

If your Statement is a Commercial Loan Statement, it is comprised of multiple sections:

General Information Section - The top section of the statement describes the current state of your Loan at a glance. Fields include:

- Portfolio, Obligation, Obligor – Unique numbers assigned to this Loan
- Interest Paid Year To Date – Interest Payments applied during the current Calendar Year
- Maturity Date, Billed Date, Due Date –Maturity Date of your Loan, Date your statement was produced, and Date your payment is Due
- Total Amount Due - Sum of all Amounts Billed on this Statement in the Loan Summary Section – Interest, Principal, and any other applicable balances.

Loan Summary Section - This section lists more details about your loan. Fields that are included, when applicable:

- Interest - Previous Due, Debits and Credits, Current Due. The sum of these amounts is reflected in the Total Interest Due
- Principal - Previous Due, Debits and Credits, Current Due. The sum of these amounts is reflected in the Total Principal Due
- Other amounts Total Due as applicable, this includes Late Charges, Loan Fees, etc. For Loan Fees, a short description of each type of Fee is also displayed.

Activity Detail Section – This section includes Loan activity and accruals posted in the current billing period and is present whenever Interest is billed. The current billing period contains activity from the previous Interest Billed Date through the current statement Billed Date. If your loan is billed in advance, interest will be projected to the Due Date based on the rate and Principal balance as of the Billed Date. Any activity processed during that period will be reflected on your next statement.

- Date – The first date is the Due Date of your previous Interest Statement followed by the effective date of each transaction.
- Transaction Description – A short explanation of the transaction
- Interest Rate – Rate as of the date of the transaction
- Fee Amount – Payments, reversals, adjustments processed on the applicable categories – Late Charges, Loan Fees, etc.
- Principal Amount – Principal changes processed including New Loans, advances, payments, and adjustments
- Principal Balance – The first amount is the Principal Balance from your previous Interest Statement followed by the remaining Principal Balance after the transaction.
- Days – Number of days used to calculate each Interest Accrual
- Interest – The first amount is the Total Interest Due from your previous Interest Statement followed by Interest changes processed including payments, reversals, and adjustments. This column includes Interest Accruals calculated during the current billing period up to the Due Date of this statement.

Remittance Section – The bottom section of the statement includes select information from the General Information and the Loan Summary Sections as well as additional information:

- If your account is being automatically charged for payment, you may retain the full statement for your records. The Remittance Section includes the last 4 digits of your Account number as well as the full Transit ABA number of the Bank.
- If you pay by mail or at a branch, the Remittance Section is meant to be returned with your payment. This will ensure prompt and accurate processing of your payment. The Remittance Section will include the Address where your Loan Payment is to be mailed and coding to enable your payment is processed in the most efficient and timely manner.

If your Statement is a Commitment Statement:

A Commitment Statement contains some of the same fields as your Commercial Loan Statement. There are also fields that are specific to Commitments. These include Original Amount, Current Available, Current Amount Used, and the Fee description. The Commitment Statement also includes the Fixed and Accruing Fee activity and when applicable the detail of the Fee accrual calculations.