

**From:** "Snyder, Michele" <MSnyder@FNBK.com> on 03/01/2004 10:50:41 AM  
**Subject:** Availability of Funds and Collection of Checks

To Ms. Jennifer J Johnson, Secretary, Board of Governors of the Federal Reserve System --

Please amend the regulation to allow for drawee bank to make a "fake image replacement document" or FIRD without being a "re-converting bank". This allows banks who have a handful of accounts that still receive physical checks the ability to process images and then at statement time to make "fake substitute checks" or "FIRDs" for the customer to keep. The main point would be to not have to make any warranties and still be able to meet customer expectations within the framework of substitute checks.

Thank you for your consideration.

*Michele Snyder*

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"postmaster@fnni.com" made the following annotations on 03/01/04 09:44:24

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