

FedForward[®] Deposit Option Summary of Changes Effective July 1, 2016

Deposit Deadline	Current Deposit Options	Deposit Options Effective July 1, 2016
9:30 a.m. ET	N/A	Mixed ICL Deferred Fine Sort Deferred Mixed Premium Mixed D
10:00 a.m. ET	Deferred Fine Sort Deferred Mixed ICL	N/A
12:00 p.m. ET	Mixed ICL Premium Mixed D Premium Mixed E Premium Mixed F Select Mixed 1 Select Mixed 2 Select Mixed 3	Endpoint-Cut Mixed ICL ¹ Premium Mixed E Premium Mixed F Select Mixed 1 ² Select Mixed 2 ² Select Mixed 3 ²

¹ Endpoint-Cut Mixed ICL is a new deposit option.

² Select Mixed options will not include premium presentment routing numbers.