



# Blue Book Compensation Review™

Bureau Insurance  
ABC Bank

Overall Price Percentile using Tier 1 Bank Pricing



Total Monthly Fees: \$7,476 74.3% of which is included in this analysis

Size of Relationship: Bank's 2nd quartile

| Product Family                             | Family Subtotal | Influence on Overall Price Percentile | Family Price Percentile       |
|--|-----------------|---------------------------------------|-------------------------------|
| General Account Services                   | \$258           | 3.3%                                  | 68                            |
| General ACH Services                       | \$461           | 5.4%                                  | 68                            |
| Information Services                       | \$527           | 11.7%                                 | 21                            |
| Paper Disbursement Reconciliation Services | \$1,779         | 24.6%                                 | 49                            |
| Paper Disbursement Services                | \$1,902         | 45.5%                                 | 25                            |
| Wire And Other Funds Transfer Services     | \$630           | 9.4%                                  | 34                            |
| <b>Total Analyzed Fees: \$5,557</b>        |                 |                                       | <b>Overall Percentile: 25</b> |

The purpose of this analysis is to classify the overall level of bank compensation given what is known about the relationship from the supplied account analysis statement. This free analysis is based upon actual bank pricing using the services published in the 2014 Blue Book of Bank Prices®.

- Overall Price Percentile:** This is a composite ranking computed using comparable financial institutions divided into two tiers.
- Total Monthly Fees:** The extent to which the actual bank services used by the corporation match published services is indicated by the percent of dollars included in the analysis. This analysis becomes more meaningful as the percentage increases above 40%. Division of Total Analyzed Fees by Total Monthly Fees may not exactly match percent of dollars included in the analysis due to adjustments for deposit account assessment and negative dollar service refunds and adjustments.
- Size of Relationship:** The corporation's total monthly fee quartile (1st is lowest) for this bank using statements submitted to the Blue Book. Companies in the highest quartile for a bank expect more discounting
- Family Subtotal:** Includes only Blue Book analyzed services.
- Influence on Overall %:** The relative importance of the Family Price Percentile on the Overall Price Percentile.
- Family Price Percentile:** Indicates the service family compensation ranking using Blue Book analyzed services within each family. The Family Price Percentile coupled with the Influence on Overall Price Percentile provides useful insight into the Overall Price Percentile calculated.

# Blue Book Compensation Review – Service Level Detail Report

Company Bureau Insurance

Bank ABC Bank

Percent Analyzed: 74.3%

Overall Percentile: 25

| Blue Book Description                                  | Bank's Description   | Volume | Unit Price | Service Charge |
|--|--|--------|------------|----------------|
| <b><u>General Account Services / Percentile 68</u></b> |  |        |            |                |
| Ledger Overdraft Fee                                   | (Percentile 62 / Overall Influence 0.52%)<br><i>LEDGER OVERDRAFT PER DAY</i>     | 1      | 45.0000    | 45.00          |
| Account Maintenance                                    | (Percentile 33 / Overall Influence 0.88%)<br><i>ACCOUNT MAINTENANCE</i>          | 3      | 19.0000    | 57.00          |
| ZBA Master Account                                     | (Percentile 87 / Overall Influence 0.42%)<br><i>ZBA MASTER ACCOUNT MAINT</i>     | 1      | 50.0000    | 50.00          |
| ZBA Sub Account  | (Percentile 78 / Overall Influence 0.57%)<br><i>ZBA SUBSIDIARY ACCOUNT MAINT</i> | 2      | 30.0000    | 60.00          |
| ZBA Transfer   | (Percentile 20 / Overall Influence 0.34%)<br><i>ZBA PER TRANSACTION</i>          | 42     | 0.3000     | 12.60          |
| Credit Positing  | (Percentile 22 / Overall Influence 0.19%)<br><i>CREDITS POSTED-ELECTRONIC</i>    | 23     | 0.3500     | 8.05           |
| Debit Posting  | (Percentile 79 / Overall Influence 0.22%)<br><i>DEBITS POSTED-ELECTRONIC</i>     | 72     | 0.3500     | 25.20          |
|  |  |        |            | <b>257.85</b>  |
| <b><u>General ACH Services / Percentile 68</u></b>     |  |        |            |                |
| ACH Maintenance  | (Percentile 20 / Overall Influence 0.68%)<br><i>ACH MONTHLY MAINTENANCE</i>      | 1      | 30.0000    | 30.00          |
| ACH Item Originated                                    | (Percentile 30 / Overall Influence 0.21%)<br><i>ACH CORPORATE ON US CREDITS</i>  | 9      | 0.0500     | 0.45           |
|  | <i>ACH CORPORATE ON US DEBITS</i>  | 21     | 0.1200     | 2.52           |
|  | <i>ACH CORPORATE OFF US CREDIT</i>   | 41     | 0.1200     | 4.92           |
| ACH Originated Addenda Records                         | (Percentile 7 / Overall Influence 0.02%)<br><i>ACH ORIGINATED ADDENDA</i>        | 50     | 0.0100     | 0.50           |
| ACH Item Received                                      | (Percentile 26 / Overall Influence 0.26%)<br><i>ACH DEBIT RECEIVED ITEM</i>      | 101    | 0.1000     | 10.10          |
|  | <i>ACH CREDIT RECEIVED ITEM</i>  | 23     | 0.1000     | 2.30           |
| ACH Positive Pay Maintenance                           | (Percentile 96 / Overall Influence 1.03%)<br><i>ACH POSITIVE PAY ACCT MAINT</i>  | 5      | 40.0000    | 200.00         |
| ACH File Processing or Transmission                    | (Percentile 44 / Overall Influence 3.02%)<br><i>ACH INPUT-FILE</i>               | 21     | 10.0000    | 210.00         |
|  |  |        |            | <b>460.79</b>  |