

Federal Communications Commission.  
**Magalie Roman Salas,**  
*Secretary.*  
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**FEDERAL HOUSING FINANCE BOARD**  
**[No. 2001-N-5]**

**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:** March 26, 2001.

**FOR FURTHER INFORMATION CONTACT:**  
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 Board, 1777 F Street, NW., Washington,  
 DC 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 975.6(c) of the Board's regulations (12 CFR § 975.6(c)) provides for the annual publication in the

**Federal Register** of all prices for Bank services. The following fee schedules are for the Banks which offer item processing services to their members and other qualified financial institutions. Most of the remaining Banks provide other Correspondence 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 (2001 NOW/DDA Services) (Services not provided)

District 2.—Federal Home Loan Bank of New York (2001 NOW/DDA Services) (Does not provide item processing services for third party accounts)

District 3.—Federal Home Loan Bank of Pittsburgh (2001 NOW/DDA Services)

**DEPOSIT PROCESSING SERVICE (DPS) EFFECTIVE 1/1/2001**

|                                                                             |                                                                                                                                                     |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| DPS Deposit Tickets .....                                                   | \$0.6750 per deposit                                                                                                                                |
| Printing of Deposit Tickets .....                                           | Pass-through                                                                                                                                        |
| Deposit Items Processed .....                                               | Pricing varies—tiered by monthly volume                                                                                                             |
| For volumes of:                                                             |                                                                                                                                                     |
| 1-25,000 .....                                                              | \$0.0422 per item (transit)                                                                                                                         |
| 25,001-58,500 .....                                                         | 0.0417 per item (transit)                                                                                                                           |
| 58,501-91,500 .....                                                         | 0.0412 per item (transit)                                                                                                                           |
| 91,501-125,000 .....                                                        | 0.0407 per item (transit)                                                                                                                           |
| 125,001-158,500 .....                                                       | 0.0392 per item (transit)                                                                                                                           |
| 158,501-191,500 .....                                                       | 0.0372 per item (transit)                                                                                                                           |
| 191,501-over .....                                                          | 0.0342 per item (transit)                                                                                                                           |
| Deposit Items Encoded (West) .....                                          | Pricing varies—tiered by monthly volume                                                                                                             |
| For volumes of:                                                             |                                                                                                                                                     |
| 1-25,000 .....                                                              | 0.0413 per item                                                                                                                                     |
| 25,001-58,500 .....                                                         | 0.0409 per item                                                                                                                                     |
| 58,501-91,500 .....                                                         | 0.0405 per item                                                                                                                                     |
| 91,501-125,000 .....                                                        | 0.0401 per item                                                                                                                                     |
| 125,001-158,500 .....                                                       | 0.0388 per item                                                                                                                                     |
| 158,501-191,500 .....                                                       | 0.0383 per item                                                                                                                                     |
| 191,501-over .....                                                          | 0.0378 per item                                                                                                                                     |
| Deposit Items Encoded (East) .....                                          | Pricing varies—tiered by monthly volume                                                                                                             |
| For volumes of:                                                             |                                                                                                                                                     |
| 1-25,000 .....                                                              | 0.0367 per item                                                                                                                                     |
| 25,001-58,500 .....                                                         | 0.0362 per item                                                                                                                                     |
| 58,501-91,500 .....                                                         | 0.0357 per item                                                                                                                                     |
| 91,501-125,000 .....                                                        | 0.0352 per item                                                                                                                                     |
| 125,001-158,500 .....                                                       | 0.0337 per item                                                                                                                                     |
| 158,501-191,500 .....                                                       | 0.0327 per item                                                                                                                                     |
| 191,501-over .....                                                          | 0.0321 per item                                                                                                                                     |
| Deposit Items Returned .....                                                | 18.5000 per item                                                                                                                                    |
| Deposit Items Photocopied .....                                             | 5.0000 per photocopy                                                                                                                                |
| DPS Photocopies—Subpoena .....                                              | 21.0000 per hour of processing time                                                                                                                 |
| plus .....                                                                  | 0.3000 per photocopy                                                                                                                                |
| Deposit Items Rejected (applicable to pre-encoded deposits only) .....      | 0.2500 per rejected item                                                                                                                            |
| Canadian Item Processing .....                                              | 5.5000 per item                                                                                                                                     |
| All Foreign Collection Charges .....                                        | Pass-through (Includes Foreign Collection Fees, Bought Foreign Collection Fees, Foreign Bank Processing Charges, and Foreign Check Courier Charges) |
| Adjustments on DPS Deposits (applicable to pre-encoded deposits only) ..... | 3.00 per adjustment                                                                                                                                 |
| Foreign Return Check Fee .....                                              | 35.0000 per item                                                                                                                                    |

