

§ 229.58

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 sub-

12 CFR Ch. II (1–1–10 Edition)

part 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.

FOURTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Cleveland]

Head Office

01010	0312
0111	0313
0112	0319
0113	0360
0114	0410
0115	0412
0116	0420
0117	0421
0118	0422
0119	0423
0210	0430
0211	0432
0212	0433
0213	0434
0214	0440
0215	0441
0216	0442
0219	0510
0223	0514
0260	0515
0280	0519
0310	0520
0311	0521

Federal Reserve System

Pt. 229, App. A

0522	1223	2711	3039
0540	1224	2712	3040
0550	1230	2719	3041
0560	1231	2720	3049
0570	1232	2724	3070
0710	1233	2730	3110
0711	1240	2739	3111
0712	1241	2740	3113
0719	1242	2749	3119
0720	1243	2750	3120
0724	1250	2759	3122
0730	1251	2813	3123
0739	1252	2830	3123
0740	2110	2839	3130
0749	2111	2863	3131
0750	2112	2910	3140
0759	2113	2911	3149
0813	2114	0912	3163
0830	2115	2912	3210
0839	2116	2913	3210
0863	2117	2914	3211
0910	2118	2915	3212
0911	2119	2918	3213
0913	2210	2919	3220
0914	2211	2920	3221
0915	2212	2921	3222
0918	2213	2929	3223
0919	2214	2960	3224
0920	2215	3010	3230
0921	2216	3011	3231
0929	2219	3012	3232
0960	2220	3019	3233
1010	2223	3020	3240
1011	2260	3021	3241
1012	2280	3022	3242
1019	2310	3023	3243
1020	2311	3030	3250
1021	2312	3031	3251
1022	2313		3252
1023	2319		
1030	2360		
1031	2410		
1039	2412		
1040	2420		
1041	2421		
1049	2422		
1070	2423		
1110	2430		
1111	2432		
1113	2433		
1119	2434		
1120	2440		
1122	2441		
1123	2442		
1130	2510		
1131	2514		
1140	2515		
1149	2519		
1163	2520		
1210	2521		
1211	2522		
1212	2540		
1213	2550		
1220	2560		
1221	2570		
1222	2710		
		5030	0632
		5031	0640
		5032	0641
		5039	0642
		0610	0650
		0611	0651
		0612	0652
		0613	0653
		0620	0654
		0621	0655
		0622	0660
		0630	0670
		0631	0810

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

SIXTH FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Atlanta]

Head Office

Pt. 229, App. C

12 CFR Ch. II (1–1–10 Edition)

0812	2632
0815	2640
0819	2641
0820	2642
0829	2650
0840	2651
0841	2652
0842	2653
0843	2654
0865	2655
2530	2660
2531	2670
2532	2810
2539	2812
2610	2815
2611	2819
2612	2820
2613	2829
2620	2840
2621	2841
2622	2842
2630	2843
2631	2865

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]

EDITORIAL NOTE: For FEDERAL REGISTER citations affecting appendix A of part 229, see the List of CFR Sections Affected, which ap-

pears in the Finding Aids section of the printed volume and on GPO Access.

APPENDIX B TO PART 229 [RESERVED]

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
- C-3 Next-day availability, case-by-case holds to statutory limits, and §229.13 exceptions
- C-4 Holds to statutory limits on all deposits (includes chart)
- C-5 Holds to statutory limits on all deposits
- C-5A Substitute check policy disclosure

Model Clauses

- C-6 Holds on other funds (check cashing)
- C-7 Holds on other funds (other account)
- C-8 Appendix B availability (nonlocal checks)
- C-9 Automated teller machine deposits (extended hold)
- C-10 Cash withdrawal limitation
- C-11 Credit union interest payment policy
- C-11A Availability of Funds Deposited at Other Locations

Model Notices

- C-12 Exception hold notice
- C-13 Reasonable cause hold notice
- C-14 One-time notice for large deposit and redeposited check exception holds
- C-15 One-time notice for repeated overdraft exception holds
- C-16 Case-by-case hold notice
- C-17 Notice at locations where employees accept consumer deposits
- C-18 Notice at locations where employees accept consumer deposits (case-by-case holds)
- C-19 Notice at automated teller machines
- C-20 Notice at automated teller machines (delayed receipt)
- C-21 Deposit slip notice
- C-22 Expedited Recredit Claim, Valid Claim Refund Notice