

FEDERAL RESERVE BANK
OF NEW YORK

[Circular No. 9111]
July 28, 1981

FEDERAL RESERVE CASH SERVICES

- Proposed Fee Schedule for Cash Transportation Services
- Proposed Policy for Access to Cash Processing Services

*To All Depository Institutions, and Others Concerned,
in the Second Federal Reserve District:*

The Board of Governors of the Federal Reserve System, as required by the Monetary Control Act of 1980, is requesting comment on a proposed revised schedule of fees for Federal Reserve cash transportation services to depository institutions. These services are scheduled to be priced effective January 1, 1982. The Board of Governors is also requesting comment on a proposed policy for access to free Federal Reserve cash processing services.

Printed on the following pages is the Board's press release and *Federal Register* notice regarding the proposals. Comments thereon should be submitted by September 25, 1981, and may be sent to Whitney R. Irwin, Vice President, at this Bank.

Questions concerning the proposed schedule of fees and access policy may be directed, at the Head Office, to Joseph P. Botta, Assistant Vice President (Tel. No. 212-791-7928) or Joseph F. Donnelly, Manager, Currency Services Department (Tel. No. 212-791-5049), or, at the Buffalo Branch, to Harry A. Curth, Operations Officer (Tel. No. 716-849-5018).

Additional copies of this circular will be furnished upon request directed to our Circulars Division.

ANTHONY M. SOLOMON,
President.

FEDERAL RESERVE press release



For immediate release

July 20, 1981

The Federal Reserve Board today proposed for public comment revised fee schedules for its transportation services in supplying currency and coin to the nation's banks and thrift institutions. The Board also proposed a policy for access to its cash processing services.

Comment was requested by September 25, 1981.

The Board acted under the Monetary Control Act of 1980, which requires pricing of Federal Reserve services, and after consideration of comment received on a proposal published in August 1980.

The proposed schedules of fees for specific services are set forth in the attached tables. The fees would become effective at the beginning of 1982.

The proposed fee schedules apply a mark-up of 16 percent, as a private Sector Adjustment Factor (PSAF), to the System's administrative costs in providing coin and currency transportation services.

Transportation services

The proposed revised fee schedule for armored car carrier service consists of a volume charge (a fee per delivery or deposit of a bag of currency or coin) and a charge per stop. The per stop charges appear in the fee schedule by zone.

The Board proposed a \$75 ceiling on the per stop charge for 1982, and proposed that this ceiling be retained for not longer than 1982 and 1983. It is to be reviewed, however, within a year, and efforts are to be made to reduce costs of services to remote points. Federal Reserve Banks will supply information on what delivery points are included in a zone.

Registered mail service

Proposed fees for shipment of currency and coin by mail include the cost of postage, registered mail fees and full insurance. The previously proposed charges for delivery to or pick-up from post offices have been eliminated, and there is no volume charge since fees reflect actual mail service. The Board proposed a ceiling of \$37.50 for one-way mail service for 1982.

Access policy

The Board regards currency and coin processing (paying, receiving, and verifying coin and currency, and issuing, sorting, cancelling and destroying currency) as governmental activities, and processing is, therefore, not priced. As for access to these processing services, the Board proposed that by the end of 1983 all Federal Reserve offices will offer access, at a minimum, to all depository institutions seeking direct processing services on the following basis:

- One office of a depository institution per municipality (subject to adjustment for special circumstances), or
- One office per institution.

The Board's proposal is set forth in detail in the attached notice.

Attachments

FEDERAL RESERVE SYSTEM

(DOCKET NO. R-0324)

FEE SCHEDULES FOR FEDERAL RESERVE BANK SERVICES

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Proposed Fee Schedules for Coin and Currency Transportation and proposed policy for access to Federal Reserve cash processing services.

SUMMARY: The Monetary Control Act of 1980 (Title I of Public Law 96-221) requires that fees be set for Federal Reserve Bank services. The Board has previously adopted a set of pricing principles for Federal Reserve Bank services and has established implementation dates on which fees for each of the services will become effective. The Board now seeks comment on its proposed coin and currency transportation fee schedules and proposed policy for access to cash processing services.

DATE: Interested parties are invited to submit relevant data, views and other comments. Comments must be received by September 25, 1981.

ADDRESS: Comments, which should refer to Docket No. R-0324, should be addressed to William W. Wiles, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, N.W., Washington, D.C. 20551, or delivered to room B-2223 between 8:45 a.m. and 5:15 p.m. Comments received may be inspected in room B-1122 between 8:45 a.m. and 5:15 p.m. except as provided in section 261.6(a) of the Board's Rules Regarding Availability of Information (12 CFR 261.6(a)).

