



December 12, 2008

**Paper Check Processing Restructuring Update:
St. Louis Office Commercial Check Processing to Move to Atlanta on February 21, 2009
St. Louis Office to Implement Endpoint Print Kills beginning January 2, 2009**

To: Chief Operations Officers and Check Contacts at Depository Institutions in the St. Louis Zone

Over the last several years, the Reserve Banks have been restructuring their paper check processing configuration in response to rapidly declining paper volumes. In November, we announced an accelerated restructuring timeline that targeted a transition date of first quarter 2009 for the St. Louis Office. We now have some further details to share with you regarding the timetable of this move and the related effects on deposit options and deadlines as it relates to the commercial check processing operations that will move to the Federal Reserve Bank of Atlanta.

This letter provides additional information on the shift in paper check processing, including transit point deadlines and transition activities. Please note that separately sorted Treasury and Postal Money Orders should continue to be deposited at the St. Louis Office.

St. Louis Paper Commercial Check Processing to Move to Atlanta

After the 3:00 a.m. CT deposit deadline on Friday, February 20, 2009, the St. Louis Office will no longer accept paper commercial items for processing. After that date and time, all paper commercial items previously processed by the St. Louis Office will be delivered to Atlanta for processing.

All paper depositors in the St. Louis zone will be asked to drop off their work at a designated transit location in the St. Louis area or at the Federal Reserve Bank of Atlanta. Items delivered to the transit location will be transported to the Federal Reserve Bank of Atlanta for processing. Transit points will remain as long as there is a business case to continue, and credit for items will be based on the on-time arrival of work to the Atlanta Office.

The deadlines for dropping off items at the St. Louis transit location will be:

Sunday through Thursday	7:30 p.m. CT
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We are now completing the details regarding the specific transit location and fees, but it may be several weeks before a decision is finalized. We understand your desire to know this information as quickly as possible, and we assure you that we will communicate the specific transit point location as soon as it is finalized.

For geographic or other reasons, some customers may prefer to deliver their work directly to the Federal Reserve Bank of Atlanta. The deposit deadlines for St. Louis items at the Atlanta Office are 12:01 a.m. ET Tuesday through Friday and 6:00 p.m. ET Sunday. The address of the Atlanta processing office is:

Courier Deliveries

Federal Reserve Bank of Atlanta
1000 Peachtree Street, N.E.
Atlanta, GA 30309-4470

UPS/Fed Ex Deliveries

Federal Reserve Bank of Atlanta
Payment Services/Check Processing
2301 DeFoor Hills Road
Atlanta, GA 30318

As we move forward with these efforts over the next several weeks, we will be sending you additional information on changes to your accounting and billing statements, presentment times, and other operational details. For your convenience, this check restructuring information will also be found on FRBservices.org.

St. Louis Office to Implement Endpoint Print Kills

Beginning January 2, 2009, the St. Louis Office will begin to phase in endpoint “print kill” for paper inclearings. This represents a transitional step in the process of discontinuing paper check processing at the St. Louis Office on February 20, 2009. Please review the information below to determine how this change will affect your institution.

The Current Paper Inclearing Process

Most customers receive all of their paper inclearings, including substitute checks and original items, commingled in the same bundles in one cash letter.

Your cash letters and detail listings are printed on 11 x 14 inch paper. These cash letters contain a summary of the bundles of items you receive for the day. This process will continue for your return and non-imageable checks.

Currently non-FedReceipt[®] paying banks receive one debit that contains all of the items in one cash letter – one cash letter equals one debit.

The Print Kill Process

In a “print kill” environment, all paper checks, with the exception of returns and non-imageable items, will be imaged and presented as substitute checks. For a limited time, customers may continue to receive both original paper and substitute check cash letters.

Along with substitute checks, you will receive a cash letter bundle summary and bundle detail listing printed on blue paper that is the same size as the substitute check (3.5 x 8.5 inches). You will continue to receive return and non-imageable items along with the 11 x 14 inch paper cash letters and details currently received today.

Therefore, you will receive multiple cash letters, one each for your return and non-imageable checks and one or more for your substitute checks. A separate debit will be generated from each of the cash letters.

Check 21-enabled Services

If you've not already done so, I encourage you to explore the advantages of moving to the Federal Reserve Banks' Check 21-enabled services including FedForward[®], FedReturn[®] and FedReceipt before January to minimize the disruption which may occur as a result of this shift in paper check processing from St. Louis to Atlanta. St. Louis customers who are using Check 21-enabled services will experience minimal change to their daily operation and availability after St. Louis check processing shifts to Atlanta.

Should you have questions or concerns, or to learn more about the advantages of moving from paper to electronic check processing, contact your account executive

We appreciate your patience during this time and look forward to continuing to provide you with efficient, high-quality payment services.

A handwritten signature in black ink, appearing to read "Bill Little". The signature is stylized and cursive, with the first name "Bill" being more prominent and the last name "Little" following in a similar script.

Bill Little
Assistant Vice President

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December 29, 2008

**Atlanta Processing Office Check Restructuring Update:
Freeze Period on Service Changes for all Atlanta Customers
and Regulation CC Changes**

To: Chief Operations Officers and Check Contacts at Depository Institutions
Served by the Federal Reserve Bank of Atlanta

The check processing activities at the St. Louis Office will shift to the Federal Reserve Bank of Atlanta after the 3:00 a.m. CT deposit deadline on Friday, February 20, 2009. This letter highlights important changes that impact financial institutions serviced by Atlanta.

Freeze Period for Check Service Changes

In order to ensure a smooth transition for customers, a freeze period will be implemented for all check customers serviced by the Atlanta Office from Tuesday, **February 17, 2009**, through Friday, **February 27, 2009**. This means that no sort pattern or check service changes, including Check 21 implementations, will be made for the period one week before and one week after the shift in processing to Atlanta.

Prior to and following the freeze period, the Federal Reserve Bank of Atlanta requires advance notice of sort pattern and transportation changes. We request five days notice for FedReceipt[®] implementations and five days notice for paper changes. Changes will be effective Monday through Friday.

Regulation CC Changes

To reflect the move of check processing from the St. Louis Office to the Atlanta Office, a change has been made to Appendix A of Federal Reserve Regulation CC, Availability of Funds and Collection of Checks.

As you know, Regulation CC establishes the maximum period a depository bank may wait between receiving a deposit and making the deposited funds available for withdrawal. A depository bank generally must provide faster availability for funds deposited by a "local check" than by a "non-local check."

The Board of Governors on December 15, 2008, issued amendments to Appendix A of Regulation CC, effective February 21, 2009. The amendments delete the reference to the St. Louis check processing office and reassign the routing symbols associated with that office (0810, 2810, 0812, 2812, 0815, 2815, 0819, 2819, 0865, 2865) to the Atlanta Office.