|                                    |                    |
|------------------------------------|--------------------|
| DPS Transportation (West) .....    | 10.5000 per pickup |
| DPS Transportation (East) .....    | 10.5000 per pickup |
| Return Check Courier Service ..... | 150.0000 per month |

## DEPOSITORY ACCOUNT SERVICES

|                                 |                     |
|---------------------------------|---------------------|
| On—Us Returns Deposited:        |                     |
| Qualified Returns .....         | \$1.2500 per item   |
| Raw Returns .....               | 4.7500 per item     |
| Mail Deposits .....             | 6.0000 per deposit  |
| Bond Collection:                |                     |
| Bearer .....                    | 42.0000 per bond    |
| Registered .....                | 52.0000 per bond    |
| Bond Coupon Collection .....    | 8.5000 per envelope |
| Bond Coupon Returns .....       | 33.0000 per coupon  |
| Deposit Transfer Vouchers ..... | 6.0000 per item     |

## ELECTRONIC FUNDS TRANSFERS

|                                          |                                |
|------------------------------------------|--------------------------------|
| Incoming Wire Transfers .....            | \$6.3000 per transfer          |
| Outgoing Wire Transfers (LINK) .....     | 7.0000 per transfer            |
| Outgoing Wire Transfers (Manual) .....   | 11.0000 per transfer           |
| Late Outgoing Wire Surcharge .....       | 10.0000 per transfer           |
| Fax of Wire Transfer Advice .....        | 3.9500 per transfer            |
| Internal Book Transfers (LINK) .....     | No Charge                      |
| Internal Book Transfers (Manual) .....   | 1.2500 per transfer            |
| Foreign Wire Surcharge .....             | 35.0000 per transfer           |
| Foreign Wire Tracers .....               | 5.000 per transfer             |
| Service Message Requests .....           | 2.000 per transfer             |
| Mortgage Participation Service Fee ..... | 3.2000 per transfer            |
| Expected Wires Not Received .....        | Penalty Assessed <sup>1*</sup> |

## AUTOMATED CLEARING HOUSE

|                                          |                          |
|------------------------------------------|--------------------------|
| ACH Transaction Settlement (CR/DR) ..... | \$0.3100 per transaction |
| ACH Cleared Through FHLB (CR/DR) .....   | 0.4000 per transaction   |
| ACH Origination Items (CR/DR) .....      | 0.2200 per item          |
| ACH Origination Record Set-Up .....      | 1.7500 per record        |
| ACH Origination Items Returned .....     | 6.0000 per returned item |
| ACH Returns/NOCs—Facsimile .....         | 2.7500 per transaction   |
| ACH Returns/NOCs—Telephone .....         | 4.5000 per transaction   |
| ACH/FRB Priced Service Charges .....     | 0.3100 per transaction   |

## FEDERAL RESERVE SETTLEMENT

|                                         |                            |
|-----------------------------------------|----------------------------|
| FRB Statement Transaction (CR/DR) ..... | \$0.6200 per transaction   |
| Reserve Requirement Pass-Thru .....     | 33.0000 per month (active) |
| Correspondent Transaction (DR) .....    | 0.6200 per transaction     |
| Direct Send Settlement .....            | 155.0000 per month         |
| FRB Inclearing Settlement .....         | 155.0000 per month         |
| FRB Coin & Currency Settlement .....    | 60.0000 per month          |

