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provide the disclosure described in paragraph (a) of this section to a consumer customer who receives paid original checks or paid substitute checks with his or her periodic account statement—

(i) No later than the first regularly scheduled communication with the consumer after October 28, 2004, for each consumer who is a customer of the bank on that date; and

(ii) At the time the customer relationship is initiated, for each customer relationship established after October 28, 2004.

(2) *Disclosure to consumers who receive substitute checks on an occasional basis*—(i) The bank shall provide the disclosure described in paragraph (a) of this section to a consumer customer of the bank who requests an original check or a copy of a check and receives a substitute check. If feasible, the bank shall provide this disclosure at the time of the consumer's request; otherwise, the bank shall provide this disclosure no later than the time at which the bank provides a substitute check in response to the consumer's request.

(ii) The bank shall provide the disclosure described in paragraph (a) of this section to a consumer customer of the bank who receives a returned substitute check, at the time the bank provides such substitute check.

(3) *Multiple account holders.* A bank need not give separate disclosures to each customer on a jointly held account.

§ 229.58 Mode of delivery of information.

A bank may deliver any notice or other information that it is required to provide under this subpart by United States mail or by any other means through which the recipient has agreed to receive account information. If a bank is required to provide an original check or a sufficient copy, the bank instead may provide an electronic image of the original check or sufficient copy if the recipient has agreed to receive that information electronically.

§ 229.59 Relation to other law.

The Check 21 Act and this subpart supersede any provision of federal or state law, including the Uniform Commercial Code, that is inconsistent with the Check 21 Act or this subpart, but only to the extent of the inconsistency.

§ 229.60 Variation by agreement.

Any provision of § 229.55 may be varied by agreement of the banks involved. No other provision of this subpart may be varied by agreement by any person or persons.

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

A. Each bank is assigned a routing number by an agent of the American Bankers Association. The routing number takes two forms: a fractional form and a nine-digit form. A paying bank generally is identified on the face of a check by its routing number in both the fractional form (which generally appears in the upper right-hand corner of the check) and the nine-digit form (which is printed in magnetic ink along the bottom of the check). Where a check is payable by one bank but payable through another bank, the routing number appearing on the check is that of the payable-through bank, not the payor bank.

B. The first four digits of the nine-digit routing number (and the denominator of the fractional routing number) form the ''Federal Reserve routing symbol,'' and the first two digits of the routing number identify the Federal Reserve District in which the bank is located. Thus, 01 will be the first two digits of the routing number of a bank in the First Federal Reserve District (Boston), and 12 will be the first two digits of the routing number of a bank in the Twelfth District (San Francisco). Adding 2 to the first digit denotes a thrift institution. Thus, 21 identifies a thrift in the First District, and 32 denotes a thrift in the Twelfth District.

C. Each Federal Reserve check processing office is listed below, followed by the Federal Reserve routing symbols of the banks that are located within the check-processing region served by that office. Because some check processing regions cross Federal Reserve District lines, there are some cases in which banks in different Federal Reserve Districts are located in the same check-processing region and therefore considered local to each other. For example, banks in Fairfield County, Connecticut are located in Second District and have Second District routing numbers (0211 or 2211), but the Windsor Locks office of the First District processes the checks of these banks. Thus, as indicated below, checks drawn on banks with 0211 or 2211 routing numbers would be local for First District banks served by the Windsor Locks

office but would be nonlocal for other Second District depositary banks.

FIRST FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Boston]

Windsor Locks Office

0110[1]	2110[2]
0111	2111
0112	2112
0113	2113
0114	2114
0115	2115
0116	2116
0117	2117
0118	2118
0119	2119
0211[3]	2211[3]

SECOND FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of New York]

Utica Office

0213	2213
0220	2220
0223	2223

THIRD FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Philadelphia]

Head Office

0210	2210
0212	2212
0214	2214
0215	2215
0216	2216
0219	2219
0260	2260
0280	2280
0310	2310
0311	2311
0312	2312
0313	2313
0319	2319
0360	2360

[1] The first two digits identify the Federal Reserve District. For example, 01 identifies the First Federal Reserve District (Boston), and 12 identifies the Twelfth District (San Francisco).

[2] Adding 2 to the first digit denotes a thrift institution. For example, 21 identifies a thrift in the First District, and 32 denotes a thrift in the Twelfth District.

[3] Banks in Fairfield County, Connecticut, are members of the Federal Reserve Bank of New York and therefore have Second District routing numbers. Their checks, however, are processed by the Windsor Locks office. Thus, checks drawn on banks with 0211 or 2211 routing numbers would not be local checks for Second District depositary banks.

FOURTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Cleveland]

Head Office

0410	2410
0412	2412
0430	2430
0432	2432
0433	2433
0434	2434
0440	2440
0441	2441
0720	2720
0724	2724

Cincinnati Branch

0420	2420
0421	2421
0422	2422
0423	2423
0442	2442
0515	2515
0519	2519
0740	2740
0749	2749
0813	2813
0830	2830
0839	2839
0863	2863

FIFTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Richmond]

Baltimore Branch

0510	2510
0514	2514
0520	2520
0521	2521
0522	2522
0540	2540
0550	2550
0560	2560
0570	2570

Charlotte Branch

0530	2530
0531	2531
0532	2532
0539	2539

SIXTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Atlanta]

Head Office

0610	0642
0611	0650
0612	0651
0613	0652
0620	0653
0621	0654
0622	0655
0640	2610
0641	2611

2612	2642
2613	2650
2620	2651
2621	2652
2622	2653
2640	2654
2641	2655

Jacksonville Branch

0630	2630
0631	2631
0632	2632
0660	2660
0670	2670

SEVENTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Chicago]

