

CHANGES TO THE "AVAILABILITY OF OTHER CHECK DEPOSITS" SECTION
OF THE FUNDS AVAILABILITY POLICY:

CHECKS CAN BE IDENTIFIED AS LOCAL OR NON-LOCAL BY LOOKING AT
THE FIRST FOUR DIGITS OF THE NINE-DIGIT BANK ROUTING NUMBER
NORMALLY LOCATED ON THE LOWER LEFT-HAND SIDE OF THE CHECK.

THE FOLLOWING PREFIXES WILL BE ADDED TO THE CHART OF NUMBERS
CONSIDERED LOCAL:

LOCAL NUMBERS FOR DEPOSITS MADE IN ILLINOIS AND WISCONSIN:
EFFECTIVE JANUARY 31, 2009: 0730, 0739, 1040, 1041, 1049, 2730,
2739, 3040, 3041, 3049

LOCAL NUMBERS FOR DEPOSITS MADE IN LOUISIANA: EFFECTIVE
JANUARY 31, 2009: 0810, 0812, 0815, 0819, 0865, 2810, 2812,
2815, 2819, 2865
EFFECTIVE MARCH 21, 2009: 0530, 0531, 0532, 0539, 2530, 2531,
2532, 2539

LOCAL NUMBERS FOR DEPOSITS MADE IN FLORIDA: EFFECTIVE
JANUARY 31, 2009: 0610, 0611, 0612, 0613, 0620, 0621, 0622,
0640, 0641, 0642, 0650, 0651, 0652, 0653, 0654, 0655, 0810,
0812, 0815, 0819, 0820, 0829, 0840, 0841, 0842, 0843, 0865,
2610, 2611, 2612, 2613, 2620, 2621, 2622, 2640, 2641, 2642,
2650, 2651, 2652, 2653, 2654, 2655, 2810, 2812, 2815, 2819,
2820, 2829, 2840, 2841, 2842, 2843, 2865
EFFECTIVE MARCH 21, 2009: 0530, 0531, 0532, 0539, 2530, 2531,
2532, 2539