## DEMAND DEPOSIT SERVICES

|                                                                    |                           |
|--------------------------------------------------------------------|---------------------------|
| Clearing Items Processed .....                                     | \$0.1650 per item         |
| Clearing Items Fine Sorted (for return with Bank statements) ..... | 0.0900 per item           |
| Reconcilement Copies—Manual .....                                  | 0.3500 per copy           |
| Reconcilement Copies—MagTape .....                                 | 0.0600 per copy           |
| Reconcilement MagTape Processing .....                             | Pass-through              |
| Reconcilement Copies—Voided .....                                  | 0.1000 per copy           |
| Check Photocopies—Mail .....                                       | 4.2500 per photocopy      |
| Check Photocopies—Telephone/Fax .....                              | 5.0000 per photocopy      |
| Check Photocopies—Subpoena .....                                   | 1.0000 per photocopy      |
| Stop Payment Orders .....                                          | 19.0000 per item          |
| Stop Payment Cancellations .....                                   | 9.5000 per cancelled item |
| FRB Return Items Processed .....                                   | 0.6000 per item           |
| FRB Return Items Qualified .....                                   | 0.4000 per item           |
| FRB Return Items Over \$2,500 .....                                | 6.2500 per item           |
| Collections & Forgeries .....                                      | 19.0000 per item          |
| Check Imprinting .....                                             | Pass-through              |
| Request for Fax/Photocopy .....                                    | 5.2500 per document/page  |

## CHECK PROCESSING (INCLEARING)

|                       |                  |                                         |
|-----------------------|------------------|-----------------------------------------|
| for volumes of:       | Checks Processed | Pricing varies—tiered by monthly volume |
| 1—25,000 .....        |                  | 0.0479 per item                         |
| 25,001—58,500 .....   |                  | 0.0454 per item                         |
| 58,501—91,500 .....   |                  | 0.0427 per item                         |
| 91,501—125,000 .....  |                  | 0.0401 per item                         |
| 125,001—158,500 ..... |                  | 0.0372 per item                         |
| 158,501—191,500 ..... |                  | 0.0346 per item                         |
| 191,501—350,000 ..... |                  | 0.0308 per item                         |
| 350,001—500,000 ..... |                  | 0.0282 per item                         |

|                    |                 |
|--------------------|-----------------|
| 500,001—over ..... | 0.0257 per item |
|--------------------|-----------------|

## FULL BACKROOM SERVICE (ITEM PROCESSING CHARGES)

## Non-Truncated Checks

Pricing varies—tiered by monthly volume

for volumes of:

|                       |                 |
|-----------------------|-----------------|
| 1—25,000 .....        | 0.0630 per item |
| 25,001—58,500 .....   | 0.0620 per item |
| 58,501—91,500 .....   | 0.0600 per item |
| 91,501—125,000 .....  | 0.0585 per item |
| 125,001—158,500 ..... | 0.0570 per item |
| 158,501—191,500 ..... | 0.0555 per item |
| 191,501—350,000 ..... | 0.0535 per item |
| 350,001—500,000 ..... | 0.0495 per item |
| 500,001—over .....    | 0.0465 per item |

## Truncated Checks

Pricing varies—tiered by monthly volume

for volumes of:

|                       |                 |
|-----------------------|-----------------|
| 1—25,000 .....        | 0.0530 per item |
| 25,001—58,500 .....   | 0.0520 per item |
| 58,501—91,500 .....   | 0.0500 per item |
| 91,501—125,000 .....  | 0.0485 per item |
| 125,001—158,500 ..... | 0.0470 per item |
| 158,501—191,500 ..... | 0.0455 per item |
| 191,501—350,000 ..... | 0.0435 per item |
| 350,001—500,000 ..... | 0.0395 per item |
| 500,001—over .....    | 0.0365 per item |