Head Office

0710	2710
0711	2711
0712	2712
0719	2719
0750	2750
0759	2759

Des Moines Office

0730	2730
0739	2739
1040	3040
1041	3041
1049	3049

EIGHTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of St. Louis]

Head Office

0810	2810
0812	2812
0815	2815
0819	2819
0865	2865

Memphis Branch

0820	2820
0829	2829
0840	2840
0841	2841
0842	2842
0843	2843

NINTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Minneapolis]

Head Office

0910	0919
0911	0960
0912	2910
0913	2911
0914	2912
0915	2913
0918	2914
2915	2919
2918	2960

TENTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Kansas City]

Head Office

1010	3010
1011	3011
1012	3012
1019	3019

Denver Branch

0920	2920
0921	2921
0929	2929
1020	3020
1021	3021
1022	3022
1023	3023
1070	3070
1240	3240
1241	3241
1242	3242
1243	3243

ELEVENTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Dallas]

Head Office

1030	3030
1031	3031
1039	3039
1110	3110
1111	3111
1113	3113
1119	3119
1120	3120
1122	3122
1123	3123
1130	3130
1131	3131
1140	3140
1149	3149
1163	3163

TWELFTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of San Francisco]

Los Angeles Branch

1210	3210
1211	3211
1212	3212
1213	3213
1220	3220
1221	3221
1222	3222
1223	3223
1224	3224

Seattle Branch

1230	1232
1231	1233

1250	3232
1251	3233
1252	3250
3230	3251
3231	3252

U.S. Treasury Checks

0000 0050 5	0000 0051 8

Postal Money Orders

0000 0119 3	0000 0800 2

FEDERAL RESERVE BANKS

0110 0001 5	0720 0029 0
0111 0048 1	0730 0033 8
0210 0120 8	0740 0020 1
0212 0400 5	0750 0012 9
0213 0500 1	0810 0004 5
0220 0026 6	0820 0013 8
0310 0004 0	0830 0059 3
0410 0001 4	0840 0003 9
0420 0043 7	0910 0008 0
0430 0030 0	0920 0026 7
0440 0050 3	1010 0004 8
0510 0003 3	1020 0019 9
0519 0002 3	1030 0024 0
0520 0027 8	1040 0012 6
0530 0020 6	1110 0003 8
0539 0008 9	1120 0001 1
0610 0014 6	1130 0004 9
0620 0019 0	1140 0072 1
0630 0019 9	1210 0037 4
0640 0010 1	1220 0016 6
0650 0021 0	1230 0001 3
0660 0010 9	1240 0031 3
0710 0030 1	1250 0001 1
0711 0711 0	

FEDERAL HOME LOAN BANKS

0110 0053 6	0740 0101 9
0212 0639 1	0810 0091 9
0260 0973 9	0910 0091 2
0410 0291 5	1010 0091 2
0420 0091 6	1011 0194 7
0430 0143 5	1110 1083 7
0430 1862 2	1119 1083 0
0610 0876 6	1210 0070 1
0710 0450 1	1240 0287 4
0730 0091 4	1250 0050 3

[53 FR 19433, May 27, 1988; 53 FR 24251, June 28, 1988, as amended at 53 FR 31293, 31416, Aug. 18, 1988; 54 FR 13851, Apr. 6, 1989; Reg. CC, 55 FR 21855, May 30, 1990; 58 FR 2, Jan. 4, 1993; Reg. CC, 59 FR 48790, Sept. 23, 1994; 60 FR 51671, Oct. 3, 1995; 61 FR 25390, May 21, 1996; Reg. CC, 62 FR 26220, May 13, 1997; 68 FR 31596, May 28, 2003; 68 FR 52078, Sept. 2, 2003; 69 FR 1656, Jan. 12, 2004; 69 FR 6919, Feb. 12, 2004; 69 FR 10603, Mar. 8, 2004; 69 FR 19922, Apr. 15, 2004; 69 FR 25827, May 10, 2004; 69 FR 28820, May 19, 2004; 69 FR 35506, June 25, 2004; 69 FR 57839, Sept. 28, 2004; 70 FR 7380, Feb. 14, 2005; 70 FR 8717, Feb. 23, 2005; 70 FR 21133, Apr. 25, 2005; 70 FR 47086, Aug. 12, 2005; 70 FR 60420, Oct. 18, 2005; 70 FR 75000, Dec. 19, 2005; 70 FR 73129, Dec. 9, 2005; 70 FR 75000, Dec. 19, 2005; 71 FR 32266, June 5, 2006; 72 FR 27952, May 18, 2007; 72 FR 34597, June 25, 2007; 72 FR 46144, Aug. 17, 2007]

APPENDIX B TO PART 229—REDUCTION OF SCHEDULES FOR CERTAIN NONLOCAL CHECKS

A depositary bank that is located in the following check processing territories shall make funds deposited in an account by a nonlocal check described below available for withdrawal not later than the number of business days following the banking day on which funds are deposited, as specified below.

Federal Reserve Office	Number of business days following the banking day funds are deposited
Utica:	
0210, 0280	3
Kansas City:	
0865, 2865	3

[72 FR 27952, May 18, 2007]

APPENDIX C TO PART 229—MODEL AVAILABILITY POLICY DISCLOSURES, CLAUSES, AND NOTICES; MODEL SUBSTITUTE CHECK POLICY DISCLOSURE AND NOTICES

This appendix contains model availability policy and substitute check policy disclosures, clauses, and notices to facilitate compliance with the disclosure and notice requirements of Regulation CC (12 CFR part 229). Although use of these models is not required, banks using them properly (with the exception of models C–22 through C–25) to make disclosures required by Regulation CC are deemed to be in compliance.

Model Availability Policy Disclosures

C–1 Next-day availability
C–2 Next-day availability and §229.13 exceptions