

On May 4, 1995, the agencies revised their CRA regulations by issuing a joint final rule (60 FR 22156). See 12 CFR Parts 25, 228, 345 and 563e, implementing 12 U.S.C. 2901 *et seq.* Subsequently, the agencies published related clarifying amendments on December 20, 1995 (60 FR 66048) and May 10, 1996 (61 FR 21362). The revised regulations were phased in over a two year period ending July 1, 1997, at which time, the 1978 regulations fully expired and all provisions of the revised regulations became applicable to all financial institutions covered by the CRA.

On October 21, 1996, the FFIEC published agency staff guidance under the new regulations in the form of "Interagency Questions and Answers Regarding Community Reinvestment" (Interagency Q&As) to consolidate staff guidance regarding the revised CRA regulations into a comprehensive document to serve as informal staff guidance for financial institutions, agency staff and the public (61 FR 54647). The FFIEC supplemented, amended, and republished the Interagency Q&As on October 7, 1997 (62 FR 52105). The Interagency Q&As to be their primary vehicle for disseminating guidance interpreting their CRA regulations.

CDRI Review

Section 303 of the Riegle Community Development and Regulatory Improvement Act of 1994 (CDRI Act) requires each federal banking agency to streamline and modify its regulations and written policies to improve efficiency, reduce unnecessary costs, and eliminate unwarranted restraints on credit availability; remove inconsistencies and outmoded and duplicative requirements; and work jointly with the other federal banking agencies to make uniform all regulations implementing common statutory or supervisory policies (12 U.S.C. 4803(a)). During the review of their CRA regulations, the agencies identified interpretations and policy statements issued under the 1978 regulations that have been superseded or made obsolete. In particular, the agencies have determined that the 1989 Policy Statement, the Rating Guidelines, and the Lending Analysis Policy Statement are obsolete as they provide guidance that is inconsistent with the revised regulations and should be withdrawn.

Withdrawal of Guidance on 1978 Regulations

Since the revised regulations have been fully implemented, the FFIEC finds that the guidelines and policy

statements issued to interpret the 1978 regulations have become obsolete. Consequently, the FFIEC is withdrawing in its entirety the Rating Guidelines and the Lending Analysis Policy Statement. By a separate notice, the agencies are also withdrawing the 1989 Policy Statement. This notice appears elsewhere in today's **Federal Register**. To the extent that any agency individually adopted any of these guidelines and policy statements, it has taken action to rescind such guidelines or policy statements.

Dated: March 30, 1999.

Keith J. Todd,

Executive Secretary, Federal Financial Institutions Examination Council.

[FR Doc. 99-8142 Filed 4-2-99; 8:45 am]

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FEDERAL HOUSING FINANCE BOARD

[No. 99-N-3]

Prices for Federal Home Loan Bank Services

AGENCY: Federal Housing Finance Board.

ACTION: Notice of prices for Federal Home Loan Bank services.

SUMMARY: The Federal Housing Finance Board (Board) is publishing the prices charged by the Federal Home Loan Banks (Banks) for processing and settlement of items (negotiable order of withdrawal or NOW), and demand deposit accounting (DDA) and other services offered to members and other eligible institutions.

EFFECTIVE DATE: April 5, 1999.

FOR FURTHER INFORMATION CONTACT:

Gwen R. Grogan, Associate Director, Office of Supervision (202) 408-2892; or Edwin J. Avila, Financial Analyst, (202) 408-2871; Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C. 20006.

SUPPLEMENTARY INFORMATION: Section 11(e) of the Federal Home Loan Bank Act (Bank Act) (12 U.S.C. § 1431(e)) authorizes the Banks (1) to accept demand deposits from member institutions, (2) to be drawees of payment instruments, (3) to engage in collection and settlement of payment instruments drawn on or issued by members and other eligible institutions, and (4) to engage in such incidental activities as are necessary to the exercise of such authority. Section 11(e)(2)(B) of the Bank Act (12 U.S.C. 1431(e)(2)(B)) requires the Banks to make charges for services authorized in that section,

which charges are to be determined and regulated by the Board.

Section 943.6(c) of the Board's regulations (12 CFR 943.6(c)) provides for the annual publication in the **Federal Register** of all prices for Bank services. The following fee schedules are for the Banks which offer item processing services to their members and other qualified financial institutions. Most of the remaining Banks provide other Correspondence Services which may include securities safekeeping, disbursements, coin and currency, settlement, electronic funds transfer, etc. However, these Banks do not provide services related to processing of items drawn against or deposited into third party accounts held by their members or other qualified financial institutions.

