

Nature of benefit	(c) Type & amount of payment	
	Check	In kind
1. Roundtrip Transportation	\$620.00	.....
2. Hotel Room	92.00	
3. Meals	93.50	
4. Parking, Mileage & Taxi	38.00	
5. Fax	27.16	
	\$870.66	

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 member and other eligible institutions.

EFFECTIVE DATE: May 30, 1995.

FOR FURTHER INFORMATION CONTACT: Edward J. Reedy, Acting Associate Director, Regulatory Oversight Division, (202) 408-2959; or Edwin J. Avila, Financial Analyst, (202) 408-2871; Federal Housing Finance Board, 1777 F Street NW., 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 five 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, and 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.

(b) *Non-Fed Source:* Same as No. 4.

Federal Communication Commission.

William F. Caton,

Acting Secretary.

[FR Doc. 95-12792 Filed 5-26-95; 8:45 am]

BILLING CODE 6712-01-M

FEDERAL HOUSING FINANCE BOARD

[No. 95-N-04]

Prices for Federal Home Loan Bank Services

AGENCY: Federal Housing Finance Board.

District 1.—Federal Home Loan Bank of Boston (1995 NOW/DDA Services)

(Services not provided)

District 2.—Federal Home Loan Bank of New York (1995 NOW/DDA Services)

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

District 3.—Federal Home Loan Bank of Pittsburgh (1995 NOW/DDA Services)

DPS Deposit Tickets—\$0.5500 Per Deposit, Printing of Deposit Tickets

Deposit items processed for volumes of:	Pass-through pricing varies-tiered by monthly volume
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Deposit Processing Service (DPS)

1-25,000	0.0355 per item (transit)
25,001-58,500	0.0349 per item
58,501-91,500	0.0344 per item
91,501-125,000	0.0338 per item
125,001-158,500	0.0333 per item
158,501-191,500	0.0327 per item
191,501-over	0.0322 per item
Deposit Items Encoded (West)	Pricing varies-tiered by monthly volume for volumes of:
1-25,000	\$0.0292 per item
25,001-58,500	0.0287 per item
58,501-91,500	0.0282 per item
91,501-125,000	0.0277 per item
125,001-158,500	0.0272 per item
158,501-191,500	0.0267 per item
191,501-over	0.0262 per item
Deposit Items Encoded (East)	Pricing varies-tiered by monthly volume for volumes of:
1-25,000	\$0.0313 per item
25,001-58,500	0.0308 per item
58,501-91,500	0.0303 per item
91,501-125,000	0.0298 per item
125,001-158,500	0.0293 per item
158,501-191,500	0.0288 per item
191,501-over	0.0283 per item
Deposit Items Returned	1.8500 per item
Deposit Items Photocopied	3.6500 per photocopy

Deposit items processed for volumes of:	Pass-through pricing varies-tiered by monthly volume
DPS Photocopies-Subpoena	18.0000 per hour of processing time,
plus	0.2000 per photocopy
Deposit Items Rejected	0.2300 per rejected item
(applicable to pre-encoded deposits only)	
DPS Transportation (West)	8.3500 per pickup
DPS Transportation (East)	8.3500 per pickup
Return Check Courier Service	120.0000 per month

Depository Account Services

Mail Deposits "On-Ups" Returns Deposited:	\$5.2500 per deposit
Qualified Returns	0.4500 per item
Raw Returns	1.9500 per item
Bond Coupon Collection	5.7500 per envelope
Bond Coupon Returns	14.0000 per coupon
Bond Collection:	
Bearer	23.0000 per bond
Registered	31.0000 per bond
Deposit Transfer Vouchers	5.2500 per item Pass-through

Foreign Item Collection.

Electronic Funds Transfers

Incoming Wire Transfers	\$6.0000 per transfer
Outgoing Wire Transfers	9.0000 per transfer
Foreign Wire Surcharge	30.0000 per transfer*
Expected Wires Not Received	Penalty Assessed**
ACH Transaction Settlement (CR)	0.2500 per transaction
ACH Transaction Settlement (DR)	0.2500 per transaction
ACH Origination Items (CR)	0.1500 per item
ACH Origination Items (DR)	0.1500 per item
ACH Origination Record Set-Up	1.5500 per record
ACH Origination Items Returned	5.0000 per returned item
ACH Returns/NOC's-Facsimile	2.0000 per transaction
ACH Returns/NOC's-Telephone	3.2500 per transaction
ACH/FRB Priced Service Charges	0.2500 per transaction

* **Note:** The amount of 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 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)	\$0.5300 per transaction
FRB Statement Transaction (DR)	0.5300 per transaction
Reserve Requirement Pass-Thru	20.0000 per month (active)
Correspondent Transaction (DR)	0.5300 per transaction
Direct Send Settlement	140.0000 per month
FRB Inclearing Settlement	140.0000 per month

