



July 24, 2008

To: All Chief Operating Officers and Check Contacts in the Windsor Locks Zone

**Transportation Information as Windsor Locks Paper Check Processing
Moves to Federal Reserve Bank of Philadelphia**

We are pleased to share detailed information on transportation and deposit and presentment procedures when Windsor Locks paper check processing moves to the Federal Reserve Bank of Philadelphia after the 8:30 am deposit deadline on Friday, September 19, 2008. Please note that there will be a new transit point in Windsor Locks, CT. While the Greater Boston area transit point will remain at its current Southborough, MA location, the deadlines at the facility have changed, as noted in the table below.

Greater Boston Area Transit Point

Effective on Saturday, September 20, 2008, all customers using the Southborough, MA transit point to drop off deposits should continue to drop off their checks at:

**Patriot Delivery Systems
200 Turnpike Road (Route 9)
Southborough, MA, 01772**

| Day of Week | Drop-off Times | Transit Point Deadline |
|-------------------|---------------------------|------------------------|
| Monday – Thursday | 9:00 p.m. – 10:00 p.m. ET | 10:00 p.m. ET |
| Saturday | 1:30 a.m. – 2:30 a.m. ET | 2:30 a.m. ET |
| Sunday | 4:30 p.m. – 5:30 p.m. ET | 5:30 p.m. ET |

Windsor Locks, CT Transit Point

Effective on Saturday, September 20, 2008, all customers using the Windsor Locks, CT transit point to drop off deposits should drop off their checks at:

**Air Net Systems Inc.
85-208 Firehouse Road
Bradley International Airport, Windsor Locks, CT 06096**

| Day of Week | Drop-off Times | Transit Point Deadline |
|-----------------|----------------------------|------------------------|
| Monday – Friday | 10:15 p.m. – 11:15 p.m. ET | 11:15 p.m. ET |
| Saturday | 4:00 a.m. – 5:00 a.m. ET | 5:00 a.m. ET |
| Sunday | 5:45 – 6:46 p.m. ET | 6:45 p.m. ET |

Enclosed are several attachments providing specific transit point information. Their use will ensure ongoing efficient check processing service from the Reserve Banks before and after this transition.

- Enclosure I – Greater Boston and Windsor Locks Deposit Schedules
- Enclosure II – Check Deposit Availability Schedule
- Enclosure III – Check Deposit Guidelines
- Enclosure IV – Transit Point Locations, Drop-off Procedures, and Inclearing Distribution Procedures
- Enclosure V – Map of Transit Point Locations
- Enclosure VI – Request for Information from Financial Institutions, Drop-off and Pick-Up Preferences

We appreciate your patience during this time and look forward to continuing to provide you with efficient, high-quality payment services. Detailed information concerning our restructuring initiative will continue to be shared with you as we draw closer to September 19.

This check restructuring information is also available online at FRBservices.org/communications/2008_changes/windsor_philadelphia.html

If you have questions or concerns regarding the transit point information, please contact First District Check Customer Services at (860) 627-1572 or contact your Account Executive at (800) 447-7205.

Sincerely,

David Plasse
Vice President
Federal Reserve Bank of Boston Check Services

Enclosures

Enclosure I – Greater Boston and Windsor Locks Deposit Schedules

**Federal Reserve Bank of Boston
Boston and Windsor Locks Deposit Schedule**

Effective September 19, 2008 after 8:30 a.m.

All deposit classifications will be accepted at the Boston and Windsor Locks transit points until the deadlines noted below. The deposit deadline specifically mentioned for each deposit program is designed to achieve maximum availability for the items deposited. Deadlines have also been noted for Boston and Windsor Locks customers that may wish to deposit directly at the Federal Reserve Bank of Philadelphia rather than using the Boston and Windsor Locks transit points.