Over please

As a result, some checks that are drawn on and deposited at banks located in the affected check processing regions and that are currently non-local checks will become local checks subject to faster availability schedules. The full list of routing symbols that will be processed by the Atlanta Office, and will therefore be considered local checks, is enclosed.

The Federal Register notice can be viewed by going to the following web link:

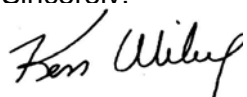
<http://www.federalreserve.gov/newsevents/press/bcreg/20081216b.htm>

It is important to remember that this change affects **only** the availability you must provide your depositors for certain checks deposited, and has no effect on the availability the Federal Reserve provides you for your deposited cash letters. Your current sort patterns should not be changed because of this amendment to Regulation CC.

We appreciate your patience as we near the February 20 move of the St. Louis Office's check processing activity to the Federal Reserve Bank of Atlanta. For your convenience, this check restructuring information can also be found on FRBservices.org in the Check Restructuring Resource Center found in the News and Communications section under "Communications."

If you have any questions or need additional information, please contact your account executive.

Sincerely,

A handwritten signature in black ink that reads "Ken Wilcox". The signature is written in a cursive style with a large initial "K" and "W".

Ken Wilcox
Assistant Vice President

APPENDIX A TO PART 229 – ROUTING NUMBER GUIDE TO NEXT-DAY
AVAILABILITY CHECKS AND LOCAL CHECKS

* * * * *

SIXTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Atlanta]

Head Office

0610	2610
0611	2611
0612	2612
0613	2613
0620	2620
0621	2621
0622	2622
0630	2630
0631	2631
0632	2632
0640	2640
0641	2641
0642	2642
0650	2650
0651	2651
0652	2652
0653	2653
0654	2654
0655	2655
0660	2660
0670	2670
0810	2810
0812	2812
0815	2815
0819	2819
0820	2820
0829	2829
0840	2840
0841	2841
0842	2842
0843	2843
0865	2865



December 29, 2008

**Restructuring Update for St. Louis Customers
Freeze Period on Service Changes
And Regulation CC Changes**

To: Chief Operations Officers and Check Contacts at Depository Institutions
In the St. Louis Zone

As announced in previous communications, the check processing activities at the St. Louis Office will shift to the Federal Reserve Bank of Atlanta after the 3:00 a.m. CT deposit deadline on Friday, February 20, 2009. This letter highlights important changes that impact financial institutions in the St. Louis zone.

Freeze Period for Check Service Changes

In order to ensure a smooth transition for customers, a freeze period will be implemented for all check customers serviced by the St. Louis Office from Tuesday, **February 17, 2009**, through Friday, **February 27, 2009**. This means that no sort pattern or check service changes, including Check 21 implementations, will be made for the period one week before and one week after the shift in processing to Atlanta.

Prior to and following the freeze period, the Federal Reserve Bank of Atlanta requires advance notice of sort pattern and transportation changes. We request five days notice for FedReceipt[®] implementations and five days notice for paper changes. Changes will be effective Monday through Friday.

Regulation CC Changes

To reflect the move of check processing from the St. Louis Office to the Atlanta Office, a change has been made to Appendix A of Federal Reserve Regulation CC, Availability of Funds and Collection of Checks.

As you know, Regulation CC establishes the maximum period a depository bank may wait between receiving a deposit and making the deposited funds available for withdrawal. A depository bank generally must provide faster availability for funds deposited by a "local check" than by a "non-local check."

The Board of Governors on December 15, 2008, issued amendments to Appendix A of Regulation CC, effective February 21, 2009. The amendments delete the reference to the St. Louis check processing office and reassign the routing symbols associated with that office (0810, 2810, 0812, 2812, 0815, 2815, 0819, 2819, 0865, 2865) to the Atlanta Office.

Over please

As a result, some checks that are drawn on and deposited at banks located in the affected check processing regions and that are currently non-local checks will become local checks subject to faster availability schedules. The full list of routing symbols that will be processed by the Atlanta Office, and will therefore be considered local checks, is enclosed.

The Federal Register notice can be viewed by going to the following web link:

<http://www.federalreserve.gov/newsevents/press/bcreg/20081216b.htm>

It is important to remember that this change affects **only** the availability you must provide your depositors for certain checks deposited, and has no effect on the availability the Federal Reserve provides you for your deposited cash letters. Your current sort patterns should not be changed because of this amendment to Regulation CC.

We appreciate your patience as we near the February 20 move of the St. Louis Office's check processing activity to the Federal Reserve Bank of Atlanta. For your convenience, this check restructuring information can also be found on FRBservices.org in the Check Restructuring Resource Center found in the News and Communications section under "Communications."

If you have any questions or need additional information, please contact your account executive.

A handwritten signature in black ink, appearing to read "Bill Little", with a stylized flourish extending from the end.

Bill Little
Assistant Vice President

Att.

APPENDIX A TO PART 229 – ROUTING NUMBER GUIDE TO NEXT-DAY
AVAILABILITY CHECKS AND LOCAL CHECKS

* * * * *

SIXTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Atlanta]

Head Office

0610	2610
0611	2611
0612	2612
0613	2613
0620	2620
0621	2621
0622	2622
0630	2630
0631	2631
0632	2632
0640	2640
0641	2641
0642	2642
0650	2650
0651	2651
0652	2652
0653	2653
0654	2654
0655	2655
0660	2660
0670	2670
0810	2810
0812	2812
0815	2815
0819	2819
0820	2820
0829	2829
0840	2840
0841	2841
0842	2842
0843	2843
0865	2865



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ST. LOUIS • MINNEAPOLIS • KANSAS CITY • DALLAS • SAN FRANCISCO

December 30, 2008

St. Louis Paper Check Processing Moving to the Federal Reserve Bank of Atlanta

To: Atlanta Processing Office Senders of St. Louis Items to the St. Louis Zone of the Federal Reserve Bank of St. Louis

Over the last several years, the Reserve Banks have been restructuring their paper check processing configuration in response to rapidly declining paper volumes. In November, we announced an accelerated restructuring timeline that targeted a transition date of first quarter 2009 for the St. Louis Office. We now have some further details to share with you regarding the timetable of this move and the related effects on deposit options and deadlines as it relates to the commercial check processing operations that will move to the Federal Reserve Bank of Atlanta.

This letter is intended to provide you with more specific details regarding this change.

St. Louis Paper Check Processing Moving to Atlanta on February 20, 2009

After the 3:00 a.m. CT deposit deadline on Friday, February 20, 2009, the St. Louis Office will no longer accept paper commercial items for processing. After that date and time, all paper commercial items previously sent to the St. Louis Office should be delivered to Atlanta for processing. Separately sorted Treasury items and Postal Money Orders should continue to be delivered to the St. Louis office for processing.

