

Changes on your statement

The following information represents some of the changes you may notice to your statement, thanks to our recent banking system upgrade.
Please note: Fees and rates listed below are for example purposes only

A summary of your accounts on Sep 15, 2011

Deposits Value on Sep 15, 2011

CAD

1 Pay As You Go Account #00105687302 0.00

T-Bill Savings Account #0024681379 43,443.15

Total Deposits \$43,443.15

Loans Value on Sep 15, 2011

CAD

2 Business/Agri Plan Loan - Revolving 179823469783 credit limit \$250,000 \$149,711.34

Total Loans \$149,711.34

1 New Account Numbers

When we moved to our new banking system, all account numbers changed, including chequing, savings, and loan account numbers, as well as investment plan numbers.

You will find new account numbers in the overall summary page of your accounts (as noted here) as well as in the summary of each individual account page and in the details of your account transactions on the following pages.

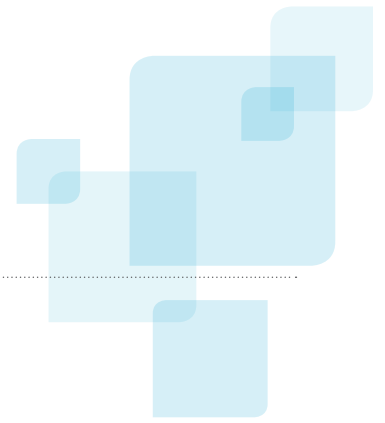
Don't worry—your cheques, debit card, direct deposits, and pre-authorized payments will not be affected by these account number changes.

2 Line of Credit

When you access funds in your line of credit, your **chequing account balance will show \$0.00** and your **line of credit account will show your balance owing**.

In this example, the customer has a Pay As You Go Account that is linked to a line of credit. At the time of this statement, they have accessed (owe) **\$149,711.34** on their line of credit (which has an authorized limit of \$250,000.00). Because they are using money from their loan, the balance in their Pay As You Go Account is **\$0.00**.

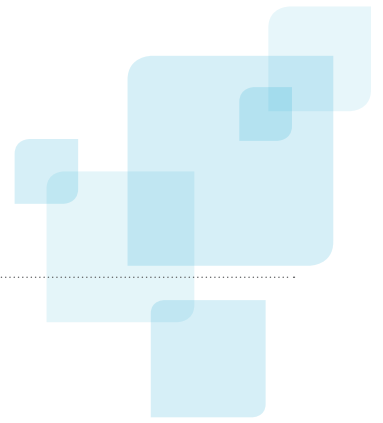
Changes on your Pay as You Go Account:



| | Date | Description | Money out of your account(\$) | Money into your account(\$) | Balance (\$) |
|----|---------------|--|--------------------------------------|------------------------------------|---------------------|
| 3 | Aug 31 | Balance forward | | | \$0.00 |
| 4 | Aug 31 | Account Opening Balance | | 13,711.26 | \$13,711.26 |
| 5 | Sep 2 | Auto LOC Repayment | 13,711.26 | | \$0.00 |
| 6 | Sep 5 | Cheque #0000000000000000402 ATB Branch | 1,455.77 | | -\$1,455.77 |
| 6 | Sep 5 | Cheque #0000000000000000409 ATB Branch | 3,789.66 | | \$5,245.43 |
| 6 | Sep 5 | Cheque #0000000000000000404 ATB Branch | 3,878.22 | | -\$9,123.65 |
| 7 | Sep 5 | Overdraft Transfer | | 9,123.65 | \$0.00 |
| | Sep 6 | Direct Debit ABC BUSINESS | 37.73 | | -\$37.73 |
| 7 | Sep 6 | Overdraft Transfer | | 37.73 | \$0.00 |
| 8 | Sep 7 | Deposit Mixed | | 1,433.00 | \$1,433.00 |
| | Sep 7 | POS Purchase OFFICE DEPOT | 2,000.00 | | -\$567.00 |
| 9 | Sep 7 | Loan Transfer | | 567.00 | 0.00 |
| 6 | Sep 7 | Cheque #0000000000000000411 ATB Branch | 815.45 | | \$1,382.45 |
| 7 | Sep 7 | Overdraft Transfer | | 1,382.45 | \$0.00 |
| 8 | Sep 15 | Deposit Mixed | | 89,556.74 | \$89,556.74 |
| | Sep 15 | Bill Payment XYZ COMPANY | 9,881.43 | | \$79,675.31 |
| 6 | Sep 15 | Out of Province Cheque #0000000000000000399 | 671.03 | | \$79,004.28 |
| 5 | Sep 15 | Auto LOC Repayment | 79,004.28 | | 0.00 |
| 10 | Sep 15 | Closing Balance | | | \$0.00 |