FOR FURTHER INFORMATION CONTACT: Lorin S. Meeder, Associate Director for Federal Reserve Bank Operations (202/452-2738); Merphil S. Kondo, Senior Economist (202/452-3875); Earl G. Hamilton, Manager, Service Pricing (202/452-3879); Steven O. App, Manager, Cash Services, (202/452-2705), Gilbert T. Schwartz, Associate General Counsel (202/452-3625); Lee S. Adams, Senior Counsel (202/452-3623).

SUPPLEMENTARY INFORMATION:

Introduction

The Monetary Control Act of 1980 requires that fees be developed for Federal Reserve Bank services according to a set of pricing principles established by the Board. The Act provides that the Board shall begin putting into effect a schedule of fees not later than September 1, 1981, and that services covered by the fee schedule are to be made available to all depository institutions. The Board, in accordance with the requirements of the Act, published for comment proposed pricing principles and fee schedules for services on August 28, 1980 (45 FR 58689). The period for public comment expired on October 31, 1980. On December 30, 1980, after considering the more than 230 comments received from the public, the Board took the following actions: adopted revised pricing principles; approved the fee schedules for several services, and established implementation dates on which fee schedules for each

service will become effective. The Board concluded that commenters had raised significant concerns with respect to the cash transportation fee schedules proposed in August 1980 and announced that: (1) the pricing of currency and coin transportation services would be reviewed; (2) the public would be given the opportunity to comment on a revised fee schedule; and (3) the implementation of pricing of currency and coin transportation and coin wrapping services would be delayed until January 1982.

Comments on the August 1980 proposed fee schedule for coin and currency transportation included statements that no charge should be imposed for this service and suggestions for revision of the fee structure to reduce the disparity in fees. After reconsideration the Board concluded that cash transportation is a service that must be priced under the provisions of the Monetary Control Act. The Board continues to regard currency and coin processing (paying, receiving and verifying both coin and currency, and issuing, processing, canceling and destroying currency) as governmental functions and accordingly has not proposed fees for these functions. However, the Board has proposed for comment a policy regarding access to the nonpriced cash processing services.

No significant public comment was received on the coin wrapping fee schedule published in August 1980. The fee schedule for this service will be updated to reflect expected 1982 costs and will be published later this year for implementation in January 1982. ^{1/}

Proposed 1982 Fee Schedule

The Monetary Control Act of 1980 requires that "over the long run fees shall be established on the basis of all direct and indirect costs actually incurred in providing the Federal Reserve services priced. . . except that the pricing principles shall give due regard to competitive factors and the provision of an adequate level of such services nationwide." The Act also requires that fees for Federal Reserve services take into account "the taxes that would have been paid and the return on capital that would have been provided had the services been furnished by a private business firm." This markup is referred to as the private sector adjustment factor (PSAF).

The proposed fees for armored carrier service are based on the estimated full 1982 costs of providing the service and existing usage patterns. A private sector adjustment factor of 16 percent has been applied to the administrative costs of cash transportation incurred by the Reserve Banks but not to payments to armored carriers, since the cost of capital and taxes is already included in the System's payments to private carriers.

^{1/} Some Reserve Banks are considering contractual arrangements with private sector suppliers for provision of wrapped coin, similar to the arrangements Reserve Banks have with armored carriers for cash transportation.

As in the August 1980 proposal, the revised fee schedule for armored carrier service has two elements: a volume charge and a per stop charge.^{2/} In the current proposal, the volume charge is \$0.50 nationwide per bag of currency or coin for both deliveries and deposits. A single uniform bag charge simplifies the fee schedule when contrasted with the Board's August proposal which provided for separate charges per bag of coin and per bundle of currency at each Federal Reserve office. This approach also provides for more appropriate allocation of costs between high volume and low volume endpoints.

The revised schedule of per stop charges shows fees by zones served by each Federal Reserve office. These zones now include city and suburban endpoints, and are not comparable to the numbered zones published in August 1980, which were related principally to distance to over-the-road endpoints. The revised zone identifications reflect Reserve Bank groupings of endpoints that have a common proposed per stop charge, and are intended to improve the allocation of costs among endpoints; however, disparities among fees for endpoints located equidistant from a Federal Reserve office are not eliminated completely. Since armored carrier service costs are not simply a function of distance, but also reflect the frequency of stops along a route and the extent of competition in the areas served, such disparities may be expected to continue.

