

Deposits are governave to MBEER ACCOUNT MUMBEER Deposit Reclassification

Deposits are governed agreement and may not

regulation D retail sweep program

DATE

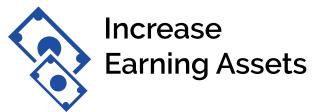
DEPOSI

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.

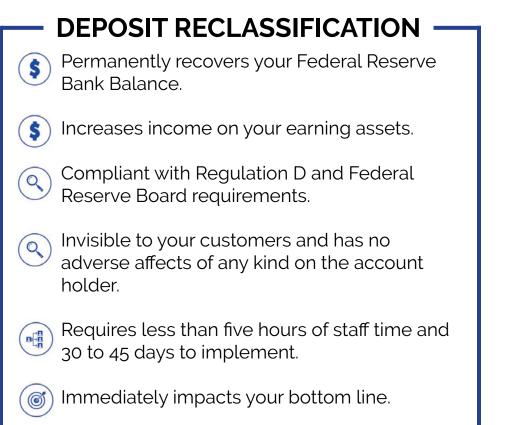


How does Deposit Reclassification Work?

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. Theses 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 subaccount to the checking sub-account to cover that day's activity. The logic path algorithm prevents the savings subaccount 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.





Determine Your ROI w/ Deposit Reclassification

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

