

assistance provided. Preexisting debtholders of the insured institution shall make substantial concessions.

F. Due Diligence

Criterion 11. Applicants must consent to unrestricted on-site due diligence reviews by the FDIC (or its agents) and FDIC-monitored, on-site due diligence reviews by all potential qualified acquirers as determined by the FDIC (after consultation with the appropriate Federal banking agency).

G. Acquisition Within a Holding Company Structure

Criterion 12. The proposal must ensure that the assistance will benefit the insured institution and the FDIC and not be diverted to other purposes. If the insured institution is a subsidiary of a holding company, the proposal should be structured so that FDIC assistance is not provided to the holding company, except where compelling reasons require it, and then only when the holding company acts as a conduit to immediately provide the entire amount of assistance to the insured institution.²²

Criterion 13. If the insured institution is a subsidiary of a holding company, the proposal should be structured so that available resources from the holding company and its other depository institution subsidiaries and/or nondepository subsidiaries are used to make a significant contribution toward minimizing the financial exposure of the FDIC.

H. Assets

Criterion 14. The FDIC may consider, in appropriate circumstances, the acquisition of, or loss-sharing, gain-sharing and other incentive arrangements with respect to, distressed assets.

I. Supervisory Concerns With Respect to Management

Criterion 15. The appropriate Federal banking agency and the FDIC must determine that, during such period of time preceding the date of such determination as the agency or the FDIC considers to be relevant, management of the insured institution was competent and complied with applicable laws, rules, and supervisory directives and orders. In no event will such determination, for assistance transaction purposes, estop or impair the FDIC or the appropriate Federal banking agency from pursuing any enforcement, civil or

criminal remedies or redress against any person.²³

Criterion 16. The FDIC must determine that the management of the resulting institution did not engage in any insider dealing, speculative practice, or other abusive activity.²⁴

Criterion 17. The proposal must provide for adequate managerial resources. Continued service of any directors or senior ranking officers who served in a policy-making role at the insured institution, as may be determined by the FDIC, will be subject to approval by the FDIC.

Criterion 18. Any renegotiation or termination of management contracts is to be completed prior to the granting of assistance. Further, the FDIC may review and object to any or all parts of any compensation arrangements (including termination clauses) covering these individuals during the period assistance is outstanding.²⁵ In general, the failure to terminate a particular management contract prior to the granting of assistance will not stop the FDIC or the appropriate Federal banking agency from subsequently pursuing any enforcement, civil, or criminal remedies or redress against any person by reason of such contract, unless there is a written statement explicitly waiving such rights that is signed by an authorized official of the FDIC and the appropriate Federal banking agency. Notwithstanding the foregoing, any such waiver must take into consideration the requirements of 12 CFR part 359.

J. Fee Arrangements

Criterion 19. All fee arrangements with attorneys, investment bankers, accountants, consultants, and other advisors and agents incident to an open assistance proposal must be disclosed to the FDIC and will be evaluated in

²³ This criterion is mandatory. See section 13(c)(8)(A) of the FDI Act, 12 U.S.C. 1823(c)(8)(A). The FDIC interprets section 13(c)(8)(A)(ii) of the FDI Act that the management criterion applies to the management of the resulting institution, including any management retained from the predecessor institution, but not including predecessor management that is not retained. This interpretation is based on the relevant statutory provisions and their legislative history and reconciles the management criteria of section 13(c)(8)(A)(ii) with the statutory mandate of minimizing the cost of resolutions and with Congress' desire to encourage early resolutions.

²⁴ This criterion is mandatory. See section 13(c)(8)(A) of the FDI Act, 12 U.S.C. 1823(c)(8)(A).

²⁵ In addition, under section 18(k)(1) of the FDI Act, the FDIC may "prohibit or limit, by regulation or order, any golden parachute payment or indemnification payment." See 12 U.S.C. 1828(k)(1). The terms "golden parachute payment" and "indemnification payment" are defined in 12 U.S.C. 1828(k)(4) and (5)(A), respectively. See also the FDIC's regulations at 12 CFR part 359, which implement section 18(k)(1).

determining the cost of the assistance. Excessive fees must be avoided.

IV. Other Information

Any proposal requesting assistance to prevent the closing of an insured institution should be addressed to the appropriate FDIC regional offices of the Division of Supervision and the Division of Resolutions and should provide the amount, terms, and conditions of the assistance requested, as well as the details of the financial support to be provided. This information must be presented in sufficient detail to permit the FDIC to estimate the maximum cost that will be incurred as a result of the proposal and to determine the extent to which the proposal satisfies the criteria of this policy statement.

The proposal must include, with respect to the management determinations set forth in Criteria 15, 16, 17 and 18 in Part III, information about proposed management of the insured institution or the resulting institution, as applicable. Specifically, the proposal must identify all individuals who would exercise significant influence over, or participate in, major policy-making decisions of the insured institution or the resulting institution, without regard to title, salary or compensation. This list would include, without limitation, all directors, the chief executive officer, chief managing official (in an insured state branch of a foreign bank), chief operating officer, chief financial officer, chief lending officer and chief investment officer.

Copies of the proposal also should be provided to (1) the Director of the Division of Supervision, FDIC, 550 17th Street, N.W., Washington, D.C. 20429, (2) the Director of the Division of Resolutions, FDIC, 550 17th Street, N.W., Washington, D.C. 20429, (3) the insured institution's chartering authority, and, (4) if approvals under the Bank Holding Company Act are required, the appropriate Federal Reserve Bank.

By Order of the Board of Directors. Dated at Washington, D.C., this 17th day of June, 1996.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Deputy Executive Secretary.

[FR Doc. 96-16904 Filed 7-2-96; 8:45 am]

BILLING CODE 6714-01-P

²² See section 13(c)(3) of the FDI Act, 12 U.S.C. 1823(c)(3).

FEDERAL HOUSING FINANCE BOARD**[No. 96-N-4]****Prices for Federal Home Loan Bank Services****AGENCY:** Federal Housing Finance Board.**ACTION:** Notice of prices for Federal Home Loan Bank services.

SUMMARY: The Federal Housing Finance Board (Board) is publishing the prices charged by the Federal Home Loan Banks (Banks) for processing and settlement of items (negotiable order of withdrawal or NOW), and demand deposit accounting (DDA) and other services offered to members and other eligible institutions.

EFFECTIVE DATE: July 3, 1996.**FOR FURTHER INFORMATION CONTACT:**

Edward J. Reedy, Associate Director, Regulatory Oversight Division, (202) 408-2959; or Edwin J. Avila, Financial Analyst, (202) 408-2871; Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C. 20006.

SUPPLEMENTARY INFORMATION: Section 11(e) of the Federal Home Loan Bank Act (Bank Act) (12 U.S.C. 1431(e)) authorizes the Banks (1) to accept demand deposits from member institutions, (2) to be drawees of payment instruments, (3) to engage in collection and settlement of payment instruments drawn on or issued by members and other eligible institutions, and (4) to engage in such incidental activities as are necessary to the exercise of such authority. Section 11(e)(2)(B) of the Bank Act (12 U.S.C. 1431(e)(2)(B)) requires the Banks to make charges for

services authorized in that section, which charges are to be determined and regulated by the Board.

Section 943.6(c) of the Board's regulations provides for the annual publication in the Federal Register of all prices for Bank services. The following fee schedules are for the four Banks which offer item processing services to their members and other qualified financial institutions. Most of the remaining Banks provide other Correspondent Services which may include securities safekeeping, disbursements, coin and currency, settlement, electronic funds transfer, etc. However, these Banks do not provide services related to processing of items drawn against or deposited into third party accounts held by their members or other qualified financial institutions.

