



December 17, 2009

**Paper Check Processing Restructuring Update:
Atlanta Paper Check Processing to Move to Cleveland**

To: Chief Operations Officers and Check Contacts at Depository Institutions in the **Atlanta** Processing Zone

Over the past several years, the Reserve Banks have been restructuring their paper check processing configuration in response to rapidly declining paper volumes. In November, 2008, we announced an accelerated restructuring timeline that will result in a single full service paper check processing site at the Federal Reserve Bank of Cleveland in early 2010.

We now have some further details to share with you regarding the timetable of the move for the Atlanta Office and the related effects on deposit options and deadlines as it relates to the paper check processing operations that will move to the Federal Reserve Bank of Cleveland. This will complete the Reserve Bank transition to a single paper check processing location.

Atlanta Paper Check Processing to Move to Cleveland

After the 12:01 a.m. ET deposit deadline on **Friday, February 26, 2010¹**, the Atlanta Office will no longer accept paper items for processing. After that date and time, depositors should deliver all paper forward and return items previously processed by the Atlanta Office by mail or courier to the Cleveland Office at the following address:

For regular mail deliveries:

Federal Reserve Bank of Cleveland
Check Department
P.O. Box 6387
Cleveland, OH 44101

For deliveries that require a signature:

Federal Reserve Bank of Cleveland
Check Department
1455 East Sixth Street
Cleveland, OH 44114

The deposit deadlines at the Cleveland Office are 12:01 a.m. ET Tuesday through Friday and 6 p.m. ET Sunday.

If you currently mail paper checks to the Atlanta Office, you should begin mailing those items to the Cleveland Office beginning Thursday, February 25, 2010. Any items mailed to the Atlanta Office after February 26, 2010 will be transported to Cleveland, with credit and availability based on when items arrive in Cleveland. Items arriving by courier to the Atlanta Office after February 26, 2010, will be refused. Beginning March 15, 2010, any paper items mailed to the Atlanta Office will be charged a \$10 per cash letter re-forwarding fee to move the items to Cleveland.

Attachment I includes the mailing addresses for paper forward and return checks, Canadian items, Foreign items, EZ Clear savings bonds, and Treasury/Postal Money Orders. If you mail items directly from your branch offices, please make sure these offices are aware of the correct mailing addresses.

¹ Same-day Settlement items will be accepted in Atlanta up to 8:00 a.m. ET on Friday, February 26, 2010

As we move forward with these efforts over the next several weeks, we will be sending you additional information on changes that will occur as a result of this shift in paper check processing. For your convenience, this check restructuring information will also be found on FRBservices.org.

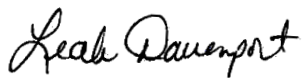
Check 21-enabled Services

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[®], FedReceipt[®], and FedReceipt for Returns to minimize the disruption that may occur as a result of this shift in paper check processing from Atlanta to Cleveland. Customers who are using Check 21-enabled services will experience minimal change to their daily operation and availability after the check processing shift to Cleveland. As a reminder, Treasury items and US Postal Money Orders can be deposited in Check 21 FedForward cash letters.

Should you have questions or concerns, or to learn more about the advantages of moving from paper to full Check 21 electronic check processing, contact your account executive as soon as possible.

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

Sincerely,

A handwritten signature in cursive script that reads "Leah Davenport".

Leah Davenport
Vice President

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Forward Collection and Return Item Paper Check Deposits, including NOIs

For regular mail deliveries:
Federal Reserve Bank of Cleveland
Check Department
P.O. Box 6387
Cleveland, OH 44101

For deliveries that require a signature:
Federal Reserve Bank of Cleveland
Check Department
1455 East Sixth Street
Cleveland, OH 44114

Canadian Items

For regular mail deliveries:
Federal Reserve Bank of Cleveland
Check Department
Attn: Canadian
P.O. Box 94583
Cleveland, OH 44101

For deliveries that require a signature:
Federal Reserve Bank of Cleveland
Check Department
Attn: Canadian
1455 East Sixth Street
Cleveland, OH 44114

Foreign Items

For regular mail deliveries:
Federal Reserve Bank of Cleveland
Check Department
Attn: Foreign Item Processing
P.O. Box 94583
Cleveland, OH 44101

For deliveries that need a signature:
Federal Reserve Bank of Cleveland
Check Department
Attn: Foreign Item Processing
1455 East Sixth Street
Cleveland, OH 44114

EZ Clear Savings Bonds

For regular mail deliveries:
Attn: EZ Direct
Federal Reserve Bank of Cleveland
Pittsburgh Branch
P.O. Box 399
Pittsburgh, PA 15230-0399

For deliveries that require a signature:
Attn: EZ Direct
Federal Reserve Bank of Cleveland
Pittsburgh Office
717 Grant St.
Pittsburgh, PA 15219-1928

Treasury Items and Postal Money Orders should be mailed directly to St. Louis for faster credit

For regular mail deliveries:
Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63178

Deliveries requiring a signature:
Federal Reserve Bank of St. Louis
ATTN: Treasury & PMO Processing
1421 Dr. Martin Luther King Dr.
St. Louis, MO 63106-3716



January 15, 2010

**Atlanta Paper Check Processing
Moving to the Federal Reserve Bank of Cleveland**

To: Out-of-Territory Senders to the Atlanta Zone of the Federal Reserve Bank of Atlanta

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 2008, we announced an accelerated restructuring timeline that will result in a single full service paper check processing site at the Federal Reserve Bank of Cleveland.

We now have some further details to share with you regarding the timetable of this move for the Atlanta Office and the related effects on deposit options and deadlines as it relates to the paper commercial check processing operations that will move to the Federal Reserve Bank of Cleveland.

