

*HOW TO READ YOUR
FEDERAL RESERVE
SUMMARY STATEMENT OF
SERVICE CHARGES*




As a valued customer of the Federal Reserve, we want to ensure that you have every available means to support that relationship. To that end, we have prepared the following document that will help you with any questions you may have about your billing statement. This brochure contains detailed descriptions on the **Summary Statement of Service Charges**, which includes the:

- ▶ Settlement Recap
- ▶ Subaccount Summary Information
- ▶ Respondent Summary Information,
- ▶ Summary of Earnings Credits, and
- ▶ Summary of Service Charges by Product.

It is set up in a file folder format so it will be readily available at your fingertips when you have questions. Additional information about billing statements also can be found in the “**Account Management Guide**” on the Financial Services Internet site at www.frb services.org.

If you have questions about your billing statement, please contact the billing representative at your local Federal Reserve office.





*How to Read Your
Federal Reserve
Summary Statement of
Service Charges*

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I. OVERVIEW

The Federal Reserve System's billing cycle begins on the first day of each month and charges accrue daily until the last day of the month. The billing cycle closes on the last business day of the month and your institution will automatically receive a Summary Statement of Service Charges. The Federal Reserve Bank dispatches the Summary Statement of Service Charges on the sixth business day of every month. Your account or your correspondent's account is charged on the fifteenth of each month, or the next business day if the fifteenth falls on a weekend or holiday. Service charges appear as "FRB Service Charges" (Transaction Code 84030) on your institution's daily Statement of Account. However, the Reserve Bank maintains the right to charge before the fifteenth of each month and will notify you of any accelerated charge schedule.

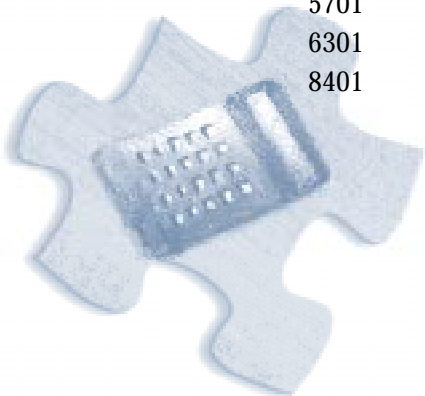
Depository institutions may settle billing charges in your own master account or in the accounts of one or more correspondent institutions. If you arrange to have any of your institution's service charges settle with a correspondent, you must establish authorization by submitting a Service Fee Settlement Authorization Form, which may be found in Operating Circular 1, Account Relationships.

Depository institutions may offset service charges with earnings credits. Earnings credits are only applied to eligible priced services for charges that settle in your institution's own account.

II. SERVICES CHARGES/PRODUCT CODES

Your institution accrues service charges for the use of the Federal Reserve's priced services. The Monetary Control Act of 1980 requires Reserve Banks to charge for the following services:

SERVICE AREA	SERVICE AREA DESCRIPTION	PRODUCT CODES
1001	Funds Transfer	10001-10199
1002	Net Settlement	10201-10220
1201	Electronic Access	12001-12812
1202	Electronic Access – ACH	12001-12812
1203	Electronic Access – Checks	12001-12812
1204	Electronic Access – Funds	12001-12812
1501	Forward Checks	14150-17850
1503	Electronic Enhanced Check	15180-17862
1505	Payor Bank	18000-18949
1507	Check Transportation	19000-19499
1508	Check Float	19500-19549
2001	Book Entry Securities	20101-20199
2003	Purchase/Sales	20401-20402
3001	Return Checks	30000-35230
4001	Municipal Coupon/Bond	40001-40010
5701	Automated Clearing House (ACH)	57201-67260
6301	Currency and Coin	63001-63907
8401	Accounting Information	84030-84410



III. EARNINGS CREDITS

Earnings credits are earnings on actual clearing balances maintained up to the clearing balance band. They are used to offset service area charges from the Federal Reserve that settle in your account. Due to as-of adjustments and revisions to the FR 2900 data, earnings credits are calculated and granted two weeks after the close of the maintenance period.