| Program | Deadline at Boston Transit Point | Days Offered | Deadline at Windsor Locks Transit Point | Days Offered | Boston/Windsor Locks Deadline at Philadelphia Fed | Days Offered |
|---------------------------------|----------------------------------|--------------|---|--------------|---|--------------|
| Forward Deposit Programs | | | | | | |
| RCPC | | | | | | |
| RCPC Regular | 10:00 PM | M-Th | 11:15 PM | M-Th | 12:30 AM | M-Fr |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| RCPC Premium - A | NA | | NA | | 3:00 AM | Tu-Fr |
| RCPC Fine Sort | 10:00 PM | M-Th | 11:15 PM | M-Th | 3:30 AM | Tu-Fr |
| | 2:30 AM | Sa | 5:00 AM | Sa | 12:30 AM | M |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| RCPC Premium Plus GS | NA | | NA | | 7:30 AM | Tu-Fr |
| HDGS | NA | | NA | | 7:30 AM | Tu-Fr |
| Other Fed | | | | | | |
| Other Fed Regular | 10:00 PM | M-Th | 11:15 PM | M-Th | 10:30 PM | M-Th |
| | 2:30 AM | Sa | 5:00 AM | Sa | 12:30 AM | Tu-Fr |
| | 5:30 PM | Su | 6:45 PM | Su | 8:00 PM | Sa |
| Nationwide City Sort | 10:00 PM | M-Th | 11:15 PM | M-Th | 10:30 PM | M-Th |
| | 2:30 AM | Sa | 5:00 AM | Sa | 12:30 AM | Tu-Fr |
| | 5:30 PM | Su | 6:45 PM | Su | 8:00 PM | Sa |
| Mixed | | | | | | |
| Mixed | 10:00 PM | M-Th | 11:15 PM | M-Th | 10:30 PM | M-Th |
| | 2:30 AM | Sa | 5:00 AM | Sa | 12:01 AM | Tu-Fr |
| | 5:30 PM | Su | 6:45 PM | Su | 8:00 PM | Sa |

| Program | Deadline at Boston Transit Point | Days Offered | Deadline at Windsor Locks Transit Point | Days Offered | Boston/Windsor Locks Deadline at Philadelphia Fed | Days Offered |
|---|----------------------------------|--------------|---|--------------|---|--------------|
| Government Items | | | | | | |
| Treasury Checks | 10:00 PM | M-Th | 11:15 PM | M-Th | 4:00 PM | M-F |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| Postal Money Orders | 10:00 PM | M-Th | 11:15 PM | M-Th | 4:00 PM | M-F |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| Paid Savings Bonds | 10:00 PM | M-Th | 11:15 PM | M-Th | 4:00 PM | M-F |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| Non-Machineable | | | | | | |
| Mixed | 10:00 PM | M-Th | 11:15 PM | M-Th | 9:30 AM | M-F |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| Canadian Items | 10:00 PM | M-Th | 11:15 PM | M-Th | 1 | |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| Foreign Items | 10:00 PM | M-Th | 11:15 PM | M-Th | 1 | |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| Return Deposit Programs | | | | | | |
| Qualified | | | | | | |
| RCPC Qualified Regular | 10:00 PM | M-Th | 11:15 PM | M-Th | 12:30 AM | M-Fr |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| RCPC Qualified Premium | NA | | NA | | 3:00 AM | Tu-Fr |
| RCPC Fine Sort | 10:00 PM | M-Th | 11:15 PM | M-Th | 3:30 AM | Tu-Fr |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| OF Qualified Regular | 10:00 PM | M-Th | 11:15 PM | M-Th | 10:30 PM | M-Th |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| Mixed Qualified | 10:00 PM | M-Th | 11:15 PM | M-Th | 10:30 PM | M-Th |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| Unqualified | 10:00 PM | M-Th | 11:15 PM | M-Th | 11:00 PM | M-Th |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| Mixed Unqualified | 10:00 PM | M-Th | 11:15 PM | M-Th | 11:00 PM | M-Th |
| | 2:30 AM | Sa | 5:00 AM | Sa | | |
| | 5:30 PM | Su | 6:45 PM | Su | | |
| ¹ Canadian and foreign items are accepted at all deadlines in Philadelphia. Credit is passed based on when the Canadian items reach Minneapolis and foreign items reach Charlotte. | | | | | | |