Atlanta Paper Check Processing Moving to Cleveland on February 26, 2010

After the 12:01 a.m. ET deposit deadline on Friday, February 26, the Atlanta Office will no longer accept paper commercial items for processing.¹ After that date and time, all paper commercial items previously processed by the Atlanta Office should be delivered to Cleveland for processing. This includes items drawn on Atlanta, Birmingham, Nashville, New Orleans, Miami, Jacksonville, Charlotte, Columbia, Memphis, St. Louis, Little Rock endpoints.

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

For deliveries that require a signature
Federal Reserve Bank of Cleveland
Check Department
1455 East Sixth Street
Cleveland, OH 44114

For regular deliveries
Federal Reserve Bank of Cleveland
Check Department
P.O. Box 6387
Cleveland, OH 44101

Accounting Changes

As a result of the shift in Atlanta processing, you may notice changes on your Statement of Account and Statement of Services Charges. These include:

- Credits for paper items previously processed in Atlanta will originate from the Cleveland Office. The Cost Center Work Unit (CCWU) may differ from what you see today.
- For some depositors, "Future" activity will be shown as "deferred" activity on your Statement of Account. "Futures" that are currently processed by the Atlanta Office and appear in detail on the

¹ Same Day Settlement items will be accepted in Atlanta up to 8:00 a.m. ET on Friday, February 26, 2010

availability date with original transaction code may 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.

- Beginning March 1, 2010, service charges for all paper items previously processed in Atlanta will appear on your billing statement as being processed by the Cleveland Office. In addition, all billing adjustments for paper items will appear on the Statement of Service Charges as originating from the Cleveland Office, even if the items were originally processed in Atlanta. Billing adjustments for items processed by Atlanta before the move but functioned after March 1, 2010, will appear as being processed by Cleveland.

Assistance in Managing Your Account Going Forward

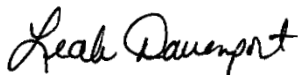
To assist in managing your FRB account both during this time of transition and on an ongoing basis, the Federal Reserve offers a number of Accounting Information Services. These services include delivery of your daily Statement of Account, Cash Management Reports, online inquiry capabilities to view 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>

For your convenience, this check restructuring information can also be found at the following link:
http://www.frb services.org/communications/2010_changes/atlanta.html

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,



Vice President
Federal Reserve Bank of Atlanta

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January 15, 2010

**Atlanta Check Restructuring Update
Freeze Period on Service Changes
Regulation CC Changes**

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

As announced in previous communications, the paper check processing activities at the Atlanta Office will shift to the Cleveland Office after the 12:01 a.m. ET deposit deadline on Friday, February 26, 2010. This letter highlights important changes that impact financial institutions in the zones sending paper items to Atlanta for processing.

Freeze Period on 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 23, 2010, through Wednesday, March 3, 2010**. This means that no sort pattern or check service changes, including Check 21 implementations, will be made for the period four business days before and three business days after the shift in processing to Cleveland.

The Cleveland Office requires seven days notice of sort pattern and transportation changes. This includes all FedForward[®], FedReturn[®], and FedReceipt[®] implementations. Changes will generally be effective on the first and third business days of the week.

Regulation CC Changes

To reflect the move of check processing from the Atlanta Office to the Cleveland 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 31, 2009, issued amendments to Appendix A of Regulation CC, effective February 27, 2010. The amendments delete the reference to the Atlanta check processing office and reassign the routing symbols associated with that office to the Cleveland Office.

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 Cleveland Office, and will therefore be considered local checks, is enclosed. The routing symbols highlighted in bold italics are the routing symbols for non-local checks that will become local beginning February 27, 2010.

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

<http://www.federalreserve.gov/newsevents/press/bcreg/20091231a.htm>

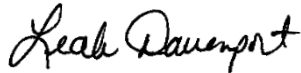
It is important to remember that this change affects **only** the availability you must provide your depositors for certain checks deposited, and has no effect on the availability the Federal Reserve provides you for your deposited cash letters. Your current sort patterns should not be changed because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

We appreciate your patience as we near the February 26, 2010, move of the Atlanta Office's paper check processing activity to the Cleveland Office. For your convenience, this check restructuring information can also be found at the following link:

http://www.frb services.org/communications/2010_changes/atlanta.html

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

Sincerely,



Leah Davenport
Vice President
Federal Reserve Bank of Atlanta

Attachment

The Financial Services logo, "FedForward", "FedReturn" and "FedReceipt" are registered service marks of the Federal Reserve Banks. A complete list of marks owned by the Federal Reserve Banks is available at FRBservices.org.

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

* * * * *

FOURTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Cleveland]

Head Office

Effective February 27, 2010

<i>0110</i>	<i>2110</i>
<i>0111</i>	<i>2111</i>
<i>0112</i>	<i>2112</i>
<i>0113</i>	<i>2113</i>
<i>0114</i>	<i>2114</i>
<i>0115</i>	<i>2115</i>
<i>0116</i>	<i>2116</i>
<i>0117</i>	<i>2117</i>
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<i>0212</i>	<i>2212</i>
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0652	2652
0653	2653
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<i>1123</i>	<i>3123</i>
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<i>1251</i>	<i>3251</i>
<i>1252</i>	<i>3252</i>



January 15, 2010

**Cleveland Check Restructuring Update
Freeze Period on Service Changes
Regulation CC Changes**

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

The check processing activities at the Atlanta Office will shift to the Cleveland Office after the 12:01 a.m. ET deposit deadline on Friday, February 26, 2010. This letter highlights important changes that impact financial institutions serviced by the Cleveland Office.