A ceiling of \$75 is proposed on the per-stop portion of the charge for 1982; a ceiling of \$32 per stop was proposed in August 1980 when the volume charge accounted for a larger proportion of armored carrier service revenue. (The share of armored carrier service revenue associated with volume charges is reduced from approximately 50 percent to about 20 percent.) A \$75 ceiling is projected to result in costs exceeding revenues by approximately \$2.8 million (about 7.3 percent of 1982 armored carrier service costs). A ceiling is proposed for a period no longer than two years (1982 and 1983). The ceiling would be reviewed by the Board after one year and may well be adjusted. By the end of the two-year period, the System intends to recover all costs of armored carrier service within the 48 contiguous States,^{3/} subject to the Federal Reserve's responsibility to provide a minimum level of service nationwide. During the two-year interim, a variety of methods of reducing transportation costs to high-cost locations will be explored, such as encouragement of increased competition, establishment of cash depots and support for currency exchanges.

Separate fees will be established for institutions with specialized high volume arrangements, such as direct shipments from the Bureau of Engraving and Printing or armored carrier service to a large volume endpoint with circumstances of difficult access. Reduced transportation charges may be available for depository institutions that deposit currency sorted by quality or suitably packaged for high speed processing, or that accept containerized shipments (i.e., trunks or pallets) where the significant reduction in Reserve Bank processing costs justifies a reduction in transportation charges.

- ^{2/} The fee structures for some routes in the Cleveland, St. Louis, and Dallas Districts include charges based on mileage or value. These fee structures reflect tariff rates in those areas.
- ^{3/} The same \$75 ceiling would apply in 1982 to areas in the noncontiguous United States, such as Alaska, Hawaii, Guam, and Puerto Rico.

The Federal Reserve Banks also accept and deliver coin and currency shipped by registered mail. This service is provided generally to depository institutions at remote locations without armored carrier service available routinely. For endpoints served by registered mail, charges will be based on actual Reserve Bank expenses incurred for postage and full insurance. A ceiling of \$37.50 would be established on the 1982 charge for one-way mail delivery either to or from a Reserve Bank. This figure is one-half the ceiling for armored carrier stops, since the armored carrier both delivers cash orders and picks up excess coin and currency in the same trip. The ceiling on registered mail charges will be evaluated after one year.

Access Policy

In connection with the revised fee schedule for cash transportation services, the following policy regarding access to the Federal Reserve's coin and currency processing services is proposed:

By the end of 1983, all Federal Reserve offices will offer access to, at minimum,

- o one office of a depository institution per municipality, subject to adjustment where special circumstances (such as the size of the municipality) require a modified policy; or
- o one office per institution if that suits the structure in the territory served.

The policy proposed provides, after a transition period, for uniform, minimum access nationwide to every depository institution that seeks coin and currency directly from the Federal Reserve. This minimum standard for access to Federal Reserve cash processing service applies to all depository institutions independent of the method of delivery--via Federal Reserve armored carrier, via registered mail or at the Federal Reserve dock.

The Federal Reserve intends to offer access to cash services on the same terms (such as frequency, quality and operating requirements) to both existing and prospective customers. Few difficulties are foreseen in providing uniform access to registered mail service and to Federal Reserve docks for pickups and deliveries of cash by depository institutions that arrange their own transportation. Depository institutions may pick up and deliver currency and coin without charge at Federal Reserve docks, since the provision of coin and currency itself is a responsibility of the central bank. However, Reserve Banks may impose reasonable restrictions on scheduling of pickups and deliveries at the docks to facilitate nondiscriminatory access to Federal Reserve cash processing services.

Because the contractual arrangements between the Federal Reserve and armored carrier firms restrict the latitude for immediate accommodation by the System to changes in requests for armored carrier service, and in view of the short-term constraints of dock capacity and processing equipment, the proposed access policy provides for an interim adjustment period. On the effective date of cash transportation pricing, Reserve Banks will extend access to existing

levels of cash service to new customers to the extent feasible. Due to the uncertainties surrounding the response of armored carrier firms and depository institutions to cash transportation pricing, Reserve Banks will continue to impose reasonable limitations on all users regarding the frequency of service,^{4/} the number of offices served and the size of orders/deposits. The purpose of such limitations is to achieve an orderly transition to uniform direct access to coin and currency for both the private sector and the Reserve Banks. During the transition period, Federal Reserve offices may reduce access to service to existing customers as service to new customers is accommodated. Reserve Banks may also ask depository institutions to enter into agreements for regularly scheduled armored carrier service over a period of time, with advance notice for termination of the agreement.

