5. In §229.13,

a. Introductory text is added to paragraph (a);

b. Paragraph (a)(1)(iii) is revised; and c. The undesignated text after

paragraph (a)(1)(iii) is removed. The addition and revision read as

follows:

# §229.13 Exceptions.

(a) New accounts. For purposes of this paragraph, checks subject to §229.10(c)(1)(v) include traveler's checks.

(1) \* \* \*

(iii) Is not subject to the availability requirements of §§ 229.10(c)(1)(vi) and (vii) and 229.12. \* \* \*

6. In §229.16, footnote 1 in paragraph (b)(2) is revised to read as follows:

## §229.16 Specific availability policy disclosure.

\* (b) \* \* \* (2) \* \* \* 1 \* \*

7. Section 229.17 is revised to read as follows:

## § 229.17 Initial disclosures.

Before opening a new account, a bank shall provide a potential customer with the applicable specific availability policy disclosure described in § 229.16.

8. In §229.19, paragraphs (b) introductory text, (c)(4)(i), (e)(1)(ii) and (e)(2)(ii) are revised to read as follows:

#### §229.19 Miscellaneous. \*

(b) Availability at start of business day. Except as otherwise provided in § 229.12(d), if any provision of this subpart requires that funds be made available for withdrawal on any business day, the funds shall be available for withdrawal by the later of:

\*

\*

\*

(c) \* \* \*

(4) \* \* \*

(i) Is not dependent on the time the funds have been deposited in the account, as long as the funds have been on deposit for the time period specified in §§ 229.10, 229.12, or 229.13; and \* \*

\* (e) \* \* \*

(1) \* \* \*

(ii) The funds are not made available for withdrawal within the times specified in §§ 229.10, 229.12, and 229.13.

(2) \* \* \*

\*

\*

\*

(ii) The funds are not made available for withdrawal within the times specified in §§ 229.10, 229.12, and 229.13.

\*

9. In §229.36, paragraph (e) is revised and the undesignated paragraph following paragraph (e)(2) is removed. The revision reads as follows:

#### §229.36 Presentment and issuance of checks. \*

(e) Issuance of payable-through checks. (1) A bank that arranges for checks payable by it to be payable through another bank shall require that the following information be printed conspicuously on the face of each check:

(i) The name, location, and first four digits of the nine-digit routing number of the bank by which the check is payable; and

(ii) The words "payable through" followed by the name and location of the payable-through bank.

(2) A bank is responsible for damages under § 229.38 to the extent that a check payable by it and not payable through another bank is labelled as provided in this section.

10. In Appendix A to Part 229:

a. The appendix heading is revised;

b. The first and second undesignated paragraphs are revised;

c. Under the heading SECOND FEDERAL RESERVE DISTRICT and the subheading East Rutherford Office, the number "0270" is removed; and

d. Under the heading FEDERAL HOME LOAN BANKS the numbers "0215 0212 1" and "0530 1174 5" are removed. The revisions read as follows:

Appendix A to Part 229—Routing Number Guide to Next-Day Availability Checks and Local Checks

A. Each bank is assigned a routing number by Thomson Financial Publishing Inc., as agent for the American Bankers Association. The routing number takes two forms: A fractional form and a nine-digit form. A paying bank generally is identified on the

face of a check by its routing number in both the fractional form (which generally appears in the upper right-hand corner of the check) and the nine-digit form (which is printed in magnetic ink in a strip along the bottom of the check). Where a check is payable by one bank but payable through another bank, the routing number appearing on the check is that of the payable-through bank, not the payor bank.

B. The first four digits of the nine-digit routing number and the denominator of the fractional routing number form the "Federal Reserve routing symbol," which identifies the Federal Reserve District, the Federal Reserve office, and the clearing arrangements used by the paying bank. \* \* \* \*

Appendix B-1 to Part 229 [Removed]

11. Appendix B-1 to Part 229 is removed.

12. Appendix B-2 to Part 229 is redesignated Appendix B and the appendix heading is revised to read as follows:

Appendix B to Part 229-Reduction of Schedules for Certain Nonlocal Checks

13. In Appendix C to Part 229. a. The appendix heading is revised;

b. The contents listing following the introductory text is revised;

c. Model Forms C-4 and C-6 and Model Clauses C-11 and C-11A are removed;

d. Model Forms, Clauses, and Notices are redesignated as indicated in the following table:

Old	New
	C-4
C–7	C–5
C–8	C6
C–8A	C–7
C–9	C8
C–10	C-9
C–11B	C-10
C–12	C-11
C–13	C-12
C–13A	C–13
C–13B	C–14
C–13C	C–15
C–14	C–16
C–15	C–17
C–15A	C–18
C–16	C–19
C–17	C-20
C–18	C–21

e. The words "(permanent schedule)", "permanent schedule,", "(Permanent Schedule)", and "Permanent Schedule," are removed each place they appear.

The revisions read as follows:

Appendix C to Part 229-Model Forms, Clauses, and Notices

<sup>&</sup>lt;sup>1</sup> A bank that distinguishes in its disclosure between local and nonlocal checks based on the routing number on the check must disclose that certain checks, such as some credit union share drafts that are payable by one bank but payable through another bank, will be treated as local or nonlocal checks based upon the location of the bank by which they are payable and not on the basis of the location of the bank whose routing number appears on the check. A bank that makes funds from nonlocal checks available for withdrawal within the time periods required for local checks under §§ 229.12 and 229.13 is not required to provide this disclosure on payablethrough checks to its customers. The statement concerning payable-through checks must describe how the customer can determine whether these checks will be treated as local or nonlocal, or state that special rules apply to such checks and that the customer may ask about the availability of these checks.