



# Deposit Reclassification

regulation D retail sweep program

Deposit Reclassification is a retail sweep program, which is a process where a portion of your institution's transaction accounts are classified as savings deposits to reduce your reserve requirement.

Reserve requirements are met with cash or a non-liquid reserve balance with your local Federal Reserve Bank (FRB). Savings deposits are not subject to reserve requirements.

logicpath™'s Deposit Reclassification solution classifies 60-80% of all transaction accounts into savings deposits.

Deposit Reclassification creates a new and permanent stream of revenue.



**Increase  
Earning Assets**

## How does Deposit Reclassification Work?

Each transaction account consist of a checking and savings sub-account. The transaction accounts at the customer level are reviewed to determine the amount of funds routinely needed to cover debit activity. These funds are maintained in the checking sub-account. The amount remaining is maintained in the savings sub-account. If daily activity exceeds the amount of funds

held in the checking sub-account, funds are transferred from the savings sub-account to the checking sub-account to cover that day's activity. The logicpath algorithm prevents the savings sub-account from exceeding six (6) transfers per calendar month.

Most important, Deposit Reclassification is in complete compliance with Regulation D and all Federal Reserve Board requirements.

## DEPOSIT RECLASSIFICATION

-  Permanently recovers your Federal Reserve Bank Balance.
-  Increases income on your earning assets.
-  Compliant with Regulation D and Federal Reserve Board requirements.
-  Invisible to your customers and has no adverse affects of any kind on the account holder.
-  Requires less than five hours of staff time and 30 to 45 days to implement.
-  Immediately impacts your bottom line.



**TYPICALLY  
REDUCES RESERVE  
REQUIREMENT  
TO ZERO**



**DAILY PROCESS  
IN 3 CLICKS  
AND 5 MINUTES**

### Determine Your ROI w/ Deposit Reclassification

No Obligation Deposit Reclassification Analysis:  
Email ([info@logicpath.com](mailto:info@logicpath.com)) or Fax (678.679.5191) us  
two of your most recent FR2900s.