The proposed access policy permits a Federal Reserve office to serve additional offices of depository institutions where feasible, but only if greater access to cash processing service is offered on a nondiscriminatory basis to all depository institutions via all delivery methods. At the same time, the proposed access policy recognizes the geographic and structural differences among territories served such as terrain, size of political jurisdictions and extent of branching.

The proposed 1982 fee schedules for cash transportation are shown in the Appendix. Detailed information on the endpoints contained within each zone will be made available by the Federal Reserve Banks.

By order of the Board of Governors of the Federal Reserve System,
July 17, 1981.

^{4/} Generally, armored carrier service can be arranged on a weekly or alternate week basis.

(signed) William W. Wiles

William W. Wiles
Secretary of the Board

[SEAL]

APPENDIX
PROPOSED FEE SCHEDULE
ARMORED CARRIER CASH TRANSPORTATION SERVICE
Effective January, 1982

VOLUME CHARGE: \$0.50 per bag for each bag of coin and currency. The fee will be assessed for both deliveries and deposits of cash.

PER STOP CHARGE: Shown below.

TOTAL CHARGE: For a single incidence of armored carrier service, the total charge will be the sum of the volume charge and per stop charge. The minimum total charge will be \$10 per incidence for endpoints covered by the stop/volume charge structure.

NOTE: There are exceptions to the \$0.50 per bag charge in the St. Louis and Dallas Districts, and at the Pittsburgh and Nashville offices, where tariff rates apply.

CONTACT YOUR FEDERAL RESERVE OFFICE FOR INFORMATION ABOUT THE INSTITUTIONS SERVED WITHIN EACH ZONE.

FEDERAL RESERVE OFFICE	ARMORED CARRIER PER STOP CHARGE in dollars					FEDERAL RESERVE OFFICE	ARMORED CARRIER PER STOP CHARGE in dollars				
BOSTON						CHARLOTTE					
ZONES 1-5	29	40	62	90*	53	ZONES 1-4	14	34	40	48	
ZONE 6	107*										
NEW YORK						BALTIMORE					
ZONES 1-5	35	34	29	63	42	ZONES 1-5	1	27	47	25	28
ZONES 6-10	17	30	63	37	30	ZONES 6-7	80*	118*			
ZONES 11-14	35	43	24	28							
BUFFALO						ATLANTA					
ZONES 1-5	27	29	31	33	35	ZONES 1-4	10	34	41	47	
ZONE 6	25										
PHILADELPHIA						NEW ORLEANS					
ZONES 1-5	10	18	22	10	25	ZONES 1-5	19	49	56	63	67
ZONES 6-10	29	37	33	30	44						
ZONES 11-14	43	51	69	136*		NASHVILLE					
						ZONES 1-3	**	25	30		
CLEVELAND						BIRMINGHAM					
ZONES 1-5	29	15	40	40	37	ZONES 1-2	12	30			
ZONES 6-7	46	41									
CINCINNATI						JACKSONVILLE					
ZONES 1-5	64	24	31	25	61	ZONES 1-3	24	34	53		
ZONES 6-10	84*	56	47	65	37						
PITTSBURGH						MIAMI					
ZONES 1-5	16	19	27	18	47	ZONES 1-4	16	30	40	50	
ZONES 6-10	21	72	19	24	19						
PITTSBURGH COMMON CARRIER						CHICAGO					
ZONES 1-5	28	31	34	51	36	ZONES 1-5	**	**	29	56	93*
ZONES 6-10	21	16	43	20	21	ZONES 6-9	129*	165*	201*	238*	
ZONES 11-13	18	30	61								
RICHMOND						DETROIT					
ZONES 1-5	22	22	22	41	54	ZONES 1-5	**	23	45	74	103*
						ZONES 6-7	132*	161*			