If earnings credits exceed the charges incurred during a given billing cycle, the unused credits are carried over and used on a first-in, first-out basis in subsequent billing cycles, up to a maximum of 52 weeks. However, if charges incurred exceed the earnings credits available during a given billing cycle, the difference is charged to your institution's own account.

Earnings credits generated by your master account will automatically be applied toward the master and subaccount charges that settle in that account. If your institution serves as a correspondent, it has the option of applying its excess earnings credits to its respondents' service charges. Earnings credits generated by a master account cannot be transferred to a correspondent to pay for eligible service charges.

IV. ELECTRONIC DELIVERY METHODS

The Federal Reserve provides your institution with a monthly Summary Statement of Service Charges. Your Reserve Bank can deliver the Summary Statement electronically or by mail. Statements sent electronically may be sent through the following options:

- FedMail Email
- FedMail Fax
- FedLine

Please contact your local Federal Reserve Bank to find out how you can have your Summary Statement of Service Charges delivered electronically.

V. INQUIRIES

Please direct inquiries about specific charges promptly to the contact identified on your Summary Statement of Service Charges. The Federal Reserve will research service charges and make any necessary adjustments.



SUMMARY STATEMENT OF SERVICE CHARGES SETTLEMENT RECAP

04/07/2000 **1**

FEDERAL RESERVE BANK OF SAN FRANCISCO **2**
SAN FRANCISCO OFFICE

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SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 03/01/2000 THROUGH 03/31/2000 **3**

NATIONAL BANK
ATTN: ACCOUNT MANAGER
100 MAIN STREET **4**
SAN FRANCISCO

5 ABA NUMBER 1234-5678-9

CA 99999-9999

SETTLEMENT RECAP **6**

SERVICE AREA

SUMMARY CHARGE

FUNDS TRANSFER	3,213,789.00
ELECTRONIC ACCESS	567,890.00
PAYOR BANK	7,136.00
RETURN CHECK	728.50
ACH	114,978.25
	114,978.25