The deposit deadlines for St. Louis items at the Atlanta Office are 12:01 a.m. ET Tuesday through Friday and 6:00 p.m. ET Sunday. The address of the Atlanta processing office is:

Courier Deliveries

Federal Reserve Bank of Atlanta
1000 Peachtree Street, N.E.
Atlanta, GA 30309-4470

UPS/FedEx Deliveries

Federal Reserve Bank of Atlanta
Payment Services/Check Processing
2301 DeFoor Hills Road
Atlanta, GA 30318

Accounting Changes

Change in Cost Center Work Unit (CCWU) Number

The current CCWU numbers reflected on your Statement of Account for work processed in St. Louis are 9200 for forward items and 9300 for return items. This will be changed to reflect the CCWUs used in Atlanta, which include 9201, 9202, 9301, 9302, 9601, and 9602. This change will appear on your Statement of Account beginning February 23, 2009.

"Future" Becomes "Deferred"

"Future" activity will be shown as "deferred" activity on your Statement of Account. "Futures" that are currently processed by the St. Louis office and appear in detail on the availability date with original transaction code will appear as "deferred" on the process date. A summary record will be provided, and you will need to match the detail entries to the summary as you do today on local transactions.

Changes in Statement of Service Charges

Beginning February 23, service charges for all paper items will appear on your billing statement as being processed by the Atlanta office. In addition, all billing adjustments for paper items will appear on the Statement of Service Charges as originating from the Atlanta Office, even if the items were originally processed in St. Louis. Billing adjustments for items processed by St. Louis before the move but functioned after February 20, therefore, will appear as being processed by Atlanta.

Assistance in Managing Your Account Going Forward

To assist in managing your FRB account both during this time of transition and on an ongoing basis, the Federal Reserve offers a number of Accounting Information Services. These services include delivery of your daily Statement of Account, Cash Management Reports, online inquiry capabilities to view transactions, notifications of entries to your account and the Monthly Summary Statement of Service Charges. This information can be delivered to you via FedLineWeb[®] or FedMail[®] (e-mail or fax). We also offer enhanced cash management features via FedLine Web or computer interface connection, including intra-day account information on nearly a real-time basis. More information on all our accounting services may be found at <http://www.frb services.org/Accounting/index.html>.

As we move forward with these efforts over the next several weeks, we will send you additional information on changes to your accounting and billing statements. For your convenience, this check restructuring information will also be found on FRBservices.org. We appreciate your assistance in helping us communicate these changes to your staff and look forward to continuing to provide your institution with efficient, high-quality payment services.

If you have any questions, I encourage you to contact your account executive.

Sincerely,

A handwritten signature in black ink, appearing to read "Bill Little", with a stylized flourish extending from the end.

Bill Little
Assistant Vice President
Federal Reserve Bank of St. Louis

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December 30, 2008

St. Louis Paper Check Processing Moving to the Federal Reserve Bank of Atlanta

To: Out-of-Territory Senders to the St. Louis Zone of the Federal Reserve Bank of St. Louis

Over the last several years, the Reserve Banks have been restructuring their paper check processing configuration in response to rapidly declining paper volumes. In November, we announced an accelerated restructuring timeline that targeted a transition date of first quarter 2009 for the St. Louis Office. We now have some further details to share with you regarding the timetable of this move and the related effects on deposit options and deadlines as it relates to the commercial check processing operations that will move to the Federal Reserve Bank of Atlanta.

This letter is intended to provide you with more specific details regarding this change.

St. Louis Paper Check Processing Moving to Atlanta on February 20, 2009

After the 3:00 a.m. CT deposit deadline on Friday, February 20, 2009, the St. Louis Office will no longer accept paper commercial items for processing. After that date and time, all paper commercial items previously processed by the St. Louis Office will be delivered to Atlanta for processing. Separately sorted Treasury items and Postal Money Orders should continue to be delivered to the St. Louis office for processing.

The deposit deadlines for St. Louis items at the Atlanta Office are 12:01 a.m. ET Tuesday through Friday and 6:00 p.m. ET Sunday. The address of the Atlanta processing office is:

Courier Deliveries
Federal Reserve Bank of Atlanta
1000 Peachtree Street, N.E.
Atlanta, GA 30309-4470

UPS/FedEx Deliveries
Federal Reserve Bank of Atlanta
Payment Services/Check Processing
2301 DeFoor Hills Road
Atlanta, GA 30318

Accounting Changes

Change in Cost Center Work Unit (CCWU) Number

The current CCWU numbers reflected on your Statement of Account for work processed in St. Louis are 9200 for forward items and 9300 for return items. These will change to 9919, the CCWU of the Atlanta office beginning February 23, 2009. Other than the CCWU changes, there are no other accounting changes.

Changes in Statement of Service Charges

Beginning February 23, service charges for all paper items will appear on your billing statement as being processed by the Atlanta office. In addition, all billing adjustments for paper items will appear on the Statement of Service Charges as originating from the Atlanta Office, even if the items were originally processed in St. Louis. Billing adjustments for items processed by St. Louis before the move but functioned after February 20, therefore, will appear as being processed by Atlanta.

Assistance in Managing Your Account Going Forward

To assist in managing your FRB account both during this time of transition and on an ongoing basis, the Federal Reserve offers a number of Accounting Information Services. These services include delivery of your daily Statement of Account, Cash Management Reports, online inquiry capabilities to view transactions, notifications of entries to your account and the Monthly Summary Statement of Service Charges. This information can be delivered to you via FedLine Web[®] or FedMail[®] (e-mail or fax). We also offer enhanced cash management features via FedLine Web or computer interface connection, including intra-day account information on nearly a real-time basis. More information on all our accounting services may be found at <http://www.frb services.org/Accounting/index.html>.

As we move forward with these efforts over the next several weeks, we will send you additional information on changes to your accounting and billing statements. For your convenience, this check restructuring information will also be found on FRBservices.org. We appreciate your assistance in helping us communicate these changes to your staff and look forward to continuing to provide your institution with efficient, high-quality payment services.

If you have any questions, I encourage you to contact your account executive.

Sincerely,

A handwritten signature in black ink, appearing to read "Bill Little", with a stylized flourish extending from the end.

Bill Little
Assistant Vice President
Federal Reserve Bank of St. Louis

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January 2, 2009

Accounting Changes as St. Louis Paper Check Processing Moves to Atlanta

To the Chief Operations Officers of All Check Services Customers in the St. Louis Territory:

As part of a series of operational changes designed to restructure our check services nationwide, the paper check processing function at the St. Louis Office will move to Atlanta as of the final deposit deadline on Friday, February 20, 2009.

