MONTHLY DEBIT REVIEW · FOR COMMUNITY BANKS

ILLUSTRATIVE SAMPLE: FICTIONAL BANK AND DATA

Example Community Bank (fictional) · This month compared with last month

Management takeaway

Interchange income rose 4.5% this month while income per purchase fell 5%. More purchases explain the higher total. Why each purchase earned less is not yet confirmed.

What changed

Measure	Last month	This month	Change
Interchange income	$60,000	$62,700	+4.5%
Settled purchases	150,000	165,000	+10.0%
Purchase volume	$7,500,000	$8,250,000	+10.0%
Income per purchase	$0.40	$0.38	−5.0%

Average purchase size was unchanged at $50.

What the numbers explain, and what they don't

Explained: the 15,000 additional purchases added about $6,000 at last month's rate; the lower rate per purchase offset about $3,300; net change +$2,700.

Not yet explained: why income per purchase fell. Transaction mix, timing and adjustments are possibilities, and none is a finding yet.

Three questions for follow-up

1. Do both months use the same income components and the same settled-purchase population?
2. Did either month include adjustments for activity from an earlier period?
3. What transaction and income detail is available by network and transaction type?

Next review

Obtain the definitions and supporting detail above, then separate a reporting difference from a real change in the program before recommending any action.

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Sample only: invented figures illustrating the review format; not expected results or industry benchmarks; no bank's data. A monthly review is an interpretation of agreed reports, not an audit or real-time monitoring.