Demand Deposit Services

Clearing Items Processed	\$0.1400 per item
Clearing Items Fine Sorted (for return with Bank statements)	0.0700 per item
Reconcilement Copies—Manual	0.0820 per copy
Reconcilement Copies—14 MagTape	0.0480 per copy
Reconcilement MagTape Processing	Pass-through
Reconcilement Copies—Voided	0.0350 Pass-through
Check Photocopies—Mail	3.6500 per photocopy
Check Photocopies—Telephone/Fax	4.4000 per photocopy
Check Photocopies—Subpoena	0.5220 per photocopy
Stop Payment Orders	16.2500 per item
FRB Return Items	0.4500 per item
FRB Return Items Over \$2,500	6.0000 per item
Collections & Forgeries	15.0000 per item
Imprinting of Standard Checks	0.1000 per item
Non-Standard Imprinting	Pass-through
Microfiche Copies	5.0000 per copy
Request for Fax/Photocopy	3.0000 per document

Deposit items processed for volumes of:

Pass-through pricing varies-tiered by monthly volume

Proof Of Deposit (POD) Service

Provides for outsourcing of all over-the-counter MICR document processing.

Pricing 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	2.2500 per box
Currency Deposits	1.2000 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)	15.7500 per stop
C&C Transportation (Zone W2)	27.2500 per stop
C&C Transportation (Zone W3)	36.0000 per stop
C&C Transportation (Zone W4)	Negotiable***

Coin & Currency Service: Eastern Service Area

Currency Orders	\$0.2800 per \$1,000*
Coin Orders	2.7500 per box
Currency Deposits	1.2000 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)	24.2500 per stop
C&C Transportation (Zone E2)	34.5000 per stop
C&C Transportation (Zone E3)	52.5000 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:	Pricing varies-tiered by monthly volume
1-25,000	\$0.0422 per item
25,001-58,500	0.0397 per item
58,501-91,500	0.0372 per item
91,501-125,000	0.0347 per item
125,001-158,500	0.0322 per item
158,501-191,500	0.0297 per item
191,501-350,000	0.0272 per item
350,001-500,000	0.0247 per item
500,001-over	0.0222 per item

Full Backroom Service (Item Processing Charges)

Truncated Checks for volumes of:	Pricing varies-tiered by monthly volume
Non-Truncated Checks for volumes of:	Pricing varies-tiered by monthly volume
1-25,000	\$0.0555 per item
25,001-58,500	0.0540 per item
58,501-91,500	0.0525 per item
91,501-125,000	0.0510 per item
125,001-158,500	0.0495 per item
158,501-191,500	0.0480 per item
191,501-350,000	0.0465 per item
350,001-500,000	0.0440 per item
500,001-over	0.0415 per item
Truncated Checks for volumes of:	Pricing varies-tiered by monthly volume
1-25,000	\$0.0455 per item
25,001-58,500	0.0440 per item
58,501-91,500	0.0425 per item
91,501-125,000	0.0410 per item

Deposit items processed for volumes of:	Pass-through pricing varies-tiered by monthly volume
125,001–158,500	0.0395 per item
158,501–191,500	0.0380 per item
191,501–350,000	0.0365 per item
350,001–500,000	0.0340 per item
500,001–over	0.0315 per item

Modified Backroom Service (Item Processing Charges)

Non-Truncated Checks for volumes of:	Pricing varies-tiered by monthly volume
1–25,000	\$0.0446 per item
25,001–58,500	0.0431 per item
58,501–91,500	0.0416 per item
91,501–125,000	0.0401 per item
125,001–158,500	0.0386 per item
158,501–191,500	0.0371 per item
191,501–350,000	0.0356 per item
350,001–500,000	0.0331 per item
500,001–over	0.0306 per item
Truncated Checks for volumes of:	Pricing varies-tiered by monthly volume
1–25,000	\$0.0346 per item
25,001–58,500	0.0331 per item
58,501–91,500	0.0316 per item
91,501–125,000	0.0301 per item
125,001–158,500	0.0286 per item
158,501–191,500	0.0271 per item
191,501–350,000	0.0256 per item
350,001–500,000	0.0231 per item
500,001–over	0.0206 per item

Check Processing (Associated Services)

Over-The-Counter Items	\$0.1800 per item
Special Cycle Sorting	0.0210 per item
Mid-Cycle Statement (Purged)	0.5200 per item (Min \$2.60)
Mid-Cycle Stmt. (Non-Purged)	2.6000 per statement
Check (NOW) Statement Processing:	
Statements using Small Envelopes	0.0575 per envelope
Statements using Custom Envelopes	0.0940 per envelope
Statements using Large Envelopes	0.5435 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	1.1000 per item
Automated Return Calls	0.2600 per item
FHLBLink Return Calls	0.9000 per item
Late Return Calls	2.2000 per item
FRB Return Items	0.4500 per item
FRB Return Items Over \$2,500	6.0000 per item
Check Photocopies-Mail	3.6500 per photocopy
Check Photocopies-Telephone/Fax	4.4000 per photocopy
Check Photocopies-Subpoena	0.5220 per photocopy
Signature Verification Copies	0.7500 per copy
Check Retrieval	1.5000 per item
MICRSort 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
MCPJ Microfiche Service	0.0010 per item (Min. \$15.00, Max \$50.00)
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	\$0.0900 per envelope
Statements using Custom Envelopes	0.1211 per envelope

Deposit items processed for volumes of:	Pass-through pricing varies-tiered by monthly volume
Statements using Large Envelopes	0.5511 per envelope

Check Reconciliation 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
Audit Confirmation	10.0000 per request, per account
Cut-Off Statements	10.0000 per statement
Paper Advice of Transactions (DTS)	1.0000 per statement

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 customers as effective and without prior notice.