TOTAL OF YOUR OWN SERVICE AREA CHARGES 3,904,521.75

TOTAL 7

SUBACCOUNT CHARGES 1,944,129.60

TOTAL RESPONDENT CHARGES 8 176,374.60

9 YOUR OWN SERVICE CHARGES PASSED TO CORRESPONDENTS:

<u>ABA NUMBER</u>	<u>DESCRIPTION</u>	<u>CHARGE</u>
1233-3333-3	COMMUNITY BANK SAN FRANCISCO CA	728.50

10 SUBACCOUNT SERVICE CHARGES PASSED TO CORRESPONDENTS:

<u>ABA NUMBER</u>	<u>DESCRIPTION</u>	<u>CHARGE</u>
1233-3333-3	COMMUNITY BANK SAN FRANCISCO CA	1,456,789.01

11 RESPONDENT SERVICE CHARGES PASSED TO CORRESPONDENTS:

<u>ABA NUMBER</u>	<u>DESCRIPTION</u>	<u>CHARGE</u>
1233-3333-3	COMMUNITY BANK SAN FRANCISCO CA	6,334.01

LESS CHARGES PASSED TO CORRESPONDENT 1,463,851.52

TOTAL CHARGES TO YOUR ACCOUNT 12 4,561,174.43

SUMMARY STATEMENT OF SERVICE CHARGES

FIELD KEYS

<u>REF. #</u>	<u>FIELD</u>	<u>DESCRIPTION</u>
1.	Processing Date	The date that the billing statement is produced. Summary statements are produced on the close of the fifth business day after the end of the month.
2.	Federal Reserve Bank Office	The Federal Reserve Bank office where your account is maintained.
3.	Statement Date	The month in which the service charges were processed.
4.	Name and Address	Information concerning your institution.
5.	ABA Number	Your 9-digit ABA number (Routing Transit Number).
6.	Settlement Recap Information	A summary of service charges by service area that you incurred during the month.
7.	Total Subaccount Charges	A summary of service charges that your subaccounts incurred during the month.
8.	Total Respondent Charges	A summary of service charges that your respondents incurred during the month.
9.	Your Own Service Charges Passed to Correspondents	Includes the total amount of your service charges that will be passed to a correspondent and the ABA number and name of the correspondent.
10.	Subaccount Service Charges Passed to Correspondents	A summary of your subaccounts service charges that will be passed to a correspondent and the ABA number and name of the correspondent.
11.	Respondent Service Charges Passed to Correspondents	A summary of your respondents service charges that will be passed to a correspondent and the ABA number and name of the correspondent.
12.	Total Charges to Your Account	A summary of service charges for your master account, your subaccounts and your respondents excluding the charges that will pass to a correspondent.



SUMMARY STATEMENT OF SERVICE CHARGES SETTLEMENT RECAP

04/07/2000	FEDERAL RESERVE BANK OF SAN FRANCISCO SAN FRANCISCO OFFICE	PAGE 2
SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 03/01/2000 THROUGH 03/31/2000		
NATIONAL BANK ATTN: ACCOUNT MANAGER 100 MAIN STREET SAN FRANCISCO	CA 99999-9999	ABA NUMBER 1234-5678-9
SETTLEMENT RECAP		
<div style="border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">13</div>	CHARGES ELIGIBLE FOR EARNINGS CREDITS CHARGES INELIGIBLE FOR EARNINGS CREDITS EARNINGS CREDITS APPLIED	4,561,033.43 141.00 - <hr style="width: 100%;"/> 26,788.04
<div style="border: 1px solid black; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-bottom: 5px;">14</div>	NET CHARGES FOR THIS BILLING CYCLE	<hr style="width: 100%;"/> 4,534,386.39
***** A NET CHARGE OF \$4,534,386.39 WILL BE APPLIED TO YOUR FEDERAL RESERVE ACCOUNT ON 04/15/2000 *****		

FIELD KEYS

<u>REF. #</u>	<u>FIELD</u>	<u>DESCRIPTION</u>
13.	Charges Eligible for Earnings Credits, Charges Ineligible for Earnings Credits, and Earnings Credits Applied	Provides a breakdown of the charges that are eligible to be offset by earnings credits, charges that are ineligible for earnings credits, and the actual earnings credits applied as payment against service charges.
14.	Net Charges for This Billing Cycle	A net charge that represents the total of your master, subaccount and respondent service charges and the day the charges will be applied against the account.



SUMMARY STATEMENT OF SERVICE CHARGES
SUBACCOUNT SUMMARY INFORMATION
 (DISPLAY WITHOUT RESPONDENT ACTIVITY FOR SUBACCOUNT)

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SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 03/01/2000 THROUGH 03/31/2000			
NATIONAL BANK		ABA NUMBER 1234-5678-9	
<div style="display: flex; justify-content: space-between;"> 15 — SUBACCOUNT SUMMARY INFORMATION </div>			
SERVICE CHARGES TO WHICH EARNINGS CREDITS			
SUBACCOUNT ABA NUMBER/ DESCRIPTION	MAY BE APPLIED	MAY NOT BE APPLIED	TOTAL CHARGES
<hr/>			
1244-4444-4 FNB-MAIN STREET SAN FRANCISCO CA			
<div style="display: flex; justify-content: space-between;"> 16 — SERVICE AREA </div>			
FUNDS TRANSFER	167,645.75	.00	167,645.75
FORWARD CHECKS	536,771.56	.00	536,771.56
ACH	752,371.70	.00	752,371.70
SERVICE AREA SUBTOTAL	<u>1,456,789.01</u>	<u>.00</u>	<u>1,456,789.01</u>
TOTAL FOR 1244-4444-4	<u>1,456,789.01</u>	<u>.00</u>	<u>1,456,789.01</u>

