account Analysis Report PDF	1	0.00000	No Charge	0
Monthly DDA Statement PDF	1	0.00000	No Charge	0
EDI Remittance Report	1	0.00000	No Charge	0
SP Token Monthly Maintenance	13	1.00000	13.00	38,266
SP Stop Payments Mo Maint	1	10.00000	10.00	29,435
SP ACH Origination Mo Maint	1	10.00000	10.00	29,435
SP ACH Positive Pay Mo Maint	1	17.50000	17.50	51,512
SP Wires Monthly Maintena	1	35.00000	35.00	103,024
SP ACH POS Pay per Paid Item	3	0.10000	0.30	883
SP Account Recon Monthly Maint	1	0.00000	No Charge	0
SP Positive Pay Monthly Maint	1	0.00000	No Charge	0
SP Issue Maint Mo Maintenance	1	0.00000	No Charge	0
SP Image Access Mo Maint	16	10.00000	160.00	470,968
SP Rtn Item Decision Mo Maint	16	0.93750	15.00	44,153
SP External Message Mo Maint	12	0.83333	10.00	29,435
SP External User Task Sent	73	0.00000	No Charge	0
Subtotal: SinglePoint			449.12	
Zero Balance Accounts				
ZBA Lead	1	40.00000	40.00	117,742
Subtotal: Zero Balance Accounts			40.00	
Image Services				
SP Cks Pd per item Stored	260	0.01750	4.55	13,393
Dep Itms Img per Item Stored	3,418	0.01750	59.81	176,054
Image Access Imgs Retrieved	11	0.00000	No Charge	0
Subtotal: Image Services			64.36	



Account Analysis and Billing
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 Minneapolis, MN 55402

Service Activity Detail - Account: [REDACTED] **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
ACH Services				
ACH Received Item	411	0.06000	24.66	72,588
ACH Received Addenda Item	55	0.04000	2.20	6,476
SP ACH On-US Item	438	0.03000	13.14	38,678
SP ACH Transit Item	3,420	0.03000	102.60	302,008
SP ACH Process Run	19	3.00000	57.00	167,782
SP ACH Rtn Item	5	2.75000	13.75	40,474
SP ACH NOC Item	1	3.00000	3.00	8,831
ACH Remittance Monthly Maint	1	10.00000	10.00	29,435
Subtotal: ACH Services			226.35	
Branch Coin/Currency Services				
Loose Currency Ordered/\$100	2	0.14000	0.28	824
Standard Chng Order-per Order	1	5.00000	5.00	14,718
Subtotal: Branch Coin/Currency Services			5.28	
Electronic Deposit Services				
Image Cash Letter Item - On-U's	335	0.02000	6.70	19,722
Image Cash Letter Item-Transit	3,083	0.03500	107.90	317,609
Image Cash Letter Deposit Fee	21	0.25000	5.25	15,454
Image Cash Letter Transmission	1	100.00000	100.00	294,355
ICL Monthly Maintenance	1	50.00000	50.00	147,177
Subtotal: Electronic Deposit Services			269.85	
Earnings Credit Based Service Charges			1,946.86	5,730,677
Total Service Charges			1,946.86	

Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
 Account Title: CITY OF ALBANY FPP #200
 POLICE DEPARTMENT
 CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	42.63
Current Month Surplus/(Deficit) Position	=	(42.63)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Paper Credits	4	0.07000	0.28	824
Electronic Credits	1	0.05000	0.05	147
Electronic Debits	5	0.22000	1.10	3,238
Deposited Item	224	0.02500	5.60	16,484
Returned Deposited Items	1	8.00000	8.00	23,548
Returned Item Email Notice	3	2.25000	6.75	19,869
Returned Item Email Images	3	2.00000	6.00	17,661
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			30.78	
Image Services				
Dep Itms Img per Item Stored	228	0.01750	3.99	11,745
Subtotal: Image Services			3.99	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472



Account Analysis and Billing
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Service Activity Detail - Account [REDACTED] (continued)

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
ACH Services				
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	
Branch Coin/Currency Services				
Cash Deposited-per \$100	8	0.17000	1.36	4,003
Night Dep Processing-per Dep	4	1.25000	5.00	14,718
Subtotal: Branch Coin/Currency Services			6.36	
Earnings Credit Based Service Charges			42.63	125,483
Total Service Charges			42.63	