District 1.—Federal Home Loan Bank of Boston (1996 NOW/DDA Services)

(Services not provided)

District 2.—Federal Home Loan Bank of New York (1996 NOW/DDA Services)

(Does not provide item processing services for third party accounts)

*District 3.—Federal Home Loan Bank of Pittsburgh (1996 NOW/DDA Services) Deposit Processing Service (DPS)***DPS Deposit Tickets—\$0.5700 Per Deposit, Printing of Deposit Tickets**

Deposit items processed for volumes of:	Pass-through pricing varies—tiered by monthly volume:
1-25,000	0.0365 per item (transit)
25,001-58,500	0.0359 per item.
58,501-91,500	0.0354 per item.
91,501-125,000	0.0348 per item.
125,001-158,500	0.0343 per item.
158,501-191,500	0.0337 per item.
191,501-over	0.0332 per item.
Deposit items encoded (west) for volumes of:	Pricing varies—tiered by monthly volume:
1-25,000	\$0.0302 per item.
25,001-58,500	0.0297 per item.
58,501-91,500	0.0292 per item.
91,501-125,000	0.0287 per item.
125,001-158,500	0.0282 per item.
158,501-191,500	0.0277 per item.
191,501-over	0.0272 per item.
Deposit items encoded (east) for volumes of:	Pricing varies—tiered by monthly volume:
1-25,000	\$0.0323 per item.
25,001-58,500	0.0318 per item.
58,501-91,500	0.0313 per item.
91,501-125,000	0.0308 per item.
125,001-158,500	0.0303 per item.
158,501-191,500	0.0298 per item.
191,501-over	0.0293 per item.
Deposit Items Returned	1.8500 per item.
Deposit Items Photocopied	3.6500 per photocopy.
DPS Photocopies—Subpoena	18.0000 per hour of processing time.
plus	0.2500 per photocopy.
Deposit Items Rejected	0.2300 per rejected item.

(applicable to pre-encoded deposits only)

DPS Transportation (West)	8.5000 per pickup.
DPS Transportation (East)	8.5000 per pickup.
Return Check Courier Service	125.0000 per month.

DEPOSITORY ACCOUNT SERVICES

Mail Deposits	\$5.4000 per deposit.
“On-Us” Returns Deposited:	
Qualified Returns	0.5000 per item.
Raw Returns	2.0000 per item.

Bond Coupon Collection	6.0000 per envelope.
Bond Coupon Returns	15.0000 per coupon.
Bond Collection:	
Bearer	23.0000 per bond.
Registered	31.0000 per bond.
Deposit Transfer Vouchers	5.4000 per item.
Foreign Item Collection	Pass-through.
Electronic Funds Transfer	
Incoming Wire Transfers	\$6.0000 per transfer.
Outgoing Wire Transfers (Automated/Link)	7.0000 per transfer.
Outgoing Wire Transfers (Manual)	10.0000 per transfer.
Fax of Wire Transfer Advice	To be Announced.
Internal Book Transfer Advice (Automated/Link)	No Charge.
Internal Book Transfers (Manual)	1.0000 No Charge.
Foreign Wire Surcharge	30.0000 No charge.*
Expected Wires Not Received	Penalty Assessed.**
Automated Clearing House (ACH)	
ACH Transaction Settlement (CR)	0.2550 per transaction.
ACH Transaction Settlement (DR)	0.2550 per transaction.
ACH Origination Items (CR)	0.2000 per item.
ACH Origination Items (DR)	0.2000 per item.
ACH Origination Record Set-Up	1.5500 per record.
ACH Origination Items Returned	5.0000 per returned item.
ACH Returns/Notification of Change (NOCs)—Facsimile	2.0600 per transaction.
ACH Returns/NOC's—Telephone	3.3500 per transaction.
ACH/Federal Reserve Board (FRB) Priced Service Charges	0.2700 per transaction.

* Note: This surcharge will be added to the amount of the outgoing funds transfer to produce a single total debit to be charged to the customer's account on the date of transfer.

** Note: Standard penalty is equivalent to the amount of the wire(s) times the daily Interest on Demand (IOD) rate, divided by 360. If the wire not received causes the Bank to suffer any penalty, deficiency, or monetary loss, any and all related costs will also be assessed.

FEDERAL RESERVE SETTLEMENT

FRB Statement Transaction (CR)	\$0.5500 per transaction.
FRB Statement Transaction (DR)	0.5500 per transaction.
Reserve Requirement Pass-Thru	25.0000 per month (active).
Correspondent Transaction (DR)	0.5500 per transaction.
Direct Send Settlement	140.0000 per month.
FRB Inclearing Settlement	140.0000 per month.

DEMAND DEPOSIT SERVICES

Clearing Items Processed	\$0.1450 per item.
Clearing Items Fine Sorted (for return with Bank statements)	0.0730 per item.
Reconcilement Copies—Manual	0.0870 per copy.
Reconcilement Copies—MagTape	0.0490 per copy.
Reconcilement MagTape Processing	Pass-through.
Reconcilement Copies—Voided	0.0400 per copy.
Check Photocopies—Mail	3.7500 per photocopy.
Check Photocopies—Telephone/Fax	4.5000 per photocopy.
Check Photocopies—Subpoena	0.6520 per photocopy.
Stop Payment Orders	16.2500 per item.
FRB Return Items	0.5000 per item.
FRB Return Items Over \$2,500	6.0000 per item.
Collections & Forgeries	15.0000 per item.
Imprinting of Standard Checks	0.1100 per item.
Non-Standard Imprinting	Pass-through.
Microfiche Copies	5.0000 per copy.
Request for Fax/Photocopy	3.0000 per document.

IMAGE STATEMENT SERVICE PROOF OF DEPOSIT (POD) SERVICE

Pricing for each of these premium services is customer-specific, based upon individual service requirements; please call your Marketing representative at (800) 288-3400 for further information.

COIN & CURRENCY SERVICE: WESTERN SERVICE AREA

Currency Orders	\$0.3550 per \$1,000.*
Coin Orders	2.3500 per box.
Currency Deposits	1.2400 per \$1,000.*
Coin Deposits	1.8000 per standard bag.
Coin Deposits (Non-Standard)	2.7500 per non-standard bag.
Coin Deposits (Unsorted)	8.5000 per mixed bag.
Food Stamp Deposits	1.8000 per \$1,000.*
Coin Shipment Surcharge	0.2500 per excess bag.**
C&C Transportation (Zone W1)	16.1000 per stop.
C&C Transportation (Zone W2)	27.6000 per stop.
C&C Transportation (Zone W3)	36.8500 per stop.
C&C Transportation (Zone W4)	Negotiable.***

COIN & CURRENCY SERVICE: EASTERN SERVICE AREA

Currency Orders	\$0.3100 per \$1,000.*
-----------------------	------------------------

Coin Orders	2.7500 per box.
Currency Deposits	1.2400 per \$1,000.*
Coin Deposits	1.8000 per standard bag.
Coin Deposits (Non-Standard)	2.7500 per non-standard bag.
Coin Deposits (Unsorted)	8.5000 per mixed bag.
Food Stamp Deposits	1.8000 per \$1,000.*
Coin Shipment Surcharge	0.2500 per excess bag.**
C&C Transportation (Zone E1)	24.6000 per stop.
C&C Transportation (Zone E2)	34.3500 per stop.
C&C Transportation (Zone E3)	52.8500 per stop.
C&C Transportation (Zone E4)	Negotiable.***

* Note: Charges will be applied to each \$1,000 ordered or deposited, and to any portion of a shipment not divisible by that standard unit.

** Note: A surcharge will apply to each container (box/bag) of coin in an order/delivery after the first 20 containers.

*** Note: Reserved for remote locations: delivery charges will be negotiated with the courier service on an individual basis.

CHECK PROCESSING (INCLEARING)

Checks Processed for volumes of:

1-25,000	\$0.0435 per item.
25,001-58,500	0.0409 per item.
58,501-91,500	0.0383 per item.
91,501-125,000	0.0357 per item.
125,001-158,500	0.0332 per item.
158,501-191,500	0.0306 per item.
191,501-350,000	0.0280 per item.
350,001-500,000	0.0254 per item.
500,001-over	0.0229 per item.

Pricing varies—tiered by monthly volume:

FULL BACKROOM SERVICE (ITEM PROCESSING CHARGES)

Non-Truncated Checks for volumes of:

1-25,000	\$0.0570 per item.
25,001-58,500	0.0555 per item.
58,501-91,500	0.0540 per item.
91,501-125,000	0.0525 per item.
125,001-158,500	0.0510 per item.
158,501-191,500	0.0495 per item.
191,501-350,000	0.0480 per item.
350,001-500,000	0.0450 per item.
500,001-over	0.0420 per item.

Pricing varies—tiered by monthly volume:

Truncated Checks for volumes of:

1-25,000	\$0.0470 per item.
25,001-58,500	0.0455 per item.
58,501-91,500	0.0440 per item.
91,501-125,000	0.0425 per item.
125,001-158,500	0.0410 per item.
158,501-191,500	0.0395 per item.
191,501-350,000	0.0380 per item.
350,001-500,000	0.0350 per item.
500,001-over	0.0320 per item.