## MODIFIED BACKROOM SERVICE (ITEM PROCESSING CHARGES)

## Non-Truncated Checks

Pricing varies—tiered by monthly volume

for volumes of:

|                       |                 |
|-----------------------|-----------------|
| 1—25,000 .....        | 0.0530 per item |
| 25,001—58,500 .....   | 0.0520 per item |
| 58,501—91,500 .....   | 0.0500 per item |
| 91,501—125,000 .....  | 0.0485 per item |
| 125,001—158,500 ..... | 0.0470 per item |

|                       |                 |
|-----------------------|-----------------|
| 158,501—191,500 ..... | 0.0455 per item |
| 191,501—350,000 ..... | 0.0435 per item |
| 350,001—500,000 ..... | 0.0395 per item |
| 500,001—over .....    | 0.0365 per item |

## Truncated Checks

Pricing varies—tiered by monthly volume

for volumes of:

|                       |                 |
|-----------------------|-----------------|
| 1—25,000 .....        | 0.0430 per item |
| 25,001—58,500 .....   | 0.0420 per item |
| 58,501—91,500 .....   | 0.0400 per item |
| 91,501—125,000 .....  | 0.0385 per item |
| 125,001—158,500 ..... | 0.0370 per item |
| 158,501—191,500 ..... | 0.0355 per item |
| 191,501—350,000 ..... | 0.0335 per item |
| 350,001—500,000 ..... | 0.0295 per item |
| 500,001—over .....    | 0.0265 per item |

## IMAGE SERVICES—PROOF OF DEPOSIT (POD) SERVICE

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

## CHECK PROCESSING (ASSOCIATED SERVICES)

|                                                                                                       |                              |
|-------------------------------------------------------------------------------------------------------|------------------------------|
| Unidentified Items Processed .....                                                                    | 2.0500 per item              |
| Over-The-Counter Items .....                                                                          | 0.1975 per item              |
| OTC Item Transportation .....                                                                         | 12.5000 per month            |
| Special Cycle Sorting .....                                                                           | 0.0250 per item              |
| Mid-Cycle Statement (Purged) .....                                                                    | 0.6000 per item (Min \$3.00) |
| Mid-Cycle Stmt. (Non-Purged) .....                                                                    | 3.0000 per statement         |
| Statement Printing .....                                                                              | 0.0300 per page              |
| Statement Processing:                                                                                 |                              |
| Statements using Generic Envelopes .....                                                              | 0.0700 per envelope          |
| Statements using Custom Envelopes .....                                                               | 0.1125 per envelope          |
| Statements using Large Envelopes .....                                                                | 0.7000 per envelope          |
| Envelope Destruction Fee .....                                                                        | 0.0300 per envelope          |
| Additional Stuffer Processing (one stuffer per statement free—applicable to all additional stuffers). | 0.0300 per stuffer           |
| Selective Stuffer Processing .....                                                                    | 0.1150 per statement         |
| Daily Report Postage .....                                                                            | Pass-through                 |
| Statement Postage .....                                                                               | Pass-through                 |
| Standard Return Calls .....                                                                           | 1.5500 per item              |
| Automated Return Calls .....                                                                          | 0.3000 per item              |
| Return Calls via Link .....                                                                           | 0.8500 per item              |
| Late Return Calls .....                                                                               | 7.0000 per item              |

|                                       |                                               |
|---------------------------------------|-----------------------------------------------|
| Illegible BOFD Surcharge .....        | 5.2500 per item                               |
| Return Call Cancellations .....       | 6.0000 per item                               |
| FRB Return Items Processed .....      | 0.6000 per item                               |
| FRB Return Items Qualified .....      | 0.4000 per item                               |
| FRB Return Items Over \$2,500 .....   | 6.2500 per item                               |
| Suspect Item Processing .....         | 6.0000 per suspect item                       |
| Check Photocopies—Mail .....          | 4.2500 per photocopy                          |
| Check Photocopies—Telephone/Fax ..... | 5.0000 per photocopy                          |
| Check Photocopies—Subpoena .....      | 1.0000 per item                               |
| Signature Verification Copies .....   | 0.9500 per copy                               |
| Check Retrieval .....                 | 1.9000 per item                               |
| MICRSort Option (Fixed Fee) .....     | 29.0000 per month                             |
| MICRSort Option (per item) .....      | 0.0340 per item                               |
| Collections & Forgeries .....         | 19.0000 per item                              |
| MCPJ Microfiche Service .....         | 0.0025 per item (Min. \$25.00, Max. \$150.00) |
| Transportation .....                  | Pass-through                                  |

