## **Rules and Regulations**

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## **DEPARTMENT OF AGRICULTURE**

## **Federal Crop Insurance Corporation**

## 7 CFR Part 457

RIN 0563-AC09

Common Crop Insurance Regulations; Grape Crop Insurance Provisions and Table Grape Crop Insurance Provisions; Correction

AGENCY: Federal Crop Insurance

Corporation, USDA.

**ACTION:** Final rule; correction.

SUMMARY: On July 7, 2009, the Federal Crop Insurance Corporation (FCIC) published amendments to the Common Crop Insurance Regulations, Grape Crop Insurance Provisions and Table Grape Crop Insurance Provisions. Due to an editing error, a definition was constructed with incorrect paragraph designations. This document corrects that error.

**DATES:** *Effective Date:* This correction is effective August 6, 2009.

## FOR FURTHER INFORMATION CONTACT:

Elizabeth Lopez, Risk Management Specialist, Product Management, Product Administration and Standards Division, Risk Management Agency, United States Department of Agriculture, Beacon Facility, Stop 0812, Room 421, P.O. Box 419205, Kansas City, MO 64141–6205, telephone (816) 926–7730.

**SUPPLEMENTARY INFORMATION:** In FR Rule Document No. 2009–15498, published July 7, 2009 (74 FR 32049), make the following correction:

■ On page 32057, in the center column, revise the definition of *USDA grade standard* to read as follows:

USDA grade standard. (1) United States standard used to determine the minimum quality grade will be: (i) The United States Standards for Grades of Table Grapes (European or Vinifera Type);

(ii) The United States Standards for Grades of American (Eastern Type Bunch Grapes); and

(iii) The United States Standards for Grades of Muscadine (*Vitis rotundifolia*) Grapes.

(2) The quantity and number of samples required will be determined in accordance with procedure issued by FCIC or as provided on the Special Provisions of Insurance.

Signed in Washington, DC, on July 14, 2009.

#### William J. Murphy,

Manager, Federal Crop Insurance Corporation.

## **FEDERAL RESERVE SYSTEM**

### 12 CFR Part 229

[Regulation CC; Docket No. R-1363]

# Availability of Funds and Collection of Checks

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Final rule; technical amendment.

**SUMMARY:** The Board of Governors (Board) is amending the routing number guide to next-day availability checks and local checks in Regulation CC to delete the reference to the head office of the Federal Reserve Bank of Chicago and to reassign the Federal Reserve routing symbols currently listed under that office to the head office of the Federal Reserve Bank of Cleveland. These amendments reflect the restructuring of check-processing operations within the Federal Reserve System.

**DATES:** The final rule will become effective on September 12, 2009.

## FOR FURTHER INFORMATION CONTACT:

Jeffrey S. H. Yeganeh, Financial Services Manager (202/728–5801), or Joseph P. Baressi, Financial Services Project Leader (202/452–3959), Division of Reserve Bank Operations and Payment Systems; or Dena L. Milligan, Attorney (202/452–3900), Legal Division. For users of Telecommunications Devices for the Deaf (TDD) only, contact 202/263–4869.

SUPPLEMENTARY INFORMATION: Regulation CC establishes the maximum period a depositary bank may wait between receiving a deposit and making the deposited funds available for withdrawal.¹ A depositary bank generally must provide faster availability for funds deposited by a "local check" than by a "nonlocal check." A check is considered local if it is payable by or at or through a bank located in the same Federal Reserve check-processing region as the depositary bank.

Appendix A to Regulation CC contains a routing number guide that assists banks in identifying local and nonlocal banks and thereby determining the maximum permissible hold periods for most deposited checks. The appendix includes a list of each Federal Reserve check-processing office and the first four digits of the routing number, known as the Federal Reserve routing symbol, of each bank that is served by that office for check-processing purposes. Banks whose Federal Reserve routing symbols are grouped under the same office are in the same checkprocessing region and thus are local to one another.

On September 12, 2009, the Reserve Banks will transfer the check-processing operations of the head office of the Federal Reserve Bank of Chicago to the head office of the Federal Reserve Bank of Cleveland. As a result of this change, some checks that are drawn on and deposited at banks located in the Chicago and Cleveland checkprocessing regions and that currently are nonlocal checks will become local checks subject to faster availability schedules. To assist banks in identifying local and nonlocal checks and making funds availability decisions, the Board is amending the lists of routing symbols in appendix A associated with the Federal Reserve Banks of Chicago and Cleveland to reflect the transfer of check-processing operations from the head office of the Federal Reserve Bank of Chicago to the head office of the Federal Reserve Bank of Cleveland. To coincide with the effective date of the underlying check-processing changes,

<sup>&</sup>lt;sup>1</sup>For purposes of Regulation CC, the term "bank" refers to any depository institution, including commercial banks, savings institutions, and credit unions.