Pricing varies—tiered by monthly volume:

MODIFIED BACKROOM SERVICE (ITEM PROCESSING CHARGES)

Non-Truncated Checks for volumes of:

1-25,000	\$0.0470 per item.
25,001-58,500	0.0455 per item.
58,501-91,500	0.0440 per item.
91,501-125,000	0.0425 per item.
125,001-158,500	0.0410 per item.
158,501-191,500	0.0395 per item.
191,501-350,000	0.0380 per item.
350,001-500,000	0.0350 per item.
500,001-over	0.0320 per item.

Pricing varies—tiered by monthly volume:

Truncated Checks for volumes of:

1-25,000	\$0.0370 per item.
25,001-58,500	0.0355 per item.
58,501-91,500	0.0340 per item.
91,501-125,000	0.0325 per item.
125,001-158,500	0.0310 per item.
158,501-191,500	0.0295 per item.
191,501-350,000	0.0280 per item.
350,001-500,000	0.0250 per item.
500,001-over	0.0220 per item.

Pricing varies—tiered by monthly volume:

CHECK PROCESSING (ASSOCIATED SERVICES)

Over-The-Counter Items	\$0.1800 per item.
OTC Item Transportation	10.0000 per month.
Special Cycle Sorting	0.0210 per item.
Mid-Cycle Statement (Purged)	0.5200 per item (Min \$2.60).
Mid-Cycle Statement (Non-Purged)	2.6000 per statement.
Check (NOW) Statement Processing:	
Statements using Generic Envelopes	0.0591 per envelope.

Statements using Custom Envelopes	0.0965 per envelope.
Statements using Large Envelopes	0.5582 per envelope.
Additional Stuffer Processing	0.0250 per stuffer.
(One stuffer per statement free—applicable to all additional stuffers)	
Selective Stuffer Processing	0.0680 per statement.
Daily Report Postage	Pass-through.
Statement Postage	Pass-through.
Standard Return Calls	1.1300 per item.
Automated Return Calls	0.2626 per item.
Return Calls via Link	0.8000 per item.
Late Return Calls	2.2500 per item.
FRB Return Items	0.5000 per item.
FRB Return Items Over \$2,500	6.0000 per item.
Check Photocopies—Mail	3.7500 per photocopy.
Check Photocopies—Telephone/Fax	4.5000 per photocopy.
Check Photocopies—Subpoena	0.6500 per photocopy.
Signature Verification Copies	0.7500 per copy.
Check Retrieval	1.5000 per item.
Magnetic Ink Character Recognition (MICR) Sort Option (Fixed Fee)	26.0000 per month.
MICRSort Option (per item)	0.0300 per item.
Check Reconciliation Service	(See Separate Section).
Collections & Forgeries	15.0000 per item.
Monthly Checks Processed Journal (MCPJ) Microfiche Service	0.0020 per item.
	(Min. \$15.00, Max. \$75.00).
Microfiche Copies	5.0000 per copy.
Microfilm Processing	5.2500 per roll.
Microfilm Duplication	10.7500 per roll.
Transportation	Pass-through.

STATEMENT SAVINGS PROCESSING

Statements using Small Envelopes	\$0.0991 per envelope.
Statements using Custom Envelopes	0.1265 per envelope.
Statements using Large Envelopes	0.5682 per envelope.

CHECK RECONCILEMENT SERVICE

Reconciliation Items Processed	\$0.2250 per item.
Stop Payment Orders	10.0000 per item.
Microfiche Copies	3.0000 per copy.
Account Reconciliation	15.0000 per account.

* Note: Individual service charges are detailed in a monthly statement provided specifically for this service. The net of these charges is posted to Check Processing and appears as a single line item on the monthly billing statement.

ACCOUNT MAINTENANCE

Demand Deposit Accounts	\$21.5000 per month, per account.
Telephone Balance Inquiry	2.0000 per telephone call.
Cut-Off Statements	10.0000 per statement.
Paper Advice of Transactions (Daily Transaction Statement)	1.0000 per statement.
Daily Transaction Data via Link	No Charge.

ACCOUNT OVERDRAFT PENALTY

Greater of \$75.00 and interest on the amount of the overdraft
(Rate used for calculation equal to the highest posted advance rate plus 3.0%)

ATTENTION: CUSTOMERS RECEIVING TRANSPORTATION CHARGES UNDER ANY SERVICE

Rates and charges relative to transportation vary depending on the location of the office(s) serviced. Details regarding the pricing for the transportation to/from specific institutions or individual locations will be provided upon their subscription to that service.

Surcharges may be applicable and will be applied to the customer as effective and without prior notice.

District 4.—Federal Home Loan Bank of Atlanta (1996 NOW/DDA Services)

(Does not provide item processing services for third party accounts.)

District 5.—Federal Home Loan Bank of Cincinnati (1996 NOW/DDA Services)

(Does not provide item processing services for third party accounts.)

District 6.—Federal Home Loan Bank of Indianapolis (1996 NOW/DDA Services)

Cash Management Services (CMS)

Transaction Charges

Paid Check charge	\$0.16 per item.
Paper Advice	.065 per item.
Tape Advice	.040 per item.
Stop Payments	6.00 per stop.
Photo copies	2.50 per copy.
Fine Sort Numeric Sequence	.025 per item.
Collection/Return/Exception	5.00.
Daily Statement	2.00.

Transaction Charges

Maintenance	30.00 per month.
Debit Entries	no charge.
Credit Entries	no charge.
Checks (Administration Fee)	.02 per item.
Special Cutoff	no charge.
Infoline	50.00 per month.
VRU (Voice Response Unit)	1.00 per inquiry.

Collected Balances Will Earn Interest at the CMS daily posted rate.

Now Account Services

Transaction Charges

Monthly volume	Safekeeping		Turnaround (daily or cycled)		Complete		Image*	
	Per item	Cost	Per item	Cost	Per item	Cost	Per item	Per stmt
0-5,000	\$0.048	\$240.	\$0.056	\$280.	\$0.080	\$400.	\$0.06	\$40
5-10,000	\$0.040	\$200.	\$0.051	\$255.	\$0.078	\$390.	\$0.06	\$40
10-15,000	\$0.039	\$195.	\$0.047	\$235.	\$0.076	\$380.	\$0.06	\$40
15-25,000	\$0.034	\$340.	\$0.040	\$400.	\$0.075	\$750.	\$0.06	\$40
25-50,000	\$0.033	\$825.	\$0.036	\$900.	\$0.073	\$1,825.	\$0.06	\$40
50-75,000	\$0.029	\$725.	\$0.033	\$825.	\$0.069	\$1,725.	\$0.06	\$40
75-100,000	\$0.026	\$650.	\$0.030	\$750.	\$0.068	\$1,700.	\$0.06	\$40
100-and up	\$0.024	.....	\$0.027	.....	\$0.067	.....	\$0.06	\$40

Ancillary Service Fees:

Large Dollar Signature Verification	\$0.50.
Over-the-Counters and Microfilm	0.035.
Return Items	2.15.
Photocopies ** and Facsimiles	2.50.
Certified Checks	1.00.
Invalid Accounts	0.50.
Invalid Returns	0.50.
Late Returns	0.50.
No Magnetic Ink Character Recognition/ Over the Counter (MICR/OTC)	0.50.
Settlement Only	100.00 per month.
+ Journal Entries	3.00 each.
Encoding Errors	2.75.
Fine Sort Numeric Sequence	0.02.
Access to Infoline	50.00 per month.
High Dollar Return Notification	no charge.
Debit Entries	no charge.
Credit Entries	no charge.
Standard Stmt. Stuffers (up to 2)***	no charge.

Minimum processing fee of \$40.00 per month will apply for total NOW services.

Also included in the above fees—at no additional cost are Federal Reserve fees, incoming courier fees, software changes, disaster recovery, envelope discount and inventory.

* Image Monthly Maintenance Fee of \$500.00 for 0-32% of accounts; \$300.00 for 33-49% of accounts; and \$200.00 for 50%+ will be assessed for Image Statements.