SUMMARY STATEMENT OF SERVICE CHARGES
FIELD KEYS

REF. #	FIELD	DESCRIPTION
15.	Subaccount Summary Information	The ABA number and name for each of your subaccounts.
16.	Service Area Information	A breakdown of the charges for each subaccount by service area and whether earnings credits may or may not be applied as payment against the service charges. (Note: The breakdown by Service Area Information is optional.)

SUMMARY STATEMENT OF SERVICE CHARGES
SUBACCOUNT SUMMARY INFORMATION
 (DISPLAY WITH RESPONDENT ACTIVITY FOR SUBACCOUNT)

04/07/2000

FEDERAL RESERVE BANK OF SAN FRANCISCO
 SAN FRANCISCO OFFICE

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SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 03/01/2000 THROUGH 03/31/2000

NATIONAL BANK

ABA NUMBER 1234-5678-9

SUBACCOUNT SUMMARY INFORMATION

SERVICE CHARGES TO WHICH
 EARNINGS CREDITS

SUBACCOUNT ABA NUMBER/ DESCRIPTION	MAY BE APPLIED	MAY NOT BE APPLIED	TOTAL CHARGES
1255-5555-5 FNB-WEST MAIN STREET SAN FRANCISCO CA			
<u>SERVICE AREA</u>			
FUNDS TRANSFER	267,226.75	.00	267,226.75
FORWARD CHECKS	176,886.22	.00	176,886.22
ACH	12,676.04	.00	12,676.04
SERVICE AREA SUBTOTAL	456,789.01	.00	456,789.01
<u>RESPONDENT ACTIVITY</u>			
3211-1111-1 FNB-TOWNSHIP BANK	23,456.22	.00	23,456.22
3233-3333-3 FNB-WEST TOWNSHIP BANK	6,125.89	.00	6,125.89
3244-4444-4 FNB-EAST TOWNSHIP BANK	969.47	.00	969.47
TOTAL FOR 1255-5555-5	<u>487,340.59</u>	<u>.00</u>	<u>487,340.59</u>
TOTAL FOR ALL SUBACCOUNTS	<u>1,944,129.60</u>	<u>.00</u>	<u>1,944,129.60</u>

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SUMMARY STATEMENT OF SERVICE CHARGES

FIELD KEYS

<u>REF. #</u>	<u>FIELD</u>	<u>DESCRIPTION</u>
15.	Subaccount Summary Information	The ABA number and name for each of your subaccounts.
16.	Service Area Information	A breakdown of the charges for each subaccount by service area and whether earnings credits may or may not be applied as payment against the service charges. (Note: The breakdown by Service Area information is optional.)
17.	Respondent Activity	The name and ABA numbers for any respondents of your subaccounts. Also displays whether earnings credits may or may not be applied as payment against the service charges.
18.	Total for All Subaccounts	The total service charges for all of your subaccounts and their respondents. Also provides a breakdown of the total charges that may or may not be offset by earnings credits.

Helpful Hints

The Account Management Guide is online. You may retrieve the document by:

1. Directing your browser to: www.frbservices.org
2. Selecting "Accounting" from the list of services
3. Selecting "Customer Reference Guides" from the list of options at the bottom of the Accounting page.
4. Selecting the "Account Management Guide" from the list of guides available.
5. Selecting "Account Management Guide (PDF)".
6. Selecting "Section IV Billing" from the Table of Contents.