District 1.—Federal Home Loan Bank of Boston (1999 NOW/DDA Services) (Services not provided)

District 2.—Federal Home Loan Bank of New York (1999 NOW/DDA Services) (Does not provide item processing services for third party accounts)

District 3.—Federal Home Loan Bank of Pittsburgh (1999 NOW/DDA Services)

Standard Fee Schedule

Effective Date 1/1/99

Deposit Processing Service (DPS)

DPS Deposit Tickets: \$0.6000 per deposit

Printing of Deposit Tickets. Pass-through

Deposit Items Processed for volumes of:

(pricing varies—tiered by monthly volume)

1-25,000: \$0.0395 per item (transit)
25,001-58,500: \$0.0390 per item (transit)
58,501-91,500: \$0.0385 per item (transit)
91,501-125,000: \$0.0380 per item (transit)
125,001-158,500: \$0.0365 per item (transit)
158,501-191,500: \$0.0345 per item (transit)
191,501-over: \$0.0315 per item (transit)

Deposit Items Encoded (West) for volumes of:

(pricing varies—tiered by monthly volume)

1-25,000 \$0.0390 per item
25,001-58,500: \$0.0386 per item
58,501-91,500: \$0.0382 per item
91,501-125,000: \$0.0378 per item
125,001-158,500: \$0.0365 per item
158,501-191,500: \$0.0360 per item
191,501-over: \$0.0355 per item

Deposit Items Encoded (East) for volumes of:

(pricing varies—tiered by monthly volume)

1-25,000: \$0.0345 per item
25,001-58,500: \$0.0340 per item
58,501-91,500: \$0.0335 per item
91,501-125,000: \$0.0330 per item
125,001-158,500: \$0.0315 per item
158,501-191,500: \$0.0305 per item
191,501-over: \$0.0299 per item

Deposit Items Returned: \$2.5000 per item

Deposit Items Photocopied: \$3.9500 per photocopy

DPS Photocopies-Subpoena: \$19.0000 per hour of processing time,
 Plus: \$0.2500 per photocopy
 Deposit Items Rejected (applicable to pre-encoded deposits \$0.2300 per rejected item)
 Canadian Item Processing: \$5.2500 per item
 All Foreign Collection Charges: (Includes Foreign Collection Fees, Bought Foreign Collection Fees, Foreign Bank Processing Charges, and (Foreign Check Courier Charges)
 Foreign Return Check Fee: \$28.0000 per item
 DPS Transportation (West): \$9.2500 per pickup
 DPS Transportation (East): \$9.2500 per pickup
 Return Check Courier Service: \$135.0000 per month
 Depository Account Services
 "On-Us" Returns Deposited:
 Qualified Returns: \$0.7000 per item
 Raw Returns: \$2.5000 per item
 Mail Deposits: \$5.7500 per deposit
 Bond Collection:
 Bearer: \$30.0000 per bond
 Registered: \$40.0000 per item
 Bond Coupon Collection: \$7.5000 per envelope
 Bond Coupon Returns: \$30.0000 per coupon
 Deposit Transfer Vouchers: \$5.7500 per item
 Electronic Funds Transfers
 Incoming Wire Transfers: \$6.2500 per transfer
 Outgoing Wire Transfers (LINK): \$7.0000 per transfer
 Outgoing Wire Transfers (Manual): \$10.5500 per transfer
 Fax of Wire Transfer Advice: \$3.5000 per transfer
 Internal Book Transfers (LINK): No Charge
 Internal Book Transfers (Manual): \$1.1000 per transfer
 Foreign Wire Surcharge: \$32.5000 per transfer *
 Foreign Wire Tracers: Pass-through
 Mortgage Participation Service Fee: \$3.2000 per transfer
 Expected Wires Not Received: Penalty Assessed **
 Automated Clearing House
 ACH Transaction Settlement (CR/DR): \$0.2800 per transaction
 ACH Origination Items (CR/DR): \$0.2200 per item
 ACH Origination Record Set-Up: \$1.7500 per record
 ACH Origination Items Returned: \$6.0000 per returned item
 ACH Returns/NOCs-Facsimile: \$2.2500 per transaction
 ACH Returns/NOCs-Telephone: \$3.6500 per transaction
 ACH/FRB Priced Service Charges: \$0.2900 per transaction

* Note: This surcharge will be added to the amount of the outgoing funds transfer to produce a single total debit to be charged to the customer's account on the date of transfer.