## COIN &amp; CURRENCY SERVICE: WESTERN SERVICE AREA

|                                      |                                    |
|--------------------------------------|------------------------------------|
| Cash Orders .....                    | 2.5500 per order, plus:            |
| Currency Orders .....                | 0.3500 per \$1,000 <sup>2</sup>    |
| Coin Orders .....                    | 2.9500 per box                     |
| Currency Deposits .....              | 1.5000 per \$1,000 <sup>2</sup>    |
| Coin Deposits .....                  | 2.0000 per standard bag            |
| Coin Deposits (Non-Standard) .....   | 3.0000 per non-standard bag        |
| Coin Deposits (Unsorted) .....       | 9.0000 per mixed bag               |
| Food Stamp Deposits .....            | 2.0000 per \$1,000 <sup>2</sup>    |
| Late Order Surcharge .....           | 12.5000 per order                  |
| Emergency Order Processing Fee ..... | 25.0000 per order                  |
| Large Cash Shipment Surcharge .....  | 6.0000 per shipment <sup>3</sup>   |
| Coin Shipment Surcharge .....        | 0.3000 per excess bag <sup>4</sup> |
| C&C Transportation (Zone W1) .....   | 20.5000 per stop                   |
| C&C Transportation (Zone W2) .....   | 33.5000 per stop                   |
| C&C Transportation (Zone W3) .....   | 47.0000 per stop                   |
| C&C Transportation (Zone W4) .....   | Negotiable <sup>5</sup>            |

## COIN &amp; CURRENCY SERVICE: EASTERN SERVICE AREA

|                                      |                                    |
|--------------------------------------|------------------------------------|
| Cash Orders .....                    | 2.5500 per order, plus:            |
| Currency Orders .....                | 0.3500 per \$1,000 <sup>2</sup>    |
| Coin Orders .....                    | 3.1000 per box                     |
| Currency Deposits .....              | 1.5000 per \$1,000 <sup>2</sup>    |
| Coin Deposits .....                  | 2.0000 per standard bag            |
| Coin Deposits (Non-Standard) .....   | 3.0000 per non-standard bag        |
| Coin Deposits (Unsorted) .....       | 9.0000 per mixed bag               |
| Food Stamp Deposits .....            | 2.0000 per \$1,000 <sup>2</sup>    |
| Late Order Surcharge .....           | 12.5000 per order                  |
| Emergency Order Processing Fee ..... | 25.0000 per order                  |
| Large Cash Shipment Surcharge .....  | 6.0000 per shipment <sup>3</sup>   |
| Coin Shipment Surcharge .....        | 0.3000 per excess bag <sup>4</sup> |
| C&C Transportation (Zone E1) .....   | 30.0000 per stop                   |
| C&C Transportation (Zone E2) .....   | 42.0000 per stop                   |
| C&C Transportation (Zone E3) .....   | 65.0000 per stop                   |
| C&C Transportation (Zone E4) .....   | Negotiable <sup>4</sup>            |

## ACCOUNT MAINTENANCE

|                                         |                                |
|-----------------------------------------|--------------------------------|
| Demand Deposit Accounts .....           | 23.0000 per month, per account |
| Cut-Off Statements .....                | 15.0000 per statement          |
| Telephone Inquiry .....                 | 2.5000 per telephone call      |
| Paper Advice of Transactions(DTS) ..... | 37.5000 per account, per month |
| Daily Transaction Data via LINK .....   | No Charge                      |

## MONTHLY MINIMUM CHARGES

The Bank reserves the right to impose a monthly minimum charge for its services. The standard minimum will be \$2,500 per month, applied against Check Processing, Deposit Processing, and/or Proof of Deposit Services. Pass-through items, such as postage and transportation, do not apply.