SUMMARY STATEMENT OF SERVICE CHARGES

RESPONDENT SUMMARY INFORMATION

(DISPLAY WITH RESPONDENT ACTIVITY FOR RESPONDENT)

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FEDERAL RESERVE BANK OF SAN FRANCISCO
 SAN FRANCISCO OFFICE

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SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 03/01/2000 THROUGH 03/31/2000

NATIONAL BANK

ABA NUMBER 1234-5678-9

RESPONDENT SUMMARY INFORMATION

SERVICE CHARGES TO WHICH
 EARNINGS CREDITS

RESPONDENT ABA NUMBER/ DESCRIPTION	MAY BE APPLIED	MAY NOT BE APPLIED	TOTAL CHARGES
<hr/>			
1277-7777-7 FNB-EAST MAIN STREET SAN FRANCISCO CA			
<hr/>			
SERVICE AREA			
FUNDS TRANSFER	103,266.55	.00	103,266.55
FORWARD CHECKS	13,223.56	.00	13,223.56
ACH	7,298.90	.00	7,298.90
SERVICE AREA SUBTOTAL	123,789.01	.00	123,789.01
<hr/>			
RESPONDENT ACTIVITY			
3255-5555-5 EAST COMMUNITY BANK	43,456.22	.00	43,456.22
3266-6666-6 WEST COMMUNITY BANK	2,125.89	.00	2,125.89
3288-8888-8 CENTRAL COMMUNITY BANK	669.47	.00	669.47
TOTAL FOR 1277-7777-7	<u>170,040.59</u>	<u>.00</u>	<u>170,040.59</u>

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SUMMARY STATEMENT OF SERVICE CHARGES

FIELD KEYS

<u>REF. #</u>	<u>FIELD</u>	<u>DESCRIPTION</u>
19.	Respondent Summary Information	The ABA number and name for each of your respondents.
20.	Service Area Information	A breakdown of the charges for each of the master account's respondents by service area and whether earnings credits may or may not be applied as payment against the service charges. (Note: the breakdown by Service Area Information is optional.)
21.	Respondent Activity	Includes the name and ABA numbers for any respondents of your respondents. Also displays whether earnings credits may or may not be applied as payment against the service charges.



SUMMARY STATEMENT OF SERVICE CHARGES
RESPONDENT SUMMARY INFORMATION
 (DISPLAY WITHOUT RESPONDENT ACTIVITY FOR RESPONDENT)

04/07/2000

FEDERAL RESERVE BANK OF SAN FRANCISCO
 SAN FRANCISCO OFFICE

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SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 03/01/2000 THROUGH 03/31/2000

NATIONAL BANK

ABA NUMBER 1234-5678-9

RESPONDENT SUMMARY INFORMATION

SERVICE CHARGES TO WHICH
 EARNINGS CREDITS

RESPONDENT ABA NUMBER/ DESCRIPTION	MAY BE APPLIED	MAY NOT BE APPLIED	TOTAL CHARGES
1288-8888-8 FNB-NORTH MAIN STREET SAN FRANCISCO CA			
<u>SERVICE AREA</u>			
FUNDS TRANSFER	4,147.96	.00	4,147.96
FORWARD CHECKS	1,583.03	.00	1,583.03
ACH	603.01	.00	603.01
SERVICE AREA SUBTOTAL	<u>6,334.00</u>	<u>.00</u>	<u>6,334.00</u>
TOTAL FOR ALL RESPONDENTS	<u>176,374.59</u>	<u>.00</u>	<u>176,374.59</u>

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SUMMARY STATEMENT OF SERVICE CHARGES

FIELD KEYS

<u>REF. #</u>	<u>FIELD</u>	<u>DESCRIPTION</u>
19.	Respondent Summary Information	Includes the ABA number and name for each of your respondents.
20.	Service Area Information	A breakdown of the charges for each of the master account's respondents by service area and whether earnings credits may or may not be applied as payment against the service charges. (Note: The breakdown by Service Area Information is optional.)
22.	Total for All Respondents	Includes the total service charges for all respondents and a breakdown of the total charges that may or may not be offset by earnings credits.

