



FedLine® Education

Service Charge Information (SCI): View Earnings Credits

The screenshot shows the FedLine Home interface. At the top left is the Federal Reserve Financial Services logo. The header includes a welcome message: "Welcome, Jane T Banker (ABA# NOT_FOUND)" and a "Logout" button. Below the header is a navigation bar with tabs for "Accounting", "Check", and "FedCash". The "Accounting" tab is highlighted with a blue callout box containing the text: "To begin, click the Accounting tab." The main content area features the "Financial Services FedLine Home" title, a login status message, and a "Notifications" sidebar. A "New to FedLine?" box provides a link to the "Learning Center".

Today's date: 08/10/2009
Time you logged in: 10:07 AM EDT
Your last login was: 02/27/2009, 12:15 PM EST

Accounting | Check | FedCash

Financial Services
FedLine Home

Welcome, Jane T Banker (ABA# NOT_FOUND) [Logout](#)

FedLine Home | Learning Center

To begin, click the Accounting tab.

You have logged in to FedLine. FedLine Home is the starting point for Federal Reserve Financial Services.

Notifications

Current Service Alerts: 0
[View Alerts](#)

Current Announcements: 0
[View Announcements](#)

[Refresh Alerts / Announcements](#)

New to FedLine?
See the [Learning Center](#) for information to help you get the most out of FedLine.

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Accounting Applications

- Account Management Information
- Service Charge Information**
- Daylight Overdraft Reports

Financial Services

Accounting Services

About
The Federal Reserve Banks offer a variety of accounting information services to Depository Financial Institutions throughout the nation via FedLine® Web and FedLine Advantage™. These services include a variety of report and inquiry options that help institutions manage and reconcile their Federal Reserve account in a timely manner.

News
The Board of Governors is amending Regulation D, Reserve Requirements of Depository Institutions, to authorize the establishment of limited-purpose accounts at Federal Reserve Banks, called excess balance accounts, for the maintenance of excess balances of interest-eligible institutions, effective July 2, 2009. Participants in an excess balance account appoint another institution (agent) to manage the account on their behalf. To learn more, visit <http://www.federalreserve.gov> or <http://www.frbsservices.org/accountservices/eba.html?id=homebanner&loc=eba>.

The Account Management Information (AMI) application provides a way for you to view accounting transactions that have posted to your Fed account in real-time. [more...](#)

Service Charge Information
The Service Charge Information (SCI) application provides electronic access to your monthly Summary Billing Statement of Service Charges, complete with "drill down" capability to view the details underlying summarized transactions. [more...](#)

Daylight Overdraft Reports
Daylight Overdraft Reports are produced for both financial institutions that incur daylight overdraft activity in their Fed account, as well as (or including) those institutions directed to receive reports for monitoring purposes. [more...](#)

Guides

- [Account Management Information and Daylight Overdraft Reports User Guide \(PDF Format\)](#)
- [Service Charge Information User Guide \(PDF Format\)](#)

Then click the **Service Charge Information** link.



FedLine® Education

Service Charge Information (SCI): View Earnings Credits

- ▶ **General**
- ▼ **Billing Activity**
 - [View Summary](#)
 - [View Own Activity By Service Area](#)
 - [View Own Activity By Product Code](#)
 - [View Subaccount Activity](#)
 - [View Respondent Activity](#)
 - [View Correspondent Activity](#)
 - [View Earnings Credits](#)
 - [View Adjustments / Reversals](#)
- ▶ **Billing Reports**

Service Charge Information: Summary

TRUSTWORTHY BANK, NA 0111-1234-1 FOR DATES: 06/01/2009 - 06/30/2009

Select ABA: Billing Cycle:

[Expand](#)

Summary of Own Activity	\$14,535.92
Summary of Subaccount Activity	\$33,650.91
Summary of Respondent Activity	\$237,041.08
Charges Passed to Correspondent(s)	\$0.00
Earnings Credits Applied to Eligible Charges	\$1.56
Charges Ineligible for Earnings Credits	\$35.00
Total Charges Applied to Your Account on 07/15/2009	\$285,226.35

The main entry point displays the earnings credits that were applied to service charges for a billing cycle. The condition is indicated by a dollar amount displayed on the **Earnings Credits Applied to Eligible Charges** line. If a clearing balance is maintained with the Federal Reserve Banks, institutions are granted earnings credits that may be used to offset eligible Federal Reserve Bank service charges.

The words Earnings Credits act as a hyperlink to more detailed information about the earnings credits.

Step 1: Click **Earnings Credits** or **View Earnings Credits** to continue.



FedLine® Education

Service Charge Information (SCI): View Earnings Credits

General

Billing Activity

- [View Summary](#)
- [View Own Activity By Service Area](#)
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- [View Subaccount Activity](#)
- [View Respondent Activity](#)
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Billing Reports

Service Charge Information: Earnings Credits

TRUSTWORTHY BANK, NA 0111-1234-1 FOR DATES: 06/01/2009 - 06/30/2009

Billing Cycle: June 2009 [View Results](#)

[Expand](#)

Week End Date	Eligible Clearing Balance - A -	Discounted T-Bill Rate - B -	Days Carried - C -	Earnings Credits
05/20/2009	350,000	0.0016	7	1.56
Total Earnings Credits this Cycle:				1.56
Calculation of Earnings Credits: (A * B * C /360)				
Recap of Earnings Credits Activity				
Earnings Credits Available from Prior Cycles				0.00
Total Earnings Credits this Cycle				1.56
Earnings Credits Applied to Service Charges				0.00
Earnings Credits Expired Unused				1.56
Earnings Credits Available for Future Cycles				1.56
Earnings Credits Applied to Adjustments				0.00
Earnings Credits Applied to Reversals				0.00

After selecting to view credits information, the **Earnings Credits** screen is presented. The information displayed in this view is the same as that provided on the **Summary of Earnings Credits for Current Cycle** page of the Summary Statement of Service Charges.

This view presents:

- Totals of earnings credits earned this cycle listed by week;
- Earnings credits available from prior cycles;
- Adjustments or transfers processed this cycle;
- Earnings credits applied to eligible service charges;
- Earnings credits that have expired unused this cycle; and
- Earnings credits available for use in future cycles.