We would like to highlight some changes that will appear on your Statement of Account and Statement of Service Charges as a result of this move. Attachment I outlines all of these changes, which will be effective Monday, February 23, 2009, the first business day after the February 20, 2009 move. Please feel free to share the enclosed attachment with others in your organization.

Changes in Statement of Account

Change in Cost Center Work Unit (CCWU)

Beginning February 23, 2009, the current Cost Center Work Unit (CCWU) numbers 9200 for forward and 9300 for returns reflected on your Statement of Account will be changed to 9919, the CCWU of the Atlanta Office. On the Statement of Account, these numbers are listed under the "BR" column on the left, as seen in Attachment II.

Changes in Debits and Credits

Financial institutions that deposit paper or receive paper presentments or returns will notice the following changes:

- All credits for paper deposits and returns will originate from the Federal Reserve Bank of Atlanta
- All debits for paper presentments and returns will originate from the Federal Reserve Bank of St. Louis
- **Debits for all non-imageable forward and return items will originate from the Federal Reserve Bank of Atlanta.**

Financial institutions that utilize the Check 21-enabled services of FedForward[®], FedReturn[®] and FedReceipt[®] will see no changes other than the debits and credits for non-imageable items.

"Deferred" Becomes "Future"

Currently, deferred activity appears on your Detail Statement of Deferred Activity on the process date. Deferred activity processed by the Federal Reserve Bank of Atlanta will appear on your Detail Statement of Future Activity on the process date. The activity will appear on your Detail Statement of Own Activity the day the funds become available. The summary record will no longer be provided, and you will no longer need to match the detail entries to the summary as you do today since the future activity appears in detail when the funds are available.

Over please

Change in Statement of Service Charges

Beginning February 23, all paper items will appear on your billing statement as being processed by the Atlanta Office. In addition, all billing adjustments will appear on the Statement of Service Charges as originating from the Atlanta Office, even if the items were originally processed in St. Louis. Billing adjustments for items processed by St. Louis before the move but functioned after February 20, 2009, therefore, will appear as being processed by Atlanta.

The St. Louis Office will continue to bill for MICR transmissions and FedReceipt/Receipt Plus services. Billing for all other payor bank services (retrieval requests, etc) will appear on your billing statement from the Atlanta office.

Assistance in Managing your Account Going Forward

To assist you in managing your Federal Reserve Bank account both during this time of transition and on an ongoing basis the Federal Reserve offers a number of Accounting Information Services. These services include delivery of your daily Statement of Account, Cash Management Reports, online inquiry capabilities to view transactions, notifications of entries to your account, and the Monthly Summary Statement of Service Charges. This information can be delivered to you via FedLine® Web or FedMail® (e-mail or fax). We also offer enhanced cash management features via FedLine Web or computer interface (CI) connection, including intra-day account information on nearly a real-time basis. Additionally, the Account Management Information (AMI) service is available on FedWeb to assist in balancing your account.

Additional information on all of our accounting services is available at FRBservices.org/Accounting/index.html.

A Final Customer Service Note

Minimizing the impact of operational changes for our customers is one of our highest priorities during check restructuring. We anticipate that any accounting processes not mentioned in this letter will remain the same as they are today. If you would like to conduct testing on accounting information, please contact Saidee Jackson at (404) 498-8471.

Please watch for additional information concerning our restructuring initiative as we draw closer to February 20, 2009, and do not hesitate to contact your account executive if questions arise.

Sincerely,



Bill Little
Assistant Vice President
Federal Reserve Bank of St. Louis

Attachment

**Changes to Statement of Account and
Statement of Service Charges for
St. Louis to Atlanta Paper Check Processing Move
Effective February 23, 2009**

	Current Status	Status effective February 2, 2009
Cost Center Work Unit (CCWU) on your statement of account	<ul style="list-style-type: none"> • 9200 for forward • 9300 for returns 	<ul style="list-style-type: none"> • Will change to 9919, the CCWU of the Atlanta Office
Debits and Credits	<ul style="list-style-type: none"> • All debits and credits for paper deposits and presentments originate from the St. Louis Office 	<ul style="list-style-type: none"> • All paper credits will originate from the Atlanta Office, including non-imageable items • Debits for all non-imageable paper items will originate from the Atlanta Office • All other paper debits for forward and returns will originate from the St. Louis Office
Statement of Service Charges	<ul style="list-style-type: none"> • Work processed in St. Louis appears under the St. Louis Office 	<ul style="list-style-type: none"> • Paper deposits processed in Atlanta will appear under the Atlanta Office

** Note: The move of St. Louis paper check processing work to Atlanta will occur on February 20, 2009. The accounting changes go into effect the first business day thereafter, Monday, February 23, 2009.*



January 14, 2009

To: All Government Agency Depositors in the St. Louis Zone

Subject: **Check Restructuring Update – Government Agency Deposits**

Last year, the Federal Reserve Banks announced continuing plans to realign their check processing operations. Specifically, those plans include discontinuing check processing at the St. Louis Office and moving the work to the Federal Reserve Bank of Cleveland.

As an initial step in this transition, government agency deposits currently processed in St. Louis will be processed in Cleveland. **No later than February 13, 2009, government agency depositors should send their check deposits by mail or courier directly to the Federal Reserve Bank of Cleveland** at the following address:

Federal Reserve Bank of Cleveland
ATTN: Check Processing
P.O. Box 6387
Cleveland, OH 44101-1387

For courier deliveries
Federal Reserve Bank of Cleveland
ATTN: Check Processing
1455 East Sixth Street
Cleveland, OH 44114

Deposit options and supporting documentation, such as a Deposit Voucher (form # SF 215) and checks, will remain the same as they are today.

If you are depositing a Canadian item cash letter, that letter should continue to be deposited with the Federal Reserve Bank of Minneapolis.

As a reminder, you are required to keep records of checks you deposit and should make copies of deposits before dispatch to allow for replacement in the event of their loss or destruction in transit. Deposits will receive credit in accordance with the Cleveland office availability schedule.

TGAnet Depositors

If your agency makes deposits through TGAnet, you should contact the accounting specialist in your office to modify the depositing endpoint setup in TGAnet to include FRB Cleveland instead of FRB St. Louis as the depositing financial institution. Failing to do so could delay the processing of your deposits. If you have questions regarding how to make these changes in TGAnet, you can call the Treasury Support Center at 866-703-9405.

(Over please)

Changes on Ca\$hLink Reports

As a result of your deposits being processed in Cleveland, these transactions will appear on Ca\$hLink as being processed by Cleveland rather than St. Louis.

Depositing at a Local Financial Institution

As an alternative to depositing at the Federal Reserve Bank of Cleveland, Federal Program Agencies (FPAs) can deposit their checks and cash at a nearby commercial bank designated and authorized by the Department of the Treasury (Treasury), Financial Management Service (FMS). In accordance with guidelines published in the Treasury Financial Manual, agencies must first request permission from FMS or the Federal Reserve Bank of St. Louis (FRBSTL), which serves as fiscal agent to manage the Treasury General Account (TGA) Program for domestic depositories. FPAs should contact FRBSTL, TGA Support at 866-771-1842.

