

From: First United National Bank, Julie L. Chambers
Proposal: 1664 - Potential Modifications to National Settlement Service Support of Same-Day ACH Service
Subject: Potential Modifications to the Federal Reserve Banks' National Settlement Service and Fedwire Funds

Comments:

NONCONFIDENTIAL // EXTERNAL

Regarding the third-window for same day settlement. I do not see a need for another same-day settlement window. There would be a need for a second shift for processing a later ACH window. Staffing would be an issue. System updates would be delayed.

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