District 4.—Federal Home Loan Bank of Atlanta (1995 NOW/DDA Services)

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

District 5.—Federal Home Loan Bank of Cincinnati (1995 NOW/DDA Services)

Demand Deposit Account

Paid Items	\$0.14
Advice Reconciliation	0.06
Magnetic Tape Reconciliation	0.06
Stop Payments	10.00
Wire Transfers—In	2.00
Wire Transfers—In with Telephone Confirmation	4.00
Wire Transfers—Out	5.00
Charges	0.15
Credits	0.15
Photocopies	1.00
Fine Sorting	0.01
Large Dollar Return Notification	2.00
Check and Money Order Truncation	No charge
ACH Return and Notification of Change	1.00
Facsimile Transmission of ACH Detail and Advices	1.00 per page (\$10.00 monthly minimum)
Custodial Account Maintenance	10.00/mo./acct.
Settlement Agent with Federal Reserve:	
ACH	\$100.00/active month
Treasury Tax and Loan	100.00/active month
Bond Activity	100.00/active month
Currency and Coin	100.00/active month
Security Purchases	100.00/active month
Check Deposit Activity	300.00/active month
Check Deposit Returns Only	50.00/active month
NOW Activity	300.00/active month
Credit Card Activity	100.00/active month
Contemporaneous Reserve	50.00/active month

Basic service items/month	Contractual fees	Daily re- turn—sorted
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Inclearings/Now Accounts

a. 1–50,000		\$0.0320
b. 50,001–100,0000200
c. 100,001–200,0000100

Basic service items/month	Contractual fees	Daily re- turn—sorted
d. 200,001–400,0000085
e. 400,001–and over*0070

Truncation	Without statement stuffing	Statement stuffing
a. \$.0340	\$0.0370	\$0.0530
b. .0240 .....	.0270	.0510
c. .0140 .....	.0180	.0470
d. .0090 .....	.0110	.0400
e. .0070 .....	.0090	.0250

*Subject to regional operations considerations.

Special Services

1. Check Retrieval or Inspection of Original Item	\$1.50
2. Photocopy	\$1.00
3. Advertising Insertion	\$0.02 per item
4. Posted—On Us	
a. With FHLB encoding	\$0.03 per item
b. Without FHLB encoding	\$0.01 per item
5. Statement Stuffing Service for Truncated Statement	\$0.01 per statement
6. Additional Sorting Upon Request	
a. Fine Sorting	\$0.005 per item
b. Cycle Sorting	\$0.005 per item
7. Large Dollar Return Notification	\$2.00 per item
8. Return Items Processed by Bank	
a. First 1,000	\$1.75
b. All Others	\$0.75
c. Qualification Requirements of EFAA	No Charge
9. Return Items Processed by NOW User Qualification Requirements of EFAA	\$.50 per item
10. Return Item Clearing Fee	\$FRB Pass-Thru
11. Special Processing Requests	Negotiable
12. Discount for Check Deposit Users	5% off Basic Service Fees
13. Discount for Credit and Disbursement Users	5% off Basic Service Fees

Check Deposits

Nashville Operations Center:	
Nashville City/RCPC .....	.02
U.S. Treasury Checks/Savings Bonds .....	.02
Louisville City/RCPC .....	.025
Memphis City/RCPC .....	.0475
Other FRB .....	.0575
Cleveland Operations Center:	
Cleveland City/RCPC .....	.02
U.S. Treasury Checks/Savings Bonds .....	.02
Columbus City/RCPC .....	.03
Other FRB .....	.0575
Cincinnati Operations Center:	
Cincinnati City/RCPC .....	.02
U.S. Treasury Checks/Savings Bonds .....	.02
Louisville City/RCPC .....	.02
Columbus City/RCPC .....	.025
Other FRB .....	.0575

Volume Discount

Discount	Monthly Volume Range
10%	100,001–200,000
20%	200,001 and over

Additional Services

1. Encoding by FHLB Operations Center	
* Cincinnati & Cleveland	\$.0225 per item
* Nashville	\$.0250 per item
2. Photocopy	\$1.00 per item

3. Dishonored Item Returned by Bank	\$.25 per item
4. Large Dollar Return Notification	\$2.00
5. Non-Cash Collection Minimum Service Fees, In Addition to Collecting Bank Fees	
a. Non-Cash Item	\$5.00 per item
b. Security Coupon Collection	\$5.00 per envelope
c. Coupon Return Item	\$10.00 per item
d. Foreign Item	\$5.00 per item
e. Food Stamp Cash Letter	\$1.00 per cash letter
f. Municipal Bonds	\$5.00 per item
g. Government Coupons	No Charge
6. Depository Transfer Checks (DTC)	\$5.00 per item
7. Cash Letter Fee	
a. Less than 100,000 items per month	\$1.00 per cash letter
b. 100,000 or more items per month	\$.25 per cash letter
8. Funds Availability	
a. See regional availability schedules	
b. No deduction for fractional availability or reserve requirements	