FEDERAL RESERVE OFFICE	ARMORED CARRIER PER STOP CHARGE in dollars					FEDERAL RESERVE OFFICE	ARMORED CARRIER PER STOP CHARGE in dollars				
ST. LOUIS						DALLAS ^{1/}					
Special tariff rates apply. Contact your Federal Reserve office for information.						ZONES 1-2	8	26			
LITTLE ROCK						HOUSTON ^{1/}					
Special tariff rates apply. Contact your Federal Reserve office for information.						ZONE 1	16				
MEMPHIS						EL PASO ^{1/}					
Special tariff rates apply. Contact your Federal Reserve office for information.						ZONES 1-5	6	69	72	73	63
LOUISVILLE						SAN ANTONIO ^{1/}					
ZONES 1-5	9	9	27	28	225*	ZONE 1	6				
MINNEAPOLIS						SAN FRANCISCO					
ZONES 1-5	14	17	23	29	35	ZONES 1-5	**	11	76*	24	14
ZONES 6-10	42	48	55	62	68	ZONES 6-10	9	11	9	23	16
ZONES 11-15	75	81*	87*	93*	100*	ZONE 11	12				
ZONE 16	107*										
HELENA						LOS ANGELES					
ZONES 1-5	10	0	18	40	55	ZONES 1-5	**	18	13	16	15
ZONES 6-10	71	88*	102*	117*	133*	ZONES 6-10	14	17	17	16	14
KANSAS CITY						ZONES 11-15	12	20	12	12	20
ZONES 1-5	17	7	66	78*	73	ZONES 16-20	24	93*	171*	63	29
ZONES 6-7	60	50				SALT LAKE CITY					
DENVER						ZONES 1-5	**	20	8	13	47
ZONES 1-5	0	4	65	98*	64	ZONES 6-8	33	28	65		
ZONES 6-10	10	29	10	30	50	PORTLAND					
ZONES 11-15	65	25	40	50	60	ZONES 1-5	**	28	34	12	45
ZONES 16-20	30	45	60	60	91*	ZONES 6-8	43	12	51		
ZONES 21-24	30	60	77*	113*							
OKLAHOMA CITY						SEATTLE					
ZONES 1-5	1	10	6	24	9	ZONES 1-5	**	22	34	13	8
ZONES 6-10	10	23	39	47	65	ZONES 6-9	10	23	12	35	
ZONES 11-15	15	25	26	80*	64						
ZONES 16-18	50	86*	69								
OMAHA											
ZONES 1-5	6	28	47	34	46						
ZONES 6-8	34	41	42								

- * The proposed maximum 1982 per stop charge is \$75, nationwide. Thus, the per stop fee charged would be \$75 instead of the figure shown, which is based on full cost of service to endpoints in that zone.
- ** Specific fees will apply to each institution, and a single all-inclusive fee may be charged (instead of separate per stop and bag charges).
- ^{1/} In Texas, Oklahoma and Louisiana, armored carrier service subject to tariff rates is offered to over-the-road endpoints that are not included among the zones listed. Contact your local Federal Reserve office for more information.

PROPOSED FEE SCHEDULE
CASH TRANSPORTATION BY REGISTERED MAIL
Effective January, 1982

The fee for cash delivery to or from a Federal Reserve office via registered mail will be the actual cost of postage and insurance, up to a maximum. The maximum charge for registered mail delivery, one way either to or from a Federal Reserve office, will be \$37.50 per shipment.

FEDERAL RESERVE BANK OF NEW YORK

Supplement to Circular No. 9111, dated July 28, 1981

Municipalities Provided Currency and Coin Shipping Service

HEAD OFFICE TERRITORY

A. NEW JERSEY

Municipalities Included in Zone 1

Allendale	Garfield	Montvale	Rutherford
Bergenfield	Glen Rock	New Milford	Saddle Brook
Bogota	Hackensack	North Arlington	Saddle River
Carlstadt	Harrington Park	Northvale	South Hackensack
Closter	Hasbrouck Heights	Oakland	Teaneck
Cresskill	Haworth	Oradell	Tenafly
Dumont	Hillsdale	Palisades Park	Waldwick
East Rutherford	Ho-Ho-Kus	Paramus	Wallington
Edgewater	Leonia	Park Ridge	Washington Township
Elmwood Park	Little Ferry	Ramsey	Westwood
Emerson	Lodi	Ridgefield	Woodcliff Lake
Englewood Cliffs	Lyndhurst	Ridgefield Park	Wood Ridge
Englewood	Mahwah	Ridgewood	Wyckoff
Fairlawn	Maywood	River Edge	
Fort Lee	Midland Park	River Vale	
Franklin Lakes	Moonachie	Rochelle Park	

Municipalities Included in Zone 2

Belleville	Glen Ridge	Mt. Freedom	Riverdale
Bloomfield	Haledon	Mt. Olive	Ringwood
Bloomingtondale	Haskell	Mountain View	Rockaway
Boonton	Hawthorne	Netcong	Rockaway Township
Boonton Township	Irvington	New Vernon	Roxbury
Budd Lake	Lake Hopatcong	North Haledon	Short Hills
Caldwell	Landing	Nutley	South Orange
Cedar Grove	Lincoln Park	Orange	Stirling
Chester	Little Falls	Parsippany	Totowa
Clifton	Livingston	Parsippany-Troy Hills	Verona
Denville	Madison	Passaic	Wayne
Dover	Maplewood	Paterson	West Caldwell
East Hanover	Millburn	Pine Brook	West Orange
East Orange	Midvale	Pompton Lakes	West Paterson
Fairfield	Montclair	Pompton Plains	West Milford
Flanders	Morris Plains	Prospect Park	Wharton
Florham Park	Morristown	Randolph Township Dover	Whippany

