



Date: May 2009

To: ACH Originators

From: Denise Lombardo, CTP
Treasury Manager, Treasury Management Department

RE: International ACH Transactions (IAT)

The National Automated Clearing House Association (NACHA) approved an amendment to the ACH Operating Rules that will require international payments made through the ACH network to be identified as International ACH Transactions or IAT. This new Standard Entry Class Code (SEC) will go into effect on September 18, 2009. All Byron Bank ACH Originators will need to identify whether or not their ACH payments are IATs and sign a new amended Bank agreement.

We have included a FAQs sheet and IAT scenarios to help you understand and identify IATs. For detailed information on IATs go to www.nacha.org/IAT_Industry_Information. Once you have identified whether the ACH payments you initiate are IATs or not, please fill out our *Response for IAT Origination* form that we have also included with this mailing.

We appreciate your business and would like to make this transition as simple as possible. Please return the response form and the signed Bank agreement by July 31, 2009. It is crucial for us to receive this information by the date stated to allow time to implement changes needed for IAT transactions. We will be contacting you if we do not receive these items by the cut-off time. If you have any questions as you review the information, please contact me at (616) 588-7461 or Peggy at (616) 588-7512.

Denise Lombardo, CTP
Assistant Vice President
Treasury Management



Response for IAT Origination

Please complete and return this page to Byron Bank.

To help us better assist you, please fill out the information below. Be sure to include your direct contact, phone number and email. You can return this to us in the enclosed prepaid envelope, or provide your responses via email at: dlombardo@BankAtByron.com.

I have reviewed my ACH origination practices and:

- I believe my organization is originating IATs.
- I am not sure if my organization is originating IATs. Please contact me.
- I feel confident that my organization is not originating IATs.

Contact Name _____

Organization _____

Phone Number _____

Email Address _____

Mailing Address _____