Information Updates

We would also like to take this opportunity to ensure our records are correct. Please update the enclosed contact information form and return it by fax to the number indicated on the form by **February 13, 2009**. Thank you for your attention to this matter.

If you have questions about check deposits going forward, please contact Check Customer Service at 800-929-2435.



Jeffrey Van Treese
Vice President
Federal Reserve Bank of Cleveland

Enclosure

**Federal Reserve Bank of Cleveland
1455 East Sixth Street
Cleveland, Ohio 44114
(216) 579-2310**

Government Agency Contact Information Fax-Back Form

Agency: _____

ALC Code: _____

Street Address: _____

City / State: _____

Zip Code: _____

Primary Contact: _____

Phone: _____

Fax: _____

Email: _____

Secondary Contact: _____

Phone: _____

Fax: _____

Email: _____

Please fax the completed form to Stacey Paicely, Federal Reserve Bank of Cleveland, (216) 579-2310,
no later than February 13, 2009.



January 20, 2009

Transportation Information as St. Louis Check Processing Moves to Atlanta

To: All Chief Operations Officers and Check Contacts at Depository Institutions in the St. Louis Zone

We are pleased to share detailed information on transportation, deposit and presentment procedures when St. Louis paper commercial check processing moves to Atlanta on February 20, 2009.

Effective on Friday, February 20, 2009, after the 3:00 a.m. CT deposit deadline, the St. Louis Office will no longer accept paper commercial checks for processing. Instead, please drop off your paper checks at the following transit point:

**Ace Logistics
St. Louis Downtown – Parks Airport
Hangar #1
2100 Vector Dr.
Cahokia, IL 62206**

Day of Week	Drop-off Times	Transit Point Deadline
Sunday – Thursday	6:30 p.m. – 7:30 p.m.	7:30 p.m. CT

Work dropped off at the transit point beginning February 22, 2009 will be charged \$0.03 per item.

The Atlanta Office will pass credit for items based on the on-time arrival of work to the Atlanta Office. All other terms and conditions of Operating Circular 3 remain unchanged.

Enclosed are several attachments providing specific transit point information. Their use will ensure ongoing efficient check processing service from us during this transition. Please watch for additional information regarding an open house at the new transit point location.

- Attachment I Deposit Deadline Schedule
- Attachment II Check Deposit Availability Schedule
- Attachment III Check Deposit Guidelines
- Attachment IV Transit Point Location, Relay Information, Drop-off Procedures and Inclearing Distribution Procedures
- Attachment V Map of Transit Point Location

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 February 20, 2009. This check restructuring information is also available at FRBservices.org.

If you have questions or concerns regarding the transit point information, please contact your account executive.

Bill Little
Assistant Vice President

Enclosures



Federal Reserve Financial Services
Creating Nationwide Solutions for Your Payment Needs

2009 Check Forward and Return Collection Services

Product/Tier	Routing Number ¹	Processing Office Deadline ²	Availability ³	Cash Letter Fee	Per Item Fee	Billing Code
Forward Collection						
Mixed Forward Products⁴ (Each cash letter will include only 1 cash letter fee)						
Mixed Regular⁵	Forward Tier List	12:01 AM Tu-F 6:00 PM Su	Calculated	\$11.50		
Tier 1					\$0.050	17221
Tier 2					\$0.060	17222
Tier 3					\$0.080	17223
Tier 4					\$0.120	17224
Mixed Premium⁵	Forward Tier List	3:00 AM M-F	Calculated	\$13.50		
Tier 1					\$0.090	17231
Tier 2					\$0.100	17232
Tier 3					\$0.120	17233
Tier 4					\$0.160	17234
Mixed Non-Machineable		12:01 AM Tu-F 6:00 PM Su	Calculated	\$11.50	\$1.500	17650
Mixed Non-Imageable		12:01 AM Tu-F 6:00 PM Su	Calculated	\$11.50	\$0.250	17350
Encoding Fee⁶		2 hrs prior to applicable deposit deadline			\$0.100	15990
FedForward[®] Cull from Mixed Deposits						
Monday through Wednesday: Eligible Items \$800 to \$2,500			Immediate		\$0.100	50402
Monday through Wednesday: Eligible Items over \$2,500 to \$10,000			Immediate		\$0.200	50400
Monday through Wednesday: Eligible Items over \$10,000			Immediate		\$0.750	50401
Thursday: Eligible Items \$300 to \$800			Immediate		\$0.100	50405
Thursday: Eligible Items over \$800 to \$3,500			Immediate		\$0.200	50403
Thursday: Eligible Items over \$3,500			Immediate		\$0.750	50404
Other Check 21-enabled products are available on FRBservices.org						
Separately Sorted Government Items⁷						
Treasury Checks	0000-0050-5 0000-0051-8 0000-0020-4	3:00 AM M-F			No Charge	
Postal Money Orders	0000-0119-3 0000-0800-2	3:00 AM M-F			No Charge	
EZ Clear Savings Bonds	0000-9000-7	3:00 AM M-F			No Charge	



Federal Reserve Financial Services
Creating Nationwide Solutions for Your Payment Needs

2009 Check Forward and Return Collection Services

Product/Tier	Routing Number ¹	Processing Office Deadline ²	Availability ³	Cash Letter Fee	Per Item Fee	Billing Code
Forward Canadian Check Clearing						
(Service provided by the Federal Reserve Bank of Minneapolis) ⁸						
U.S. Funds	Canadian format xxxx-xxx			\$11.50	\$4.00	15780
Canadian Funds	Canadian format xxxx-xxx			\$11.50	\$4.00	15781
Cash Letter Correction Fee					\$15.00	15782
Forward Foreign Item Clearing						
(Service provided by the Federal Reserve Bank of Richmond - Charlotte Office)						
US Dollar Checks Drawn on Banks in United Kingdom, France, Germany, Japan				\$11.50	\$15.00	15786
All Other Items ⁹				\$11.50	\$15.00	15787
				\$11.50	\$65.00	15788
Return Items						
Qualified Mixed Return Products						
(Each cash letter will include only 1 cash letter fee)						
Mixed Regular¹⁰	Return Tier List	12:01 AM Tu-F 6:00 PM Su	Calculated	\$11.50		
Tier 1					\$1.000	32401
Tier 2					\$1.500	32402
Tier 3					\$2.000	32403
Tier 4					\$3.500	32404
Mixed Premium¹⁰	Return Tier List	3:00 AM M-F	Calculated	\$13.50		
Tier 1					\$1.500	32411
Tier 2					\$2.000	32412
Tier 3					\$2.500	32413
Tier 4					\$4.000	32414
Explicit Float - Returns						
Explicit Float Pricing Option					\$0.020	32999
Unqualified Mixed Returns						
Fully Mixed Unqualified		12:01 AM Tu-F 6:00 PM Su	Calculated	\$11.50	\$6.00	35100
Other Return Products						
Large Dollar Return Item Notification via the FedLine Web [®] access solution		12:00 PM M-F			\$3.50	30903
Large Dollar Return Item Notification via Telephone		9:00 AM M-F			\$15.00	30904
Large Dollar Return Item Notification via Physical Item		9:00 AM M-F			\$19.00	30905
Return Item Reclear						
Level 1 (Items valued up to \$100.00)				\$7.50		
Level 2 (Items valued up to \$250.00)					\$0.450	30910
Level 3 (Items valued up to \$500.00)					\$0.550	30911
Level 4 (Items valued up to \$1,000.00)					\$0.650	30912
					\$0.750	30913