Freeze Period on Service Changes

In order to ensure a smooth transition for customers, a freeze period will be implemented for all check customers serviced by the Cleveland Office from **Tuesday, February 23, 2010, through Wednesday, March 3, 2010**. This means that no sort pattern or check service changes, including Check 21 implementations, will be made during this period.

The Cleveland Office requires seven days notice of sort pattern and transportation changes. This includes all FedForward[®], FedReturn[®], and FedReceipt[®] implementations. Changes will generally be effective on the first and third business days of the week.

Regulation CC Changes

To reflect the move of check processing from the Atlanta Office to the Cleveland 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 31, 2009, issued amendments to Appendix A of Regulation CC, effective February 27, 2010. The amendments delete the reference to the Atlanta check processing office and reassign the routing symbols associated with that office to the Cleveland Office.

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 Cleveland Office, and will therefore be considered local checks, is enclosed. The routing

symbols highlighted in bold italics are the routing symbols for non-local checks that will become local beginning February 27, 2010.

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

<http://www.federalreserve.gov/newsevents/press/bcreg/20091231a.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 26, 2010 move of the Atlanta Office's paper check processing activity to the Cleveland Office. For your convenience, this check restructuring information can also be found at the following link:

http://www.frbervices.org/communications/2010_changes/atlanta.html

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

Sincerely,

A handwritten signature in cursive script that reads "Jeff Van Treese".

Jeff Van Treese
Vice President
Federal Reserve Bank of Cleveland

Attachment

The Financial Services logo, "FedForward", "FedReturn" and "FedReceipt" are registered service marks of the Federal Reserve Banks. A complete list of marks owned by the Federal Reserve Banks is available at FRBservices.org.

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

* * * * *

FOURTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Cleveland]

Head Office

Effective February 27, 2010

0110	2110
0111	2111
0112	2112
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January 20, 2010

Accounting Changes as Atlanta Paper Check Processing Moves to Cleveland

To: Chief Operations Officers and Check Contacts at Depository Institutions in the **Charlotte and Columbia Zones**

As previously communicated, the paper check processing function at the Atlanta Office will move to Cleveland as of the final deposit deadline on Friday, February 26, 2010.

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. Enclosure 1 outlines all of these changes, which will be effective Monday, March 1, 2010, the first business day after the February 26, 2010 move. Please feel free to share the enclosed attachment with others in your organization.

Changes in Statement of Account

Changes in Debits and Credits

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

- All credits for paper deposits and returns will originate from the Cleveland Office;
- Debits for paper presentments and Truncation payor bank services will originate from the Charlotte Office;
- Debits for paper forward and return items will originate from the Charlotte Office; and
- Debits for all non-imageable forward and return items will originate from Cleveland

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

Debits and credits processed by FRB Cleveland will be noted with the Cost Center Work Unit number 9910 on the daily accounting statement you receive from the Federal Reserve Bank.

Change in Statement of Service Charges

Beginning March 1, 2010, all service charges related to paper deposits will appear on your billing statement as being processed by the Cleveland Office. Billing adjustments for items processed by Atlanta before the move but functioned after February 26, 2010, will appear as being processed by Cleveland.

The Charlotte Office will continue to bill for Truncation, FedForward[®], FedReturn[®], and FedReceipt[®] Plus services. Billing for all other day two payor bank services (retrieval requests, etc) will appear on your billing statement from the Cleveland 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[®] as well as your daily Statement of Account and the Monthly Summary Statement of Service Charges can be received via 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. Additionally, the Account Management Information (AMI) service is available on FedLine Web to assist in balancing your account.

Additional information on all of our account services is available at <http://www.frb services.org/Accounting/index.html>

A Final Customer Service Note

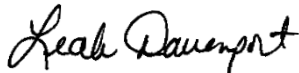
Minimizing the impact of operational changes for our customers is one of our highest priorities during check restructuring. We anticipate that any accounting processes not mentioned in this letter will remain the same as they are today.

Please watch for additional information concerning our restructuring initiative as we draw closer to February 26, 2010. For your convenience, all Check Restructuring information can also be found at the following link:

http://www.frb services.org/communications/2010_changes/atlanta.html

If you have any questions, please contact your account executive.

Sincerely,



Vice President
Federal Reserve Bank of Atlanta

Enclosure

**Changes to Statement of Account and
Statement of Service Charges for
Atlanta to Cleveland Paper Check Processing Move
Effective February 26, 2010***

	Current Status	Status effective March 1, 2010
Debits and Credits	<ul style="list-style-type: none"> • All debits and credits for paper deposits and presentments originate from the Atlanta Office 	<ul style="list-style-type: none"> • All paper credits will originate from the Cleveland Office indicated by Cost Center Work Unit 9910 • Debits for paper presentments and Truncation will originate from the Atlanta Office • Debits for paper return items will originate from the Atlanta Office • Debits for paper non-imageable forward and return items will originate from the Cleveland Office
Statement of Service Charges	<ul style="list-style-type: none"> • Work processed in Atlanta appears under the Atlanta Office 	<ul style="list-style-type: none"> • Paper deposits processed in Cleveland will appear under the Cleveland Office • All billing adjustments will appear under the Cleveland Office

** Note: The move of Atlanta paper check processing work to Cleveland will occur on February 26, 2010. The accounting changes go into effect the first business day thereafter, Monday, March 1, 2010.*



January 20, 2010

Accounting Changes as Atlanta Paper Check Processing Moves to Cleveland

To: Chief Operations Officers and Check Contacts at Depository Institutions in the **Atlanta, Birmingham, Jacksonville, Nashville, New Orleans and Miami Zones**

As previously communicated, the paper check processing function at the Atlanta Office will move to Cleveland as of the final deposit deadline on Friday, February 26, 2010.

