

**Draft**

# **FFIEC 031 and FFIEC 041 Call Report**

**Reporting Changes to Schedule RI  
for March 31, 2015:**

**New Memorandum Item 15,  
“Service charges on deposit accounts (in domestic offices)”**

**(Not Applicable to Institutions with  
Less Than \$1 Billion in Total Assets)**

**As of December 29, 2014**

NOTE: Questions concerning new Memorandum item 15 of Schedule RI, Income Statement, may be submitted to the FFIEC by going to <http://www.ffiec.gov/contact/default.aspx>, clicking on “Reporting Forms” under the “Reports” caption on the Web page, and completing the Feedback Form. The instructions for Schedule RI, Memorandum item 15, that will be included in the Call Report instruction book update for March 2015 will incorporate any changes made in response to questions received on the attached draft instructions.

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## Schedule RI—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	Year-to-date				
	RIAD	Bil	Mil	Thou	
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets:.....	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552				M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554				M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses .....	J319				M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes) .....	J320				M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b) .....	J321				M.14.c.

FFIEC 031 INSERT

## FFIEC 031 INSERT – SCHEDULE RI, MEMORANDUM ITEM 15

*Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>1</sup> that answered “Yes” to Schedule RC-E, Part I, Memorandum item 5.*

15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):

- a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....
- b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....
- c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....
- d. All other service charges on deposit accounts .....

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<sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

## Schedule RI—Continued

### Memoranda—Continued

Dollar Amounts in Thousands		Year-to-date			
		RIAD	Bil	Mil	Thou
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c.</i>					
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	F228				M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets .....	F551				M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552				M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553				M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554				M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses .....	J319				M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes) .....	J320				M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	J321				M.14.c.

FFIEC 041 INSERT

## FFIEC 041 INSERT – SCHEDULE RI, MEMORANDUM ITEM 15

*Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>1</sup> that answered “Yes” to Schedule RC-E, Memorandum item 5.*

15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):

- a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....
- b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....
- c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....
- d. All other service charges on deposit accounts .....

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<sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

## Draft Instructions – FFIEC 031 and FFIEC 041

### New Schedule RI, Memorandum Item 15, for March 2015

#### Schedule RI – Income Statement

##### Memoranda

##### Item No.    Caption and Instructions

##### **15        Components of service charges on deposit accounts (in domestic offices).**

Memorandum items 15.a through 15.d are to be completed by institutions with \$1 billion or more in total assets<sup>1</sup> that answered “Yes” to Schedule RC-E, (Part I,) Memorandum item 5, “Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?” Such institutions should report in the appropriate subitem the year-to-date amount of the specified category of service charges on deposit accounts included in Schedule RI, item 5.b, “Service charges on deposit accounts (in domestic offices). Consistent with the instructions for Schedule RI, item 5.b, the amount of service charges on deposit accounts reported in Memorandum items 15.a through 15.d should be net of amounts refunded to depositors.

The specified categories of service charges to be reported in Schedule RI, Memorandum items 15.a through 15.c, are those levied against consumer deposit account products offered by the reporting institution during the calendar year to date that would be reportable in Schedule RC-E, Memorandum items 6.a, 6.b, 7.a.(1), and 7.b.(1).

Once a customer has opened a deposit account with the reporting institution that is a deposit product intended primarily for individuals for personal, household, or family use, the institution is not required thereafter to review the customer’s status or usage of the account to determine whether the transaction account is being used for personal, household, or family purposes. Thus, when reporting the amount of service charges on consumer deposit account products in Schedule RI, Memorandum items 15.a through 15.c, below, the reporting institution is not required to identify those individual accounts within the population of a particular consumer deposit account product that are not being used for personal, household, or family purposes and remove any service charges levied against these accounts from the total amounts of overdraft-related, periodic maintenance, and customer automated teller machine (ATM) fees charged to customer accounts within that consumer deposit product.

Treatment of Transfer Fees – If the reporting institution levies a service charge or fee on a consumer deposit account for a transfer between the account holder’s deposit account and another account (including a loan account) regardless of the means by which the transfer is effected (e.g., in person, by telephone, via an ATM, and via online account access), the transfer fee should be reported in Schedule RI, Memorandum item 15.d, “All other service charges on deposit accounts.” In contrast, if the reporting institution levies a service charge or fee on a consumer deposit account for the account holder’s use of an ATM to effect a transfer between the account holder’s deposit account and another account (and not for the

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<sup>1</sup> In general, the determination as to whether an institution has \$1 billion or more in total assets is measured as of June 30 of the previous calendar year. See pages 3 and 4 of the General Instructions for guidance on shifts in reporting status.