** Photocopy request of 50 or more are charged at an hourly rate of \$15.00.

*** Each additional (over 2) will be charged at \$.02 per statement.

Fee

Wire Transfer Services:

In (Per transfer) Domestic	\$4.00.
Out (Per transfer) Domestic	7.50.
International Wires	25.00.

Depository Transfer Checks: Per Check \$2.00.

Treasury Tax and Loan Settlement Service: Per Transaction \$2.00.

Charge Card Transaction: Per Transaction \$1.50.

Automated Clearing House (ACH) Service:

Tape Transmission	\$8.50.
or Origination	.045 per item.
Michigan Clearing House, Indiana Clearing House (MACHA, INDEX)	Actual Federal Reserve Charges.
ACH Entries Clearing through our R&T Number	\$.25 per item.
Settlement Only	\$65.00 per month.
ACH Returns/NOC	\$2.50 per item.

Fee

*Coin and Currency:**Deliveries—Indiana and Michigan:*

Prices based on delivery location, excess bag fee (courier) and order preparation. Cost will vary per institution.

Returns	\$12.50.
Non-Transit Customer	\$10.00.
Orders (Member uses own courier)	\$15.00.
Special Order*	\$15.00.

*Any order placed after normal order has been received and processed by Federal Home Loan Bank.

*Proof and Transit Processing:**Pre-encoded Items:*

City	\$0.04 per item.
Remote Check Processing Center (RCPC)	\$0.05 per item.
Other Districts	\$0.085 per item.
Unencoded	\$0.165 per item.
Food Stamp	\$0.14 per item.
Photocopies*	\$2.50 per copy.
Adjustments on pre-encoded work	\$2.75 per error.
E Z Clear	\$0.14 per item.
Coupons	\$8.25 per envelope.
Collections	\$6.00 per item.
Cash Letter	\$2.00 per cash letter.
Deposit Adjustments	\$0.30 per adjustment.
Debit Entries	no charge.
Credit Entries	no charge.
Microfilming	no charge.
Mortgage Remittance (Basic Service)	\$0.35.
Settlement Only	\$100.00 per month.
+ Journal Entries	\$3.00 each.
Third Party Fedline	\$0.50 each.
Courier**	
Marion County	\$8.25 per location, per day, per pick-up.
Other	Prices vary per location.

*Multiple Photocopies (more than 50 per request) \$15.00 per hour.

**Includes branch work transfer and correspondence to and from Federal Home Loan Bank.

All Fees Subject to Change.

District 7.—Federal Home Loan Bank of Chicago (1996 NOW/DDA Services)

(Does not provide item processing services for third party accounts)

*District 8.—Federal Home Loan Bank of Des Moines (1996 NOW/DDA Services)**Demand Account Analysis Fee Schedule:*

Account Maintenance	\$12.00.
Account Reconciliation	35.00.
Electronic Cash Manager	25.00 (plus connect charge).
Non-ECM Distribution of Reports	75.00.
Drafts Paid:	
Truncated	0.045.
Non-Truncated	0.055.
Stop Payments	7.00.
Ledger Entries—Credits	0.35.
Ledger Entries—Debits	0.15.
Bank Wires In	3.00.
Bank Wires Out	4.00.
ACH Settlement Charges	1.00.
Special Cut-Off Statements	10.00.
Account Reconciliation Tape Issues	0.015.
Issue Encoding	0.0225.
Pre-Encoded Issues	0.015.
Collections:	
Bonds/Coupons Per Envelope Local/Government	5.00.
Out-of-Town	7.00.
Domestic/Checks	15.00 (Plus Actual).
Foreign	25.00 (Plus Actual).
Miscellaneous	Actual.

ACH Fee Schedule:

FRB/ACH Pass Thru	Actual.
FRB/ACH Settlement	\$1.00.
Origination Service:	
Set Up New Account (One Time Charge)	50.00.
Formatted Tape	10.00.
Reformat Tape	10.00.
Per Item On Tape*	.05.

Paper Input: Monthly Maintenance	20.00.
Data Entry Per Item*	.25.
Day Cycle Deposit Charge:	
Local DB/CR	.0550.
Out-of-State DB/CR	.0550.
Prenotes	.0550.
Addendas	.0550.
Night Cycle Deposit Charge Premium:	
Local DB/CR	.07.
Out-of-State DB/CR	.07.
Prenotes	.07.
Addendas	.07.
Warehousing Per Item	.0050.
Originator Volume Discount—Monthly:	
5,000 to 20,000	— .005.
Over 20,000	— .01.
Return Items	1.50.
Transportation Charges	Negotiable.
Special Service/Handling	Negotiable.
Telephone Advice:	
Per Call	2.00.
Miscellaneous	Actual.
Minimum Monthly Billing	50.00.

*Plus ACH Origination Fee.

Des Moines Regional Center—Deposit Processing Fee Schedule

Description	Below 50,000	50,000– 100,000	100,000– 300,000	Over 300,000
Deposited Item Charges:				
Local	.02	.015	.014	.011
RCPC	.030	.025	.022	.020
RCPC-Premium	.045	.045	.045	.045
Transit	.0525	.051	.05	.049

Other Fees

Encoding	\$.0225.
Return Items: Return Items	.75/item.
Special Handling:	
Subtotal by Office	1.50/office total.
Individual Entries	.50/entry.
Telephone Notification less than \$2,500	.60/item.
Large Dollar Notification (Reg. J.)	3.00/item.
Collection/Settlement Services:	
Bonds/Coupons Per Envelope:	
Local/Government	5.00.
Out-of-Town	7.00.
Domestic/Checks	15.00 (Plus Actual).
Canadian Items	.25/item.
Foreign	25.00 (Plus Actual).
Miscellaneous	Actual.
Federal Reserve Settlement Entries	1.00/entry.
Food Coupons	.02.
Non-Processable Items	15/item.
Cash Services:	
Currency/Coin Orders	2.00/order.
Special Orders	Standard order fee plus actual charges.
Foreign Currency Orders	2.50/order.
Coin—per roll	.0385/roll.
Currency/Coin Deposits:	
Standard Packaging	.50.
Non-Standard Packaging	10.00.
Foreign Currency Deposits	5.00/deposit.
Currency Per Strap	.25.
Delivery Charge (includes return delivery to FRB Chicago)	53.00/stop.
Balance/Availability Reporting	30.00/month.
Endpoint Analysis	20.00/day.
Photocopies	2.75/copy.
Research	20.00/hour.

Kansas City Regional Center—Deposit Processing Fee Schedule

Description	Below 25,000	25,000–50,000	50,000–250,000	Over 250,000
Deposited Item Charges:				
Local	0.0170	0.0160	0.0150	0.0075–0.0140
Regional	0.0280	0.0250	0.0220	0.0150–0.021
Country	0.0280	0.0250	0.0220	0.0150–0.021
Transit	0.0540	0.0530	0.0510	0.0435–0.050

Other Services

Encoding:	
Below 25,000	\$0.0300.
25,000–50,000	0.0250.
50,000–250,000	0.0225.
Over 250,000	0.0200.
Return Items:	
0–999	0.75.
1,000 & Over	0.65.
Special Handling:	
Subtotal by Office	1.50/office total.
Selected Account Chargeback	.025/item.
Individual Entries.	50/entry.
Telephone Notification less than \$2,500	.60/item.
Large Dollar Notification (Reg. J.)	3.00/item.
Collection/Settlement Services:	
Bonds/Coupons Per Envelope:	
Local/Government	5.00.
Out-of-Town	7.00.
Domestic/Checks	15.00 (Plus Actual).
Canadian Items	.25/item.
Foreign	25.00 (Plus Actual).
Miscellaneous	Actual.
Federal Reserve Settlement Entries	1.00/entry.
Food Coupons	.02.
Non-Processable Items	0.15.
Cash Services:	
Currency/Coin Orders	3.00/order.
Special Orders	3.00/order, plus actual charges.
Foreign Currency Orders	5.50/order.
Currency/Coin Deposits:	
Standard Packaging	.50/deposit.
Non-Standard Packaging	10.00/deposit.
Foreign Currency Deposits	5.00/deposit.
Balance/Availability Reporting	30.00/month.
Endpoint Analysis	30.00/each, over two per year.
Photocopies/Microfilm Copies	2.75/copy.
Audit	2.75/copy or 20.00/hour + .50 copy, whichever is less.
Research	20.00/hour.