Federal Reserve Bank of Philadelphia

Check Deposit Availability Schedule

Philadelphia, East Rutherford, Utica, Boston, and Windsor Locks

| DEPOSIT DEADLINES | | | | | | | | | | | | | LEGEND: |
|---|--------------------------------|------|-------|---|------|-------|-------------------|------|-------|---------------------------------------|------|-------|---|
| Philadelphia | 10:30 PM M-Th | | | 12:01 / 12:30 AM Tu-F / 1:15 AM Tu-F | | | 1:00 AM Tu-F | | | 8:00 PM Sa | | | |
| Transit Points | 9:00 PM M-Th | | | 10:30 PM M-Th | | | n/a | | | 9:15 PM Sa | | | |
| East Rutherford Utica Boston Windsor Locks | 10:00 PM M-Th 11:15 PM M-Th | | | 10:30 PM M-Th n/a n/a | | | n/a n/a n/a | | | 2:00 PMSa 2:30 AM Sa 5:00 AM Sa | | | |
| Type of Items | City | RCPC | Cntry | City | RCPC | Cntry | City | RCPC | Cntry | City | RCPC | Cntry | Notes: |
| Boston | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | |
| Windsor Locks | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | |
| New York | | | | | | | | | | | | | 1 = Availability on the first business day after the deposit deadline date or 2 days after the 8:00 & 10:30 pm deadline. |
| East Rutherford | - | 0 | 1 | - | 0 | 1 | - | 0 | 1 | - | 0 | 1 | |
| Utica | - | 0 | - | - | 0 | - | - | 0 | - | - | 0 | - | 2 = Availability on second business day after the deposit deadline date. |
| Buffalo | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| Philadelphia | 0 | 0 | - | 0 | 0 | - | 0 | 0 | - | 0 | 0 | - | 3 = Availability on third business day after the deposit deadline date. |
| Cleveland | 0 | 1 | - | 0 | 1 | - | 1 | 1 | - | 0 | 0 | - | |
| Cincinnati | 0 | 1 | - | 0 | 1 | - | 1 | 1 | - | 0 | 0 | - | Notes: |
| Columbus | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| Pittsburgh | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | For 4-digit routing number prefix information access the link below: Prefix / Routing Numbers Table |
| Richmond | - | 0 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| Baltimore | 0 | 0 | - | 0 | 1 | - | 0 | 1 | - | 0 | 0 | - | Availability of funds on Other Fed items (in a mixed or sorted cash letter) is determined by this availability schedule and fractional float adjustment factors. These factors are reassessed periodically to reflect the on-time performance of our transportation system. |
| Charleston | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| Charlotte | 0 | 1 | - | 0 | 1 | - | 1 | 1 | - | 0 | 0 | - | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Columbia | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| Atlanta | 0 | 1 | - | 0 | 1 | - | 1 | 1 | - | 0 | 0 | - | For information on current float fractions please contact Check Customer Service or your account executive. |
| Birmingham | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| Jacksonville | 0 | 1 | - | 0 | 1 | - | 1 | 1 | - | 0 | 0 | - | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Miami | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| Nashville | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | Availability of funds on Other Fed items (in a mixed or sorted cash letter) is determined by this availability schedule and fractional float adjustment factors. These factors are reassessed periodically to reflect the on-time performance of our transportation system. |
| New Orleans | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| Chicago | 0 | 1 | - | 0 | 1 | - | 1 | 1 | - | 0 | 0 | - | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Peoria | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| Detroit | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Des Moines | 0 | 1 | - | 0 | 1 | - | 1 | 1 | - | 0 | 0 | - | |
| Indianapolis | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Milwaukee | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| St. Louis | 0 | 1 | - | 0 | 1 | - | 1 | 1 | - | 0 | 0 | - | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Little Rock | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| Louisville | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Memphis | 0 | 1 | - | 0 | 1 | - | 1 | 1 | - | 0 | 0 | - | |
| Minneapolis | 0 | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 2 | 0 | 0 | 1 | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Helena | - | 1 | - | - | 1 | - | - | 2 | - | - | 0 | - | |
| Kansas City | 1 | - | 1 | 1 | - | 1 | 1 | - | 2 | 0 | - | 0 | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Denver | 0 | 1 | 1 | 0 | 1 | 1 | 1 | 2 | 2 | 0 | 0 | 0 | |
| Oklahoma City | - | 1 | 1 | - | 1 | 1 | - | 1 | 2 | - | 0 | 0 | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Omaha | - | 1 | 1 | - | 1 | 1 | - | 1 | 2 | - | 0 | 0 | |
| Dallas | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 0 | 0 | 0 | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| El Paso | - | 1 | - | - | 1 | - | - | 2 | - | - | 0 | - | |
| Houston | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| San Antonio | - | 1 | - | - | 1 | - | - | 1 | - | - | 0 | - | |
| San Francisco | - | 1 | 3 | - | 1 | 3 | - | 2 | 3 | - | 0 | 1 | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Los Angeles | 1 | 1 | - | 1 | 1 | - | 1 | 2 | - | 0 | 0 | - | |
| Portland | - | 1 | - | - | 1 | - | - | 2 | - | - | 0 | - | Reject items from Mixed and Other Fed deposits are deferred an additional day. |
| Salt Lake City | - | 1 | - | - | 1 | - | - | 2 | - | - | 0 | - | |
| Seattle | 1 | 1 | - | 1 | 1 | - | 1 | 2 | - | 0 | 0 | - | |