Account Analysis and Billing
200 S 6th St / EP-MN-L18B

Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #504
PERFORMANCE SERIES
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	4.50
Current Month Surplus/(Deficit) Position	=	(4.50)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			3.00	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	
Earnings Credit Based Service Charges			4.50	13,246
Total Service Charges			4.50	



Account Analysis and Billing
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Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #401
ENGINEERING
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	8.92
Current Month Surplus/(Deficit) Position	=	(8.92)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Paper Credits	2	0.07000	0.14	412
Electronic Debits	2	0.22000	0.44	1,295
Deposited Item	7	0.02500	0.17	500
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			3.75	
Image Services				
Dep Itms Img per Item Stored	9	0.01750	0.15	442
Subtotal: Image Services			0.15	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	



Account Analysis and Billing
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Service Activity Detail - Account: [REDACTED] **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Branch Coin/Currency Services				
Cash Deposited-per \$100	6	0.17000	1.02	3,002
Night Dep Processing-per Dep	2	1.25000	2.50	7,359
Subtotal: Branch Coin/Currency Services			3.52	
Earnings Credit Based Service Charges			8.92	26,256
Total Service Charges			8.92	



Account Analysis and Billing
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Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #101
MUNICIPAL COURT
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	56.33
Current Month Surplus/(Deficit) Position	=	(56.33)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Paper Credits	21	0.07000	1.47	4,327
Electronic Debits	19	0.22000	4.18	12,304
Reject Checks Paid	1	0.00000	No Charge	0
Deposited Item	68	0.02500	1.70	5,004
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			10.35	
Image Services				
Dep Itms Img per Item Stored	87	0.01750	1.52	4,474
Subtotal: Image Services			1.52	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472



Account Analysis and Billing
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Service Activity Detail - Account: [REDACTED] **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
ACH Services				
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	
Branch Coin/Currency Services				
Cash Deposited-per \$100	113	0.17000	19.21	56,546
Branch Deposit Processing Fee	3	1.25000	3.75	11,038
Night Dep Processing-per Dep	16	1.25000	20.00	58,871
Subtotal: Branch Coin/Currency Services			42.96	
Earnings Credit Based Service Charges			56.33	165,810
Total Service Charges			56.33	



Account Analysis and Billing
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Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #150
COMMUNITY DEVELOPMENT
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	9.66
Current Month Surplus/(Deficit) Position	=	(9.66)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Paper Credits	4	0.07000	0.28	824
Electronic Debits	4	0.22000	0.88	2,590
Deposited Item	6	0.02500	0.15	442
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			4.31	
Image Services				
Dep Itms Img per Item Stored	6	0.01750	0.10	294
Subtotal: Image Services			0.10	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	



Account Analysis and Billing
 200 S 6th St. / EP-MN-L18B
 Minneapolis, MN 55402

Service Activity Detail - Account: [REDACTED] **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Branch Coin/Currency Services				
Night Dep Processing-per Dep	3	1.25000	3.75	11,038
Subtotal: Branch Coin/Currency Services			<u>3.75</u>	
Earnings Credit Based Service Charges			9.66	28,435
Total Service Charges			<u>9.66</u>	



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402

Account Analysis Detail - Account [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #500
PARK & RECREATION
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	38.75
Current Month Surplus/(Deficit) Position	=	(38.75)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Paper Credits	20	0.07000	1.40	4,121
Electronic Debits	14	0.22000	3.08	9,066
Deposited Item	13	0.02500	0.32	942
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			7.80	
Image Services				
Dep Itms Img per Item Stored	28	0.01750	0.49	1,442
Subtotal: Image Services			0.49	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	



Account Analysis and Billing
 200 S 6th St. / EP-MN-L18B
 Minneapolis, MN 55402

Service Activity Detail - Account: [REDACTED] **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Branch Coin/Currency Services				
Cash Deposited-per \$100	38	0.17000	6.46	19,015
Branch Deposit Processing Fee	1	1.25000	1.25	3,679
Night Dep Processing-per Dep	17	1.25000	21.25	62,550
Subtotal: Branch Coin/Currency Services			28.96	
Earnings Credit Based Service Charges			38.75	114,062
Total Service Charges			38.75	