## ACCOUNT OVERDRAFT PENALTY

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

## REQUESTS FOR PROGRAMMING CHANGES

Programming support for new services, enhancements to existing service levels, or servicer conversions requiring at least one hour of programmer time and/or equivalent FHLB expenses will be charged at a rate of \$100.00 per hour, plus expenses.

## ATTENTION: CUSTOMERS RECEIVING TRANSPORTATION CHANGES 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.

<sup>1</sup> 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.

<sup>2</sup> Charges will be applied to each \$1,000 ordered or deposited, and to any portion of a shipment not divisible by that standard unit.

<sup>3</sup> This surcharge will apply to each cash shipments valued at \$250,000 and over.

<sup>4</sup> A surcharge will apply to each container (box/bag) of coin in an order/delivery after the first 20 containers.

<sup>5</sup> Reserved for remote locations: delivery charges will be negotiated with the courier service on an individual basis.

District 4.—Federal Home Loan Bank of Atlanta (2001 NOW/DDA Services) (Does not provide item processing services for third party accounts)

District 5.—Federal Home Loan Bank of Cincinnati (2001 NOW/DDA Services) (Does not provide item processing services for third party accounts)

District 6.—Federal Home Loan Bank of Indianapolis (2001 NOW/DDA Services)

## Fee Schedules

Checking Account Processing—  
Effective February 1, 2000

## I. CHECKING ACCOUNT SERVICE TRANSACTION CHARGES

| Monthly volume   | Safe-keeping | Turn-around<br>(daily or<br>cycled) | Complete | Full service image <sup>1</sup> |               | Limited service image |               |
|------------------|--------------|-------------------------------------|----------|---------------------------------|---------------|-----------------------|---------------|
|                  | Per item     |                                     | Per item | Per item                        | Per statement | Per item              | Per statement |
| 0–5,000 .....    | \$.054       | \$.0675                             | \$.0875  | \$.06                           | \$.40         | \$.02                 | \$.40         |
| 5–10,000 .....   | .046         | .0625                               | .0855    | .06                             | .40           | .02                   | .40           |
| 10–15,000 .....  | .045         | .0585                               | .0835    | .06                             | .40           | .02                   | .40           |
| 15–25,000 .....  | .040         | .0515                               | .0825    | .06                             | .40           | .02                   | .40           |
| 25–50,000 .....  | .039         | .0475                               | .0805    | .06                             | .40           | .02                   | .40           |
| 50–75,000 .....  | .035         | .0445                               | .0765    | .06                             | .40           | .02                   | .40           |
| 75–100,000 ..... | .032         | .0415                               | .0755    | .06                             | .40           | .02                   | .40           |
| 100—and up ..... | .030         | .0385                               | .0745    | .06                             | .40           | .02                   | .40           |

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.

<sup>1</sup> 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.

## II. ANCILLARY SERVICE FEES

|                                               |        |
|-----------------------------------------------|--------|
| Large Dollar Signature Verification .....     | 0.75   |
| Over-the-counters and Microfilm .....         | 0.45   |
| Return Items .....                            | 2.40   |
| Photocopies <sup>1</sup> and Facsimiles ..... | 2.50   |
| Certified Checks .....                        | 1.00   |
| Invalid Accounts .....                        | 0.65   |
| Late Returns .....                            | 0.50   |
| Invalid Returns .....                         | 0.50   |
| No MICR/OTC .....                             | 0.50   |
| Settlement Only (per month) .....             | 100.00 |
| +Journal Entries (each) .....                 | 3.00   |
| Encoding Errors .....                         | 2.75   |
| Fine Sort Numeric Sequence .....              | 0.02   |
| High Dollar Return Notification .....         | N/C    |
| Debit Entries .....                           | N/C    |

## II. ANCILLARY SERVICE FEES—Continued

|                                                      |      |
|------------------------------------------------------|------|
| Credit Entries .....                                 | N/C  |
| Standard Stmt. Stuffers (up to 2) <sup>2</sup> ..... | N/C  |
| Statement Stuffing Savings (Non DDA Accounts) .....  | 0.20 |

<sup>1</sup> Photocopy request of 50 or more are charged at an hourly rate of 15.00.