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T-Bill Savings Account

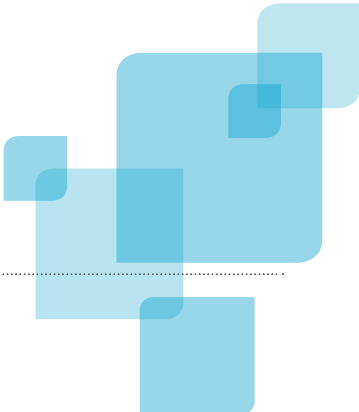


Details of your account transactions

| | Date | Description | Money out of your account(\$) | Money into your account(\$) | Balance (\$) |
|----------|---------------|-------------------------|--------------------------------------|------------------------------------|---------------------|
| 3 | Aug 31 | Balance forward | | | \$0.00 |
| 4 | Aug 31 | Account Opening Balance | | \$443.15 | \$443,443.15 |
| | Sep 15 | Closing Balance | | | \$443,443.15 |

NOTE: As with all accounts, the Balance Forward in this example is \$0.00 as this is the first statement generated from our new banking system.

Changes on your Loan Account: Revolving Loan



Details of Loan Account 79823469783 transactions

| | Date | Description | Debits to your account (\$) | Credits to your account (\$) | Balance (\$) |
|----|---------------|--|-----------------------------|------------------------------|---------------------|
| | Aug 31 | Balance forward | | | \$0.00 |
| 11 | Aug 31 | ACCRUED INTEREST BALANCE FORWARD \$0.00 | | | |
| 12 | Sep 2 | Principal Repayment | | \$13,711.26 | \$211,288.74 |
| 13 | Sep 2 | Auto LOC Repayment | | \$13,711.26 | \$211,288.74 |
| 14 | Sep 4 | Loan Interest | \$24.66 | | \$211,288.74 |
| 15 | Sep 4 | EOD ODP Trf Funded Acc | \$9,123.65 | | \$220,412.39 |
| 14 | Sep 6 | Loan Interest | \$69.46 | | \$220,450.12 |
| 15 | Sep 6 | EOD ODP Trf Funded Acc | \$37.73 | | \$220,450.12 |
| 14 | Sep 7 | Loan Interest | \$24.15 | | \$221,832.57 |
| 15 | Sep 7 | EOD ODP Trf Funded Acc | \$815.45 | | \$221,832.57 |
| 16 | Sep 7 | LOC Disburse RealTime Adv | \$567.00 | | \$221,832.57 |
| 13 | Sep 15 | Auto LOC Repayment | | \$79,004.28 | \$149,711.34 |
| 17 | Sep 15 | ACCRUED INTEREST CLOSING BALANCE | \$366.23 | | |
| 18 | Sep 15 | Closing Balance | | | \$149,711.34 |
| 19 | | Interest Paid Year to Date | | | \$0.00 |



Continued →



3 Balance Forward

This shows the **closing balance from the previous month's statement**. Because September is the first month statements were generated from our new banking system, the balance forward for all accounts will show **\$0.00**.

In subsequent statements, the Balance Forward will show the **last date** from your previous statement.

4 Account Opening Balance

This shows the balance on your account as of the first day of your statement period. In this case, your opening balance on your September statement for chequing, savings, and investment accounts will reflect your balance as of the end of day on August 31, 2011.

This will only be shown on the September 2011 statement.

In this example, because the customer has accessed (owes) **\$211,288.74** on their linked line of credit, the Account Opening Balance says \$43,443.15, and then is followed by an Auto LOC Repayment, explored below (item 5) to bring the account to \$0.00.

5 Auto LOC Repayment

This is the amount of money deposited minus purchases and withdrawals that day, which is then transferred the end of the day to the Line of Credit—paying down the amount of money owed. This also shows as an **Auto LOC Repayment** credit (item 13) in the linked Line of Credit details.

In the first example, there was a balance in the account of \$13,711.26 which was then moved onto the line of credit.

In the second example, a \$9,881.43 bill payment and \$671.03 cheque totalling \$10,552.46 was subtracted from the \$89,556.74 deposit, leaving a balance of \$79,004.28 at end of day which was transferred to pay down the linked line of credit on September 15.

6 Cheques

Cheques will be identified through the account by number with 20-digits. There will be zeros in front of the cheque number that was cleared. It will also show the branch transit number and name of the branch the cheque has been processed through.

Out of Province Cheque indicates that the cheque was cashed or processed outside of Alberta.

7 Overdraft Transfer

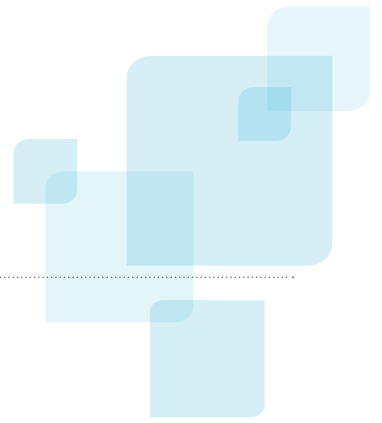
This money is moved into the chequing account from the line of credit to cover a negative balance as a result of items clearing through the account overnight such as cheques, electronic fund transfers, or automatic payments.

