

BANK \$ NOTES

 **BANK**

A Newsletter Exclusively
for Customers
of The Bank in Anytown, USA

August 2004

Check 21: An Overview of the New Banking Legislation... And What It Can Mean for YOU!

The good news is that Check 21, a new law regarding how the checks you write are exchanged between financial institutions, will have a limited impact on most customers of The Bank. Here are the highlights of the legislation that will take effect October 28, 2004.

- As a result of Check 21 (The Check Clearing for the 21st Century Act) banks will be able to exchange digitized copies of your checks or create substitute checks in order to facilitate the exchange of funds between banks. The new process will eventually eliminate the exchange of the actual checks between banks.
- Substitute Checks, also known as Image Replacement Documents (IRDs) will have the same legal standing as the original paper check and can be used for all legal, proof of payment purposes.

What Check 21 Means for You

- If you currently receive printed images of your original checks with your statements, you will notice that some of the original check images may be replaced with an image of a Substitute Check.
- If your original canceled checks are returned with your checking account statements, you may see some of your original checks being replaced with printed Substitute Checks.
- Although the new law does not go into effect until October, you may begin to see some Substitute Checks sooner.

As with all new regulations pertaining to the banking/financial services industry, The Bank is prepared to implement the Check 21 changes seamlessly and continue to provide you with the extraordinary service you have come to expect from Your Hometown Bank.



Anytown Summer Events



June 13 & 27, July 11 & 25, August 8 & 22, 2004

Summer Music Series

The Bank proudly sponsors the Friends of West Anytown Park's Summer Music Series. Bring the entire family to hear the following programs being offered: "Something For The Children," featuring Cool Beans Music (June 13), "Festa in Rio," featuring Minas (June 27), "Motown Revisited," featuring Special Blendz (July 11), "United States Navy Jazz Band," featuring The Commodores (July 25), "A Night at the Operetta," featuring The Gilbert and Sullivan Society (August 8) and "A Little Bit Country," featuring Country Joe and the Honky Tonk Heroes.

West Anytown Park, Fern Hill & Five Points Road

6 PM

Details: 5551234



July 10, 2004

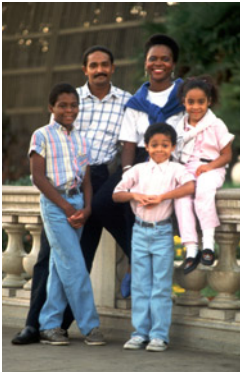
7th Annual Township Community Day

Bring the entire family out to the Annual Township Community Day celebration. There will be food and fun for the entire family. While you're there, stop by the Bank booth for a few giveaways and enter the drawing for the chance to win a Bank bag filled with goodies. We hope you'll "B" there!

East Anytown Park, 715 North Park Road

4 PM

Details: 555-4321



August 23 - 24, 2004

Municipal Authorities Annual Trade Show

Learn how to better provide services that protect and enhance the environment, promote economic vitality and the general welfare of the Anytown community and its citizens. While you're there, be sure to stop by the Bank table for some great giveaways and enter to win a Digital Camera. We hope you'll "B" there!

Grande Convention Center, 1000 Acme Ave.

8/23 - 8:30AM - 6:45PM; 8/24 - 7:30AM - 6:45PM

Details: 555-0001



September 28 - October 1

Association of School Administrators Leadership Conference

Don't miss the opportunity to learn what's new and to hear about the issues in public education. While attending the sessions, be sure to stop by the Bank table for some great giveaways and enter to win a seaside weekend. We hope you'll "B" there!

Anytown Lodge & Convention Center

10AM - 6 PM

Details: 555-0002



And these are just the upcoming events and activities we have planned. The fun continues throughout the fall and winter, too!

For more information, call Melissa Spangler at your Anytown Bank branch: (888) 555-9876.