Northern Ohio Institutions

Preparation Charge	
\$12.00 per currency order	
\$2.00 per box wrapped coin	

Kentucky and Southern Ohio Institutions

Preparation Charge	
\$10.50 per currency order	
\$2.00 per box wrapped coin	

Ohio and Kentucky Institutions

Pick-up of Currency and Coin	
\$5.00 per starpped currency deposit	
\$6.00 per mixed or unfilled straps of currency	
\$2.50 per bag of loose coin (same denomination)	
\$5.00 per bag of loose coin (mixed denomination)	
\$5.00 per bag of wrapped coin (same denomination)	
\$8.00 per bag of wrapped coin (mixed denomination)	
Note: Preparation charge for later notification of order requiring special pick-up or registered mail delivery will be increased in the amount of 10%.	

Memphis Federal Reserve Territory Institutions

Preparation Charge	
\$4.00 per currency and/or loose coin order	
Pick-up of Currency and Coin	
\$2.00 per occurrence	

Nashville Federal Reserve Territory Institutions

Preparation Charge	
\$4.00 per currency and/or loose coin order	
\$.0375 per roll—wrapped coin	
Pick-up of Currency and Coin	
\$2.00 per occurrence	
Transportation Charge	
Please contact the Bank for the specific fee relative to your area.	

Lockbox

OCR Standard Per Item Fee25
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Includes: Courier Pick-up at Lockbox Microfilming of Check and Document Transmission to Service Bureau Management Reports Check Deposit Fee (Encoding and Clearing) Certain Exception Handling	
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Additional Services

Lockbox Rental	Actual Cost
Photocopies	1.00
Hot File Update (Add or Delete)50 per update
Hot File Update (Magnetic Tape)	10.00 per tape
Courier/Postage	Actual—Outgoing
Dishonored Item Returned by Bank .....	.25
Large Dollar Return Notification	2.00 per item
Reject or Unmatched Item .....	.15
Other Desired Services	Cost Basis

Settlement options	Money orders and dividend checks	Official checks
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Alternative Disbursement Service

	1-Day	1-Day.
	2-Day. Tuesday Weekly.	
Processing Fees	Based on settlement option and check volume.	
Earnings Incentive *	Not Applicable	Based on settlement option and float balances.

* The earning incentive is a monthly interest payment to the ADS customer based on its actual check activity. The earnings incentive interest rate is indexed to the 91-Day Treasury Bill rate.

District 6.—Federal Home Loan Bank of Indianapolis (1995 NOW/DDA Services)

Cash Management Services

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
Find Sort Numeric Sequence .....	.025 per item
Collection/Return/Exception	5.00
Daily Statement	2.00
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)	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 .....	.048	240.	.056	280.	.080	400.	.06	.40
5–10,000 .....	.040	200.	.051	255.	.078	390.	.06	.40
10–15,000 .....	.039	195.	.047	235.	.076	380.	.06	.40
15–25,000 .....	.034	340.	.040	400.	.075	750.	.06	.40
25–50,000 .....	.033	825.	.036	900.	.073	1,825.	.06	.40
50–75,000 .....	.029	725.	.033	825.	.069	1,725.	.06	.40
75–100,000 .....	.026	650.	.030	750.	.068	1,700.	.06	.40
100—and up .....	.024	.....	.027	.....	.067	.....	.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 .....	.50
Invalid Returns	0.50
Late Returns	0.50
No 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
Crdit 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
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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
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Treasury Tax and Loan Settlement Service

Per Transaction	\$2.00
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Charge Card Transaction

Per Transaction	\$1.50
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Automated Clearing House (ACH) Service

Tape Transmission	\$8.50
or Origination045 per item
MACHA, INDEX	Actual Federal Reserve Changes
ACH Entries Clearing through our R&T Number	\$.25 per item
Settlement Only	\$65.00 per month
ACH Returns/NOC	\$2.50 per item

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

	Fee
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	\$.50 each
Courier**	
Marion County	\$8.25 per location, per day, per pickup
Other	Prices vary per location

*Multiple Photocopies (more than 50 per request) \$15.00 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 (1995 NOW/DDA Services)

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

District 8.—Federal Home Loan Bank of Des Moines (1995 NOW/DDA Services)

Demand Account Analysis Fee Schedule

Account Maintenance	\$12.00
Account Reconciliation	35.00
Daily Statements:	
Via SMARTS	No Charge
Paper Daily Advice (Per day)	2.50
Balance Reporting (Phone—manual)	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:	
Without Phone Advice	4.00
With Phone Service	6.00
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

