

**FEDERAL RESERVE BANK
OF NEW YORK**

At-Cir. No. 9813a

March 14, 1985

**Return of Checks Drawn on
Home State Savings Bank, Cincinnati, Ohio**

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

We have been informed by the Federal Reserve Bank of Cleveland that the Superintendent of the Ohio State Commerce Department's Division of Savings and Loan Associations has named Arlo M. Smith as the Conservator of Home State Savings Bank in Cincinnati, Ohio (Routing Numbers 2420-7137-6 and 2422-7203-6). As Conservator, Mr. Smith has taken responsibility for the bank's operations, commencing March 10, 1985.

We have also been informed that the Conservator has declined to make payment on a significant number of checks presented to that bank on and after March 11, 1985. The Cincinnati Branch of the Cleveland Reserve Bank will be returning all items drawn on Home State Savings Bank that are returned to it with the legend "refer to maker," or some other legend denoting that payment has been refused.

JAMES O. ASTON,
Vice President