Federal Reserve Bank of Philadelphia
Check Paper Deposit Guidelines – Boston and Windsor Locks Zone Paper Deposits

Paper Cash Letter Preparation

- Customers must sort forward and return items using one of the approved check deposit programs identified on our Financial Services website located at: www.frb services.org. **Unless deposited in a Mixed cash letter, Boston, Windsor Locks, Philadelphia, Utica and EROC items can not be commingled.** (Effective July 1, 2008, the Reserve Banks no longer offer a Mixed Regional deposit option.)
- Each check deposit being prepared for processing in Philadelphia must be presented with the appropriate Boston or Windsor Locks cash letter transmittal form that describes the product type. These forms can be retrieved and printed from the website at: www.FRBservices.org. From the home page, click “Forms” on the left navigation, then click “Check Services,” then “Cash Letter Forms.” Once you’ve chosen the cash letter form you need, you will continue to select “Boston” or “Windsor Locks” from the drop-down list of FRB offices in the cash letter. The following information must be completed on the cash letter form to ensure timely and accurate credit:
 - Name and Address of Depositor
 - Cash Letter Date
 - Depositor Routing Transit Number (9 digit ABA number)
 - Type of Deposit (mixed, city, premium, etc.)
 - Total Item Count
 - Total Bundle Count
 - Total Dollar Amount
- Each bundle of checks within a check deposit must have a corresponding detail list that provides an itemized listing of all checks. The number of checks contained in a bundle should be no more than 300. The detail listing for each bundle must be recapped with a total item count and dollar amount. The bundle detail should not be wrapped around each bundle. Details for all bundles should be wrapped around the entire deposit or included in the bag with the other deposit documents.
- Each cash letter should be submitted with a bundle recap that provides a summary of all bundles contained within the check deposit. This bundle recap provides our check receipt and reconciliation staff with a deposit summary of all bundles with accompanying item counts and dollar amounts.
- Checks should not be stapled to any deposit documents.

Box Deposit Guidelines

- Cash letters containing 1,500 items or more should be packaged in standard-size check boxes.
- The bundles inside each box should be separated by the universal batch control documents. The universal batch control documents should be placed in front of each bundle. The bundles of checks inside full boxes should not be rubber banded or wrapped together.

- Less than full boxes should contain filler material (paper, cardboard, etc.) that will prevent items from shifting. No shredded materials should be used.
- Boxes of checks should be sealed by securely taping, banding, or strapping the lid shut.
- Detail listings for the corresponding checks contained within each box should be placed on top of the physical checks.
- The bundle recap and cash letter form should be placed on top of the detail listing in the last box of each check deposit.
- Cash letters that require more than one box should be labeled in a sequential order. The following is an example of box markings for a deposit of three boxes for one cash letter:

BOX 1 of 3 or BOX 1/3
BOX 2 of 3 or BOX 2/3
BOX 3 of 3 or BOX 3/3

- Boxes should be sealed in a plastic bag to prevent items from being exposed to moisture when being shipped during inclement weather conditions.
- All plastic bags should be sealed by a cable tie or tape to ensure the contents of the bag do not fall out during transit.
- No more than two boxes of work per plastic bag.

Plastic Bag Deposit Guidelines

- Cash letters containing less than 1,500 items should be packaged in transparent plastic bags.
- The checks within each bundle should be rubber banded together to prevent items from shifting.
- The cash letter, bundle recap, and detail listings should be placed inside the bag. The cash letter form should be positioned so that it is visible from the outside of the bag.
- The bag should be sealed by a cable tie or tape to ensure the contents of the bag do not fall out during shipping.