Electronic Delivery

A Summary Statement of Service Charges can be delivered electronically. Electronic delivery is free, convenient, safe, fast, and dependable. The following briefly describes electronic statement delivery options:

- ▶ FedMail Email delivery provides all customers with another option for electronic statement delivery, without the requirement of a FedLine terminal. Statements are available for delivery on the sixth business day of every month.
- ▶ FedMail Fax delivery provides customers with an electronic statement delivery through your fax machine. Statements are available for delivery on the sixth business day of every month.
- ▶ FedLine delivery in print display format provides the flexibility of receiving one or more copies of the statement. Statements are available for delivery after the close of business on the fifth business day of every month.



SUMMARY STATEMENT OF SERVICE CHARGES
SUMMARY OF EARNINGS CREDITS

04/07/2000

FEDERAL RESERVE BANK OF SAN FRANCISCO
SAN FRANCISCO OFFICE

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SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 03/01/2000 THROUGH 03/31/2000

NATIONAL BANK

ABA NUMBER
1234-5678-9

23 SUMMARY OF EARNINGS CREDITS FOR CURRENT CYCLE:

24 WEEK END DATE	25 ELIGIBLE CLEARING BALANCE -A-	26 MARGINAL RESERVE REQ RATE -B-	27 ADJUSTED BALANCE	28 DAYS CARRIED -C-	29 AVG FED FUNDS -D-	30 EARNINGS CREDITS
01/19/2000	5,053,000	90.00	4,547,700	7	.0524	4,633.60
01/26/2000	5,053,000	90.00	4,547,700	7	.0524	4,633.60
02/02/2000	5,008,000	100.00	5,008,000	7	.0526	5,122.07
02/09/2000	5,008,000	100.00	5,008,000	7	.0526	5,122.07
02/16/2000	5,100,000	90.00	4,590,000	7	.0524	4,676.70
TOTAL EARNINGS CREDITS THIS CYCLE						24,188.04

CALCULATION OF EARNINGS CREDITS: (A * B) * C * D / 360

31 RECAP OF EARNINGS CREDITS ACTIVITY

32	EARNINGS CREDITS AVAILABLE FROM PRIOR CYCLES	2,500.00
32	TOTAL EARNINGS CREDITS THIS CYCLE	24,188.04
33	ADJUSTMENTS POSTED THIS CYCLE	100.00
	TOTAL EARNINGS CREDITS AVAILABLE	<u>26,788.04</u>
34	TOTAL EARNINGS CREDITS APPLIED TO ELIGIBLE SERVICES CHARGED THIS CYCLE	- 26,788.04
35	TOTAL EARNINGS CREDITS EXPIRED	- .00
36	TOTAL EARNINGS CREDITS AVAILABLE NEXT CYCLE	.00

