

This is to inform you that the Federal Reserve Banks are amending their Operating Circular 4 (Automated Clearing House Items), Operating Circular 5 (Electronic Access), Operating Circular 6 (Funds Transfers Through Fedwire) and Operating Circular 7 (Book-Entry Securities Account Maintenance and Transfer Services), effective August 1. A letter has been posted on the Federal Reserve Bank of St. Louis at:

[http://www.stlouisfed.org/email\\_alerts/assets/pdfs/Oper\\_Circ/2004/OC-0701.pdf](http://www.stlouisfed.org/email_alerts/assets/pdfs/Oper_Circ/2004/OC-0701.pdf).

Please refer to the official current version of Operating Circulars located online at:

<http://www.frbservices.org/>.

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