

This is to inform you that the Federal Reserve Banks are amending their Operating Circular 3, Collection of Cash Items and Returned Checks. A letter has been posted on the Federal Reserve Bank of St. Louis' web site under Operating Circular E-mail Alerts at http://www.stlouisfed.org/email_alerts/assets/pdfs/oper_circ/2004/OC-0209.pdf.

Please refer to the official current version of OC3 at <http://www.frbservices.org/OperatingCirculars/index.html>

If you have any questions or need additional information, contact your Account Executive.