Municipalities Included in Zone 3

Avenel	Guttenberg	Milltown	Scotch Plains
Bayonne	Harrison	New Brunswick	Secaucus
Carteret	Highland Park	North Bergen	South Amboy
Clark	Hillside	North Brunswick	Spotswood
Colonia	Iselin	Old Bridge Township	Springfield
Cranbury	Jersey City	Perth Amboy	Staten Island
Cranford	Kearny	Piscataway	Summit
Dayton	Kendall Park	Plainfield	Union
East Newark	Kenilworth	Plainsboro	Union City
Edison	Laurence Harbor	Port Reading	Weehawken
Elizabeth	Linden	Rahway	West New York
Fords	Metuchen	Roselle	Westfield
Garwood	Middlesex	Sayreville	Woodbridge

HEAD OFFICE TERRITORY (Continued)

Municipalities Included in Zone 4

Asbury Park	Englishtown	Little Silver	Port Monmouth
Atlantic Highlands	Fairhaven	Long Branch	Red Bank
Avon-By-The-Sea	Freehold	Manalapan	Rumson
Belford	Holmdel	Manasquan	Sea Girt
Belmar	Howell Township	Marlboro	South Belmar
Brielle	Keansburg	Middletown	Spring Lake
Colts Neck	Keyport	Monmouth Beach	Tinton Falls
Eatontown	Lincroft	Neptune Township	West Belmar

Municipalities Included in Zone 5

Alpha	Byram Township	Hillsborough	Port Jervis
Andover	Califon	Hope	Raritan
Andover Township	Clinton	Hopatcong	Rocky Hill
Augusta	Flemington	Lambertville	Somerville
Baptistown	Franklin	Lebanon	Sparta
Belvidere	Frenchtown	Montague Township	Sparrow Bush
Belle Mead	Fredon Township	Milford	Stillwater
Berkeley Heights	Gladestown	Newton	Sussex
Bernardsville	Glen Gardner	Oxford	Tranquility
Blairstown	Hackettstown	Phillipsburg	Vernon
Bloomsbury	Harmony	Pittstown	Washington
Branchville	Hamburg	Pluckemin	Whitehouse
Bridgewater	High Bridge	Pohatcong	Whitehouse Station

Municipalities Included in Zone 6

Newark	Orange
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B. NEW YORK

Municipalities Included in Zone 7

Bardonia	New City	Sloatsburg	Tallman
Blauvelt	Nyack	Sparkill	Tappan
Haverstraw	Orangeburg	Spring Valley	Valley Cottage
Monsey	Piermont	Stony Point	West Haverstraw
Mount Ivy	Pearl River	Suffern	West Nyack
Nanuet			

Municipalities Included in Zone 8

Bloomington	Greenwood Lake	Monticello	Unionville
Callicoon	Harriman	Narrowsburg	Walden
Central Valley	Jeffersonville	Otisville	Wallkill
Chester	Liberty	Pine Bush	Warwick
Eldred	Livingston Manor	Pine Island	Washingtonville
Ellenville	Maybrook	Rock Hill	White Lake
Florida	Middletown	Roscoe	Woodbourne
Goshen	Monroe	South Fallsburgh	Woodridge
Grahamsville	Montgomery	Tuxedo	Wurtsboro

HEAD OFFICE TERRITORY (Continued)

Municipalities Included in Zone 9

Ardsley	Eastchester	Mamaroneck	Pound Ridge
Armonk	East White Plains	Milwood	Putnam Valley
Baldwin Place	Elmsford	Mohegan Lake	Rye
Bedford Hills	Greenville	Mount Vernon	Scarsdale
Bedford Village	Golden Bridge	Mt. Kisco	Shrub Oak
Brewster	Harrison	New Rochelle	Somers
Briarcliff	Hartsdale	North Tarrytown	Tarrytown
Briarcliff Manor	Hastings on Hudson	Ossining	Thornwood
Bronxville	Hawthorne	Peekskill	Tuckahoe
Carmel	Irvington	Pelham	Valhalla
Chappaqua	Jefferson Valley	Pelham Manor	White Plains
Croton on Hudson	Katonah	Pleasantville	Yonkers
Cross River	Larchmont	Port Chester	Yorktown Heights
Dobbs Ferry	Mahopac		