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. Enclosure 1 outlines all of these changes, which will be effective Monday, March 1, 2010, the first business day after the February 26, 2010 move. Please feel free to share the enclosed attachment with others in your organization.

Changes in Statement of Account

Changes in Debits and Credits

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

- All credits for paper deposits and returns will originate from the Cleveland Office;
- Debits for paper presentments and Truncation will originate from the Atlanta Office;
- Debits for paper forward and return items will originate from the Atlanta Office; and
- Debits for all non-imageable forward and return items will originate from Cleveland

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

Debits and credits processed by FRB Cleveland will be noted with the Cost Center Work Unit number 9910 on the daily accounting statement you receive from the Federal Reserve Bank.

Change in Statement of Service Charges

Beginning March 1, 2010, all service charges related to paper deposits will appear on your billing statement as being processed by the Cleveland Office. Billing adjustments for items processed by Atlanta before the move but functioned after February 26, 2010, will appear as being processed by Cleveland.

The Atlanta Office will continue to bill for Truncation, FedForward[®], FedReturn[®], and FedReceipt[®] Plus services. Billing for all other day two payor bank services (retrieval requests, etc) will appear on your billing statement from the Cleveland 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[®] as well as your daily Statement of Account and the Monthly Summary Statement of Service Charges can be received via 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. Additionally, the Account Management Information (AMI) service is available on FedLine Web to assist in balancing your account.

Additional information on all of our account services is available at <http://www.frbervices.org/Accounting/index.html>

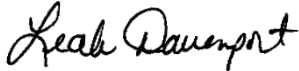
A Final Customer Service Note

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.

Please watch for additional information concerning our restructuring initiative as we draw closer to February 26, 2010. For your convenience, all Check Restructuring information can also be found at the following link:
http://www.frbervices.org/communications/2010_changes/atlanta.html

If you have any questions, please contact your account executive.

Sincerely,



Vice President
Federal Reserve Bank of Atlanta

Enclosure

**Changes to Statement of Account and
Statement of Service Charges for
Atlanta to Cleveland Paper Check Processing Move
Effective February 26, 2010***

	Current Status	Status effective March 1, 2010
Debits and Credits	<ul style="list-style-type: none"> • All debits and credits for paper deposits and presentments originate from the Atlanta Office 	<ul style="list-style-type: none"> • All paper credits will originate from the Cleveland Office indicated by Cost Center Work Unit 9910 • Debits for paper presentments and Truncation will originate from the Atlanta Office • Debits for paper return items will originate from the Atlanta Office • Debits for paper non-imageable forward and return items will originate from the Cleveland Office
Statement of Service Charges	<ul style="list-style-type: none"> • Work processed in Atlanta appears under the Atlanta Office 	<ul style="list-style-type: none"> • Paper deposits processed in Cleveland will appear under the Cleveland Office • All billing adjustments will appear under the Cleveland Office

** Note: The move of Atlanta paper check processing work to Cleveland will occur on February 26, 2010. The accounting changes go into effect the first business day thereafter, Monday, March 1, 2010.*



January 20, 2010

Accounting Changes as Atlanta Paper Check Processing Moves to Cleveland

To: Chief Operations Officers and Check Contacts at Depository Institutions in the **St. Louis, Memphis, and Little Rock Zones**

As previously communicated, the paper check processing function at the Atlanta Office will move to Cleveland as of the final deposit deadline on Friday, February 26, 2010.

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. Enclosure 1 outlines all of these changes, which will be effective Monday, March 1, 2010, the first business day after the February 26, 2010 move. Please feel free to share the enclosed attachment with others in your organization.

Changes in Statement of Account

Changes in Debits and Credits

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

- All credits for paper deposits and returns will originate from the Cleveland Office;
- Debits for paper presentments and Truncation payor bank services will originate from the St. Louis Office;
- Debits for paper forward and return items will originate from the St. Louis Office; and
- Debits for all non-imageable forward and return items will originate from Cleveland

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

Debits and credits processed by FRB Cleveland will be noted with the Cost Center Work Unit number 9910 on the daily accounting statement you receive from the Federal Reserve Bank.

Change in Statement of Service Charges

Beginning March 1, 2010, all service charges related to paper deposits will appear on your billing statement as being processed by the Cleveland Office. Billing adjustments for items processed by Atlanta before the move but functioned after February 26, 2010, will appear as being processed by Cleveland.

The St. Louis Office will continue to bill for Truncation, FedForward[®], FedReturn[®], and FedReceipt[®] Plus services. Billing for all other day two payor bank services (retrieval requests, etc) will appear on your billing statement from the Cleveland 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[®] as well as your daily Statement of Account and the Monthly Summary Statement of Service Charges can be received via 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. Additionally, the Account Management Information (AMI) service is available on FedLine Web to assist in balancing your account.

Additional information on all of our account services is available at <http://www.frb services.org/Accounting/index.html>

A Final Customer Service Note

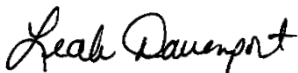
Minimizing the impact of operational changes for our customers is one of our highest priorities during check restructuring. We anticipate that any accounting processes not mentioned in this letter will remain the same as they are today.

Please watch for additional information concerning our restructuring initiative as we draw closer to February 26, 2010. For your convenience, all Check Restructuring information can also be found at the following link:

http://www.frb services.org/communications/2010_changes/atlanta.html

If you have any questions, please contact your account executive.

