

ABA Survey Finds Only 0.03% of Checks Are Held

ONLY THREE CHECKS in ten thousand are actually held beyond the date the bank receives provisional credit, according to an American Bankers Association survey released at the 1986 ABA National Retail Banking Conference April 14 in New Orleans.

"The widespread perception is that bankers hold checks far longer than they have to, and in the meantime profit off a massive float. The reality, however, is just the opposite," said ABA President Donald T. Senterfitt, in announcing the survey in his address to the conference.

In March, 1986, the ABA surveyed operations executives of all banks with assets over \$300 million, asking for the percentage of deposited checks which have holds placed on them restricting customer access beyond the date of provisional credit the bank receives from the Federal Reserve. Of the total 279 banks that responded to the survey, 236 reported that they typically place holds on 0.03 percent of their daily check volume. The remaining 43 banks identified that no holds are placed on checks deposited in their banks.

"Assuming those banks handle three-fourths of the nation's 40 billion checks each year, this means they are holding 9 million checks each year," said Mr. Senterfitt, who is also vice chairman, SunTrust Banks, Inc., Orlando, Fla.

"It is small in comparison to the huge volume of checks processed by banks. And it is small in comparison to the 400 million bad checks written each year," Mr. Senterfitt said.

Banks receive provisional credit for a check from the Federal Reserve in one to three days. In some cases, a bank may put a "hold" on a check, delaying the depositor's access to those funds for a longer period to ensure that if the check is not honored by the bank on which it is drawn it has time to return.

The length of such a hold is typically long enough to allow time for a dishonored check to return.

A bill passed by the U.S. House of Representatives earlier this year, H.R. 2443, the "Expedited Funds Availability Act," would place rigid limits on the lengths of those holds.

Under the bill, after three years, funds from local

Percentage of Daily Deposited Items Subjected to a Hold Which Restrict Customer Access Beyond the Date of Provisional Credit to Bank

279 Banks with Assets of \$300 Million or More

Banks contacted: 713
 Banks responded: 279
 Response rate: 39%

Percentage of All Checks Held	Number of Banks	Cumulative Percentage
0	43	15%
up to 0.01	55	35%
0.01 - 0.05	72	61%
0.05 - 0.10	34	76%
0.10 - 0.50	30	87%
0.50 - 1.00	7	90%*
1.00 - 5.00	9	93%
5.00 - 10.00	4	94%
10.00 - 50.00	10	98%
50.00 - 75.00	2	99%
More than 75.00	4	100%
	9	

Median: .0333% (for banks which hold checks)

Median: .0231% (for banks which hold and do not hold any checks)

* Includes an additional 9 banks reporting "less than 1%"

The 279 banks which responded to the survey reported that they processed 39,258,840 checks daily.

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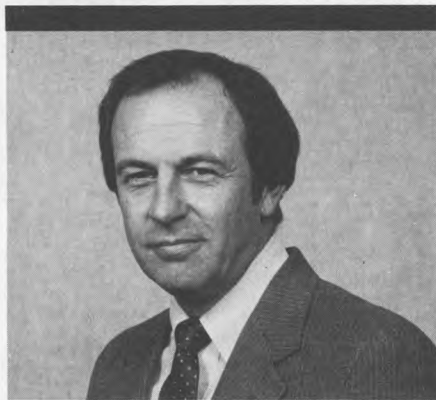


Dorothea Wolfe

and in-state checks must be available for withdrawal the next business day following deposit and funds from all other checks must be made available after three intervening business days following deposit.

"The banking industry's payments system is a marvel of technology and responsiveness," said Mr. Senterfitt. "Any system that handles 40 billion pieces of paper promptly and accurately is a success. But banks must be allowed the flexibility they need to protect themselves and their customers against fraud," he said.

A copy of the survey and its detailed results accompany this report. □



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Iowa News

CEDAR RAPIDS: Douglas R. Hill has been elected president and CEO of Brenton Bank & Trust Co. He was formerly executive vice president of Brenton National Bank—Poweshiek County in Grinnell. He succeeds Robert DeMeulenaere, who has joined Brenton Banks, Inc., headquarters in Des Moines as senior vice president—metro division.

DES MOINES: Don Kearney has joined Hawkeye Bancorporation headquarters staff in special projects/loan administration. Previously, he was senior vice president at Bankers Trust Company, Des Moines.

MAQUOKETA: Taunce H. Mathiason has been named president and CEO of Hawkeye Bank & Trust here. He fills the vacancy created by the resignation of Craig Bentrott, who has entered the investment business in Davenport.

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SIOUX CITY: Richard McGinnis has been elected president and CEO of First Interstate Bank, effective May 8. He succeeds Bruce Kolbe, who resigned recently and has joined Pioneer Valley Savings Bank in Sergeant Bluff as executive vice president and director. Mr. McGinnis has been vice president and director of marketing for First Interstate of Iowa, Inc., in Des Moines headquarters the past three and one-half years. Prior to that he was employed by the ABA in Washington and First Virginia Banks, Inc., Falls Church, Va.

WASHINGTON: Alan Haney has been advanced from executive vice president to president and CEO at The National Bank of Washington, a Hawkeye Bancorporation bank. Mr. Haney succeeds Taunce H. Mathiason, who has accepted a similar position with Hawkeye Bank & Trust in Maquoketa.

Minnesota News

ST. PAUL: Bonnie Warren has been promoted to vice president/senior operations officer at St. Anthony Park State Bank. She was previously bank auditor.

It's easier to talk Iowa banking with people who live it — people like Ben Eilders and the correspondent staff at Bankers Trust.