ARB/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
20,000—Over	— .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
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)	42.61/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 and 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, 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			
Balances/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	25,000–50,000	50,000–250,000	Over 250,000
Deposited Item Charges				
Local .....	.02	.016	.014	.013
RCPC .....	.032	.025	.018	.016
RCPC—Premium .....	.045	.04	.035	.03
Country .....	.04	.038	.036	.035
Transit .....	.063	.058	.054	.032
Out-of-District Customers—Deposited Item Charges				
Local .....	.0250	.0210	.0160	.0150
RCPC .....	.0370	.0300	.0200	.0180
RCPC—Premium .....	.0500	.0450	.0400	.0350
Country .....	.0450	.0430	.0380	.0370
Transit .....	.0730	.0680	.0580	.0560

Other Services

Encoding:	
1 to 250,000	\$.0250
Over 250,000 items .....	.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 .....	.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

ST. LOUIS REGIONAL CENTER DEPOSIT PROCESSING FEE SCHEDULE

Description	Below 25,000	25,000-50,000	50,000-100,000	100,000-200,000	Over 200,000
Deposited Item Charges					
Local .....	.024	.022	.020	.018	.017
RCPC .....	.028	.025	.023	.021	.018
Country .....	.028	.025	.023	.021	.020
Transit .....	.058	.055	.053	.051	.050
Package Sort:					
Local .....	.021	.018	.017	.015	.011
RCPC .....	.025	.022	.020	.018	.017
Country .....	.025	.022	.020	.019	.018
Transit .....	.055	.052	.050	.048	.047

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

Description	Below 25,000	25,000-50,000	50,000-100,000	100,000-200,000	Over 200,000
Out-of-District Customers—Deposited Item Charges					
Local .....	.029	.027	.022	.020	.019
RCPC .....	.033	.030	.025	.023	.020
Country .....	.033	.030	.025	.023	.022
Transit .....	.068	.065	.057	.055	.054
Package Sort:					
Local .....	.026	.023	.019	.017	.013
RCPC .....	.030	.027	.022	.020	.019
Country .....	.030	.027	.022	.021	.020
Transit .....	.065	.062	.054	.052	.051

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

Other Services

Encoding	\$.025
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Return Items:	
Return Items75/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/Governemnt	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	2.00
Balance/Availability Reporting	30.00/month
Endpoint Analysis	20.00/day
Photocopies	2.75/copy
Research	20.00/hour

DES MOINES REGIONAL CENTER

Monthly capture volume	Basic fee (capture)	Daily sort (1) (2)	Cycle/monthly sort (2)
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Inclearing Processing Fee Schedule

1-25,000020017	.020
25,001-50,000016013	.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 ..		

Volume levels	Basic service ³	Telephone request ³	Forward collection only ⁴	
			Unqualified	Qualified ⁵

Return Items:

1-500	\$2.65	\$3.50	\$0.60	\$0.25
501-750	2.10	NA	.60	.25
751-1,00	1.85	NA	.60	.25
1,001-3,000	1.15	NA	.60	.25
3,001-Over .....	.75	NA	.55	.25
Regulation J Notification	3.00/item			

¹ Surcharge for same-day return: 15%.

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

³ Full service processing. Excludes Large Dollar notification.

⁴ Return items received for forward collection.

⁵ Items must be fully qualified using heat sensitive strips.

Other Services

Support Services:	
Certified Checks .....	.50/item
Facsimile Transmission	1.50/transmission
Microfiche Monthly Reports	25.00/month
Microfilm of Checks Captured .....	.01/item
Original Item Return	2.75/item
Research	20.00/hour
Stop Payments	5.00/stop

Telephone Check Inquiry	1.00/inquiry
Signature Verification .....	.35/item
Counter Items:	
With MICR Encoding .....	.04/item
Without MICR Encoding .....	.10/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 .....	.016 .....	.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 .....	.....	.....

Return Items

Volume levels	Basic service ³	Telephone request ³	Forward collection only ⁴	
			Unqualified	Qualified ⁵
1–750	\$1.60–2.65	\$3.50	\$.75	\$.27
751–2,500	0.95–1.85	NA	.70	.27
2,501–Over	0.65–1.55	NA	.65	.23
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.

³ Full service processing. Excludes Large Dollar notification required under Regulations CC and J.

⁴ Return items received for forward collection.

⁵ Items must be fully qualified using heat sensitive strips.

Other Services

Support Services:	
Certified Checks .....	.50/item.
Facsimile Transmission	1.50/transmission.
Microfiche Monthly Reports	25.00/month.
Microfilm of Checks Captured .....	.01/item.
Original Item Return	2.75/item.
Research	20.00/hour.
Stop Payments	5.00/stop.
Telephone Check Inquiry	1.00/inquiry.

Signature Verification .....	.35/item.
Counter Items:	
With MICR Encoding .....	.04/item.
Without MICR Encoding .....	.10/item.
Photocopies/Microfilm Copies:	
Audit	2.75/item.
	2.75/item or 20.00/hour+.50/copy, which- ever is less.
Settlement:	
Daily Reporting	25.00/month.
Settlement Only (Inclearings or Returns)	100./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	0.12/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	Basis 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 .....	.005/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

Volume levels	Basic service ³	Telephone forward collection only ⁴			
		Request ³	Qualified	Qualified ⁵	Premium
1-2,000	\$.65-2.65	\$3.50	\$.70	\$.28	\$.34
2,001-4,000	1.15-1.90	NA	.70	.28	.34
4,001-Over .....	.75-1.65	NA	.65	.28	.34
Regulation J. Notification	3.00/item .....	.....	.....	.....	.....