** Note: Standard penalty is equivalent to the amount of the wire(s) times the daily IOD rate, divided by 360. If the wire not received causes the Bank to suffer any penalty,

deficiency, or monetary loss, any and all related costs will also be assessed.
 Federal Reserve Settlement
 FRB Statement Transaction (CR/DR): \$0.5900 per transaction
 Reserve Requirement Pass-Thru \$30.000 per month (active)
 Correspondent Transaction (DR): \$0.5900 per transaction
 Direct Send Settlement: \$150.0000 per month
 FRB Inclearing Settlement: \$150.0000 per month
 FRB Coin & Currency Settlements: \$40.0000 per month
 Demand Deposit Services
 Clearing Items Processed: \$0.1600 per item
 Clearing Items Fine Sorted (for return with Bank statements): \$0.0800 per item
 Reconciliation Copies-Manual: \$0.1100 per copy
 Reconciliation Copies-MagTape: \$0.0540 per copy
 Reconciliation MagTape Processing: Pass-through
 Reconciliation Copies-Voided: \$0.0450 per copy
 Check Photocopies-Mail: \$3.9500 per photocopy
 Check Photocopies-Telephone/Fax: \$4.7500 per photocopy
 Check Photocopies-Subpoena: \$0.7000 per photocopy
 Stop Payment Orders: \$17.7500 per item
 Stop Payment Cancellations: \$9.0000 per cancelled item
 FRB Return Items Qualified: \$0.2600 per item
 FRB Return Items Processed: \$0.4400 per item
 FRB Return Items Over: \$2,500: \$6.0000 per item
 Collections & Forgeries: \$17.5000 per item
 Check Imprinting: Pass-through
 Request for Fax/Photocopy: \$4.7500 per document/page
 Check Processing (Inclearing)
 Checks Processed for volume of: (pricing varies—tiered by monthly volume)
 1–25,000: \$0.0460 per item
 25,001–58,500: \$0.0435 per item
 58,501–91,500: \$0.0409 per item
 91,501–125,000: \$0.0383 per item
 125,001–158,500: \$0.0355 per item
 158,501–191,500: \$0.0329 per item
 191,501–350,000: \$0.0298 per item
 350,001–500,000: \$0.0272 per item
 500,001–over: \$0.0247 per item
 Full Backroom Service (Item Processing Charges)
 Non-Truncated Checks for volumes of: (pricing varies—tiered by monthly volume)
 1–25,000: \$0.0598 per item
 25,001–58,500: \$0.0588 per item
 58,501–91,500: \$0.0572 per item
 91,501–125,000: \$0.0557 per item
 125,001–158,500: \$0.0542 per item
 158,501–191,500: \$0.0527 per item
 191,501–350,000: \$0.0512 per item
 350,001–500,000: \$0.0475 per item
 500,001–over: \$0.0445 per item
 Truncated Checks for volumes of: (pricing varies—tiered by monthly volume)
 1–25,000: \$0.0498 per item
 25,001–58,500: \$0.0488 per item
 58,501–91,500: \$0.0472 per item

91,501–125,000: \$0.0457 per item
 125,001–158,500: \$0.0442 per item
 158,501–191,500: \$0.0427 per item
 191,501–350,000: \$0.0412 per item
 350,001–500,000: \$0.0375 per item
 500,001–over: \$0.0345 per item

Modified Backroom Service (Item Processing Charges)

Non-Truncated Checks for volumes of: (pricing varies—tiered by monthly volume)

1–25,000: \$0.0498 per item
 25,001–58,500: \$0.0488 per item
 58,501–91,500: \$0.0472 per item
 91,501–125,000: \$0.0457 per item
 125,001–158,500: \$0.0442 per item
 158,501–191,500: \$0.0427 per item
 191,501–350,000: \$0.0412 per item
 350,001–500,000: \$0.0375 per item
 500,001–over: \$0.0345 per item

Truncated Checks for volumes of: (pricing varies—tiered by monthly volume)

1–25,000: \$0.0398 per item
 25,001–58,500: \$0.0388 per item
 58,501–91,500: \$0.0372 per item
 91,501–125,000: \$0.0357 per item
 125,001–158,500: \$0.0342 per item
 158,501–191,500: \$0.0327 per item
 191,501–350,000: \$0.0312 per item
 350,001–500,000: \$0.0275 per item
 500,001–over: \$0.0245 per item

Image Services

Proof Of Deposit (POD) Service

Pricing for each of these premium services is customer-specific, based upon individual service requirements; please call your Relationship Officer at (800) 288–3400 for further information.