Sincerely,



Vice President
Federal Reserve Bank of Atlanta

Enclosure

**Changes to Statement of Account and
Statement of Service Charges for
Atlanta to Cleveland Paper Check Processing Move
Effective February 26, 2010***

	Current Status	Status effective March 1, 2010
Debits and Credits	<ul style="list-style-type: none"> • All debits and credits for paper deposits and presentments originate from the Atlanta Office 	<ul style="list-style-type: none"> • All paper credits will originate from the Cleveland Office indicated by Cost Center Work Unit 9910 • Debits for paper presentments and Truncation payor services will originate from the Atlanta Office • Debits for paper return items will originate from the Atlanta Office • Debits for paper non-imageable forward and return items will originate from the Cleveland Office
Statement of Service Charges	<ul style="list-style-type: none"> • Work processed in Atlanta appears under the Atlanta Office 	<ul style="list-style-type: none"> • Paper deposits processed in Cleveland will appear under the Cleveland Office • All billing adjustments will appear under the Cleveland Office

** Note: The move of Atlanta paper check processing work to Cleveland will occur on February 26, 2010. The accounting changes go into effect the first business day thereafter, Monday, March 1, 2010.*



January 22, 2010

**Action Required: Changing Your Presentment Point from the
Federal Reserve Bank of Atlanta**

To: SDS Presentment Point Service Customers in the **Atlanta, Nashville, Jacksonville, Birmingham, Miami, New Orleans, St. Louis, Memphis, Little Rock, Charlotte and Columbia** Zones

Your financial institution has named the Federal Reserve Bank of Atlanta as your primary or alternate same day settlement (SDS) presentment point location. After our Atlanta paper check operations move to the Cleveland office on **February 26**, the Atlanta Office will no longer be a valid presentment point. As a result of this, the following actions are required:

- First, you must decide on a new SDS presentment point. You may name the Federal Reserve Bank of Cleveland as your new SDS presentment point, or you may designate another location within the territory defined in Regulation CC.
- Second, you must notify all SDS senders of your new presentment location. This action is required regardless of the location you choose for your new presentment location. Please note that the Federal Reserve Banks do not offer change of presentment notification services for customers.

If you choose to designate the Cleveland Office, please complete the enclosed form and submit it to your Account Executive by February 12. If you would like to eliminate this service after February 26, please send an e-mail to your Account Executive explaining that you would like to have your service cancelled.

For more information about designating the Federal Reserve Bank of Cleveland as your primary SDS presentment point, or any other information connected with Atlanta check restructuring, please contact your Account Executive.

Sincerely,

A handwritten signature in cursive script, appearing to read "Leah Dawnsport".

Vice President
Federal Reserve Bank of Atlanta

Enclosure

V. CHECKS – SAME DAY SETTLEMENT (SDS) SERVICES AGREEMENT

Federal Reserve Banks provide Check Services according to the terms and conditions of Operating Circular 3. To the extent this Agreement conflicts with any of the terms and conditions of Operating Circular 3, Operating Circular 3 governs.

Requested Effective Date of Change: _____ Servicing Federal Reserve Bank: _____

Financial Institution ("Institution")		Nine Digit Routing Number (RTN)	
City	State	Zip Code	
Authorized Signatory Name (please print)	Signature	Phone Number	

We request the Federal Reserve Bank provide the services as follows:

Choose only one:

- Basic Primary Presentment Point Service – The Institution designates the Federal Reserve Bank as its presentment point for all institutions presenting SDS items to it.
- Enhanced Primary Presentment Point Service –The Institution designates the Federal Reserve Bank as its presentment point for all institutions presenting SDS items to it. The Federal Reserve Bank will provide to the Institution: (1) the presenting institution’s RTN, (2) the time presentment occurred, (3) the dollar amount, and (4) the item count for each presentment made.
This information will be provided via:
 - FedLine Web® or FedLine AdvantageSM (EUAC form and Subscriber forms may be necessary)
 - Fax: _____
- Basic Alternate Presentment Point Service – The Institution designates the Federal Reserve Bank as its presentment point for selected institutions with which it has entered into an alternate agreement for presentment of SDS items. **A list of eligible presenting institutions must be provided on page 2 of this agreement.**
- Enhanced Alternate Presentment Point Service – The Institution designates the Federal Reserve Bank as its presentment point for selected institutions with which it has entered into an alternate agreement for presentment of SDS items. The Federal Reserve Bank will provide to the Institution: (1) the presenting institution’s RTN, (2) the time presentment occurred, (3) the dollar amount, and (4) the item count for each presentment made. **A list of eligible presenting institutions must be provided on page 2 of this agreement.**
This information will be provided via:
 - FedLine Web® or FedLine AdvantageSM (EUAC form and Subscriber forms may be necessary)
 - Fax: _____

Options and Enhancements

- Supplemental Electronic Check Service – SDS packages that are presented by eligible presenting institutions to the local Federal Reserve Bank by 8 a.m. local time are opened and processed by the Federal Reserve Bank for transmission to the Institution on the day of presentment.
choose only one:
 - deliver on the day of presentment
 - deliver on the day following presentment
 - Other, by agreement. Please describe: _____
- Delivery:
- combine with the Federal Reserve Bank’s MICR transmission (one file)
 - provide in a separate file from the Federal Reserve Bank’s MICR transmission

Additional Information

Please list additional RTNs (from previous mergers) to which the selected services apply:

List of Eligible Presenting Institutions for Alternate Presentment Point Service

Presenting Institution Name	Presenting Institution RTN	Approximate Delivery Time	Presenting Institution Contact Name

Federal Reserve Bank Use Only

Verified by:	Date:
Applicable product codes	



January 26, 2010

**Atlanta Check Restructuring Update:
Changes to Paper Return Cash Letter Availability**

To: Chief Operations Officers and Check Contacts at Depository Institutions in the **Atlanta** Processing Zone

Effective March 1, 2010, credit on your paper Return Cash Letters will be passed according to the published availability schedule. After that date, we will no longer support immediate/fixed credit on paper Return Cash Letters without a priced float component.