Minneapolis Regional Center
Deposit Processing Fee Schedule

Description	Below 25,000	25,000–150,000	Over 150,000
Deposited Item Charges:			
Local	.02	.016	.014
RCPC	.032	.025	.020
RCPC-Premium	.045	.04	.032
Country	.04	.038	.036
Transit	.063	.058	.052

Other Services

Encoding	.0225.
Return Items	.75/item.
Special Handling:	
Subtotal by Office	1.50/office total.
Individual Entries	.50/entry.

Telephone Notification less than \$2,500	.60/item.
Large Dollar Notification (Reg. J.)	3.00/item.
Collection/Settlement Services:	
Bonds/Coupons Per Envelope:	
Local/Government	5.00.
Out-of-Town	7.00.
Domestic/Checks	15.00 (Plus Actual).
Canadian Items	.25/item.
Foreign	25.00 (Plus Actual).
Miscellaneous	Actual.
Federal Reserve Settlement Entries	1.00/entry.
Food Coupons	.04.
Non-Processable Items	.15/item.
Cash Services:	
Currency/Coin Orders	2.00/order.
Special Orders	Standard order fee plus actual charges.
Foreign Currency Orders	2.50/order.
Currency/Coin Deposits	2.00/order.
Standard Packaging	.50.
Non-Standard Packaging	10.00.
Foreign Currency Deposits	5.00/deposit.
Balance/Availability Reporting	30.00/month.
Endpoint Analysis	20.00/day.
Photocopies	2.75/copy.
Research	20.00/hour.

Minneapolis—Out-of-District Customers

Description	Below 25,000	25,000–100,000	Over 100,000
Deposited Item Charges:			
Local	.0250	.0210	.0160
RCPC	.0370	.0300	.0200
RCPC-Premium	.0500	.0450	.0400
Country	.0450	.0430	.0380
Transit	.0730	.0680	.0580

Other Services

Encoding	.0250.
Return Items	.75/item.
Special Handling:	
Subtotal by Office	1.50/office total.
Individual Entries	.50/entry.
Telephone Notification less than \$2,500	.60/item.
Large Dollar Notification (Reg. J.)	3.00/item.
Collection/Settlement Services:	
Bonds/Coupons Per Envelope:	
Local/Government	5.00
Out-of-Town	7.00
Domestic/Checks	15.00 (Plus Actual).
Canadian Items	.25/item.
Foreign	25.00 (Plus Actual).
Miscellaneous	Actual.
Federal Reserve Settlement Entries	1.00/entry.
Food Coupons	.04.
Non-Processable Items	.15/item.
Cash Services:	
Currency/Coin Orders	2.00/order.
Special Orders	Standard order fee plus actual charges.
Currency/Coin Deposits:	
Standard Packaging	.50.
Non-Standard Packaging	2.00.
Foreign Currency Deposit	5.00/month.
Endpoint Analysis	20.00/day.
Photocopies	2.75/copy.
Research	20.00/hour.

St. Louis Regional Center—Deposit Processing Fee Schedule

Deposit Item Charges:	
Local	.013.

RCPC	.017.
Country	.017.
Transit	.052.
Package Sort:	
Local	.009.
RCPC	.009.
Country	.016.
Transit	.048.

Note: Package Sort prices are available to customers who present deposits separated by item type.

Out-of-District Customers

Deposit Item Charges:	
Local	.017.
RCPC	.020.
Country	.020.
Transit	.055.
Package Sort:	
Local	.013.
RCPC	.019.
Country	.019.
Transit	.053.

Note: Package Sort prices are available to customers who present deposit separated by item type.

*In and Out-of-District Customers
Other Services*

Encoding	.0225.
Return Items:	
Return Items	.75/item.
Special Handling:	
Subtotal by Office	1.50/office total.
Individual Entries	.50/entry.
Telephone Notification less than \$2,500	.60/item.
Large Dollar Notification (Reg. J.)	3.00/item.
Collection/Settlement Services:	
Bonds/Coupons Per Envelope:	
Local/Government	5.00.
Out-of-Town	7.00.
Domestic/Checks	15.00 (Plus Actual).
Canadian Items	.25/item.
Foreign	25.00 (Plus Actual).
Miscellaneous	Actual.
Federal Reserve Settlement Entries	1.00/entry.
Food Coupons	.02.
Non-Processable Items	.15/item.
Cash Services:	
Currency/Coin Orders	4.00/order.
Special Orders	Standard order fee plus actual charges.
Currency/Coin Deposits:	
Standard Packaging	.50.
Non-Standard Packaging	20.00.
Balance/Availability Reporting	30.00/month.
Endpoint Analysis	20.00/day.
Photocopies	2.75/copy.
Research	20.00/hour.

Des Moines Regional Center—Inclosing Processing Fee Schedule

Monthly capture volume	Basic Fee (Capture)	Daily sort ^{1 2}	Cycle/Monthly Sort ²
1–25,000	.020	.017	.020
25,001–50,000	.016	.013	.016
50,001–75,000	.014	.011	.014
75,001–175,000	.012	.009	.012
175,001–400,000	.010	.007	.010
400,001–750,000	.009	.006	.009
750,001–Over	.007	.004	.007
Reject Reentry	.04/item		
Posting File	.0005/item		

¹ Surcharge for same-day return: 15%.

² Fees for daily and cycle/monthly return are in addition to the basic fee.

Return Items

Basic Service	.75–2.65
---------------------	----------

Telephone Request	3.50
Forward Collection Only:	
Local	.20
RCPC	.20
Transit	.50
Regulation J Notification	3.00/item.

Other Services

Support Services:	
Facsimile Transmission	1.50/transmission.
Microfiche Monthly Reports	25.00/month.
Microfilm of Checks Captured	.01/item.
Original Item Return2	2.75/item.
Research	20.00/hour.
Telephone Check Inquiry	1.00/inquiry.
Signature Verification	.35/item.
Counter Items: With MICR Encoding	.04/item.
Photocopies/Microfilm Copies	2.75/item.
Audit	2.75/item or 20.00/hour + .50/ copy, whichever is less.
Settlement:	
Daily Reporting	25.00/month.
Settlement Only (Inclearings or returns)	100.00/month.
Third Party Settlement	350.00/month.
Special Sorting Options:	
Account Separators	.003/item (\$175.00 minimum).
Truncated Items Returned Unsorted	.002/item.
Truncated Items Returned Sorted	.012/item (\$250.00 minimum).
Sequence Number Order	.005/item.
Other Miscellaneous Fine Sorting	.005/item.

Special Services

Backup Service:	
Set-Up Charge	500.00–1,500.00 one time.
Monthly Maintenance	Negotiable plus actual monthly usage.
File Maintenance:	
Mergers/Acquisitions	500.00/each.
Multiple R/T Numbers	50.00/number/month.
Parameter File Maintenance	25.00/change.
Multiple Sorter Pockets	300.00/pocket/month.
Data Servicer Conversion	500.00/conversion.
Minimum Monthly Charge (Excluding Actual Charges)	250.00

Kansas City Regional Center

Inclearing Processing Fee Schedule

Monthly capture volume	Basic fee (capture)	Daily sort ^{1 2}	Cycle/monthly sort ²
1–50,000	0.16	.013	.016
50,001–100,000	.014	.011	.014
100,001–175,000	.012	.009	.012
175,001–400,000	.010	.007	.010
400,001–750,000	.009	.006	.009
750,001–Over	.007	.004	.007
Reject Reentry	.04/item	.....	.....
Posting File	.0005/item	.....	.....

Outgoing Return Items

Volume levels	Basic service ³	Telephone request ³	Forward Collection Only ⁴	
			Unqualified	Qualified ⁵
1–750	\$1.60–2.75	\$3.50	\$.80	\$.40
751–2,500	.95–1.95	NA	.73	.33
2,501–Over	0.65–1.65	NA	.65	.26
Regulation J Notification	3.00/item			

¹ Surcharge for same-day daily return: 15%² Fees for daily and cycle/monthly return are in addition to the basic fee.

Other Services

Support Services:

Facsimile Transmission	1.50/transmission.
Microfiche Monthly Reports	25.00/month.
Microfilm of Checks Captured	Negotiated.
Original Item Return	2.75/item.
Research	20.00/hour.
Telephone Check Inquiry	1.00/inquiry.
Signature Verification	.35/item.

Counter Items: With MICR Encoding04/item.