Check Processing (Associated Services)

Unidentified Items Processed: \$1.9500 per item

Over-The-Counter Items: \$0.1900 per item
 OTC Item Transportation: \$10.0000 per month

Special Cycle Sorting: \$0.0220 per item

Mid-Cycle Statement (Purged): \$0.5500 per item (Min \$2.75)

Mid-Cycle Stmt. (Non-Purged): \$2.7500 per statement

Statement Printing: \$0.0300 per page

Statement Processing:

Statements using Generic Envelopes: \$0.0640 per envelope

Statements using Custom Envelopes: \$0.1075 per envelope

Statements using Large Envelopes: \$0.6500 per envelope

Envelope Destruction Fee: \$0.0300 per envelope

Additional Stuffer Processing (one stuffer per statement free—applicable to all additional stuffer): \$0.0275 per stuffer

Selective Stuffer Processing: \$0.1000 per statement

Daily Report Postage: Pass-through

Statement Postage: Pass-through

Standard Return Calls: \$1.4500 per item

Automated Return Calls: \$0.2900 per item

Return Calls via Link: \$0.7700 per item

Late Return Calls: \$5.0000 per item

FRB Return Items Qualified: \$0.2600 per item

FRB Return Items Processed: \$0.4400 per item

FRB Return Items Over \$2,500: \$6.0000 per item
 Suspect Item Processing: \$5.0000 per suspect item
 Check Photocopies—Mail: \$3.9500 per photocopy
 Check Photocopies—Telephone/Fax: \$4.7500 per photocopy
 Check Photocopies—Subpoena: \$0.7000 per photocopy
 Signature Verification Copies: \$0.8000 per copy
 Check Retrieval: \$1.7500 per item
 MICRSort Option (Fixed Fee): \$27.8500 per month
 MICRSort Option (per item): \$0.0320 per item
 Collections & Forgeries: \$17.5000 per item
 MCPJ Microfiche Service (Min. \$20.00, Max. \$100.00): \$0.0022 per item
 Transportation: Pass-through
 Coin & Currency Service: Western Service Area
 Cash Orders: \$2.5000 per order, plus:
 Currency Orders: \$0.3400 per \$1,000*
 Coin Orders: \$2.5500 per box
 Currency Deposits: \$1.3500 per \$1,000*
 Coin Deposits: \$1.9500 per standard bag
 Coin Deposits (Non-Standard): \$3.0000 per non-standard bag
 Coin Deposits (Unsorted): \$9.0000 per mixed bag
 Food Stamp Deposits: \$2.0000 per \$1,000*
 Late Order Surcharge: \$5.0000 per order
 Coin Shipment Surcharge: \$0.2700 per excess bag**
 C&C Transportation (Zone W1): \$17.5000 per stop
 C&C Transportation (Zone W2): \$29.5000 per stop
 C&C Transportation (Zone W3): \$40.0000 per stop
 C&C Transportation (Zone W4): Negotiable ***
 Coin & Currency Service: Eastern Service Area
 Cash Orders: \$2.5000 per order, plus:
 Currency Orders: \$0.3400 per \$1,000*
 Coin Orders: \$3.0000 per box
 Currency Deposits: \$1.3500 per \$1,000*
 Coin Deposits: \$1.9500 per standard bag
 Coin Deposits (Non-Standard): \$3.0000 per non-standard bag
 Coin Deposits (Unsorted): \$9.0000 per mixed bag
 Food Stamp Deposits: \$2.0000 per \$1,000*
 Late Order Surcharge: \$5.0000 per order
 Coin Shipment Surcharge: \$0.2700 per excess bag**
 C&C Transportation (Zone E1): \$26.5000 per stop
 C&C Transportation (Zone E2): \$36.7500 per stop
 C&C Transportation (Zone E3): \$55.0000 per stop
 C&C Transportation (Zone E4): Negotiable ***

* Note: Charges will be applied to each \$1,000 ordered or deposited, and to any portion of a shipment not divisible by that standard unit.

* Note: A surcharge will apply to each container (box/bag) of coin in an order/delivery after the first 20 containers.

*** Note: Reserved for remote locations: delivery charges will be negotiated with the courier service on an individual basis.

Account Maintenance

Demand Deposit Accounts: \$22.2500 per month, per account
 Cut-Off Statements: \$11.5000 per statement
 Telephone Inquiry: \$2.2500 per telephone call
 Paper Advice of Transactions (DTS): \$30.0000 per account, per month
 Daily Transaction Data via LINK: No Charge
 Monthly Minimum Charges

The Bank reserves the right to impose a monthly minimum charge for its services. The standard minimum for 1999 will be \$2,000 per month, applied against Check Processing, Deposit Processing, and/or Proof of Deposit Services. Pass-through items, such as postage and transportation, do not apply.