³ Full service processing. Excludes large dollar notification required under Regulation CC an J.

⁴ Return times received for forward collection.

⁵ Items must be fully qualified using that sensitive strips.

Other Services

Support Services:	
Certified Checks .....	.50/item.
Facsimile Transmission	1.50/transmission.
Microfiche Monthly Reports	25.00/month.
Microfilm of Checks Captured .....	.01/item.
Original Item Return	2.75/item.
Research	20.00/hour.
Stop Payments	5.00/stop.
Telephone Check Inquiry	1.00/inquiry.

Signature Verification .....	.35/item.
Counter Items:	
With MICR Encoding .....	.04/item.
Without MICR Encoding .....	.10/item.
Photocopies/Microfilm Copies:	
Audit	2.75/item.
	2.75/item or 20.00/hour+.50/copy, which- ever 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/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	.....	.....

Return Items

Volume levels	Basic service ³	Telephone request ³	Forward collection only ⁴	
			Unqualified	Qualified ⁵
1–500	\$2.25	\$3.50	\$.60	\$.20
501–1,000	2.00	NA	.60	.20
1,001–2,500	1.75	NA	.60	.20
2,501–Over	1.25	NA	.50	.20
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.

³ Full service processing. Excludes Large Dollar notification required under Regulations CC and J.

⁴ Return items received for forward collection.

⁵ Items must be fully qualified using heat sensitive strips.

Other Services

Support Services:	
Certified Checks .....	.50/item.
Facsimile Transmission	1.50/transmission.
Microfiche Monthly Reports	25.00/month.
Microfilm of Checks Captured .....	.01/item.
Original Item Return	2.75/item.
Research	20.00/hour.
Stop Payments	5.00/stop.

Telephone Check Inquiry	1.00/inquiry.
Signature Verification .....	.35/item.
Counter Items:	
With MICR Encoding .....	.04/item.
Without MICR Encoding .....	.10/item.
Photocopies/Microfilm Copies:	
Audit	2.75/item.
	2.75/item or 20.00/hour+.50/copy, which- ever is less.
Settlement:	
Daily Reporting	25.00/month.
Settlement Only (Inclearing 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 Maaaaaintenance	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/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
Reject Reentry .....	.04/item .....	.....	.....
Posting .....	.005/item .....	.....	.....

Return Items

Minneapolis

Volume levels	Basic service ³	Telephone request ³	Forward collection only ⁴		
			Qualified	Qualified ⁵	Premium
1-2,000	1.65-2.65	3.50	.70	.28	.34
2,001-4,000	1.15-1.90	NA	.70	.28	.34
4,001-Over .....	.75-1.65	NA	.65	.28	.34
Regulation J Notification	3.00/item .....	.....	.....	.....	.....

St. Louis

Volume levels	Basic service ³	Telephone request ³	Forward collection only ⁴	
			Qualified	Qualified ⁵
1-500	2.25	3.50	.60	.20
501-1,000	2.00	NA	.60	.20
1,001-2,000	1.75	NA	.60	.20
2,501-Over	1.25	NA	.50	.20
Regulation J Notification	3.00/item .....	.....	.....	.....

Other Services

Minneapolis/St. Louis

Support Services:

Certified Checks	50/item.
Facsimile Transmission	1.50/transmission.
Microfiche Monthly Reports	25.00/month.
Microfilm of Checks Captured .....	.01/item.
Original Item Return	2.75/item.
Research	20.00/hour.
Stop Payments	5.00/stop.
Telephone Check Inquiry	1.00/inquiry.
Signature Verification .....	.35/item.

Counter Items:

With MICR Encoding .....	.04/item.
Without MICR Encoding .....	.10/item.

Photocopies/Microfilm Copies:

Audit	2.75/item.
	2.75/item or 20.00/hour + .50/copy which- ever 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.
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- ¹ Surcharge for same day daily return: 15%.
- ² Fees for daily and cycle/monthly return are in addition to the basic fee.
- ³ Full service processing. Excludes Large Dollar notification required under Regulations CC and J.
- ⁴ Return items received for forward collection.
- ⁵ Items must be fully qualified using heat sensitive strips.

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

Processing Fees

Monthly processing volume*	Encoding	POD capture	Inclearings capture	Account sequence sort	Exception pull/cycle sort	Rejects
1–250,000 .....	.018	.012	.008	.00600	.00200	.04
250,001–500,000 .....	.016	.011	.007	.00525	.00175	.04
500,001–1,500,000 .....	.014	.010	.006	.00450	.00150	.04
1,500,001–3,000,000 .....	.012	.009	.005	.00375	.00125	.04
3,000,00–Over .....	.010	.008	.004	.00300	.00100	.04

*Monthly processing volume represents the sum of POD Capture and Inclearings Capture.

Other Fees

Return processing and other existing ancillary, inclearing services Available upon request.