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402

Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #550
LIBRARY
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	12.34
Current Month Surplus/(Deficit) Position	=	(12.34)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Paper Credits	4	0.07000	0.28	824
Electronic Debits	4	0.22000	0.88	2,590
Deposited Item	2	0.02500	0.05	147
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			4.21	
Image Services				
Dep Itms Img per Item Stored	6	0.01750	0.10	294
Subtotal: Image Services			0.10	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	



Account Analysis and Billing
200 S. 6th St. / EP, MN 55118

Service Activity Detail - Account: [REDACTED] **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Branch Coin/Currency Services				
Cash Deposited-per \$100	9	0.17000	1.53	4,504
Night Dep Processing-per Dep	4	1.25000	5.00	14,718
Subtotal: Branch Coin/Currency Services			<u>6.53</u>	
Earnings Credit Based Service Charges			12.34	36,323
Total Service Charges			<u>12.34</u>	



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402

Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #100
FINANCE DEPARTMENT
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	13.76
Current Month Surplus/(Deficit) Position	=	(13.76)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Paper Credits	8	0.07000	0.56	1,648
Electronic Debits	7	0.22000	1.54	4,533
Deposited Item	42	0.02500	1.05	3,091
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			6.15	
Image Services				
Dep Itms Img per Item Stored	44	0.01750	0.77	2,267
Subtotal: Image Services			0.77	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402

Service Activity Detail - Account: [REDACTED] **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Branch Coin/Currency Services				
Cash Deposited-per \$100	2	0.17000	0.34	1,001
Night Dep Processing-per Dep	4	1.25000	5.00	14,718
Subtotal: Branch Coin/Currency Services			<u>5.34</u>	
Earnings Credit Based Service Charges			13.76	40,503
Total Service Charges			<u>13.76</u>	



Account Analysis and Billing
 200 S 6th St. / EP-MN-L18B
 Minneapolis, MN 55402

Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
 Account Title: CITY OF ALBANY FPP #403
 TRANSIT
 CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	4.50
Current Month Surplus/(Deficit) Position	=	(4.50)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			3.00	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	
Earnings Credit Based Service Charges			4.50	13,246
Total Service Charges			4.50	



Account Analysis and Billing
 200 S 6th St. / EP-MN-L18B
 Minneapolis, MN 55402

Customer Analysis Statement

Statement Period: December 2023

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Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
 Account Title: CITY OF ALBANY FPP #501
 SENIOR CENTER
 CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	4.50
Current Month Surplus/(Deficit) Position	=	(4.50)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			3.00	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	
Earnings Credit Based Service Charges			4.50	13,246
Total Service Charges			4.50	



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402

Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #404
UTILITY BILLING
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	84.56
Current Month Surplus/(Deficit) Position	=	(84.56)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Paper Credits	20	0.07000	1.40	4,121
Electronic Debits	20	0.22000	4.40	12,952
Deposited Item	11	0.02500	0.27	795
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			9.07	
Image Services				
Dep Itms Img per Item Stored	31	0.01750	0.54	1,590
Subtotal: Image Services			0.54	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	



Service Activity Detail - Account: [Redacted] **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Branch Coin/Currency Services				
Cash Deposited-per \$100	285	0.17000	48.45	142,615
Branch Deposit Processing Fee	3	1.25000	3.75	11,038
Night Dep Processing-per Dep	17	1.25000	21.25	62,550
Subtotal: Branch Coin/Currency Services			73.45	
Earnings Credit Based Service Charges			84.56	248,906
Total Service Charges			84.56	



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402

Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #250
FIRE DEPARTMENT
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	38.19
Current Month Surplus/(Deficit) Position	=	(38.19)

Service Activity Detail - Account: [REDACTED]


Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Paper Credits	24	0.07000	1.68	4,945
Electronic Debits	20	0.22000	4.40	12,952
Deposited Item	132	0.02500	3.30	9,714
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			12.38	
Image Services				
Dep Itms Img per Item Stored	136	0.01750	2.38	7,006
Subtotal: Image Services			2.38	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B