Account Overdraft Penalty

Greater of \$75.00 per day and the daily interest on the amount of the overdraft (Rate used for calculation equal to the highest posted advance rate plus 3.0%)

Requests for Programming Changes

Programming support for new services, enhancements to existing service levels, or servicer conversions requiring at least one hour of programmer time and/or equivalent FHLB expenses will be charged at a rate of \$100.00 per hour, plus expenses.

Attention: Customers Receiving Transportation Charges Under Any Service

Rates and charges relative to transportation vary depending on the location of the office(s) serviced. Details regarding the pricing for the transportation to/from specific institutions or individual locations will be provided upon their subscription to that service.

Surcharges may be applicable and will be applied to the customer as effective and without prior notice.

Custom Pricing—Extension Agreements

Effective Date 1/1/99

Deposit Processing Service (DPS)

DPS Deposit Tickets: \$0.6000 per deposit
 Printing of Deposit Tickets: Pass-through
 Deposit Items Processed for volumes of pricing varies—tiered by monthly volume:

1–25,000: \$0.0385 per item (transit)
 25,001–58,500: \$0.0379 per item (transit)
 58,501–91,500: \$0.0374 per item (transit)
 91,501–125,000: \$0.0368 per item (transit)
 125,001–158,500: \$0.0363 per item (transit)
 158,501–191,500: \$0.0345 per item (transit)
 191,501–over: \$0.0315 per item (transit)

Deposit Items Encoded (West) (Pricing varies—tiered by monthly volume) for volumes of:

1–25,000: \$0.0390 per item
 25,001–58,500: \$0.0386 per item
 58,501–91,500: \$0.0382 per item
 91,501–125,000: \$0.0378 per item
 125,001–158,500: \$0.0365 per item
 158,501–191,500: \$0.0360 per item
 191,501–over: \$0.0355 per item

Deposit Items Encoded (East) (Pricing varies—tiered by monthly volume) for volumes of:

1–25,000: \$0.0345 per item
 25,001–58,500: \$0.0340 per item
 58,501–91,500: \$0.0335 per item
 91,501–125,000: \$0.0330 per item
 125,001–158,500: \$0.0315 per item
 158,501–191,500: \$0.0305 per item
 191,501–over: \$0.0299 per item

Deposit Items Returned: \$1.9000 per item
 Deposit Items Photocopied \$3.7500 per photocopy

DPS Photocopies—Subpoena: \$19.0000 per hour of processing time
 Plus \$0.2500 per photocopy

Deposit Items Rejected (applicable to pre-encoded deposits only): \$0.2300 per rejected item

DPS Transportation (West): \$8.9000 per pickup

DPS Transportation (East): \$8.9000 per pickup

Return Check Courier Service: \$130.0000 per month

Coin & Currency Service: Western Service Area

Cash Orders: \$2.5000 per order, plus:
 Currency Orders: \$0.3300 per \$1,000*
 Coin Orders: \$2.5000 per box

Currency Deposits: \$1.3200 per \$1,000*
 Coin Deposits: \$1.9000 per standard bag
 Coin Deposits (Non-Standard): \$2.9500 per non-standard bag

Coin Deposits (Unsorted): \$8.7500 per mixed bag

Food Stamp Deposits: \$1.8500 per \$1,000*
 Late Order Surcharge: \$5.0000 per order
 Coin Shipment Surcharge: 0.2700 per excess bag**

C&C Transportation (Zone W1): \$17.1000 per stop

C&C Transportation (Zone W2): \$28.9500 per stop

C&C Transportation (Zone W3): \$38.5000 per stop

C&C Transportation (Zone W4):
 Negotiable ***

Coin & Currency Service: Eastern Service Area

Cash Orders: \$2.5000 per order, plus:
 Currency Orders: \$0.3300 per \$1,000*
 Coin Orders: \$2.9500 per box

Currency Deposits: \$1.3200 per \$1,000*
 Coin Deposits \$1.9000 per standard bag
 Coin Deposits (Non-Standard): \$2.9500 per non-standard bag

Coin Deposits (Unsorted): \$8.750 per mixed bag

Food Stamp Deposits: \$1.8500 per \$1,000*
 Late Order Surcharge: \$5.0000 per order
 Coin Shipment Surcharge: \$0.2700 per excess bag**

C&C Transportation (Zone E1): \$25.8500 per stop

C&C Transportation (Zone E2): \$35.9000 per stop

C&C Transportation (Zone E3): \$55.0000 per stop

C&C Transportation (Zone E4):
 Negotiable ***

* Note: Charges will be applied to each \$1,000 ordered or deposited, and to any portion of a shipment not divisible by that standard unit.