Relationship Fees

Account Maintenance	\$12.00
Daily Statements:	
Via SMARTS	No Charge.
Paper Daily Advice (per day)	2.50
Balance Reporting—Manual	75.00
Credit Transactions	0.35

Debit Transactions	0.15
SMARTS Electronic Connection, Basic	No Charge.
Wire Transfer:	
Incoming	3.00
Outgoing	4.00
Internal Transfer	No Charge.
Collections:	
Bonds/Coupons Per Envelope:	
Local/Government	5.00
Out-of-Town	7.00
Domestic/Checks	15.00 (Plus Actual).
Canadian Items .....	.25
Foreign Collections	25.00 (Plus Actual).
Food Coupons—Loose	0.03
Food Coupons—Full Straps	0.15

Clearing Fees

Deposited items	Local—\$.01
	RCPC—\$.018
	RCPC-Prem.—\$.043
	Transit—\$.049

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. 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

Monthly processing volume*	Encoding	POD capture	Inclearings capture	Account sequence sort	Exception pull/cycle sort	Rejects
1–250,000 .....	.022	.012	.008	.00600	.00200	.04
250,001–500,000 .....	.020	.011	.007	.00525	.00175	.04
500,001–1,500,000 .....	.018	.010	.006	.00450	.00150	.04
1,500,001–3,000,000 .....	.016	.009	.005	.00375	.00125	.04
3,000,00–Over .....	.014	.008	.004	.00300	.00100	.04

*Monthly processing volume represents the sum of POD Capture and Inclearings Capture.

Other Fees

Return processing and other existing ancillary, inclearing services	Available upon request.
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Relationship Fees

Account Maintenance	\$12.00
Daily Statements:	
Via SMARTS	No Charge.
Paper Daily Advice (per day)	2.50
Balance Reporting—Manual	75.00
Credit Transactions	0.35
Debit Transactions	0.15
SMARTS Electronic Connection, Basic	No Charge.
Wire Transfer:	
Incoming	3.00
Outgoing	4.00
Internal Transfer	No Charge.
Collections:	
Bonds/Coupons Per Envelope:	
Local/Government	5.00
Out-of-Town	7.00
Domestic/Checks	15.00 (Plus Actual).
Canadian Items .....	.25
Foreign Collections	25.00 (Plus Actual).
Food Coupons—Loose	0.0225
Food Coupons—Full Straps	0.15

Clearing Fees

Deposit Items	Local—\$.01
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Country—\$.021
Transit—\$.045

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. 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

Monthly processing volume *	Encoding	POD capture	Inclearings capture	Account sequence sort	Exception pull cycle sort	Rejects
1-250,000 .....	.022	.012	.008	.00600	.00200	.04
250,001-500,000 .....	.020	.011	.007	.00525	.00175	.04
500,001-1,500,000 .....	.018	.010	.006	.00450	.00150	.04
1,500,001-3,000,000 .....	.016	.009	.005	.00375	.00125	.04
3,000,001-Over .....	.014	.008	.004	.00300	.00100	.04

* Monthly processing volume represents the sum of POD Capture and Inclearings Capture.

Other Fees

Return processing and other existing ancillary inclearing services Available upon request.

Relationship Fees

Account Maintenance	\$12.00
Daily Statements:	
Via SMARTS	No Charge.
Paper Daily Advice (per day)	2.50
Balance Reporting—Manual	75.00
Credit Transactions	0.35
Debit Transactions	0.15
SMARTS Electronic Connection, Basic	No. Charge.
Wire Transfer:	
Incoming	3.00
Outgoing	4.00
Internal Transfer	No Charge.
Collections:	
Bonds/Coupons Per Envelope:	
Local/Government	5.00
Out-of-Town	7.00
Domestic/Checks	15.00 (Plus Actual).
Canadian Items .....	.25
Foreign Collections	25.00 (Plus Actual).
Food Coupons—Loose	0.04

Clearing Fees

Deposited items City—\$.005
RCPC—\$.0175
County—\$.025
Transit—\$.05

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. 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

Monthly processing volume*	Encoding	POD capture	Inclearings capture	Account sequence sort	Exception pull cycle sort	Rejects
1-250,000 .....	.020	.012	.008	.00600	.00200	.04
250,001-500,000 .....	.018	.011	.007	.00525	.00175	.04

Monthly processing volume*	Encoding	POD capture	Inclearings capture	Account sequence sort	Exception pull cycle sort	Rejects
500,001–1,500,000 .....	.016	.010	.006	.00450	.00150	.04
1,500,001–3,000,000 .....	.014	.009	.005	.00375	.00125	.04
3,000,001–Over .....	.012	.008	.004	.00300	.00100	.04

* Monthly processing volume represents the sum of POD Capture and Inclearings Capture.

Other Fees

Return processing and other existing ancillary inclearing services Available upon request.