Photocopies/Microfilm Copies:

Mail or Courier	2.75/item.
Fax	3.25/item.
Audit	2.75/item or 20.00/hour + .50/ copy, whichever is less.

Settlement:

Daily Reporting	25.00/month.
Settlement Only (Inclearings or Returns)	100.00/month.
Third Party Settlement	350.00/month.

Special Sorting Options:

Account Separators	.003/item (\$175.00 minimum).
Truncated Items Returned Unsorted	.002/item.
Truncated Items Returned Sorted	.012/item (\$250.00 minimum).
Sequence Number Order	.005/item.
Other Miscellaneous Fine Sorting	.005/item.

Special Services

Backup Service:

Set-Up Charge	500.00–1,500.00 one time.
Monthly Maintenance	Negotiable plus actual monthly usage.

File Maintenance:

Mergers/Acquisitions	500.00/each.
Multiple R/T Numbers	50.00/number/month.
Parameter File Maintenance	25.00/change.
Multiple Sorter Pockets	300.00/pocket/month.
Data Servicer Conversion	500.00/conversion.

Minimum Monthly Charge (Excluding Actual Charges) 250.00.

Minneapolis Regional Center—Inclearing Processing Fee Schedule

Monthly capture volume	Basic fee (capture)	Daily sort ^{1 2}	Cycle/monthly sort ²
1–25,000	.020	.017	.020
25,001–50,000	.016	.013	.016
50,001–75,000	.014	.011	.014
75,001–175,000	.012	.009	.012
175,001–400,000	.010	.007	.010
400,001–750,000	.009	.006	.009
750,001–Over	.007	.004	.007
Reject Reentry	.04/item	.....	.....
Posting File	.0005/item	.....	.....

¹ Surcharge for same-day return: 15%.² Fees for daily and cycle/monthly return are in addition to the basic fee.

Return Items:

Basic Service	1.30–2.75
Telephone Request	3.50
Forward Collection Only:	
Qualified	.50
Raw	1.40
Regulation J Notification	3.00/item.

Other Services

Support Services:

Facsimile Transmission	1.50/transmission.
Microfiche Monthly Reports	25.00/month.
Microfilm of Checks Captured	Negotiated.
Original Item Return	2.75/item.
Research	20.00/hour.
Telephone Check Inquiry	1.00/inquiry.
Signature Verification	.35/item.

Counter Items: With MICR Encoding	.04/item.
Photocopies/Microfilm Copies	2.75/item.
Audit	2.75/item or 20.00/hour + .50/copy, whichever is less.
Settlement:	
Daily Reporting	25.00/month.
Settlement Only (Inclearings or Returns)	100.00/month.
Third Party Settlement	350.00/month.
Special Sorting Options:	
Account Separators	.003/item (\$175.00 minimum).
Truncated Items Returned Unsorted	.002/item.
Truncated Items Returned Sorted	.012/item (\$250.00 minimum).
Sequence Number Order	.005/item.
Other Miscellaneous Fine Sorting	.005/item.

Special Services

Backup Service:	
Set-Up Charge	500.00–1,500.00 one time.
Monthly Maintenance	Negotiable plus actual monthly usage.
File Maintenance	
Mergers/Acquisitions	500.00/each.
Multiple R/T Numbers	50.00/number/month.
Parameter File Maintenance	25.00/change.
Multiple Sorter Pockets	300.00/pocket/month.
Data Servicer Conversion	500.00/conversion.
Minimum Monthly Charge (Excluding Actual Charges)	250.00.

St. Louis Regional Center—Inclearing Processing Fee Schedule

Monthly capture volume	Basic fee (capture)	Daily sort ^{1 2}	Cycle/month sort ²
1–25,000	.020	.017	.020
25,001–50,000	.016	.013	.016
50,001–75,000	.014	.011	.014
75,001–175,000	.012	.009	.012
175,001–400,000	.010	.007	.010
400,001–750,000	.009	.006	.009
750,001–Over	.007	.004	.007

¹ Surcharge for same-day daily return: 15%.² Fees for daily and cycle/monthly return are in addition to the basic fee.

Reject Reentry	.04/item.
Posting File	.0005/item.
Return Items:	
Basic Service	1.25–2.25
Forward Collection Only	Qualified
Local (8th District)	.35
Transit	.60
Regulation J Notification	3.00/item.

Other Services

Support Services:	
Facsimile Transmission	1.50/transmission.
Microfiche Monthly Reports	25.00/month.
Microfilm of Checks Captured	Negotiated.
Original Item Return	2.75/item.
Research	20.00/hour.
Telephone Check Inquiry	1.00/inquiry.
Signature Verification	.35/item.
Counter Items: With MICR Encoding	.04/item.
Photocopies/Microfilm Copies	2.75/item.
Audit	2.75/item or 20.00/hour + .50/copy, whichever is less.
Settlement:	
Daily Reporting	25.00/month.
Settlement Only (Inclearings or Returns)	100.00/month.
Third Party Settlement	350.00/month.
Special Sorting Options:	
Account Separators	.003/item (\$175.00 minimum).
Truncated Items Returned Unsorted	.002/item.
Truncated Items Returned Sorted	.012/item (\$250.00 minimum).
Sequence Number Order	.005/item.

Other Miscellaneous Fine Sorting005/item.

Special Services

Backup Service:
 Set-Up Charge 500.00–1,500.00 one time
 Monthly Maintenance Negotiable plus actual monthly usage.
 File Maintenance:
 Mergers/Acquisitions 500.00/each.
 Multiple R/T Numbers 50.00/number/month.
 Parameter File Maintenance 25.00/change.
 Multiple Sorter Pockets 300.00/pocket/month.
 Data Servicer Conversion 500.00/conversion.
 Minimum Monthly Charge (Excluding Actual Charges) 250.00.

Minneapolis Regional Center Out-of-District Customers—Inclearing Processing Fee Schedule

Monthly capture volume	Basic fee (capture)	Daily sort ^{1,2}	Cycle/ monthly sort ²
1–25,000	.021	.018	.021
25,001–50,000	.017	.014	.017
50,001–75,000	.015	.012	.015
75,001–175,000	.013	.010	.013
175,001–400,000	.011	.008	.011
400,001–750,000	.010	.007	.010
750,001–Over	.008	.005	.008

¹ Surcharge for same day daily return: 15%.

² Fees for daily and cycle/monthly return are in addition to the basic fee.

Reject Reentry04/item.
 Posting0005/item.
 Return Items:
 Basic Service 1.30–2.75.
 Telephone Request 3.50.
 Forward Collection Only:
 Qualified 0.50.
 Raw 1.40.
 Regulation J Notification 3.00/item.
 Other Services:
 Support Services:
 Facsimile Transmission 1.50/transmission.
 Microfiche Monthly Reports 25.00/month.
 Microfilm of Checks Captured Negotiated.
 Original Item Return 2.75/item.
 Research 20.00/hour.
 Telephone Check Inquiry 1.00/inquiry.
 Signature Verification35/item.
 Counter Items:
 With MICR Encoding04/item.
 Photocopies/Microfilm Copies 2.75/item.
 Audit 2.75/item or 20.00/hour + .50/copy
 whichever is less.
 Settlement:
 Daily Reporting 25.00/month.
 Settlement Only (Inclearings or Returns) 100.00/month.
 Third Party Settlement 350.00/month.
 Special Sorting Options:
 Account Separators003/item (\$175.00 minimum).
 Truncated Items Returned Unsorted002/item.
 Truncated Items Returned Sorted012/item (\$250.00 minimum).
 Sequence Number Order005/item.
 Other Miscellaneous Fine Sorting005/item.
 Special Services:
 Backup Services:
 Set-Up Charge 500.00–1,500 one time.
 Monthly Maintenance Negotiable plus actual monthly usage.
 File Maintenance:
 Mergers/Acquisitions 500.00/each.
 Multiple R/T Numbers 50.00/number/month.
 Parameter File Maintenance 25.00/change.
 Multiple Sorter Pockets 300.00/pocket/month.
 Data Servicer Conversion 500.00/conversion.
 Minimum Monthly Charge (Excluding Actual Charges) 250.00.