This also shows as an **EOD ODP Trf Funded Acc** debit (item 15) in the Linked Line of Credit details.

8 Deposit (Mixed)

This shows funds being deposited to the chequing account. If it is a mixed deposit, then it contained both cash and cheques.

In this example, a mixed deposit of \$1,433.00 was made on September 7.



9 **Loan Transfer**

This shows the amount of money that was required from your **Linked Line of Credit** to cover any “real-time” purchases or withdrawals that you made from this account (in this example, \$567.00 was automatically transferred to fund the purchase at Office Depot). This amount will be the same as the **LOC Disburse Real-Time Adv** debit under your linked Line of Credit (item 16).

10 **Closing Balance**

This account shows a \$0.00 balance because it is linked to an actively used Line of Credit. You can find the balance owed for this account under the **Linked Line of Credit** section (item 2).

11 **Accrued Interest Balance Forward**

Your September 2011 statement dated August 31 will show \$0.00, but we did carry over the accrued interest as of August 31.

12 **Principle Re-payment/Principle Payment**

The Principal Repayment dated September 2 reflects the balance of money transferred from the deposit account to the line of credit when we implemented the upgrade to our banking system.

You will note that on your September statement only, **this debit transaction does not show in your balance on August 31.** This is because the effective date for the outstanding loan balance in the new system is September 1. This is to prevent you from being double charged interest on your loan for August 31. **Up to the 12th of the month, you may see transactions like these that look like a duplicate posting. Rest assured that the balance in your loan is accurate, and we have now adjusted how it reports on the loan.**

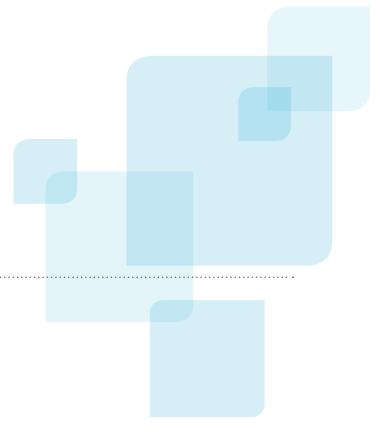
13 **Auto LOC Repayment**

This is the money remaining from a deposit that is applied at the end of the day to pay down the balance owing on your line of credit. It is equal to the **Auto LOC Repayment** amount (item 5) under your linked Pay As You Go Account.

14 **Loan Interest**

For lines of credit, loan interest is now calculated **every time your balance owing changes**—like here, when funds were withdrawn to cover purchases. This calculation appears as a Loan Interest transaction. Although it appears in the debit column, **it does not impact your loan balance** and has not been charged to your account.

NOTE: On September 21, you may see **multiple** Loan Interest DR transactions. These are the interest calculations from September 1-21. We had a hiccup posting the Loan Interest debits in real time after the upgrade, but we have now fixed this issue. As a result, for any day you had at least one withdrawal and/or payment to your line of credit since September 1, you will see a Loan Interest debit dated September 21—this is our system catching up with your transaction history.



- 15 EOD ODP Trf Funded ACC**
This transaction is a result of the chequing account having a negative balance due to items clearing through the account at the end of the day. When this happens, money is moved from the line of credit to bring the chequing account balance to \$0.00.
- 16 Loan Disburse RealTime ADV**
This shows the money (\$567.00) moving out of your linked Line of Credit to cover the point of sale purchase from the Pay As You Go Account (\$2000.00). This amount will be the same as the **Loan Transfer** credit in your Pay As You Go Account (item 9).
- 17 Accrued Interest Closing Balance**
This is the amount of accrued interest that is outstanding as of the statement date.
- 18 Closing Balance**
This shows how much of your line of credit you are using. When you see a balance here, your **linked chequing account will show \$0.00** (item 10).
- 19 Interest Paid Year to Date**
Due to our banking system upgrade, “year to date” interest will reflect only interest that has been paid from September 1, 2011 to present. You will need to reference the interim statement we mailed you for interest paid between January 1 to August 31, 2011.

In this example, no interest has been paid on this loan since September 1—that’s why the Interest Paid Year to Date shows \$0.00.



Tip on Line of Credit Balances:

With loans, you’ll notice that the balance adjusts at the end of the day rather than after each transaction. Here’s a tip to help you read the loan portion of your statement: The balance shown on each date reflects the end of day balance of all transactions that occurred on that day, but not all line items impact the balance.

Explanation of missing transactions:

Some customers may notice that they are missing certain dates for transactions on their statement. We apologize—this was an error that occurred when we created the statements using our new banking system. Rest assured that your balances are correct, and we can provide you with your transaction history through ATB Online. You can also visit any of our branches to get a copy of your transaction history.