** Note: A surcharge will apply to each container (box/bag) of coin in an order/delivery after the first 20 containers.

*** Note: Reserved for remote locations: delivery charges will be negotiated with the courier service on an individual basis.

[FR Doc. 99-8294 Filed 4-2-99; 8:45 am]

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Check Processing (Inclearing)

Checks Processed for volumes of (pricing varies—tiered by monthly volume):

1-25,000: \$0.0448 per item
25,001-58,500: \$0.0426 per item
58,501-91,500: \$0.0402 per item
91,501-125,000: \$0.0378 per item
125,001-158,500: \$0.0349 per item
158,501-191,500: \$0.0324 per item
191,501-350,000: \$0.0298 per item
350,001-500,000: \$0.0272 per item
500,001-over: \$0.0247 per item

Full Backroom Service (Item Processing Charges)

Non-Truncated Checks for volumes of (pricing varies—tiered by monthly volume):

1-25,000: \$0.0589 per item
25,001-58,500: \$0.0574 per item
58,501-91,500: \$0.0559 per item
91,501-125,000: \$0.0544 per item
125,001-158,500: \$0.0529 per item
158,501-191,500: \$0.0514 per item
191,501-350,000: \$0.0499 per item
350,001-500,000: \$0.0469 per item
500,001-over: \$0.0439 per item

Truncated Checks for volumes of (pricing varies—tiered by monthly volume):

1-25,000: \$0.0489 per item
25,001-58,500: \$0.0474 per item
58,501-91,500: \$0.0459 per item
91,501-125,000: \$0.0444 per item
125,001-158,500: \$0.0429 per item
158,501-191,500: \$0.0414 per item
191,501-350,000: \$0.0399 per item
350,001-500,000: \$0.0369 per item
500,001-over: \$0.0339 per item

Modified Backroom Service (Item Processing Charges)

Non-Truncated Checks for volumes of (Pricing varies—tiered by monthly volume):

1-25,000: \$0.0489 per item
25,001-58,500: \$0.0474 per item
58,501-91,500: \$0.0459 per item
91,501-125,000: \$0.0444 per item
125,001-158,500: \$0.0429 per item
158,501-191,500: \$0.0414 per item
191,501-350,000: \$0.0399 per item

350,001-500,000: \$0.0369 per item
500,001-over: \$0.0339 per item
Truncated Checks for volumes of (Pricing varies—tiered by monthly volume):
1-25,000: \$0.0389 per item
25,001-58,500: \$0.0374 per item
58,501-91,500: \$0.0359 per item
91,501-125,000: \$0.0344 per item
125,001-158,500: \$0.0329 per item
158,501-191,500: \$0.0314 per item
191,501-350,000: \$0.0299 per item
350,001-500,000: \$0.0269 per item
500,001-over: \$0.0239 per item

Check Processing (Associated Services)

Unidentified Items Processed: \$1.9500 per item

Over-The-Counter Items: \$0.1900 per item
OTC Item Transportation: \$10.0000 per month

Special Cycle Sorting: \$0.0220 per item
Mid-Cycle Statement (Purged): \$0.5500 per item (Min \$2.75)

Mid-Cycle Stmt. (Non-Purged): \$2.7500 per statement

Check (NOW) Statement Processing:

Statements using Generic Envelopes: \$0.0620 per envelope

Statements using Custom Envelopes: \$0.1050 per envelope

Statements using Large Envelopes: \$0.5900 per envelope

Envelope Destruction Fee: \$0.0300 per envelope

Additional Stuffer Processing (one stuffer per statement free—applicable to all additional stuffers): \$0.0250 per stuffer

Selective Stuffer Processing: \$0.0700 per statement

Daily Report Postage: Pass-through

Statement Postage: Pass-through

Standard Return Calls: \$1.3500 per item

Automated Return Calls: \$0.2700 per item

Return Calls via Link: \$0.2700 per item

Late Return Calls: \$5.0000 per item

Suspect Item Processing: \$5.0000 per item

FRB Return Items Qualified: \$0.2200 per item

FRB Return Items Processed: \$0.4300 per item

FRB Return Items Over \$2,500: \$6.0000 per item

Check Photocopies—Mail: \$3.9500—per photocopy

Check Photocopies—Telephone/Fax: \$4.7500 per photocopy

Check Photocopies—Subpoena: \$0.7000 per photocopy

Signature Verification Copies: \$0.8000 per copy

Check Retrieval: \$1.6000 per item

MICRSort Option (Fixed Fee): \$27.8500 per month

MICRSort Option (per item): \$0.0320 per item

MCPJ Microfiche Service (Min. \$20.00, Max. \$100.00): \$0.0022 per item

Collections and Forgeries: \$17.5000 per item
Transportation: Pass-through

Attention: Customers Receiving
Transportation Charges Under Any Service

Rates and charges relative to transportation vary depending on the location of the office(s) serviced. Details regarding the pricing for the transportation to/from specific instructions or individual locations will be provided upon their subscription to that service.