Minneapolis, MN 55402



Service Activity Detail - Account:  **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Branch Coin/Currency Services				
Cash Deposited-per \$100	4	0.17000	0.68	2,002
Night Dep Processing-per Dep	17	1.25000	21.25	62,550
Subtotal: Branch Coin/Currency Services			<u>21.93</u>	
Earnings Credit Based Service Charges			38.19	112,414
Total Service Charges			<u>38.19</u>	



Account Analysis and Billing
200 S 6th St / EP-MN-L18B

Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #503
COOL] POOL
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	4.50
Current Month Surplus/(Deficit) Position	=	(4.50)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			3.00	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	
Earnings Credit Based Service Charges			4.50	13,246
Total Service Charges			4.50	



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402

Account Analysis Detail - Account: [REDACTED]

CITY OF ALBANY

Lead Account Number	[REDACTED]
Earnings Credit Rate	0.40%
Negative Collected Rate	12.50%
Reserve Adjustment Rate	0.00%
Current Month Multiplier	2,943.54
Settlement Frequency	Monthly
Settlement Period	December 2023

Account Type: Focal Point Checking
Account Title: CITY OF ALBANY FPP #505
ACP
CITY OF ALBANY

Balance Summary

Average Ledger Balance	\$	0.00
Average Float	-	0.00
Average Collected Balance	=	0.00

Settlement Analysis

Collected Balance Available for Earnings Credit Services	\$	0.00
Earnings Credit Based Service Charges	-	40.64
Current Month Surplus/(Deficit) Position	=	(40.64)

Service Activity Detail - Account: [REDACTED]

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Depository Services				
Focal Point Plus Acct Maint	1	3.00000	3.00	8,831
Paper Credits	21	0.07000	1.47	4,327
Electronic Debits	20	0.22000	4.40	12,952
Deposited Item	2	0.02500	0.05	147
Check Filter Monthly Maint	1	0.00000	No Charge	0
Subtotal: Depository Services			8.92	
Image Services				
Dep Itms Img per Item Stored	23	0.01750	0.40	1,177
Subtotal: Image Services			0.40	
ACH Services				
ACH Block Mthly Maint-per Acct	1	0.50000	0.50	1,472
Business ECheck Block Mo Maint	1	1.00000	1.00	2,944
Subtotal: ACH Services			1.50	



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B

Service Activity Detail - Account: [REDACTED] **(continued)**

Service	Volume	Avg Unit Price	Total Charge	Collected Balance Required
Branch Coin/Currency Services				
Cash Deposited-per \$100	21	0.17000	3.57	10,508
Branch Deposit Processing Fee	4	1.25000	5.00	14,718
Night Dep Processing-per Dep	17	1.25000	21.25	62,550
Subtotal: Branch Coin/Currency Services			<u>29.82</u>	
Earnings Credit Based Service Charges			40.64	119,626
Total Service Charges			<u>40.64</u>	