Greater Boston and Windsor Locks Transit Point Location and Deadlines

Greater Boston Transit Point Location:

**Patriot Delivery Systems
200 Turnpike Road (Route 9)
Southborough, MA, 01772**

Greater Boston Area Transit Point Deadlines*

| Day of Week | Drop-off Times | Transit Point Deadline |
|-------------------|---------------------------|------------------------|
| Monday – Thursday | 9:00 p.m. – 10:00 p.m. ET | 10:00 p.m. ET |
| Saturday | 1:30 a.m. – 2:30 a.m. ET | 2:30 a.m. ET |
| Sunday | 4:30 p.m. – 5:30 p.m. ET | 5:30 p.m. ET |

Windsor Locks Transit Point Location:

**Air Net Systems Inc.
85-208 Firehouse Road
Bradley International Airport, Windsor Locks, CT 06096**

Windsor Locks Transit Point Deadlines*

| Day of Week | Drop-off Times | Transit Point Deadline |
|-----------------|----------------------------|------------------------|
| Monday – Friday | 10:15 p.m. – 11:15 p.m. ET | 11:15 p.m. ET |
| Saturday | 4:00 a.m. – 5:00 a.m. ET | 5:00 a.m. ET |
| Sunday | 5:45 – 6:46 p.m. ET | 6:45 p.m. ET |

**Please refer to Enclosure I for specific product deadlines.*

Transit Point Deposit Packaging Guidelines

Forward and Return Paper Cash Letters Accepted for Processing in Philadelphia (e.g., City, Country & Other Fed):

1. Customers must sort forward and return items into one of the approved check deposit programs identified in Enclosure I. **Unless deposited in a Mixed or Other Fed cash letter, Boston, Windsor Locks, Philadelphia, Utica and EROC items cannot be commingled.**
2. All work must be packaged according to the check deposit guidelines outlined in Enclosure III and delivered in clear plastic bags (no more than two boxes per bag). These bags must be sealed to prevent items from being exposed to moisture when being shipped during inclement weather.
3. All check deposit guidelines apply to separately sorted government items, postal money orders and savings bonds.

Enclosure IV -- Transit Point Location, Drop-off Procedures, and Inclearing Distribution Procedures

4. It is the responsibility of the delivering courier/institution to secure "date and time stamp" documentation if needed for the depositors' internal records.

Forward and Return Paper Cash Letter Deposits for Processing at Federal Reserve Offices Other than Philadelphia (e.g., consolidated cash letters):

1. All work, whether bagged or boxed, must be submitted in sealed, clear bags (no more than two boxes per bag) and tagged, indicating the destination Federal Reserve office.
2. A completed Check Relay Consolidated Shipping Manifest indicating number of items, bags, weight, and destinations must be included. This form is available via the Check Relay Website at http://www.frbatlanta.org/fi_services/check_relay/Consolidated_Shipping_Manifest.pdf.
3. It is the responsibility of the delivering courier/institution to secure proper "date and time stamp" documentation if needed for the depositors' internal records. Please note that for both the Boston and Windsor Locks transit points, credit availability is based upon on-time arrival at Philadelphia; the "risk of the ride" resides with the DFI, not the Reserve Banks.

Greater Boston and Windsor Locks Transit Point Drop-off Procedures

Check Transit Point Procedures

1. Credit for items will be based on the on-time arrival of forward and return items transported from the transit point to FRB Philadelphia. Please reference Enclosure I for specific check deposit product deadlines at the respective transit point location, and Enclosure II, "Check Deposit availability Schedule."
2. All deliveries received by FRB cargo handling agents after a deadline will be shipped on the next scheduled transportation.
3. Deadlines at the transit points are firm and will be maintained.
4. It is the responsibility of the delivering courier/institution to secure "date and time stamp" documentation if needed for the depositors' internal records.
5. FRB cargo handling agents are only available during the hours of operation specified on the previous page; therefore, no deliveries will be accepted by transit staff prior to or after those hours. Check deliveries that arrive at the transit point after the hours of operation will need to be held by the depositing financial institution or their courier. This work may be returned to the transit point during its next scheduled hours of operation.
6. As a reminder, the transit site is not a presentment point for same day settlement cash letters.