Surcharges may be applicable and will be applied to the customer as effective and without prior notice.

Monthly Minimum Charges

The Bank reserves the right to impose a monthly minimum charge for its services. The standard minimum for 1999 will be \$2,000 per month, applied against Check Processing, Deposit Processing, and/or Proof of Deposit Services. Pass-through items, such as postage and transportation, do not apply.

Requests for Programming Changes

Programming support for new services, enhancements to existing service levels, or servicer conversions requiring at least one hour of programmer time and/or equivalent FHLB expenses will be charged at a rate of \$100.00 per hour, plus expenses.

District 4.—Federal Home Loan Bank of Atlanta (1999 NOW/DDA Services)

(Does not provide item processing services for third party accounts)

District 5.—Federal Home Loan Bank of Cincinnati (1999 NOW/DDA Services)

(Does not provide item processing services for third party accounts)

District 6.—Federal Home Loan Bank of Indianapolis (1999 NOW/DDA Services)

FEE SCHEDULES

a. Checking Account Processing

Effective January 1, 1997

I. Checking Account Service Transaction Charges

Monthly volume	Safekeeping (per item)	Turnaround (daily or cycled) (per item)	Complete (per item)	Full service image*		Limited service image*	
				Per item	Per statement	Per item	Per statement
0-5,000	\$.053	\$.0635	\$.0875	\$.06	\$.40	\$.02	\$.40
5-10,000 .....	.045	.0585	.0855	.06	.40	.02	.40
10-15,000 .....	.044	.0545	.0835	.06	.40	.02	.40
15-25,000 .....	.039	.0475	.0825	.06	.40	.02	.40
25-50,000 .....	.038	.0435	.0805	.06	.40	.02	.40
50-75,000 .....	.034	.0405	.0765	.06	.40	.02	.40
75-100,000 .....	.031	.0375	.0755	.06	.40	.02	.40
100-and up .....	.029	.0345	.0745	.06	.40	.02	.40

II. Ancillary Service Fees

Large Dollar Signature Verification: \$0.50
 Over-the-counters and Microfilm: \$0.035
 Return Items: \$2.40
 Photocopies** and Facsimiles: \$2.50
 Certified Checks: \$1.00
 Invalid Accounts: \$0.50
 Late Returns: \$0.50
 Invalid Returns: \$0.50
 No MICR/OTC: \$0.50
 Settlement Only: \$100.00 per month
 +Journal Entries: \$3.00 each
 Encoding Errors: \$2.75
 Fine Sort Numeric Sequence: \$0.02
 Access to Infoline: \$50.00 per month
 High Dollar Return Notification: N/C
 Debit Entries: N/C
 Debit Entries: N/C
 Standard Stmt. Stuffers (up to 2)***: N/C

Minimum processing fee of \$40.00 per month will apply for total NOW services. Also included in the above fees—at no additional cost are Federal Reserve fees, incoming courier fees, software changes, disaster recovery, envelope discount and inventory.

*Image Monthly Maintenance Fee of \$500.00 for 0–32% of accounts; \$300.00 for 33–49% of accounts; and \$200.00 for 50%+ will be assessed for Image Statements.

**Photocopy request of 50 or more are charged at an hourly rate of \$15.00.

***Each additional (over 2) will be charged at \$.02 per statement.

b. Demand Deposits Accounts / ACH**Item Processing Service Fees****Cash Management Service**

Demand deposit clearings will have the following service charges:

Stop payments: \$6.00 per stop
 Photocopies: \$2.50 per copy
 Collection/Return/Exception: \$5.00
 Daily Statement: \$2.00
 Maintenance: \$30.00 per month
 Debit Entries: N/C
 Credit Entries: N/C

ACH Fees

Tape transmission: \$8.50 per tape
 or originations: \$.045 per item
 NACHA, MPX: Actual Federal Reserve charges

ACH entries clearing through our R&T number: \$.25 per item

Settlement only: \$65.00 per month
 ACH returns/NOC: \$2.50 per item

Collected balances will earn interest at CMS daily posted rate.