St. Louis Regional Center, Out-of-District Customers—Inclearing Processing Fee Schedule

Monthly capture volume	Basic fee (capture)	Daily sort ^{1 2}	Cycle/ monthly sort ²
1–25,000	.021	.018	.021
25,001–50,000	.017	.014	.017
50,001–75,000	.015	.012	.015
75,001–175,000	.013	.010	.013
175,001–400,000	.011	.008	.011
400,001–750,000	.010	.007	.010
750,001–Over	.008	.005	.008

¹ Surcharge for same day daily return: 15 percent.² Fees for daily and cycle/monthly return are in addition to the basic fee.

Reject Reentry		.04/item.
Posting		.0005/item.
Basic Service ¹	1.25–225	1.25–2.25
Forward Collection Only	Qualified	Non-Qualified
Local (8th District)	.35	.60
Transit	.60	.85
Regulation J Notification: 3.00/item.		

¹ Full service processing. Excludes Large Dollar notification required under Regulations CC and J.*Other Services*

Support Services:		
Facsimile Transmission	1.50/transmission.	
Microfiche Monthly Reports	25.00/month.	
Microfilm of Checks Captured	Negotiated.	
Original Item Return	2.75/item.	
Research	20.00/hour.	
Telephone Check Inquiry	1.00/inquiry.	
Signature Verification	.35/item.	
Counter Items:		
With MICR Encoding	.04/item.	
Photocopies/Microfilm Copies	2.75/item.	
Audit	2.75/item or 20.00/hour+.50/copy whichever is less.	
Settlement:		
Daily Reporting	25.00/month.	
Settlement Only (Inclearings or Returns)	100.00/month.	
Third Party Settlement	350.00/month.	
Special Sorting Options:		
Account Separators	.003/item (\$175.00 minimum).	
Truncated Items Returned Unsorted	.002/item.	
Truncated Items Returned Sorted	.012/item (\$250.00 minimum).	
Sequence Number Order	.005/item.	
Other Miscellaneous Fine Sorting	.005/item.	

Special Services

Backup Services:		
Set-Up Charge	500.00–1,500 one time.	
Monthly Maintenance	Negotiable plus actual monthly usage.	
File Maintenance:		
Mergers/Acquisitions	500.00/each.	
Multiple R/T Numbers	50.00/number/month.	
Parameter File Maintenance	25.00/change.	
Multiple Sorter Pockets	300.00/pocket/month.	
Data Servicer Conversion	500.00/conversion.	
Minimum Monthly Charge (Excluding Actual Charges)	250.00.	

Des Moines Regional Center—Proof-of-Deposit (POD) Fee Schedule

Processing Fees

Encoding	.0225.
Capture	.009.
Fine Sorting:	
Exception Cycle Sort	.003.
Account Sequence Sort	.003.
Serial Sort	.005.

Reject04.

Ancillary Services

Return Items:

Basic Service75–2.65.
 Telephone Request 3.50.
 Large Item Notification 3.00.
 Signature Verification/Review35.
 Deposit/Customer Corrections25.
 Fax Transmissions 1.50.
 Microfiche Monthly Reports 25.00.
 Research 20.00/hour.
 Telephone Check Inquiry 1.00/inquiry .
 Microfilm Negotiated.
 Deposit Returns (incoming)75.

Clearing Fees

Deposit Items:

Local01.
 RCPC018.
 RCPC Premium043.
 Transit049.
 Forward Collection Returns:
 Local20.
 RCPC20.
 Transit50.

Terms of Account

Payment of Processing Fees and Clearing Fees are made by a direct charge to the account or by payment of our invoice or by balance compensation. Payment of Relationship Fees are made only by balance compensation. The earnings credit rate is indexed to the Bank's yield on overnight Fed Funds for the current month. Interest that approximates the Fed Funds rate will be paid to the account for excess balances, and deficient balances will be charged at the average Fed Funds rate of the current month.

Kansas City Regional Center—Proof-of-Deposit (POD) Fee Schedule

Processing Fees

Encoding0225.
 Capture009.
 Fine Sorting:
 Exception Cycle Sort003.
 Account Sequence Sort003.
 Serial Sort005.
 Rejects04.

Ancillary Services

Return Items:

Basic Service :
 1–750 1.60–2.75.
 751–2,50095–1.95.
 2,501–Over65–1.65.
 Telephone Request 3.50.
 Large Item Notification 3.00.
 Signature Verification/Review35.
 Deposit/Customer Corrections25.
 Fax Transmissions 1.50.
 Microfiche Monthly Reports 25.00.
 Research 20.00/hour.
 Telephone Check Inquiry 1.00/inquiry.
 Microfilm Negotiated.
 Deposit Returns (incoming):
 0–99975.
 1,000–Over65.

Clearing Fees

Deposit Items:

Local01.
 Country021.
 Transit045.

Forward collection returns (Outgoing)	Qualified	Nonqualified
1–750	0.40	0.80

Forward collection returns (Outgoing)	Qualified	Nonqualified
751–2,500	0.33	0.73
2,501–Over	0.26	0.65

Terms of Account

Payment of Processing Fees and Clearing Fees are made by a direct charge to the account or by payment of our invoice or by balance compensation. Payment of Relationship Fees are made only by balance compensation. The earnings credit rate is indexed to the Bank's yield on overnight Fed Funds for the current month. Interest that approximates the Fed Funds rate will be paid to the account for excess balances, and deficient balances will be charged at the average Fed Funds rate of the current month.

Minneapolis Regional Center—Proof-of-Deposit (POD) Fee Schedule Processing Fees

Encoding	.0225.
Capture	.009.
Fine Sorting:	
Exception Cycle Sort	.003.
Account Sequence Sort	.003.
Serial Sort	.005.
Rejects	.04.

Ancillary Services

Return Items:	
Basic Service	1.30–2.75.
Telephone Request	3.50.
Large Item Notification	3.00.
Signature Verification/Review	.35.
Deposit/Customer Corrections	.25.
Fax Transmissions	1.50.
Microfiche Monthly Reports	25.00.
Research	20.00/hour.
Telephone Check Inquiry	1.00/inquiry.
Microfilm	Negotiated.
Deposit Returns (incoming)	.75.

Clearing Fees

Deposit Items:	
Local	.014.
RCPC	.020.
RCPC Premium	.032.
Transit	.036.
Forward Collection Returns:	
Qualified	.50.
Non-Qualified (Raw)	1.40.

Terms of Account

Payment of Processing Fees and Clearing Fees are made by a direct charge to the account or by payment of our invoice or by balance compensation. Payment of Relationship Fees are made only by balance compensation. The earnings credit rate is indexed to the Bank's yield on overnight Fed Funds for the current month. Interest that approximates the Fed Funds rate will be paid to the account for excess balances, and deficient balances will be charged at the average Fed Funds rate of the current month.

St. Louis Regional Center—Proof-of-Deposit (POD) Fee Schedule*Processing Fees*

Encoding	.0225.
Capture	.009.
Fine Sorting:	
Exception Cycle Sort	.003.
Account Sequence Sort	.003.
Serial Sort	.005.
Rejects	.04.

Ancillary Services

Return Items:	
Basic Service	1.25–2.25.
Large Item Notification	3.00.
Signature Verification/Review	.35.
Deposit/Customer Corrections	.25.
Fax Transmissions	1.50.
Microfiche Monthly Reports	25.00.

Research	20.00/hour.
Telephone Check Inquiry	1.00/inquiry.
Microfilm	Negotiated.
Deposit Returns (incoming)	.75.

Clearing Fees

Deposit Items:

Local	.009.
RCPC	.016.
RCPC Premium	.016.
Transit	.048.

Forward Collection Returns:

Local (8th District)	.35-.60.
Transit	.60-.85

Terms of Account

Payment of Processing Fees and Clearing Fees are made by a direct charge to the account or by payment of our invoice or by balance compensation. Payment of Relationship Fees are made only by balance compensation. The earnings credit rate is indexed to the Bank's yield on overnight Fed Funds for the current month. Interest that approximates the Fed Funds rate will be paid to the account for excess balances, and deficient balances will be charged at the average Fed Funds rate of the current month.

Des Moines, Minneapolis, Kansas City and St. Louis Regional Centers

Lockbox Fee Schedule

Basic Service

Open envelope; screen per instructions; verify payee, signature and amount. Record data on check, remittance, envelope, or correspondence as requested. Balance checks to remittances and post credits to account specified.

