Reviewing the following FR 2900 line items will help you save time by eliminating common errors improving reporting accuracy:

**B.1 - Cash Items in Process of Collection (CIPC)**
- Exclude the following items:
  - ACH pre-posted items when deposits have not been credited to the customer
  - Returned items, drawn on the reporting institution, for insufficient funds (NSF)
  - Credit cards or debit slips in process of collection
  - Other assets (including currency and coin)
  - Suspense Accounts
  - Negative balances
  - Noncash items

- Reporting zero for item B.1 is often indicative of incorrect reporting. Zero would only be accurate if immediate credit is received for each cash item in process of collection; however, in most cases, immediate credit is actually received on the next business day.

- Reporting identical CIPC figures for an entire report week is likely incorrect due to daily volatility associated with CIPC.

**D.1 – Vault Cash**
- Include **Cash held in ATMs**

**C.1 – Time Deposits Less than $100 thousand**
- Line item C.1 should **NOT** equal to the balance of Total Time Deposits at your institution.

**Annual Items**
- An addition 3 lines are required for the report that includes the 6/30 (see image below).
- For additional information on line items E.1 and E.1.a, see **Worksheet for Preparing Annual Items** on the report form instructions on page ITEM-12.
  - For Commercial Banks, click [here](#)
  - For Credit Unions, click [here](#)
REPORTING TIPS

Report of Transaction Accounts, Other Deposits and Vault Cash—FR 2900

OTHER NOTES

- Accounts that are overdrawn or have a negative balance at the close of business should always be reported to reflect a zero balance.

- Always review the data to ensure that the combined daily balances (across) equal the weekly total noted in column 8.

SUBMISSION GUIDELINES

- Early submission is encouraged. The report is due on the Thursday after the report date.

- Refer to the FR 2900 instructions for further line-by-line reporting guidance, which can be found at the Federal Reserve Board’s Reporting Forms website.

- Information regarding electronic submission of the FR 2900 report can be found at the Federal Reserve’s Reporting Central website.

- You are encouraged to provide explanations for data fluctuations to FRB staff via email: stls.statandstructure@stls.frb.org.

- You are welcome (and encouraged!) to contact us with questions when submitting your report. Use our Reporting Central staff directory for contacting our FR 2900 staff.