Quality Improvement Initiatives



Federal Reserve Financial Services
Creating Nationwide Solutions for Your Payment Needs

2009 Check Forward and Return Collection Services

Product/Tier	Routing Number ¹	Processing Office Deadline ²	Availability ³	Cash Letter Fee	Per Item Fee	Billing Code
Return Exceptions—Not Our Item Surcharge					\$15.00	30990
Return Exceptions—FRB as BOFD Surcharge					\$15.00	30992
Return Exceptions—Invalid RT/CK Digit Failure					\$15.00	30995
Return Canadian Check Clearing (Service provided by the Federal Reserve Bank of Minneapolis)						
Return Item Forwarding Fee ¹¹					\$12.00	30931
Return Foreign Item Clearing (Service provided by the Federal Reserve Bank of Richmond - Charlotte Office)						
Foreign Returns					\$32.00	30935

Effective January 2, 2009

Footnotes

¹ The Key To Routing Numbers table includes a list of routing number assignments by district.

² Deposits that miss their intended deadline will be processed at the next deadline for that product type. To avoid the higher premium processing, mark cash letters "Non-Premium."

³ Credit availability for items drawn on endpoints outside the local office is computed based on published credit availability schedules and subject to fractions published monthly that reflect our experience in collecting these items. See: Availability Schedules.

⁴ All Mixed cash letters may include government, postal money orders and savings bonds. In a Mixed cash letter, these items will be priced at the Mixed Tier 1 price. These items are handled at no charge when deposited in separately sorted cash letters.

⁵ Forward Mixed deposits containing carrier documents will be charged an additional \$0.02 for each item in the cash letter under billing code 15998.

⁶ Price for encoding only. Processing is an additional charge based on appropriate per item and cash letter fees. This service is only offered at the Philadelphia and Minneapolis Offices.

⁷ Separately sorted government items deposit deadlines at all processing offices will be Monday through Friday 3:00 a.m. local time except the St. Louis office which will offer a Monday through Friday 3:00 p.m. local time deposit deadline.

⁸ Items in Canadian funds and items in U.S. funds must be deposited in separately sorted cash letters. Cash letter forms are available at FRBservices.org. Credit for Canadian items is passed according to whether items reach Minneapolis by the published 3:00 a.m. central time deadline. U.S. fund Canadian cash letters will receive one-day deferred credit for the face value of the cash letter if received by the deadline in Minneapolis. Canadian fund cash letters will receive same-day (immediate) credit based on the total appearing on the cash letter and a debit entry reflecting the current rate of exchange. Canadian collection items deposited as unencoded will also be charged the amount encoding fee of \$0.10, billing code 15990, for each item encoded.

⁹ Subject to additional foreign bank charges. Price and availability vary. Contact the foreign check department at the Federal Reserve Bank of Richmond - Charlotte Office (704) 358-2357.

¹⁰ Qualified Mixed Return deposits containing carrier documents will be reclassified as Unqualified Mixed Returns under billing code 35110.

¹¹ Canadian returns differ from domestic returns in that the return fee is paid by the original collecting institution, not the returning institution.

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Federal Reserve Financial Services
 Creating Nationwide Solutions for Your Payment Needs

Check Deposit Availability Schedule

Atlanta, Birmingham, Nashville, New Orleans, Jacksonville, Miami, St. Louis, Memphis and Little Rock

DEPOSIT DEADLINES										
Atlanta Transit Points ¹	12:01 AM Tu-F (ET)			3:00 AM M-F (ET)			6:00 PM Su (ET)			
Birmingham	8:00 PM M-Th (CT)			n/a			10:00 AM Sa (CT)			
Nashville	7:30 PM M-Th (CT)			n/a			5:00 AM Sa (CT)			
New Orleans	10:00 PM M-Th (CT)			n/a			1:30 AM Sa (CT)			
Jacksonville	10:30 PM M-F (ET)			n/a			n/a			
Miami	10:30 PM M-F (ET)			n/a			n/a			
St. Louis	7:30 PM Su-Th (CT)			n/a			n/a			
Memphis	8:45 PM Su-Th (CT)			n/a			n/a			
Little Rock	7:00 PM Su-Th (CT)			n/a			n/a			
Type of Items	City	RCPC	Cntry	City	RCPC	Cntry	City	RCPC	Cntry	LEGEND:
Boston	-	1	-	-	1	-	-	1	-	0 = Availability on the same business day of the deposit deadline date. 1 = Availability on the first business day after the deposit deadline date. 2 = Availability on second business day after the deposit deadline date. 3 = Availability on third business day after the deposit deadline date.
Windsor Locks	-	1	-	-	1	-	-	1	-	
New York										
East Rutherford	-	1	1	-	1	1	-	1	1	
Utica	-	1	-	-	1	-	-	1	-	
Buffalo	-	1	-	-	1	-	-	1	-	
Philadelphia	1	1	-	1	1	-	1	1	-	
Cleveland	1	1	-	1	1	-	1	1	-	
Cincinnati	-	1	-	-	1	-	-	1	-	
Columbus	-	1	-	-	1	-	-	1	-	
Pittsburgh	-	1	-	-	1	-	-	1	-	
Richmond	-	1	-	-	1	-	-	1	-	
Baltimore	1	1	-	1	1	-	1	1	-	
Charleston	-	1	-	-	1	-	-	1	-	
Charlotte	1	1	-	1	1	-	1	1	-	
Columbia	-	1	-	-	1	-	-	1	-	
Atlanta	0	0	-	0	0	-	0	0	-	For 4-digit routing number prefix information access the link below: Prefix / Routing Numbers Table
Birmingham	-	0	-	-	1	-	-	0	-	
Jacksonville	-	0	-	-	1	-	-	0	-	
Miami	-	0	-	-	1	-	-	0	-	
Nashville	-	0	-	-	1	-	-	0	-	
New Orleans	-	0	-	-	1	-	-	0	-	
Chicago	1	1	-	1	1	-	1	1	-	
Peoria	-	1	-	-	1	-	-	1	-	
Detroit	-	1	-	-	1	-	-	1	-	
Des Moines	1	1	-	1	1	-	1	1	-	
Indianapolis	-	1	-	-	1	-	-	1	-	
Milwaukee	-	1	-	-	1	-	-	1	-	
St. Louis	0	0	-	1	1	-	0	0	-	
Little Rock	-	0	-	-	1	-	-	0	-	
Louisville	-	1	-	-	1	-	-	1	-	
Memphis	-	0	-	-	1	-	-	0	-	
Minneapolis	1	1	1	1	1	1	1	1	1	
Helena	-	1	-	-	1	-	-	1	-	
Kansas City	-	-	1	-	-	1	-	-	1	
Denver	1	1	1	1	1	1	1	1	1	
Oklahoma City	-	1	1	-	1	1	-	1	1	
Omaha	-	1	1	-	1	1	-	1	1	
Dallas	1	1	1	1	1	1	1	1	1	
El Paso	-	1	-	-	1	-	-	1	-	
Houston	-	1	-	-	1	-	-	1	-	
San Antonio	-	1	-	-	1	-	-	1	-	
San Francisco	-	1	3	-	1	3	-	1	3	
Los Angeles	1	1	-	1	1	-	1	1	-	
Portland	-	1	-	-	1	-	-	1	-	
Salt Lake City	-	1	-	-	1	-	-	1	-	
Seattle	1	1	-	1	1	-	1	1	-	
Notes:										
Availability of funds on Other Fed items in a mixed 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.										
Rejected items from Mixed deposits are deferred two days.										
Non-imageable items, non-machineable items and unqualified return items are deferred one additional day at all deadlines.										
Contact your Account Executive for more information.										
Current Float Fractions:										
Weekday: 92.0%										
Weekend: 92.0%										

