

Origin Bank's account analysis allows you to use balances from one or more accounts to compensate for the activity charges that are accessed on your account. The earnings credit rate is calculated on a monthly basis using the average daily collected balances in your account(s) at Origin Bank. The accumulated fees for products and services used are deducted from the earnings credit allowance. If the combined earnings credit is greater than the combined charges, no service fee is due.

### *PRODUCT FEATURES*

- The earnings credit rate is based on a formula using market conditions over the previous 30 day period
- All Treasury Management services can be placed on Account Analysis
- Detailed analysis statements are available for your primary and secondary accounts so that you can have a consolidated description of all of the activity and services during the month

### *PRODUCT BENEFITS*

- Allows you to use idle balances to offset cost of products and services
- Offers a soft-dollar charge rather than a hard-dollar charge
- Provides a clear audit trail on services rendered

For additional information, visit [www.Origin.bank](http://www.Origin.bank)