

1. PLEASE REPORT THE NUMBER OF DEPOSIT ACCOUNTS ON THE BOOKS AND THE ACCOUNT BALANCES FOR THE FOLLOWING CATEGORIES AS OF 12-31-18

**Instructions**

- Open accounts only
- Savings accounts (both passbook and statement) include both personal and business
- Do not double count any accounts into 2 categories. Examples: An IRA **savings** account would be listed under savings accounts. A health savings account **CD** would be counted as a CD.

	# of Deposit Accounts	\$ Account Balances
Personal checking accounts		
Business checking accounts		
Personal money market accounts		
Business money market accounts		
Regular savings accounts		
Certificates of deposit (Exclude brokered CDs)		
Other deposit accounts		

2. IF YOU INCLUDED OTHER DEPOSIT ACCOUNTS ON THE BOOKS, PLEASE DESCRIBE WHAT THEY ARE

Answer: \_\_\_\_\_

3. OF THE PREVIOUS ACCOUNTS LISTED, HOW MANY ARE TIED TO EITHER AN INDIVIDUAL RETIREMENT ACCOUNT OR HEALTH SAVINGS PLAN

	# of accounts
IRA	
HSA	

4. AVERAGE # OF ALL DEPOSIT ACCOUNTS CLOSED PER MONTH

**Include**

- All closed checking, money market, savings and early withdrawal of CDs
- Matured CD accounts that do not renew

Answer: \_\_\_\_\_

Format: 0

## 5. COUNT OF WIRE TRANSFERS PER MONTH

	# of Wire Transfers/mo.
Incoming	
Outgoing	

## 6. OF THE TOTAL OUTGOING MONTHLY WIRE TRANSFERS, HOW MANY WERE INTERNATIONAL?

Answer: \_\_\_\_\_

Format: 0

## 7. ANNUAL NSF, COURTESY PAY, AND OVERDRAFT FEES COLLECTED

<b>Instructions</b>	Include fees for retail Non Sufficient Funds (NSF) protection, courtesy and overdraft transfer fees. Do not include charge-offs.
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	Annual Fees Collected (\$)
NSF fees	
Courtesy pay fees	
Overdraft transfer fees	

## 8. ANNUAL INCOME FROM DEPOSIT SERVICE CHARGES (RETAIL &amp; BUSINESS)

<b>Include</b>	<ul style="list-style-type: none"><li>• Monthly account service charges</li><li>• Traveler's checks, money orders, check cashing, other</li><li>• Safe deposit box rental income</li><li>• Income from selling checks</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• ATM / debit surcharge/interchange income (See 'Cards and Payments' [04])</li><li>• Non Sufficient Funds/overdraft fees (See 'Cards and Payments' [04])</li><li>• Business account analysis</li></ul>

Answer: \_\_\_\_\_

Format: \$0 Min 0

## 9. TOTAL # OF STATEMENTS PRODUCED PER MONTH (PAPER &amp; E-STATEMENTS)

<b>Instructions</b>	<ul style="list-style-type: none"><li>• If one account gets paper and e-statement, that counts as 2</li><li>• Include all statements: checking, savings, loans</li><li>• Consolidated statements count as 1</li></ul>
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Answer: \_\_\_\_\_

Format: 0

## 10. HOW MANY E-STATEMENTS ARE BEING SENT, AS A % OF ALL STATEMENTS?

<b>Instructions</b>	The value must be between 0 and 100, inclusive
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Answer: \_\_\_\_\_

Format: 0% Max 100

## 11. OF THE VOLUME OF E-STATEMENTS, WHAT PERCENT RECEIVE ONLY AN E-STATEMENT WITHOUT A REDUNDANT PAPER COPY?

<b>Instructions</b>	The value must be between 0 and 100, inclusive
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Answer: \_\_\_\_\_

Format: 0% Max 100

## 12. ANNUAL TRANSPORTATION / COURIER EXPENSES

<b>Include</b>	<ul style="list-style-type: none"><li>• In-house and outsourced mail/courier staff costs</li><li>• Depreciation of any in-house mail / courier vehicles</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Vault armored car costs</li></ul>

Answer: \_\_\_\_\_

Format: \$0

## 13. DEPOSIT OPERATIONS MANAGEMENT FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• Managing deposit operations employees</li><li>• Tracking/allocating deposit operation costs</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Chief Operating Officer function (See 'Administrative Executive Officers' [17A])</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 14. WIRE ROOM FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• Sending and receiving of wires, no matter where the function happens</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Time spent on general accounting functions (See 'General Accounting' [15])</li><li>• Time spent on general deposit operations functions (See 'Deposit Operations FTE' [11])</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 15. IRA / HSA ADMINISTRATION FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• IRA accounts distribution</li><li>• Required Minimum Distribution (RMD) Calculations</li><li>• Beneficiary research</li></ul>
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Answer: \_\_\_\_\_

Format: 0.00

## 16. GENERAL DEPOSIT SERVICING FTE (EXCLUDING ONES LISTED PREVIOUSLY)

<b>Include</b>	<ul style="list-style-type: none"><li>• Account file maintenance, reconciliation, research</li><li>• ACH support</li><li>• NSF, courtesy pay, reject, return items</li><li>• Cash vault</li><li>• Deposit document imaging</li><li>• Safe deposit box billing and overall maintenance</li><li>• Remote deposit capture &amp; check processing support</li><li>• Day 2 item processing and balancing</li><li>• Mailroom - processing incoming and outgoing mail manually</li><li>• Statement rendering - loading machines with statements, cancelled checks, and envelopes or stuffing envelopes by hand to prepare statements for distribution</li><li>• Other unique deposit ops task not covered above or in other survey sections</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Deposit operations management overseeing employees (see previous)</li><li>• Wires, IRAs, HSAs, (see previous FTE questions for these)</li><li>• Day-to-day compliance monitoring and fraud detection (See 'Enterprise Risk Mgmt., B.S.A. FTE' [14])</li><li>• Loan document imaging (See 'Loan Servicing' [12])</li><li>• Deposit servicing done on the front line, in branches (See 'Account Servicing' [01])</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 17. TRANSPORTATION/COURIER FTE

<b>Include</b>	<ul style="list-style-type: none"><li>• Delivering messages, documents, packages and other items between branches or offices</li></ul>
<b>Exclude</b>	<ul style="list-style-type: none"><li>• Outsourced / third party couriers</li></ul>

Answer: \_\_\_\_\_

Format: 0.00

## 18. AVERAGE DEPOSIT OPERATIONS RESOURCE COST

<b>Include</b>	<ul style="list-style-type: none"><li>• Total salaries and benefits expense per FTE (including management, wire room, IRA / HSA administration, and general deposit servicing FTE)</li></ul>
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Answer: \_\_\_\_\_

Format: \$0