

Information Needed for Upcoming Depository Institution Mergers

When merging institutions, a letter from the surviving institution on their official letterhead should be sent to the address at the end of this document addressing the following issues, where applicable.

1. **Merger Data** – The merger date, name, title, and ABA# of the SURVIVING institution. The current name, title, ABA#(s) of the NON-SURVIVING institution(s) with their respective name/address changes after the merger. Please note the non-survivor's Accounting Statement will be discontinued as of the date of the merger.
2. **Balance Transfer** – Instructions regarding the movement of the balance remaining in the non-survivor's account at the time of the merger.
3. **Funds Transfer** – Instructions as to the termination of the non-survivor's wire activity after the merger.
- 3a. **FedLine** – The status and physical location of the FedLine terminal(s) for the non-survivor after the effective date of the merger.
4. **Deposit Reporting** – Indicate the date in which the transmission of the Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900) will be consolidated and the RSSD ID under which the data will be reported.
5. **Reserve Requirements** – Indicate the reserve maintenance period begin date in which the reserve requirements will be consolidated.
6. **Clearing Balance Requirements** – Instructions to terminate the non-survivor's clearing balance requirement and to increase the survivor's requirement by a like amount (if desired).
7. **Earnings Credits** – If applicable, instructions to transfer the unused earnings credits to the survivor.
8. **Currency and Coin Services** – A description of continuance or discontinuance of Cash Services for the survivor and non-survivor.
9. **Check Services** – A detailed explanation of the survivor's and non-survivor's plans for utilizing Fed Check Services. At a minimum these plans should cover cash letter deposits (including changes in deposit types), Fed presentments (including changes in courier delivery or pickup instructions), survivor staff contact names, and the status (duration) on the acceptance of the non-survivor's items processed after the merger is completed. Instructions should also address Check Return notification (Fedwire type code 30) after the merger effective date.
10. **ACH** – Instructions as to the continued handling of ACH activity, including deposits, delivery, settlement and advisement, for both the survivor and non-survivor.
11. **Treasury Tax and Loan** – The surviving institution's plans for processing TT&L items after the merger.

12. **Securities** – Written instructions for the disposition of securities held for the non-survivor, and, processing directions after the effective date of the merger.

13. **Net Settlement** – Instructions for the non-survivor’s activity, as Agent or Participant, for Wire Clearings or Country Group Clearings.

14. **Borrowing Agreements** – Written confirmation that borrowing agreements for the non-survivor are no longer valid and that its borrowing capability should be discontinued.

15. **Respondents** – Any or all information regarding respondents of the non-survivor, and how they should be handled after the effective date of the merger. Please note: New agreements for respondents may be necessary.

16. **Capital Stock** – If applicable, describe the plans for surrendering Capital Stock for the non-survivor and the issuance of new Capital Stock for the survivor.

17. **Savings Bonds** – Please indicate where all undeliverable Savings Bonds for the non-surviving institution should be directed. Indicate the operational conversion date when bonds will no longer be issued with the non-survivor routing number. Also, include a listing of the branches that will be acquired by the survivor.

18. **Telegraphic Name**-Please provide instructions as to the changing of the non-survivors telegraphic name (short name) in the funds transfer application.

19. **ABA Number**- Please contact Jean McCord (Thompson Financial Publishing) at 847-933-8147 regarding the continuing use of the non-survivor’s ABA number after the merger.

Please ensure that the completed merger letter is signed by an authorized signer of the surviving institution whose name is on the Official Authorization List (OAL) filed with the Federal Reserve Bank and mailed to:

*Federal Reserve Bank of New York
East Rutherford Operations Center-First Floor Accounting
ATTN: Mike Ludwig / Account Coordinator
100 Orchard Street
East Rutherford, NJ 07073*