Effective February 23, 2009

¹ Cash letter availability is based on timely arrival at the Processing Office

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**Federal Reserve Bank of Atlanta
Check Paper Deposit Guidelines – St. Louis Zone Paper Deposits**

Paper Cash Letter Preparation

- Customers must sort forward and return items using one of the approved check deposit programs identified in attachment I or on our Financial Services website located at: FRBservices.org.
- Each check deposit being prepared for processing in Atlanta must be deposited with the appropriate St. Louis cash letter transmittal form that describes the product type. These forms can be retrieved and printed from the website at: 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 “St. Louis” 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 forward or return, 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.

- 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.
- Boxes of checks should be sealed by securely taping, banding, or strapping the lid shut.
- 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.

Federal Reserve Bank of Atlanta - Check Restructuring St. Louis Transit Point Location and Deadlines

Location:

**Ace Logistics
St. Louis Downtown – Parks Airport
Hangar #1
2100 Vector Dr.
Cahokia, IL 62206**

St. Louis Transit Point Deadlines*

Day of Week	Drop-off Times	Transit Point Deadline
Sunday – Thursday	6:30 p.m. – 7:30 p.m.	7:30 p.m. CT

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

Transit Point Deposit Packaging Guidelines

Forward and Return Paper Cash Letters Accepted for Processing in Atlanta:

1. Customers must sort forward and return items into one of the approved check deposit programs identified in Attachment I.
2. All work must be packaged according to the check deposit guidelines outlined in Attachment 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. For faster availability, separately sorted postal money orders and government items should still be delivered to the St. Louis office.
4. It is the responsibility of the delivering courier/institution to secure “date and time stamp” documentation if needed for the depositors’ internal records.

Check Transit Point Procedures

1. All check deposits, forward and return, must be delivered to the designated transit point on or before the indicated deadlines. The Atlanta office will pass credit for items based on the on-time arrival of work to the Atlanta office.
2. Transit Site FRB cargo handling agents are only available during the drop-off hours of operation designated above. No deliveries will be accepted by transit staff prior to or after those hours. Couriers arriving before or after the drop-off window hours will be advised to return during the next scheduled drop-off window.
3. Deadlines at the transit point 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. As a reminder, the transit site is not a presentment point for same day settlement cash letters.

Federal Reserve Bank of Atlanta – Check Restructuring St. Louis Transit Point Location and Inclearing Distribution Procedures

Location:

Ace Logistics
St. Louis Downtown – Parks Airport
Hangar #1
2100 Vector Dr.
Cahokia, IL 62206

Check Transit Point Dispersal/Pickup Schedule

Day of Week	Scheduled Pick-Up Times
Monday - Friday	7:45 a.m. – 9:45 a.m.