Municipalities Included in Zone 10

Albertson	Freeport	Manhasset	Roosevelt
Arverne	Carden City	Merrick	Roslyn
Baldwin	Garden City Park	Mineola	Roslyn Heights
Bellerose	Glen Cove	New Hyde Park	Sea Cliff
Carle Place	Great Neck	North Merrick	Seaford
Cedarhurst	Hempstead	North Valley Stream	South Hempstead
East Rockaway	Hewlett	Oceanside	Stewart Manor
Elmont	Inwood	Ozone Park	Uniondale
Far Rockaway	Island Park	Port Washington	Valley Stream
Floral Park	Lawrence	Queens Village	Westbury
Flushing	Long Beach	Richmond Hill	West Hempstead
Forest Hills	Lynbrook	Rockville	Williston Park
Franklin Square	Malverne	Rockville Centre	Woodmere

Municipalities Included in Zone 11

Amityville	East Quogue	Massapequa Park	Sag Harbor
Babylon	East Setauket	Mastic	Sayville
Bayport	Farmingdale	Mastic Beach	Selden
Bayshore	Farmingville	Medford	Setauket
Bayville	Fort Salonga	Melville	Shirley
Bellmore	Glen Head	Middle Island	Smithtown
Bellport	Greenlawn	Miller Place	Sound Beach
Bethpage	Greenport	Montauk	Southampton
Bohemia	Greenvale	Nesconset	South Farmingdale
Brentwood	Halesite	New Cassel	Southold
Bridgehampton	Hampton Bays	North Babylon	South Huntington
Centereach	Hauppauge	North Bellmore	South Setauket
Center Moriches	Hicksville	North Lindenhurst	Stony Brook
Central Islip	Holbrook	North Massapequa	Syosset
Cold Spring Harbor	Holtsville	North Patchogue	Terryville
Commack	Huntington	Northport	Upton
Copiague	Huntington Station	Oakdale	Wading River
Coram	Islip	Old Bethpage	Wantagh
Deer Park	Islip Terrace	Oyster Bay	Water Mill
Dix Hills	Jericho	Patchogue	West Babylon
East Farmingdale	Kings Park	Plainedge	West Bay Shore
East Hampton	Lake Grove	Plainview	Westhampton Beach
East Hills	Lake Ronkonkoma	Port Jefferson	West Islip
East Islip	Levittown	Port Jefferson Station	West Sayville
East Meadow	Lindenhurst	Riverhead	West Smithtown
East Northport	Locust Valley	Rocky Point	Woodbury
East Norwich	Massapequa	Ronkonkoma	Wyandanch
Eastport			

HEAD OFFICE TERRITORY (Continued)

NEW YORK

Municipalities Included in Zone 12

Albany	Corinth	Guilderland	Salem
Altamont	Delhi	Half Moon	Saratoga Springs
Amsterdam	Delmar	Hoosick Falls	Schaghticoke
Argyle	Downsville	Hudson Falls	Schenectady
Averill Park	Duanesburg	Johnstown	Schoharie
Ballston Lake	Elsmere	Lake George	Schroon Lake
Ballston Spa	Fonda	Lake Luzerne	Schuylerville
Bolton Landing	Fort Ann	Latham	Scotia
Broadalbin	Fort Edward	Malta	Sharon Springs
Burnt Hills	Fort Plain	Mechanicville	Shokan
Cambridge	Fultonville	Menands	South Glens Falls
Canajoharie	Galway	Middleburg	St. Johnsville
Castle-on-Hudson	Glens Falls	Modena	Troy
Cherry Valley	Glenville	Nassau	Warrensburg
Chesterton	Gloversville	Queensbury	Waterford
Clifton Park	Granville	Ravena	Watervliet
Cobleskill	Green Island	Rensselaer	Whitehall
Cohoes	Greenwich	Rotterdam	Wynantskill
Colonie			

Municipalities Included in Zone 13

Amenia	Fishkill	Milton	Red Hook
Arthursburg	Germantown	Newburgh	Rhinebeck
Athens	Highland	New Paltz	Rosendale
Beacon	Highland Falls	New Windsor	Saugerties
Cairo	Hopewell Junction	Pawling	Tannersville
Catskill	Hudson	Philmont	Vails Gate
Chatham	Hyde Park	Pine Plains	Wappingers Falls
Cold Spring	Kinderhook	Pleasant Valley	West Hurley
Copake	Kingston	Port Ewen	Windham
Cornwall	Millbrook	Poughkeepsie	Windale
Coxsackie	Millerton	Olive	Woodstock
Dover Plains			