Greater Boston and Windsor Locks Transit Point Locations and Inclearing Distribution Procedures

Greater Boston Area Transit Facility, Southborough, MA

Patriot Delivery Systems
200 Turnpike Road (Route 9)
Southborough, MA, 01772

Greater Boston Check Transit Point Dispersal/Pickup Schedule

| Day of Week | Endpoints | Scheduled Pick-up Times |
|------------------|-----------|-------------------------|
| Monday – Friday | RCPC | 10:00 a.m. ET |
| Tuesday – Friday | HDGS | 12:00 noon ET |

Windsor Locks Transit Point Location:

Air Net Systems Inc.
85-208 Firehouse Road
Bradley International Airport, Windsor Locks, CT 06096

Windsor Locks Transit Point Dispersal/Pickup Schedule

| Day of Week | Endpoints | Scheduled Pick-up Times |
|------------------|--------------------------|-------------------------|
| Monday – Friday | RCPC | 7:45 a.m. ET* |
| Tuesday – Friday | 4:00 a.m. – 5:00 a.m. ET | 10:00 a.m. ET* |

Procedures for Pick-ups at Either Transit Point

Overview - Upon arrival, inclearing cash letters and returns will be sorted and distributed by FRB cargo handling agents to the appropriate courier route and/or at the presentment window. Please note that you will not have the option of picking up your items at the airport; the Transit Point locations listed above are the only pick-up sites.

Route Deliveries – All Boston and Windsor Locks zone cash letters will be tendered to authorized FRB couriers and will be delivered in accordance with current route structures.

Transit Point Pickup – If you currently pick up your financial institution’s cash letters at the Windsor Locks Office, you will need to pick up these items at either of the above-referenced transit point presentment windows following September 18 or directly at the Federal Reserve Bank of Philadelphia. Cash letters will be available for pick up during the hours of operation noted above. Cash letters not picked up during the scheduled hours of operation will be held until the next business day.

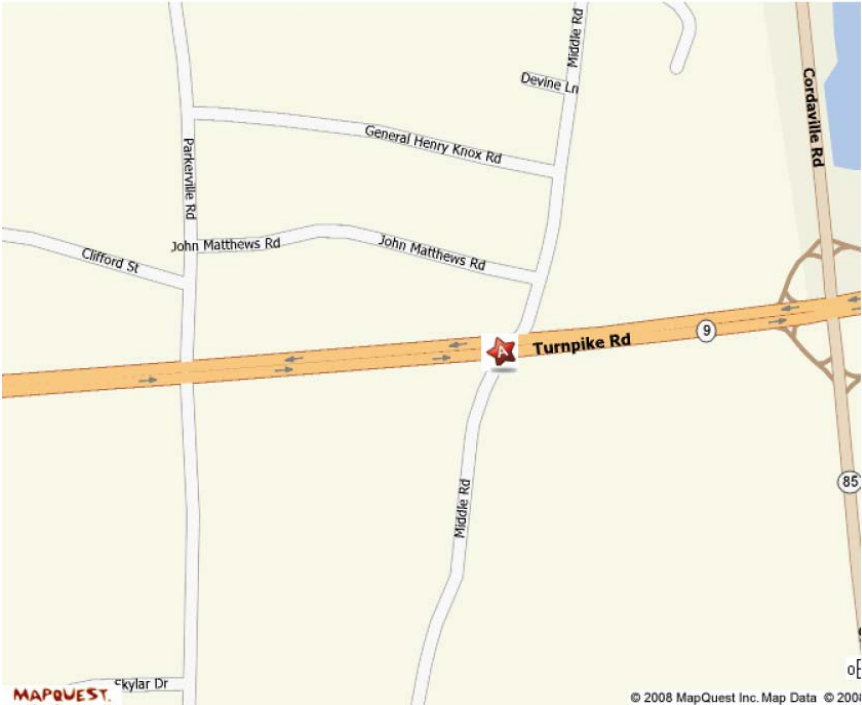
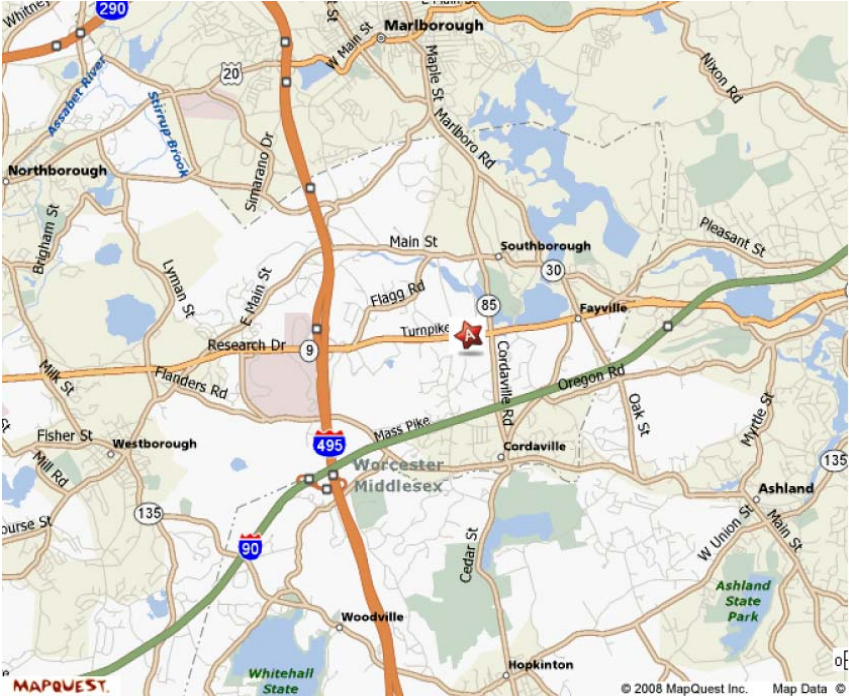
Delivery Location - Any financial institution interested in changing delivery locations (to either of the Transit Points, to the Philadelphia Reserve Bank or delivered by a Reserve Bank courier), must notify an Account Executive in advance. Once this service request has been confirmed, cash

