

# Worksheet Tips

## For use in filing the FR 2910A

<b>TRANSACTION ACCOUNTS</b>
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	Include	Exclude
<b>Line 1</b>	<ul style="list-style-type: none"> <li>✚ Share draft accounts</li> <li>✚ Personal NOW accounts</li> <li>✚ DBA NOW accounts</li> <li>✚ Public NOW accounts</li> </ul>	<ul style="list-style-type: none"> <li>✚ Business/commercial accounts (e.g. corporations and associations)</li> </ul>
<b>Line 2</b>	<ul style="list-style-type: none"> <li>✚ Checking accounts</li> <li>✚ Individual, partnership, corporation accounts</li> <li>✚ State and local government checking accounts</li> <li>✚ Outstanding official checks/teller checks/money orders</li> <li>✚ Trust demand deposits</li> <li>✚ Suspense accounts</li> <li>✚ Unposted credits</li> </ul>	<ul style="list-style-type: none"> <li>✚ Checking accounts in which your institution reserves the right to ask for at least 7 days' written notice prior to a withdrawal</li> </ul>
<b>Line 3</b>	<ul style="list-style-type: none"> <li>✚ Automatic Transfer Service (ATS) accounts</li> <li>✚ Telephone and Preauthorized Transfer (TPT) accounts</li> </ul>	<ul style="list-style-type: none"> <li>✚ Savings accounts</li> </ul>
<b>Line 4</b>	Calculate transaction accounts (Add lines 1, 2 and 3)	

<b>DEDUCTIONS FROM TRANSACTION ACCOUNTS (Line 4 above)</b>
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	Include	Exclude
<b>Line 5</b>	<ul style="list-style-type: none"> <li>✚ Demand balances held at other institutions, such as banks, credit unions and savings institutions that are immediately available</li> </ul>	<ul style="list-style-type: none"> <li>✚ Demand balances held at Fed, FHLB, excess balance accounts and agent accounts</li> <li>✚ Savings and time deposits held at other institutions</li> <li>✚ Fed funds sold</li> <li>✚ Cash items in the process of collection/float</li> </ul>
<b>Line 6</b>	<ul style="list-style-type: none"> <li>✚ Cash letters/imaged cash letters</li> <li>✚ Deferred balances (float)</li> <li>✚ Unposted debits</li> <li>✚ Preposted ACH</li> <li>✚ Returned items (chargebacks)</li> <li>✚ Redeemed traveler's checks and money orders</li> </ul>	<ul style="list-style-type: none"> <li>✚ Cash letters for which your institution has already received credit</li> <li>✚ Returned items drawn on your institution</li> <li>✚ ACH for which your institution has already received credit</li> </ul>
<b>Line 7</b>	Calculate item 2a of the FR 2910a Report ----- (line 4 – (line 5 + line 6))	

**NONTRANSACTION ACCOUNTS**

	<b>Include</b>	<b>Exclude</b>
<b>Line 8</b>	<ul style="list-style-type: none"> <li>+ Savings accounts/share accounts</li> <li>+ Money Market Deposit Accounts (MMDA)</li> <li>+ IRAs set up as savings</li> <li>+ Escrow accounts set up as savings</li> <li>+ Club accounts/vacation accounts set up as savings</li> <li>+ Brokered accounts set up as savings</li> <li>+ Interest paid to savings accounts</li> </ul>	<ul style="list-style-type: none"> <li>+ Savings accounts for which your institution does not limit the 6 transfer/withdrawal limitations imposed by Reg D. (report these as transaction accounts)</li> <li>+ Interest accrued but not yet paid to savings accounts</li> </ul>
<b>Line 9</b>	<ul style="list-style-type: none"> <li>+ All account types described in line 8 that are held by customers other than individuals or sole proprietorships. Examples include accounts held by corporations, hospitals, schools and charitable organizations.</li> </ul>	<ul style="list-style-type: none"> <li>+ All account types described in line 8 that are personal in nature, for instance accounts held by individuals or sole proprietorships</li> </ul>
<b>Line 10</b>	<ul style="list-style-type: none"> <li>+ Certificates of Deposit (CDs)</li> <li>+ IRAs set up as time deposits</li> <li>+ Escrow accounts set up as time deposits</li> <li>+ Club accounts/vacation accounts set up as time deposits</li> <li>+ Brokered accounts set up as time deposits</li> <li>+ CDARS set up as time deposits</li> <li>+ Interest paid to time deposit accounts</li> </ul>	<ul style="list-style-type: none"> <li>+ Matured time deposits after their grace period</li> <li>+ Time deposits for which early withdrawal is permitted (within the first 6 days after deposit is made) without the imposition of a penalty of at least 7 days' simple interest on amount withdrawn</li> <li>+ Interest accrued but not yet paid to time deposit accounts</li> </ul>
<b>Line 11</b>	<ul style="list-style-type: none"> <li>+ Include any item described in line 10 with balances of \$100,000 or more</li> </ul>	<ul style="list-style-type: none"> <li>+ Exclude any balances described in line 10 with balances less than \$100,000</li> </ul>
<b>Line 12</b>	Calculate small time deposits (line 10 minus line 11)	
<b>Line 13</b>	<ul style="list-style-type: none"> <li>+ All account types described in line 10 that are held by customers other than individuals or sole proprietorships. Examples include accounts held by corporations, hospitals, schools and charitable organizations</li> </ul>	<ul style="list-style-type: none"> <li>+ All account types described in line 10 that are personal in nature, for instance accounts held by individuals or sole proprietorships</li> </ul>

**CALCULATE FR 2910A ITEMS 1 AND 2**

<b>Line 14</b>	<b>Calculate item 1 of the FR 2910a Report</b> ----- <b>Add lines 4, 8 and 12</b>
<b>Line 15</b>	<b>Calculate item 2 of the FR 2910a Report</b> ----- <b>Add lines 7, 9 and 13</b>