Mortgage	\$.12-.25.
Consumer	.09-.15.
Retail-Commercial	.07-.15.
Wholesale-Commercial	.15-.55.
Credit Card	.07-.15.
Data Capture and Transmit: Includes use of derogatory file as required. Rejects pulled, balanced and returned per instructions.	.015-.030.
Item Preparation Charge; Data Entry as required. Includes preparation of new or substitute machine-readable documents.	.05/item.
Microfilm Remittances or Checks	.01/item.
Credit/Posting Advice	.25/advice.
Photocopies:	
Recurring	.05/copy.
On Request	.25/copy.
Facsimile Transmissions:	
Recurring	.85/page.
On Request	1.50/page.
Microfilm Copies	2.75/copy.
Payment Discounts Calculated	.25/discount.
Telephone Inquiry or Notification	1.00/call.
Foreign Item Processing:	
U.S. Dollars	.75/check.
Foreign Currency	3.50/check.
Process Cash Payment	5.00/each.
Daily Reporting	50.00/month.
Courier/Postage	Actual.
Storage: Envelopes and remittance material retained unsorted for 14 days and destroyed Safekeeping beyond 14 days	Negotiated.
Minimum Monthly Billing (Excludes Actual Charges)	175.00.
New Account Set-Up	50.00-500.00.
Special Services	Negotiated.

Des Moines, Minneapolis, Kansas City and St. Louis Regional Centers—Statement Rendering Fee Schedule

Statements Per Month, Non-Truncated:

First 5,000	\$.18.
Next 5,000	.165.
Over 10,000	.15.

Statements Per Month, Truncated

Statement Inserts	.0.
Other Mailings	.05.
Surcharge for One Cycle Per Month	10%.
Fine Sort Counter Items for Statement Insertion	.005.
Sort Counter Items Without MICR	.02.
Courier, Postage and Envelopes	Actual.
Pre-Sort Only	.02/item.
Statement Printing (Laser Printer) Customer Provided Paper	.03/page.

FHLB Provided Paper	.04/page.
Custom Forms/Logos	Actual cost.

Note: Members that have changed Data Processors or have more than one MICR account number corresponding to one statement account number are subject to additional fees.

Pricing to Forward Cycle Items to Data Processor for Statement Handling

Insertion of Trigger/Separator Tickets:

Sorting	\$.003/item.
Trigger Ticket Expense	.012/account.
Insertion of Rejects	.040/reject.
Photocopies of Missing Items	2.75/copy.
Courier, Postage and Boxes	Actual.
Monthly Fee for Special Handling	25.00/cycle (\$75.00 minimum).

District. 9.—Federal Home Loan Bank of Dallas (1996 NOW/DDA Services)

(Does not provide item processing services for third party accounts)

District. 10.—Federal Home Loan Bank of Topeka (1996 NOW/DDA Services)

Deposit Processing Fees: (all fees per item unless other indicated)

Processing Center	Local item	Other local	Transit	Other transit
Colorado	\$0.015	\$0.029	\$0.040	\$.067
Kansas	0.015	0.039	0.040	.067
Nebraska	0.015	0.038	0.040	.067
Oklahoma	0.015	0.038	0.040	.067

Encoding Fee	0.023 per item.
Rejects on Encoded Items	0.15 per item.
Returns/Redeposits	0.80 per item.
Collections	6.50 per item.
Coin and Currency	2.50 per phone call.
Courier/Armored Car Cost	At Cost.
Research	0.15 per item plus \$12/hour.
ACH Settlement	.50 per trans.
Photocopy	2.25 per item.
Facsimile	1.75 per page.
Postage	At Cost.

Proof of Deposit Processing Fees: (all fees per item unless otherwise indicated).

Items Per Month	Data Capture	Archival	Cycle	Account Sort
1–50,000	\$0.011	\$0.012	\$0.009	\$0.008.
50,001–100,000	0.008	0.012	0.006	0.008.
100,001–150,000	0.006	0.010	0.004	0.006.
150,001–250,000	0.005	0.010	0.003	0.006.
250,001–500,000	0.004	0.010	0.002	0.006.
500,001–Above	0.004	0.009	0.002	0.006.

Inclearing Processing Fees: (all fees per item unless otherwise indicated).

Items Per Month	Data Capture	Archival	Cycle	Account Sort
1–50,000	\$0.009	\$0.012	\$0.009	\$0.008.
50,001–100,000	0.006	0.012	0.006	0.008.
100,001–150,000	0.004	0.010	0.004	0.006.
150,001–250,000	0.003	0.010	0.003	0.006.
250,001–500,000	0.002	0.010	0.002	0.006.
500,001–Above	0.002	0.009	0.002	0.006.

Incclearing Return Items	City	RCPC	Country	Transit
Colorado	\$0.19	\$0.29	\$0.35	\$0.73.
Kansas	0.15	0.15	0.30	0.73.
Nebraska	0.25	0.31	0.37	0.73.
Oklahoma	0.16	0.20	0.22	0.73.

Return Item Pull	\$0.86.
Return Item Qualification	0.25.
Large Item Return Notification	3.00.

Settlement Only	100.00 per month.
Facsimile	1.75.
Postage	At cost.
Photocopy	2.25.
Research	0.15 plus \$12 per hour.
Over the Counter Items	0.03.

Statement Processing Fees: (all fees per item unless otherwise indicated)

Truncated Statement	\$0.08 per statement.
Imaged Statement	0.12 per statement.
Cycled Statement	0.20 per statement.
Per Insert	0.01 per insert.
Postage	At Cost.
Imaged Check Printing	0.07 per page.
Statement Data Printing	0.07 per page.
Maintenance Fee	250.0 per month.

DDA Processing Fees: (all fees per item unless otherwise indicated)

Full Cycled	\$0.15.
Full Truncated	0.12.
Basic Cycled	0.11.
Basic Truncated	0.08.
Maintenance Fee	25.00 per month.
Debit	0.15.
Credit	0.15.
Large Item Return Notification	3.00.
Research	0.15 plus \$12 per hour.
Additional Statements	2.00.
Photocopy	2.25.
Facsimile	1.75.
Postage	At Cost.

Lockbox Processing Fees: (all fees per item unless otherwise indicated)

1-50,000 items per month	\$0.110.
50,001-80,000 items per month	0.105.
80,001-120,000 items per month	0.100.
120,001-160,000 items per month	0.095.
160,001-above items per month	0.090.
Processing Fee	100.00 per month.
Exception Items	0.07.
Photocopy	2.25.
Facsimile	1.75.
Postage	At Cost.

District 11.—Federal Home Loan Bank of San Francisco (1996 NOW/DDA Services)

(Does not provide item processing services for third party accounts)

District 12.—Federal Home Loan Bank of Seattle (1996 NOW/DDA Services)

(Does not provide item processing services for third party accounts)

By the Federal Housing Finance Board.

Rita I. Fair,

Managing Director.

[FR Doc. 96-16965 Filed 7-2-96; 8:45 am]

BILLING CODE 6720-01-P

FEDERAL MEDICATION AND CONCILIATION SERVICE (FMCS)

Office of the Deputy Director; Submission for OMB Review; Comment Request

June 27, 1996.

The Federal Mediation and Conciliation Service (FMCS) has submitted four information collection requests to the Office of Management and Budget (OMB) for review and approval in accordance with the Paperwork Reduction Act of 1995 (P.L. 104-13, 44 U.S.C. Chapter 35). These

forms are: FMCS' Arbitrator's Personal Data Questionnaire (FMCS Form R-22), FMCS' Request for Arbitration Panel (FMCS Form R-43), FMCS' Arbitrator's Report and Fee Statement (FMCS Form R-19), and FMCS' Notice to Mediation Agencies (FMCS Form F-7). Copies of these individual collection requests, with the appropriate agency form number, may be obtained by calling Tammi E. Strozier, Office Manager, Office of the General Counsel at (202) 606-5442, between 8:30 a.m. and 4:30 p.m., Monday through Friday.

Comments Received

In response to the 60-day notice, no comments were received for FMCS Forms R-22, R-43, and R-19. For the FMCS Form F-7, there were nine non-opposing comments received basically dealing with the agency's suggested change from a quadruplicate form to a single copy which would require the filing party to provide photocopies to the appropriate state agencies and other parties. Donald G. Russell, Director of Conciliation of the Indian Education Employment Relations Board, wrote that the form looks fine; Melissa McIntosh, Director, Wage and Hour Division of the