Beginning March 1, 2010, you can continue to receive immediate credit for your paper Return Cash Letters by signing up for the Explicit Float product. For more information regarding this product or to sign up for this product, please contact your account executive or visit our Website at:

http://www.frbservices.org/files/forms/check_services/pdf/CK-ExplicitFloatAvailabilityOption.pdf

If your institution plans to sign up for Explicit Float, please be aware that there will be a freeze period in place from February 23 through March 3, 2010. No changes can be made during this period.

Customers that do not sign up for the Explicit Float service before March 1, 2010, will automatically received mixed availability based on the published availability schedule.

If you have any questions, please contact your account executive.



February 8, 2010

Information Update: Atlanta Paper Check Processing Moves to Cleveland

To: All Chief Operations Officers and Check Contacts at Depository Institutions in the **Atlanta, Nashville, Birmingham, New Orleans, Miami, Columbia, Charlotte, St. Louis, Memphis, and Little Rock** Zones

As communicated on December 12, 2009, paper check processing at the Atlanta Office will move to the Cleveland Office after the close of business on February 26, 2010.

To ensure paper deposits are handled timely, all **depositors should begin sending paper forward collection and return items by courier or mail to the Federal Reserve Bank of Cleveland beginning Friday, February 26, 2010.** Any items arriving at the Atlanta Office after February 26, 2010, will be delivered to Cleveland, with credit and availability passed based on when the items arrive in Cleveland. Please note that beginning March 15, 2010, any paper items sent to the Atlanta Office will be charged a \$10 per cash letter re-forwarding fee.

The deposit deadlines at the Cleveland Office are 12:01 a.m. ET Tuesday through Friday and 6 p.m. ET Sunday. Credit will be passed when items arrive at the Cleveland Office. You should select Cleveland from the drop-down box on the cash letter forms on FRBservices.org.

Attachment I includes the mailing addresses for paper forward and return checks, Canadian items, Foreign items, EZ Clear savings bonds, and EZ Clear Savings Bonds. If you mail items directly from your branch offices, please make sure these offices are aware of the correct mailing addresses. Attachment II provides a Check Deposit Availability Schedule which provides the availability on paper deposits. The only modification from the January 4, 2010, published availability schedule is the discontinuation of fractional availability on Mixed deposits effective on March 1, 2010.

There will be no change to the current procedures for presentment and delivery of Atlanta items. If you currently pick up your financial institution's paper cash letters at the Atlanta Office you should continue to pick up these items at the same location beginning Monday, March 1, 2010. No change has been made to the times items will be available for pickup. Cash letters currently delivered by Federal Reserve couriers will be tendered to authorized couriers and delivered in accordance with existing route structures.

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 26, 2010. This check restructuring information is also available at the following link: http://www.frbservices.org/communications/2010_changes/atlanta.htm

If you have questions, please contact your account executive.

A handwritten signature in cursive script, reading "Leah Dawnsport".

Vice President
Federal Reserve Bank of Atlanta

Enclosures

The Financial Services logo is a registered service mark of the Federal Reserve Banks. A complete list of marks owned by the Federal Reserve Banks is available at FRBservices.org.

Forward Collection and Return Item Paper Check Deposits, including NOIs

For regular mail deliveries:
Federal Reserve Bank of Cleveland
Check Department
P.O. Box 6387
Cleveland, OH 44101

For deliveries that require a signature:
Federal Reserve Bank of Cleveland
Check Department
1455 East Sixth Street
Cleveland, OH 44114

Canadian Items

For regular mail deliveries:
Federal Reserve Bank of Cleveland
Check Department
Attn: Canadian
P.O. Box 94583
Cleveland, OH 44101

For deliveries that require a signature:
Federal Reserve Bank of Cleveland
Check Department
Attn: Canadian
1455 East Sixth Street
Cleveland, OH 44114

Foreign Items

For regular mail deliveries:
Federal Reserve Bank of Cleveland
Check Department
Attn: Foreign Item Processing
P.O. Box 94583
Cleveland, OH 44101

For deliveries that need a signature:
Federal Reserve Bank of Cleveland
Check Department
Attn: Foreign Item Processing
1455 East Sixth Street
Cleveland, OH 44114

EZ Clear Savings Bonds

For regular mail deliveries:
Attn: EZ Direct
Federal Reserve Bank of Cleveland
Pittsburgh Branch
P.O. Box 399
Pittsburgh, PA 15230-0399

For deliveries that require a signature:
Attn: EZ Direct
Federal Reserve Bank of Cleveland
Pittsburgh Office
717 Grant St.
Pittsburgh, PA 15219-1928

Treasury Items and Postal Money Orders

For regular mail deliveries:
Federal Reserve Bank of St. Louis
Treasury Check Processing Department
P.O. Box 442
St. Louis, MO 63166-0442

For deliveries that require a signature:
Federal Reserve Bank of St. Louis
Treasury Check Processing Department
1421 Dr. Martin Luther King Drive
St. Louis, MO 63106-3716



