



KeyBank  
P.O. Box 93885  
Cleveland, OH 44101-5885

**Business Banking Statement**  
**December 31, 2023**  
page 1 of 3

862657245

31 T 816 0000 R EM AO  
ARABIAN HORSE ASSOCIATION OF NEW YORK,

*Questions or comments?*  
Call our Key Business Resource Center  
1-888-KEY4BIZ (1-888-539-4249)

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*Enroll in Online Banking today at Key.com.  
Access your available accounts, transfer funds and view your transactions right from your PC.*

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Key Business Silver Money Market Svgs 862657245  
ARABIAN HORSE ASSOCIATION OF NEW YORK,

|                                |                   |
|--------------------------------|-------------------|
| Beginning balance 11-30-23     | \$3,172.31        |
| Interest paid                  | +0.03             |
| <b>Ending balance 12-31-23</b> | <b>\$3,172.34</b> |

**Interest earned**

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|                                       |        |
|---------------------------------------|--------|
| Annual percentage yield (APY) earned  | 0.01%  |
| Number of days this statement period  | 31     |
| Interest paid 12-29-23                | \$0.03 |
| Interest earned this statement period | \$0.02 |
| Interest paid year-to-date            | \$0.31 |

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## Account messages

*Important updates to your Deposit Account Fees and Disclosures have been made.*

*Daily Percentage Rate: The way we compute the daily percentage rate for interest bearing accounts has changed. Previously, the daily percentage rate was calculated by dividing the interest rate by the actual number of days in the year, which included leap years. Now, it will be calculated by dividing the interest rate by 365 days.*

*Wire Transfer Services: We've also updated the description in the disclosure for three of our wire transfers. 1) Standing wire transfer orders are automated and recurring wire transfers to a specified recipient for a fixed amount of money that occur at fixed intervals. You will be charged \$10.00 for each wire transfer initiated under the standing wire transfer order. 2) Book to Book Wire Transfers are domestic outgoing wire transfers to a KeyBank account and are \$4.50 per transfer. There are no fees for domestic incoming wires to KeyBank accounts. 3) Repetitive Outgoing Wire Transfers are those in which debit and credit transfer parties remain the same (date and dollar amount may be different) and will be discounted \$10.00 from the standard Fedwire Service Charge prices.*