C. CONNECTICUT

Municipalities Included in Zone 14

Bridgeport	Danbury	Greenwich	Shelton
Byram	Darien	New Canaan	Stamford
Cos Cob	Fairfield	Old Greenwich	Westport

BUFFALO BRANCH TERRITORY

Municipalities Included in Zone 1

Albion	East Aurora	Medina	Sanborn/Cambria
Alden	Eden	Middleport	Silver Springs
Amherst	Elba	Newfane	Springville
Angola	Elma	Niagara Falls	Tonawanda
Arcade	Getzville	North Boston	Town of Hamburg
Attica	Grand Island	North Collins	Town of Niagara
Barker	Holland	North Tonawanda	Wanaka
Battavia	Holley	Oakfield	Wheatfield
Clarence	Lancaster	Orchard Park	Williamsville
Corfu	Lewiston	Perry	Wilson
Depew	Lockport	Ransomville	Youngstown
Derby	Lyndonville		

BUFFALO BRANCH TERRITORY (Continued)

Municipalities Included in Zone 2

Avon	Geneseo	Macedon	Red Creek
Brighton	Geneva	Marion	Rochester
Brockport	Greece	Mt. Morris	Rushville
Caledonia	Groveland	Naples	Savannah
Canandaigua	Henrietta	Newark	Scottsville
Chili Center	Hilton	North Rose	Shortsville
Churchville	Holcomb	Nunda	Sodus
Clifton Springs	Honeoye	Ontario	Spencerport
Clyde	Honeoye Falls	Palmyra	Victor
Dansville	Irondequoit	Penfield	Webster
Dundee	Lima	Penn Yan	Williamson
East Rochester	Livonia	Phelps	Wolcott
Gates	Lyons	Pittsford	

Municipalities Included in Zone 3

Addison	Cattaraugus	Gowanda	Salamanca
Alfred	Clymer	Greenwood	Sherman
Allegany	Cohocton	Hammondsport	Silver Creek
Andover	Corning	Jamestown	South Corning
Arkport	Cuba	Lakewood	South Dayton
Atlanta	Delevan	Mayville	Wayland
Avoca	Dunkirk	Olean	Wellsville
Bath	Ellicottville	Painted Post	West Ellicott
Belmont	Falconer	Portville	Westfield
Bolivar	Forestville	Prattsburg	Whitesville
Brockton	Fredonia	Rushford	Yorkshire
Canisteo			

Municipalities Included in Zone 4

Afton	Dryden	Locke	Oxford
Appalachin	Earlville	Maine	Phoenix
Auburn	Elmira	Manlius	Port Byron
Aurora	Endicott	Marathon	Pulaski
Bainbridge	Endwell	Mexico	Seneca Falls
Binghamton	Fair Haven	Minoa	Sherburne
Brewerton	Fayetteville	Montour Falls	Solvay
Camillus	Fulton	Moravia	South Otselic
Canastota	Greene	Newark Valley	Southport
Candor	Groton	New Berlin	Spencer
Cato	Hamilton	Newfield	Syracuse
Cayuga Heights	Hannibal	Nichols	Tully
Central Square	Homer	Norwich	Union Springs
Cincinnatus	Interlaken	Odessa	Vestal
Clay (Cicero)	Ithaca	Oneida	Waterloo
Constantia	Johnson City	Oswego	Watkins Glen
Cortland	Lansing	Ovid	Waverly
DeWitt	Liverpool	Owego	

BUFFALO BRANCH TERRITORY (Continued)

Municipalities Included in Zone 5

Adams	Dolgeville	Little Falls	Redwood
Alexandria Bay	Edmeston	Lowville	Richfield Springs
Amherst	Edwards	Lyons Falls	Rome
Antwerp	Evans Mills	Madrid	Sauguoit
Barnveld	Fort Covington	Malone	Sherrill
Black River	Frankfort	Massena	Sidney
Blasdell	Gouverneur	Middleville	Snyder
Boonville	Hamburg	Mohawk	Theresa
Buffalo	Hammond	Morris	Tonawanda
Camp Drum	Hartwick	New Hartford	Unadilla
Canton	Herkimer	Norfolk	Utica
Carthage	Hermon	Norwood	Vernon
Cheektowaga	Heuvelton	Ogdensburg	Waddington
Clayton	Holland Patent	Oneonta	Watertown
Clinton	Ilion	Oriskany Falls	Waterville
Copenhagen	Kenmore	Philadelphia	West Seneca
Cooperstown	Lackawanna	Poland	West Winfield
Croghan	LaFargeville	Port Leyden	Winthrop
Dexter	Lisbon	Potsdam	Woodlawn