Federal Reserve Financial Services

Creating Nationwide Solutions for Your Payment Needs

Cleveland Processing Office

DEPOSIT DEADLINES							LEGEND:
Type of Items	12:01 AM Tu-F (ET)			6:00 PM Su (ET)			
	City	RCPC	Cntry	City	RCPC	Cntry	
Boston	-	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. Notes: For 4-digit routing number prefix information access the link below: Prefix / Routing Numbers Table Availability is reassessed periodically to reflect 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.
Windsor Locks	-	1	-	-	1	-	
New York							
East Rutherford	-	1	1	-	1	1	
Utica	-	1	-	-	1	-	
Buffalo	-	1	-	-	1	-	
Philadelphia	-	1	-	-	1	-	
Cleveland	1	1	-	1	1	-	
Cincinnati	-	1	-	-	1	-	
Columbus	-	1	-	-	1	-	
Pittsburgh	-	1	-	-	1	-	
Richmond	-	1	-	-	1	-	
Baltimore	-	1	-	-	1	-	
Charleston	-	1	-	-	1	-	
Charlotte	-	1	-	-	1	-	
Columbia	-	1	-	-	1	-	
Atlanta	-	1	-	-	1	-	
Birmingham	-	1	-	-	1	-	
Jacksonville	-	1	-	-	1	-	
Miami	-	1	-	-	1	-	
Nashville	-	1	-	-	1	-	
New Orleans	-	1	-	-	1	-	
Chicago	-	1	-	-	1	-	
Peoria	-	1	-	-	1	-	
Detroit	-	1	-	-	1	-	
Des Moines	-	1	-	-	1	-	
Indianapolis	-	1	-	-	1	-	
Milwaukee	-	1	-	-	1	-	
St. Louis	-	1	-	-	1	-	
Little Rock	-	1	-	-	1	-	
Louisville	-	1	-	-	1	-	
Memphis	-	1	-	-	1	-	
Minneapolis	-	1	1	-	1	1	
Helena	-	1	-	-	1	-	
Kansas City	-	-	1	-	-	1	
Denver	-	1	1	-	1	1	
Oklahoma City	-	1	1	-	1	1	
Omaha	-	1	1	-	1	1	
Dallas	-	1	1	-	1	1	
El Paso	-	1	-	-	1	-	
Houston	-	1	-	-	1	-	
San Antonio	-	1	-	-	1	-	
San Francisco	-	1	3	-	1	3	
Los Angeles	-	1	-	-	1	-	
Portland	-	1	-	-	1	-	
Salt Lake City	-	1	-	-	1	-	
Seattle	-	1	-	-	1	-	

Effective March 1, 2010

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121609CRSO04



February 22, 2010

**Atlanta Check Restructuring Update
Delivering Deposits Directly to the Federal Reserve Bank of Cleveland**

To: Chief Operations Officers and Check Contacts at Select Depository Institutions in the Atlanta Processing Zone

As announced in previous communications, the paper check processing activities at the Atlanta Office will shift to the Cleveland Office after the close of business on Friday, February 26, 2010.

You have been identified as a financial institution that currently delivers check deposits directly to the Atlanta Office through mail or other non-courier delivery service. This letter serves as a reminder that beginning February 25 you should deliver these items directly to the Federal Reserve Bank of Cleveland at the following address:

For regular mail deliveries:
Federal Reserve Bank of Cleveland
Check Department
P.O. Box 6387
Cleveland, OH 44101

For deliveries that require a signature:
Federal Reserve Bank of Cleveland
Check Department
1455 East Sixth Street
Cleveland, OH 44114

For a short period of time, check deposits received at the Atlanta Office after February 26 will be sent via commercial air freight forward to Cleveland. Credit will be passed based on when the items arrive in Cleveland, which will have a negative impact on availability and presentment. Effective March 15, 2010, a re-forwarding fee of \$10 per cash letter will be assessed for paper deposits delivered to the Atlanta Office. These items will continue to be forwarded to the Cleveland Office for processing. Depositors will continue to assume the risk of the ride and are encouraged to keep a copy of each item in the event it is lost between your bank and the Cleveland Office. In the future, a decision may be made to return items to the depositor if they are sent to an address other than the locations listed above. Sufficient notice will be given before that action is taken.

We appreciate your patience as we near the February 26, 2010, move of the Atlanta Office's check processing activity to the Cleveland Office. For your convenience, this check restructuring information can also be found at the following link:

http://www.frbervices.org/communications/2010_changes/atlanta.html

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

Sincerely,

A handwritten signature in cursive script that reads "Leah Davenport".

Leah Davenport
Vice President
Federal Reserve Bank of Atlanta



February 22, 2010

Operational Recap for Friday, February 26, 2010

To: Chief Operations Officers and Check Contacts at Depository Institutions in the **Atlanta, Birmingham, Jacksonville, Nashville, New Orleans, Miami, Charlotte, Columbia, St. Louis, Memphis, and Little Rock** Zones

In recent weeks, we have notified you of the various changes that will occur when Atlanta paper check processing moves to the Federal Reserve Bank of Cleveland after the close of business on Friday, February 26, 2010.

Enclosed is a Quick Reference Guide that outlines the major changes that could affect your institution. You should pay special attention to the section regarding the delivery of non-imageable items. 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/2010_changes/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 that reads "Leah Dawson".

Vice President
Federal Reserve Bank of Atlanta

Enclosure

The Financial Services logo is a registered service mark of the Federal Reserve Banks. A complete list of marks owned by the Federal Reserve Banks is available at FRBfinancialservices.org.