37 ALL INQUIRIES FOR EARNINGS CREDITS
SHOULD BE DIRECTED TO

1-415 974-3499

SUMMARY STATEMENT OF SERVICE CHARGES

FIELD KEYS

<u>REF. #</u>	<u>FIELD</u>	<u>DESCRIPTION</u>
23.	Summary of Earnings Credits for Current Cycle	Displays the earnings credits earned during the relevant period, which appear as weekly totals for both weekly and quarterly reporters.
24.	Week End Date	Includes the week ending dates for the relevant period.
25.	Eligible Clearing Balance (A)	The sum of the actual daily clearing balance (up to the maximum clearing balance band) divided by the days in a maintenance period (either seven or fourteen days).
26.	Marginal Reserve Requirement Rate (B)	The adjustment factor derived from an institution's highest reserve requirement ratio. This is used in the calculation of earnings credits.
27.	Adjusted Balance	Eligible Clearing Balance times the Marginal Reserve Requirement Rate (A * B).
28.	Days Carried (C)	Seven (This will always appear as seven days for both weekly and quarterly reporters).
29.	Average Federal Funds Rate (D)	Weekly Average Federal funds rate as published by the Federal Reserve Board.
30.	Earnings Credits	Result of earnings credits calculation: (A * B) * C * D/360
31.	Earnings Credits Available from Prior Cycles	Earnings credits are available to offset service charges for up to 52 weeks after the week ending date that they are available. (The total equals all unused Earnings Credits within the prior 52 weeks.)
32.	Total Earnings This Cycle	Earnings credits that have become available during the current billing cycle (Sum of column 30).
33.	Adjustments Posted This Cycle	Adjustments to earnings credits that have been made during the current billing cycle.
34.	Total Earning Credits Applied to Eligible Services Charged This Cycle	The actual earnings credits that are available to be applied as payment against service charges for the current billing cycle.
35.	Total Earnings Credits Expired	Includes the earnings credits that have expired since they were not used to offset service charges within 52 weeks after they were earned.
36.	Total Earnings Credits Available Next Cycle	The remaining earnings credits that will be available to offset service charges during the next billing cycle. This will become "Line 31" on next month's statement.
37.	All Inquiries for Earnings Credits Should be Directed to	Provides a contact name and phone number if there are any questions regarding Earnings Credits.

SUMMARY STATEMENT OF SERVICE CHARGES SUMMARY OF SERVICE CHARGES BY PRODUCT

04/07/2000

FEDERAL RESERVE BANK OF SAN FRANCISCO
SAN FRANCISCO OFFICE

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SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 03/01/2000 THROUGH 03/31/2000

NATIONAL BANK

ABA NUMBER 1234-5678-9

38 — SUMMARY OF YOUR SERVICE CHARGES BY PRODUCT

SERVICE: 1001 FUNDS TRANSFER

PRODUCT DESCRIPTION

---TRANSACTION---	FEE	VOL	-----UNIT-----	RATE	SUPPL CHARGE	SERVICE CHARGE
VOL	FEE	VOL	-----UNIT-----	RATE	SUPPL CHARGE	SERVICE CHARGE
PROCESSING OFFICE: CHICAGO 0710-0030-1						
10001	ONLINE ORIGATION - BASIC FE	6,127,578		.5000	.00	3,063,789.00
10005	RECVR - NO PHN ADV - BASIC FE	100,000		.5000	.00	50,000.00
		<u>6,227,578</u>		<u>.5000</u>	<u>.00</u>	<u>3,113,789.00</u>
CHARGE FROM OFFICE: CHICAGO						
		<u>6,227,578</u>		<u>.5000</u>	<u>.00</u>	<u>3,113,789.00</u>
CHARGE: 1001 FUNDS TRANSFER						
		6,227,578				3,113,789.00

43 — ALL INQUIRIES FOR FUNDS TRANSFER
SHOULD BE DIRECTED TO 1-415-370-2771



SUMMARY STATEMENT OF SERVICE CHARGES

FIELD KEYS

<u>REF. #</u>	<u>FIELD</u>	<u>DESCRIPTION</u>
38.	Summary of Your Service Charges by Product	Provides a breakdown of the master account charges by product in each service area. The product information will include the product code and description, the transaction volume and rate, the unit volume and rate, the supplemental charge and the total charge for each product.
39.	Processing Office	The Federal Reserve Bank office that processed the work.
40.	Product Code	The product code and description of service.
41.	Charge from Office	Includes detailed information for each Federal Reserve Bank office that processed work for the master account.
42.	Charge	Includes the total volume and service charge for each service area.
43.	All Inquiries for Funds Transfer Should be Directed to . . .	Provides a contact name and phone number to call if there are any questions regarding the charges to service areas.



Atlanta

Boston

Chicago

Cleveland

Dallas

Kansas City

Minneapolis

New York

Philadelphia

Richmond

St. Louis

San Francisco

F E D E R A L
R E S E R V E



F I N A N C I A L
S E R V I C E S