Prices effective April 1, 1993.

c. Deposit Services**Federal Home Loan Bank of Indianapolis****Pre-encoded Items:**

City: \$0.04 per item
 RPCP: \$.05 per item
 Other Districts: \$.085 per item

Unencoded: \$.165 per item

Food Stamp: \$.14 per item

Photocopies: \$2.50 per copy

Adjustments on pre-encoded work: \$2.75 per error

EZ Clear: \$.14 per item

Coupons: \$8.25 per envelope

Collections: \$6.00 per item

Cash Letter: \$2.00 per cash letter

Deposit Adjustments: \$.30 per adjustment

Debit Entries: N/C

Credit Entries: N/C

Microfilming: N/C

Mortgage Remittance (Basic Service): \$.35

Settlement only: \$100.00 per month

+Journal Entries: \$3.00 each

Courier* Indianapolis (city): \$8.25 per location, per day, per pickup

*Outside Indianapolis: Prices vary per location.

N/C—No Charge.

Prices effective February 1, 1998.

District 7.—Federal Home Loan Bank of Chicago (1999 NOW/DDA Services) (Does not provide item processing services for third party accounts)

District 8.—Federal Home Loan Bank of Des Moines (1999 NOW/DDA Services) (Does not provide item processing services for third party accounts)

District 9.—Federal Home Loan Bank of Dallas (1999 NOW/DDA Services) (Does not provide item processing services for third party accounts)

District 10.—Federal Home Loan Bank of Topeka (1999 NOW/DDA Services) (Does not provide item processing services for third party accounts)

District 11.—Federal Home Loan Bank of San Francisco (1999 NOW/DDA Services) (Does not provide item processing services for third party accounts)

District 12.—Federal Home Loan Bank of Seattle (1999 NOW/DDA Services) (Does not provide item processing services for third party accounts)

By the Federal Housing Finance Board.

Dated: March 29, 1999.

William W. Ginsberg,

Managing Director.

[FR Doc. 99-8294 Filed 4-2-99; 8:45 am]

BILLING CODE 6725-01-M

FEDERAL MARITIME COMMISSION**Notice of Agreement(s) Filed**

The Commission hereby given notice of the filing of the following agreement(s) under the Shipping Act of 1984. Interested parties can review or obtain copies of agreements at the Washington, DC offices of the Commission, 800 North Capitol Street, NW, Room 962. Interested parties may submit comments on an agreement to the Secretary, Federal Maritime Commission, Washington, DC 20573, within 10 days of the date this notice appears in the **Federal Register**.

Agreement No.: 202-010776-112.

Title: Asia North America Eastbound Rate Agreement.

Parties: American President Lines, Ltd., APL Co. PTE Ltd., Hapag-Lloyd

Container Linie GmbH, Kawasaki Kisen Kaisha, Ltd., A.P. Moller-Maersk Line, Mitsui O.S.K. Lines, Ltd., Nikkpon Yusen Kaisha, Orient Overseas Container Line, Inc., P&O Nedlloyd B.V., P&O Nedlloyd Limited, Sea-Land Service, Inc.

Synopsis: Under the proposed agreement modification, the parties are suspending their agreement for six months and will not exercise any authority contained in the agreement except for certain "winding-down" activities. Further, the modification provides that one or more of the members may enter into individual or joint service contracts.

Agreement No.: 217-011659.

Title: CMA/Maersk/Sea-Land Space Charter Agreement.

Parties: A.P. Moller-Maersk Line, Sea-Land Service, Inc., Compagnie Maritime d'Affretement, S.A. ("CMA").

Synopsis: The proposed Agreement authorizes Maersk and Sea-Land to charter space to CMA in the trade between the Atlantic and Gulf Coasts of the United States and ports in the Bahamas, ports on the Mediterranean Sea, and ports on the Atlantic Coast of the Iberian peninsula.

Agreement No.: 224-201009-002.

Title: Houston—Mediterranean Terminal Service Agreement.

Parties: Port of Houston Authority of Harris County, Texas Mediterranean Shipping, Co. S.A.

Synopsis: The proposed amendment extends the term of the agreement until May 31, 1999.

Dated: March 31, 1999.

By Order of the Federal Maritime Commission.

Bryant L. Van Brakle,

Secretary.

[FR Doc. 99-8178 Filed 4-2-99; 8:45 am]

BILLING CODE 6730-01-M

FEDERAL RESERVE SYSTEM**Formations of, Acquisitions by, and Mergers of Bank Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies