

AVAILABILITY OF FUNDS AND COLLECTION OF CHECKS CHANGES

As of February 27, 2010, The Federal Reserve Board has approved amendments to Appendix A of Regulation CC that reflect the restructuring of the Federal Reserve Banks' check-processing operations. Subsequently, there will only be a single check-processing region for purposes of Regulation CC. All checks will be considered local checks when calculating check availability and there will no longer be any checks that would be considered non-local.