## **Schedule RI – Income Statement (cont.)**

### **Memoranda**

<b><u>Item No.</u></b>	<b><u>Caption and Instructions</u></b>
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<b>15</b> (cont.)	transfer itself), the service charge or fee is considered a fee for accessing the ATM and should be reported in Schedule RI, Memorandum item 15.c, "Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use," and is not considered a transfer fee.
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The sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b.

<b>15.a</b>	<b><u>Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.</u></b> For deposit account products intended, marketed, or presented to the public primarily for individuals for personal, household, or family use, report the amount of service charges and fees related to the processing of payments and debits against insufficient funds, including "nonsufficient funds (NSF) check charges," that the reporting institution assesses with respect to items that it either pays or returns unpaid, and all subsequent charges levied against overdrawn accounts, but excluding those fees equivalent to interest and reported in Schedule RI, item 1, "Interest and fee income on loans."
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<b>15.b</b>	<b><u>Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.</u></b> For deposit account products intended, marketed, or presented to the public primarily for individuals for personal, household, or family use, report the amount of service charges levied on such consumer deposit accounts for account holders' maintenance of their deposit accounts with the reporting institution (often labeled "monthly maintenance charges"). Include recurring fees not subject to waiver, which include fixed monthly or other periodic charges levied against a consumer deposit account for the maintenance of the account that the account holder cannot avoid under any circumstances, including, for example, by maintaining other deposit or loan accounts with the institution, maintaining a minimum deposit balance, or engaging in a specified level of account activity (such as the number of debit card transactions) during a month or other period. Also include maintenance charges subject to waiver during a month or other period that have not been waived, but have been levied against a consumer deposit account because of the account holder's failure to maintain specified minimum deposit balances or meet other requirements (e.g., requirements related to transacting and purchasing other services).
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Exclude so-called "per-check fees" levied on consumer deposit accounts regardless of whether such fees are charged, for example, (a) for each check that is paid during a month or other period, (b) if a specified minimum account balance is not maintained during a month or other period, or (c) if the number of checks paid during a month or other period exceeds a specified number. "Per-check fees" should be reported in Schedule RI, Memorandum item 15.d, "All other service charges on deposit accounts." In addition, exclude so-called "per-item fees" that function in a manner similar to "per-check fees" and report such fees in Memorandum item 15.d.

Also exclude event-based service charges and fees levied on consumer deposit accounts, such as stop payment fees and wire transfer fees. Such service charges and fees should be reported in Schedule RI, Memorandum item 15.d.

## **Schedule RI – Income Statement (cont.)**

### **Memoranda**

#### **Item No.      Caption and Instructions**

**15.c      Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.**

For deposit account products maintained at the reporting institution and intended, marketed, or presented to the public primarily for individuals for personal, household, or family use, report the amount of service charges and fees levied against such consumer deposit accounts by the reporting institution for the account holder's use of ATMs or remote service units (RSUs) owned, operated, or branded by the institution, other institutions, or other third-party, non-bank ATM operators to access the account holder's consumer deposit accounts at the institution for purposes of conducting transactions and other activities. Such transactions and other activities include deposits to or withdrawals from consumer deposit accounts, account balance inquiries, and transfers between the account holder's consumer deposit account and another account (including a loan account). (See the "Treatment of Transfer Fees" above in the instructions for Schedule RI, Memorandum item 15.)

Exclude service charges levied by the reporting institution against deposit accounts maintained at other institutions for transactions conducted through the use of ATMs or RSUs owned, operated, or branded by the reporting institution. Also exclude debit card interchange fees. Such service charges and interchange fees should be reported in Schedule RI, item 5.I, "Other noninterest income," not in Schedule RI, item 5.b.

**15.d      All other service charges on deposit accounts.** Report all other service charges on deposit accounts (in domestic offices) levied by the reporting institution and not reported in Schedule RI, Memorandum items 15.a, 15.b, and 15.c. Include service charges and fees on the reporting institution's deposit account products intended for use by a broad range of depositors (which may include individuals), rather than being intended, marketed, or presented to the public primarily for individuals for personal, household, or family use. For deposit account products intended for use by a broad range of depositors, the reporting institution need not identify the fees charged to accounts held by individuals for personal, household, or family use and need not report these fees in one of the three categories of consumer deposit account fees above.

Include "per-check fees" and "per-item fees" (as discussed in the instructions to Schedule RI, Memorandum item 15.b, above) and event-based service charges and fees (such as stop payment fees and wire transfer fees) levied on deposit accounts, including consumer deposit accounts. See the instructions for Schedule RI, Memorandum item 15, above for information on the "Treatment of Transfer Fees."