Relationship Fees

Account Maintenance	\$12.00
Daily Statements:	
Via SMARTS	No Charge.
Paper Daily Advice (per day)	2.50
Balance Reporting—Manual	75.00
Credit Transactions	0.35
Debit Transactions	0.15
SMARTS Electronic Connection, Basic	No Charge.
Wire Transfer:	
Incoming	3.00
Outgoing	4.00
Internal Transfer	No Charge.
Collections:	
Bonds/Coupons Per Envelope:	
Local/Government	5.00
Out-of-Town	7.00
Domestic/Checks	15.00 (Plus Actual).
Canadian Items .....	.25
Foreign Collections	25.00 (Plus Actual).
Food Coupons—Loose	0.02

Clearing Fees

Deposited items	Local—\$.0075
	RCPC—\$.016
	Country—\$.015
	Transit—\$.046

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. 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.

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 .....	.05
Statement Inserts .....	.01
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 Provider 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. 10.—Federal Home Loan Bank of Topeka (1995 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
Nebraska	0.015	0.039	0.040	.067
Oklahoma	0.015	0.038	0.040	.067
Kansas	0.015	0.038	0.040	.067

Other Cash Letter

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 Other Indicated)

Items per month	Data capture	Archival	Cycle	Account sort
1-50,000	\$0.011	\$0.012	\$0.009	\$0.008

Items per month	Data capture	Archival	Cycle	Account sort
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 Other Indicated)

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

Inclearing 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 Other 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 Other 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 Other 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 (1995 NOW/DDA Services)

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

District 12.—Federal Home Loan Bank of Seattle (1995 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. 95-12930 Filed 5-26-95; 8:45 am]

BILLING CODE 6725-01-M

FEDERAL RESERVE SYSTEM

Aspen Bancshares, Inc.; Formation of, Acquisition by, or Merger of Bank Holding Companies

The company listed in this notice has applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

The application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that application or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Comments regarding this application must be received not later than June 23, 1995.

A. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198

1. Aspen Bancshares, Inc., Aspen, Colorado; to acquire 100 percent of the voting shares of Val Cor Bancorporation, Inc., Cortez, Colorado, and thereby indirectly acquire Valley National Bank, Cortez, Colorado.

Board of Governors of the Federal Reserve System, May 23, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-13106 Filed 5-26-95; 8:45 am]

BILLING CODE 6210-01-F

First Dakota Financial Corporation Employee Stock Ownership Plan; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies; Correction

This notice corrects a notice (FR Doc. 95-11228) published on page 22580 of the issue for Monday, May 8, 1995.

Under the Federal Reserve Bank of Minneapolis heading, the entry for First Dakota Financial Corporation Employee Stock Ownership Plan, is revised to read as follows:

1. First Dakota Financial Corporation Employee Stock Ownership Plan, Yankton, South Dakota; to become a bank holding company by acquiring 26.08 percent of the voting shares of First Dakota Financial Corporation, Yankton, South Dakota.

Comments on this application must be received by June 1, 1995.

Board of Governors of the Federal Reserve System, May 23, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-13107 Filed 5-26-95; 8:45 am]

BILLING CODE 6210-01-F

The First National Company, Storm Lake, Iowa; Notice to Engage in Certain Nonbanking Activities

The First National Company, Storm Lake, Iowa (Applicant), has given notice pursuant to section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) (BHC Act) and section 225.23 of the Board's Regulation Y (12 CFR 225.23), to indirectly acquire Buena Vista Abstracting, Storm Lake, Iowa, and thereby engage in real estate title abstracting. Real estate title abstracting includes the reporting of information on the interests or ownership of selected real property. Applicant would obtain information from public records and prepare a written report reciting the property's ownership history, including any liens held against such property. The report would assist lenders and their counsel in determining the status

of the property to be mortgaged. In connection with this activity, Applicant would not provide any insurance against title defects, guarantee any title, or provide any certification with respect to a title. Applicant seeks approval to conduct the proposed activities throughout Buena Vista County, Iowa.

Section 4(c)(8) of the BHC Act provides that a bank holding company may, with Board approval, engage in any activity "which the Board after due notice and opportunity for hearing has determined (by order or regulation) to be so closely related to banking or managing or controlling banks as to be a proper incident thereto." In determining whether a proposed activity is closely related to banking for purposes of the BHC Act, the Board considers, *inter alia*, the matters set forth in *National Courier Ass. v. Board of Governors of the Federal Reserve System*, 516 F.2d 1229 (D.C. Cir. 1975). These considerations are (1) Whether banks generally have in fact provided the proposed services, (2) whether banks generally provide services that are operationally or functionally so similar to the proposed services as to equip them particularly well to provide the proposed services, and (3) whether banks generally provide services that are so integrally related to the proposed services as to require their provision in a specialized form. See 516 F.2d at 1237. In addition, the Board may consider any other basis that may demonstrate that the activity has a reasonable or close relationship to banking or managing or controlling banks. *Board Statement Regarding Regulation Y*, 49 Fed. Reg. 806 (1984).

Applicant indicates that the proposed real estate title abstracting activities are incidental to the business of lending and consistent with the provision of real estate settlement services previously approved by the Board. See *e.g.*, *Norwest Corporation*, 76 Federal Reserve Bulletin 1058 (1990). Because Applicant would not provide any insurance against title defects or