<sup>2</sup> Each additional (over 2) will be charged at .02 per statement.

## b. Demand Deposits Accounts/ACH

## ITEM PROCESSING SERVICE FEES—CASH MANAGEMENT SERVICE

|                                                                   |                                |
|-------------------------------------------------------------------|--------------------------------|
| Demand deposit clearings will have the following service charges: |                                |
| Stop payments .....                                               | 6.00 per stop                  |
| Photocopies .....                                                 | 2.50 per copy                  |
| Collection/Return/Exception .....                                 | 5.00                           |
| Daily Statement .....                                             | 2.00                           |
| Maintenance .....                                                 | 30.00 per month                |
| Debit Entries .....                                               | N/C                            |
| Credit Entries .....                                              | N/C                            |
| ACH Fees:                                                         |                                |
| Tape transmission .....                                           | \$ 8.50 per tape               |
| or originations .....                                             | .045 per item                  |
| NACHA, MPX .....                                                  | 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                  |

Collected balances will earn interest  
at CMS daily-posted rate.

Prices effective April 1, 1993.

## c. Deposit Services

## FEDERAL HOME LOAN BANK OF INDIANAPOLIS

|                                           |                                        |
|-------------------------------------------|----------------------------------------|
| Pre-encoded Items:                        |                                        |
| City .....                                | \$0.045 per item                       |
| RPCPC .....                               | .055 per item                          |
| Other Districts .....                     | .09 per item                           |
| Unencoded .....                           | .15 per item                           |
| Food Stamp .....                          | .14 per item                           |
| Photocopies* .....                        | 2.50 per copy                          |
| Adjustments on pre-encoded work .....     | 2.75 per error                         |
| E Z Clear .....                           | .14 per item                           |
| Coupons .....                             | 8.25 per envelope                      |
| Collections .....                         | 6.00 per item                          |
| Cash Letter .....                         | 2.00 per cash letter                   |
| Deposit Adjustments .....                 | .30 per adjustment                     |
| Debit Entries .....                       | N/C                                    |
| Credit Entries .....                      | N/C                                    |
| Microfilming .....                        | N/C                                    |
| Mortgage Remittance (Basic Service) ..... | .35                                    |
| Settlement only .....                     | 100.00 per month                       |
| +Journal Entries .....                    | 3.00 each                              |
| Courier:                                  |                                        |
| Indianapolis (city): .....                | 8.25 per location, per day, per pickup |
| Outside Indianapolis: .....               | prices vary per location               |

N/C—No Charge.

District 7.—Federal Home Loan Bank of  
Chicago (2001 NOW/DDA Services)  
(Does not provide item processing  
services for third party accounts)

District 8.—Federal Home Loan Bank of  
Des Moines (2001 NOW/DDA  
Services) (Does not provide item  
processing services for third party  
accounts)

District 9.—Federal Home Loan Bank of  
Dallas (2001 NOW/DDA Services)

(Does not provide item processing  
services for third party accounts)  
District 10.—Federal Home Loan Bank  
of Topeka (2001 NOW/DDA Services)  
(Does not provide item processing  
services for third party accounts)

District 11.—Federal Home Loan Bank  
of San Francisco (2001 NOW/DDA  
services) (Does not provide item  
processing services for third party  
accounts)

District 12.—Federal Home Loan Bank  
of Seattle (2001 NOW/DDA Services)  
(Does not provide item processing  
services for third party accounts)

Dated: March 20, 2001.

By the Federal Housing Finance Board

**James L. Bothwell,**  
*Managing Director.*

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**BILLING CODE 6725-01-P**