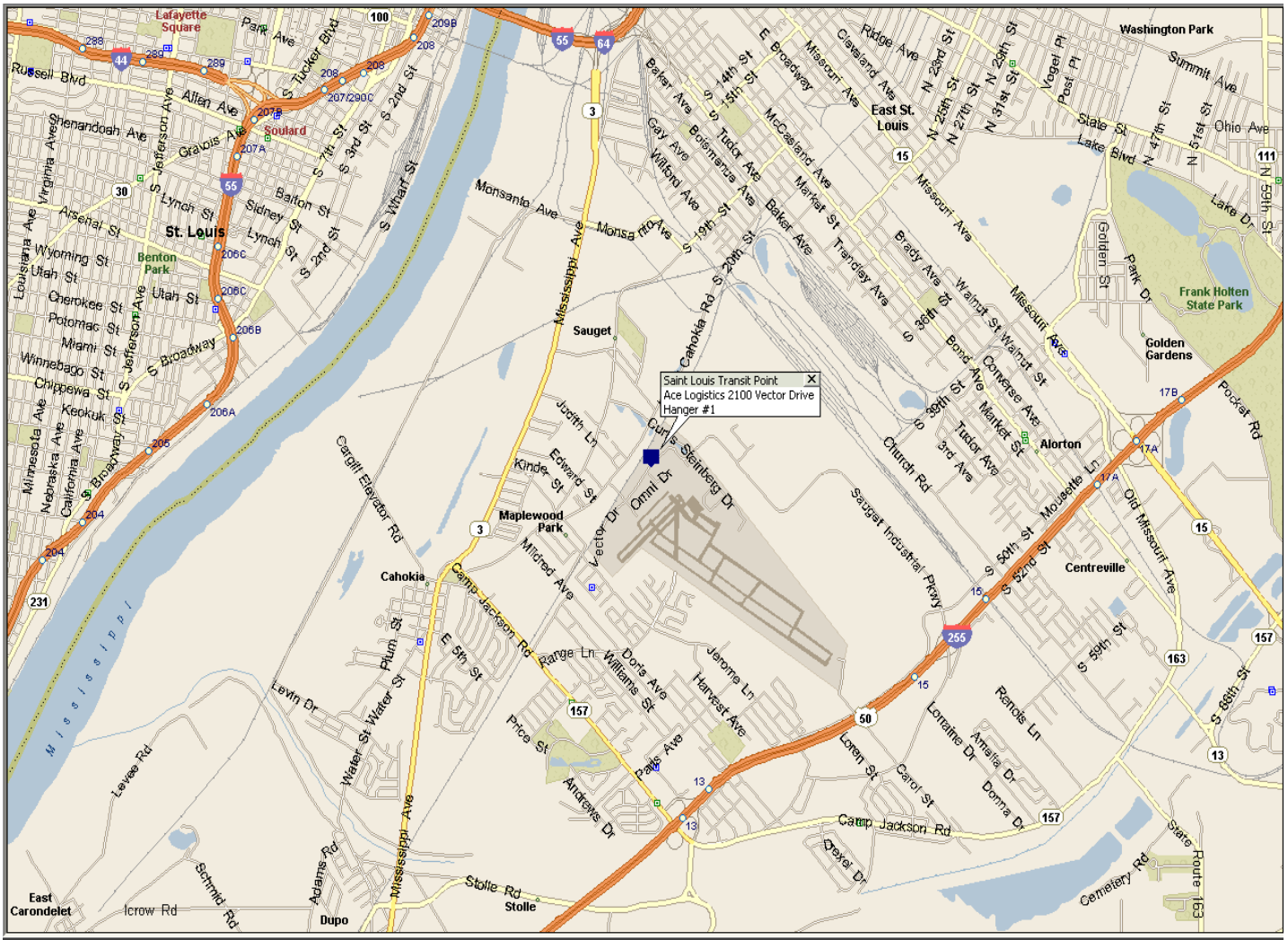
Overview - Upon arrival, inclearing cash letters and returns will be sorted and distributed by FRB cargo handling agents to the appropriate courier route or made available for pick up. Please note that the transit point location listed above and FRB Atlanta are the only pickup sites.

Route Deliveries - Cash letters currently delivered by FRB couriers will be tendered to authorized FRB couriers and will be delivered in accordance with the route structures.

Transit Point Pickup – If you currently pick up your financial institution’s cash letters at the Federal Reserve Bank of St. Louis, you will need to pick up these items at the transit point presentment window beginning Monday, February 23, 2009. 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 Changes - Any financial institution interested in changing delivery locations must notify an account executive in advance of the change request freeze period that begins **February 17, 2009**. Once this service request has been confirmed, cash letters can be picked-up at the transit point location listed above or delivered by a courier effective March 2, 2009, as you request.

Transit Point Open House - Please watch for additional information regarding an open house at the new transit point location.



From FRB St. Louis head west on Washington Avenue toward N 2nd St.

Turn left at N. Memorial Dr.

Take the I-70 E/I-55 N/US-40 E/I-64 E ramp on the left.

Merge onto I-70 E (entering Illinois)

Take exit 1 for State Hwy 3 S toward Cahokia.

Merge onto SR-3.

Turn left at Judith Lane.

Turn right at Upper Cahokia Road.

Turn left at Airlite Drive.

Turn left at Vector Drive.

Turn right to stay on Vector Drive to 2100 Vector Dr.

St. Louis Downtown – Parks Airport Hangar #1



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February 5, 2009

To: All Chief Operations Officers and Check Contacts at Depository Institutions
In the St. Louis Zone

Subject: **Operational Recap for Friday, February 20, 2009**

In recent weeks, we have notified you of the various changes that will occur when the paper check processing at the St. Louis Office moves to the Federal Reserve Bank of Atlanta after the 3:00 a.m. CT deposit deadline on Friday, February 20, 2009.

Enclosed is a Quick Reference Guide that outlines the major changes that could affect your institution. Please review this guide, as well as the communications posted on our website, as a final preparation for the transition. Our restructuring communications can be found at the following link:
http://www.frbfinancialservices.org/communications/2009_changes/st_louis_atlanta.html.

We appreciate your patience as we near the transition date. You can be assured that we will continue providing the efficient, high-quality payment services that you are accustomed to receiving from the Federal Reserve.

Sincerely,

A handwritten signature in black ink, appearing to read "Bill Little".

Bill Little
Assistant Vice President

Enclosure

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QUICK REFERENCE GUIDE
St. Louis - Check Restructuring Initiative

Transition Date After the 3:00 a.m. CT deposit deadline on Friday, February 20, 2009, paper check processing will be handled by the Federal Reserve Bank of Atlanta.

Transit Location and Deadlines

Ace Logistics
St. Louis Downtown – Parks Airport
Hangar #1
2100 Vector Dr.
Cahokia, IL 62206

Day of Week	Drop-off Times	Transit Point Deadline
Sunday – Thursday	6:30 p.m. – 7:30 p.m. CT	7:30 p.m. CT

Transit Point Dispersal/Pickup Schedule	
Day of Week	Pick-Up Times
Monday – Friday	7:45 a.m. – 9:45 a.m. CT

Service Change Requests Following the end of the freeze period on February 27, 2009, you may resume making any changes to service by contacting the Customer Contact Center (CCC) via fax to (800) 660-7856 or e-mail at [ccc.coordinators@mpls.frb.org](mailto:ccc coordinators@mpls.frb.org). While check changes will be implemented Monday through Friday, all changes require a lead time of ten business days.

Operational Reminder With respect to your paper inclearings, you will now receive multiple cash letters, at least one for original checks and at least one for your substitute checks. You may also receive separate cashletters for high-speed and low-speed processing. Therefore, you will also receive multiple debits. One debit will be generated from each of the cash letters. With the exception of separately sorted Postal Money Orders and Treasury deposits, all other deposits currently being mailed to the St. Louis office should be mailed to the Atlanta office.

Addresses
US Mail or Courier Deliveries
Federal Reserve Bank of Atlanta
Attn: Check Processing
1000 Peachtree Street, N. E.
Atlanta, GA 30309-4470

FedEx/UPS/DHL
Federal Reserve Bank of Atlanta
Payment Services/Check Processing
2301 DeFoor Hills Road
Atlanta, GA 30318

Revised Availability Schedules Updated availability and endpoint listings for the St. Louis Zone are available at FRBservices.org/servicefees/check_services_2009.html.

(OVER PLEASE)

Customer Service Contact Information Following the move of check processing to Atlanta, you may continue to call (866) 433-3227 for all check customer service issues. Should you have any questions about the changes listed above, please contact your account executive.

For a complete directory of contact information customized to your institution, including account executive contact information, please visit FRBServices.org and type your institution's ABA in the My FedDirectorySM section.