QUICK REFERENCE GUIDE

Atlanta Processing Office Check Restructuring Initiative

Transition Date	Atlanta transition to the Federal Reserve Bank of Cleveland will occur Friday, February 26, 2010, after the 12:01 a.m. ET deposit deadline ¹ . After this time, paper check processing will be handled by the Federal Reserve Bank of Cleveland.
Transit Location and Deadlines	<p>All Atlanta processing office paper depositors should deliver forward collection and return items by courier or mail to the Federal Reserve Bank of Cleveland at the appropriate address below. If you currently deliver items to Atlanta via courier, you should begin sending paper deposits to Cleveland on Friday, February 26, 2010. Items delivered by courier to the Atlanta Office will be refused, beginning Monday, March 1, 2010.</p> <p>If you currently send items to Atlanta via mail or other non-courier delivery service, we recommend sending paper forward collection and return items by courier or mail to the Federal Reserve Bank of Cleveland beginning Thursday, February 25, 2010. Any items arriving by mail at the Atlanta Office after February 26, 2010 will be forwarded to Cleveland, with credit and availability passed based on when the items arrive in Cleveland. Please note that beginning March 15, 2010, any paper items sent to the Atlanta Office will be charged a \$10 per cash letter re-forwarding fee.</p> <p>The deposit deadlines at the Cleveland Office are 12:01 a.m. ET Tuesday through Friday and 6 p.m. ET Sunday. Credit will be passed when items arrive at the Cleveland Office.</p> <p>There will be no change to the current procedures for presentment and delivery of items currently processed in Atlanta. Cash letters currently delivered by FRB couriers will be tendered to authorized FRB couriers and will be delivered in accordance with the route structures.</p> <p>The only exception to the current procedures will be the delivery of non-imageable item cash letters. Some institutions may receive these non-imageable item cash letters directly from FRB Cleveland via FedEx[®]. Other institutions will continue to receive the non-imageable cash letters via existing courier.</p> <p>If you currently pick up your financial institution's cash letters, you should continue to pick up these items at the same location beginning Monday, March 1, 2010. No change has been made to the times that items are available for pickup.</p>
Service Change Requests	Following the end of the freeze period on Wednesday March 3, 2010, you may resume making any changes to service through your normal change control channels. We request seven days notice for all sort pattern changes, including FedReceipt [®] implementations. Changes generally will be effective on the first and third business days of the week.
Non-Imageable Items	Following the transition, non-imageable forward and return items currently sent via FedEx from Atlanta will be sent via FedEx from Cleveland. The debits for these items will appear under the Cleveland Office. There will be no change to the delivery of non-imageable items if you currently receive them on Federal Reserve-sponsored transportation.

¹ Same Day Settlement items will be accepted in Atlanta up to 8:00 a.m. ET on February 26, 2010

Standard Cash Letter Form

Cash letter forms are posted at: http://www.frbervices.org/forms/check_services.html
You should select Cleveland from the drop down box.

Elimination of Atlanta City Zone

Effective March 1, 2010, the Atlanta city zone will be eliminated and these items will be reclassified as RCPC.

Return or Retrieval Requests (RORR)

Beginning Friday, February 26, 2010, Atlanta customers will need to begin selecting Cleveland as their office when submitting a return or retrieval request (RORR) via FedLine®. If submitting via fax or email, the following should be used:

Fax: 216-579-3117

Email: clev.truncation.return.service@clev.frb.org

The deadline for Return or Retrieval Requests will be 3:00 p.m. ET.

Revised Paper Availability Schedules

The only modification from the January 4, 2010 published availability schedule is the discontinuation of fractional availability on Mixed deposits effective on March 1, 2010. Updated availability and endpoint listings are available at http://www.frbervices.org/servicefees/check_services_2010.html.

Cleveland Addresses

If you currently mail your forward or return mixed deposits or non-imageable items to the Federal Reserve Bank of Atlanta, you should begin mailing them to Cleveland beginning on Thursday, February 25, 2010. The address for the Cleveland processing office is:

For regular mail deliveries:

Federal Reserve Bank of Cleveland
Check Department
P.O. Box 6387
Cleveland, OH 44101

Deliveries requiring a signature:

Federal Reserve Bank of Cleveland
Check Department
1455 East Sixth Street
Cleveland, OH 44114

**Addresses for
Canadian Items,
Foreign Items,
Savings Bonds,
Treasury and Postal
Money Order items**

Canadian Items

For regular mail deliveries:
Federal Reserve Bank of Cleveland
Check Department
Attn: Canadian
P.O. Box 94583
Cleveland, OH 44101

Deliveries requiring a signature:
Federal Reserve Bank of Cleveland
Check Department
Attn: Canadian
1455 East Sixth Street
Cleveland, OH 44114

Foreign check cash letters

For regular mail deliveries:
Federal Reserve Bank of Cleveland
Check Department
Attn: Foreign Item Processing
P.O. Box 94583
Cleveland, OH 44101

Deliveries requiring a signature:
Federal Reserve Bank of Cleveland
Check Department
Attn: Foreign Item Processing
1455 East Sixth Street
Cleveland, OH 44114

EZ Clear Savings Bonds

For regular mail deliveries:
Attn: EZ Direct
Federal Reserve Bank of Cleveland
Pittsburgh Office
P.O. Box 399
Pittsburgh, PA 15230-0399

Deliveries requiring a signature:
Attn: EZ Direct
Federal Reserve Bank of Cleveland
Pittsburgh Office
717 Grant St.
Pittsburgh, PA 15219-1928

Treasury and Postal Money Order items should be mailed directly to the Federal Reserve Bank of St. Louis for faster credit.

For regular mail deliveries:
Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MO 63178

Deliveries requiring a signature:
Federal Reserve Bank of St. Louis
ATTN: Treasury & PMO Processing
1421 Dr. Martin Luther King Dr.
St. Louis, MO 63106-3716

**Customer Service
Contact Information**

Following the move of check processing to Cleveland, you may continue to call (877) 372-2457 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.

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