Enclosure IV -- Transit Point Location, Drop-off Procedures, and Inclearing Distribution Procedures

letters can be picked-up at either of the transit point locations listed above, at the Philadelphia Reserve Bank, or delivered by a courier, as you request.

Greater Boston Area Transit Point, Southborough, MA

**Patriot Delivery Systems
200 Turnpike Road (Route 9)
Southborough, MA, 01200**



**Request for Information from Financial Institutions
Drop-off and Pick-Up Preferences**

**Note: Please complete and return this form via fax to (617) 573-5412 no later than August 15, 2008.
Please type or clearly print all information.**

Financial Institution Name: _____

Financial Institution ABA: _____

Contact Name and Title: _____

Phone Number: _____ Email: _____

If you use a Third Party Processor, please provide the following information. We will contact your processor directly to discuss their deposit and presentment plans. You should complete the bottom half of this form only if you deposit and/or receive forward and/or return items directly with/from us.

Processor Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Contact Name and Title: _____

Phone Number: _____ Email: _____

=====

Drop-off Procedures: Please check your preference for **FORWARD ITEMS.**

- Our institution plans to deposit forward cash letters to the Windsor Locks Transit Point. _____
- Our institution plans to drop off forward cash letters at the Greater Boston Area transit point. _____
- Our institution plans to drop off forward cash letters at the Federal Reserve Bank of Philadelphia. _____

Drop-off Procedures: Please check your preference for **RETURN ITEMS.**

- Our institution plans to deposit forward cash letters to the Windsor Locks Transit Point. _____
- Our institution plans to drop off forward cash letters at the Greater Boston Area transit point. _____
- Our institution plans to drop off forward cash letters at the Federal Reserve Bank of Philadelphia. _____

Pick-Up (Inclearing) Procedures: Please check your preference for **FORWARD ITEMS:**

- Our institution plans to pick up our forward inclearings at the Windsor Locks transit point. _____
- Our institution plans to pick up our forward inclearings at the Greater Boston transit point. _____
- Our institution plans to pick up our forward inclearings at the Federal Reserve Bank of Philadelphia. _____

Courier Name: _____ Phone: _____

Our institution plans to have the FRB deliver our forward inclearings. _____

Pick-Up (Inclearing) Procedures: Please check your preference for **RETURN ITEMS:**

- Our institution plans to pick up our return inclearings at the Windsor Locks transit point. _____
- Our institution plans to pick up our return inclearings at the Greater Boston transit point. _____
- Our institution plans to pick up our return inclearings at the Federal Reserve Bank of Philadelphia. _____

Courier Name: _____ Phone: _____

Our institution plans to have the FRB deliver our return inclearings. _____