Account Analysis and Billing
200 S 6th St. / EP-MN-L18B
Minneapolis, MN 55402

Customer Settlement Page

Monthly Balance	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023
LEDGER BALANCE	1,681,906	2,460,728	1,545,586	1,683,736	1,764,230	2,727,783	3,397,749	1,805,479
LESS: FLOAT	105,288	115,707	101,958	116,874	108,345	251,957	119,106	128,460
AVG COLL BAL	1,576,618	2,345,020	1,443,628	1,566,862	1,655,886	2,475,827	3,278,642	1,677,018
NEG COL BAL	0	0	0	0	0	0	0	0
POS COL BAL	1,576,618	2,345,020	1,443,628	1,566,862	1,655,886	2,475,827	3,278,642	1,677,018
RESERVES	0	0	0	0	0	0	0	0
FEE BSD COL BAL	0	0	0	0	0	0	0	0
TOT BAL FOR EC	1,576,618	2,345,020	1,443,628	1,566,862	1,655,886	2,475,827	3,278,642	1,677,018
NONINT TIME DEP	0	0	0	0	0	0	0	0
COMP BAL REQ CR	0	0	0	0	0	0	0	0
COL BAL AFTR CR	1,576,618	2,345,020	1,443,628	1,566,862	1,655,886	2,475,827	3,278,642	1,677,018
EARN CRED RATE	0.30%	0.30%	0.30%	0.40%	0.40%	0.40%	0.40%	0.40%
EARNINGS CREDIT	402	540	368	515	563	814	1,114	570
TOT INT ON BAL	0	0	0	0	0	0	0	0
NET EARN CREDIT	402	540	368	515	563	814	1,114	570
EC BASED SC	2,554	2,143	2,374	2,070	2,381	2,570	2,802	2,277
NEG COLL RATE	11.50%	11.50%	11.75%	12.00%	12.00%	12.25%	12.25%	12.50%
CHG NEG COL BAL	0	0	0	0	0	0	0	0
CUR MO SUR/DEF	2,153-	1,604-	2,006-	1,555-	1,819-	1,756-	1,688-	1,707-
CF EC SUR/DEF	0	0	0	0	0	0	0	0
CF EC SUR/DEF	0	0	0	0	0	0	0	0
TOT SUR/DEF	2,153-	1,604-	2,006-	1,555-	1,819-	1,756-	1,688-	1,707-
INT RT-EXS BAL	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
EXS BAL FOR INT	0	0	0	0	0	0	0	0
INT PD-EXS BAL	0	0	0	0	0	0	0	0
CR BAL DEF FEE	0	0	0	0	0	0	0	0
FEE BASED SC	0	0	0	0	0	0	0	0
CF FEE BASED SC	0	0	0	0	0	0	0	0
TOT FEE SC	0	0	0	0	0	0	0	0
TOTAL SALES TAX	0	0	0	0	0	0	0	0
NET SERVICE CHG	2,153-	1,604-	2,006-	1,555-	1,819-	1,756-	1,688-	1,707-

Monthly Balance	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Dec 2022	Average	Period to Date
LEDGER BALANCE	3,350,215	4,408,275	3,702,587	4,620,634	2,357,128	2,762,409	2,762,409
LESS: FLOAT	147,776	130,743	85,929	117,887	91,145	127,503	127,503
AVG COLL BAL	3,202,438	4,277,532	3,616,659	4,502,747	2,265,983	2,634,906	2,634,906
NEG COL BAL	1,681	0	0	0	0	140	140
POS COL BAL	3,204,119	4,277,532	3,616,659	4,502,747	2,265,983	2,635,047	2,635,047
RESERVES	0	0	0	0	0	0	0
FEE BSD COL BAL	0	0	0	0	0	0	0
TOT BAL FOR EC	3,204,119	4,277,532	3,616,659	4,502,747	2,265,983	2,635,047	2,635,047
NONINT TIME DEP	0	0	0	0	0	0	0
COMP BAL REQ CR	0	0	0	0	0	0	0
COL BAL AFTR CR	3,204,119	4,277,532	3,616,659	4,502,747	2,265,983	2,635,047	2,635,047
EARN CRED RATE	0.40%	0.40%	0.40%	0.40%	0.30%		0.37%
EARNINGS CREDIT	1,053	1,453	1,189	1,530	577	842	842
TOT INT ON BAL	0	0	0	0	0	0	0
NET EARN CREDIT	1,053	1,453	1,189	1,530	577	842	842
EC BASED SC	2,312	2,456	2,313	2,315	2,249	2,381	2,381
NEG COLL RATE	12.50%	12.50%	12.50%	12.50%	11.00%		12.14%
CHG NEG COL BAL	0	0	0	0	0	0	0
CUR MO SUR/DEF	1,259-	1,003-	1,124-	785-	1,672-	1,538-	1,538-
CF EC SUR/DEF	0	0	0	0	0	0	0
CF EC SUR/DEF	0	0	0	0	0	0	0
TOT SUR/DEF	1,259-	1,003-	1,124-	785-	1,672-	1,538-	1,538-
INT RT-EXS BAL	0.00%	0.00%	0.00%	0.00%	0.00%		0.00%
EXS BAL FOR INT	0	0	0	0	0	0	0
INT PD-EXS BAL	0	0	0	0	0	0	0
CR BAL DEF FEE	0	0	0	0	0	0	0
FEE BASED SC	0	0	0	0	0	0	0
CF FEE BASED SC	0	0	0	0	0	0	0
TOT FEE SC	0	0	0	0	0	0	0
TOTAL SALES TAX	0	0	0	0	0	0	0
NET SERVICE CHG	1,259-	1,003-	1,124-	785-	1,672-	1,538-	1,538-