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Senior Vice President

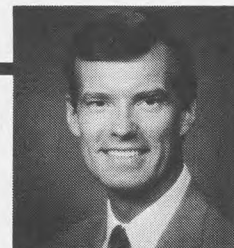
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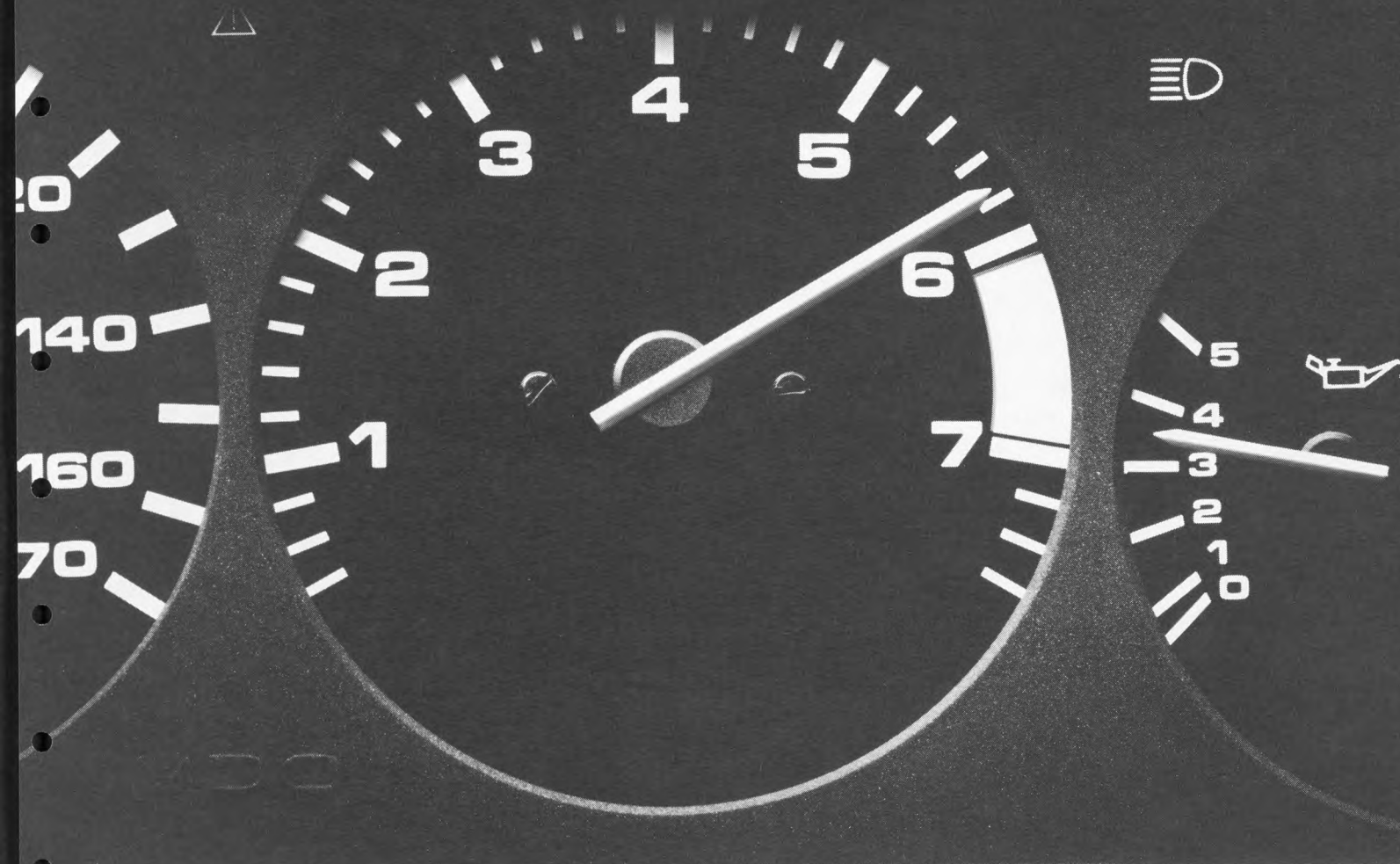


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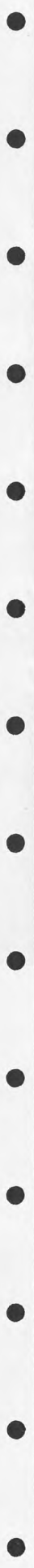
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Groups 4, 6, 7 & 8 Plan Meetings

Group 8 — Iowa City

Iowa City will host Group 8 bankers on Wednesday, May 7 at the Holiday Inn, downtown. Donald M. Kout, president, Farmers & Merchants Savings Bank in Lone Tree is chairman for Group 8. Golf will be available at Finkbine Golf Course in Iowa



D. KOUT

City. Rolls and coffee will be available at the pro shop as well as lunch at the clubhouse. Golfers need to make reservations.

There will be an election for group secretary at this year's meeting. Special guest speaker will be Dr. Stephen Wolken, president, Greater Iowa City Chamber of Commerce, and he will present "First Capitol Area." There will be a special showing of the IBA Film, "Iowa Banks... The Day After."

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|------|--|
| A.M. | |
| 8:00 | Golf—Finkbine Golf Course. Registration required. |
| P.M. | |
| 3:00 | Banquet Registration—Holiday Inn, Amos Dean Ballroom. |
| 4:00 | Business Meeting—Donald Kout presiding. Report—J. Robert Bunn, secretary, Group 8. IBA Activity Report—Neil Milner, executive vice president, IBA. Remarks—William Bernau, superintendent of banking, Bruce Meriwether, president, IBA. Election of new secretary. |
| 5:30 | Social Hour—Lower level lobby. |
| 6:30 | Banquet—Amos Dean Ballroom. IBA Film, "Iowa Banks...The Day After." Feature presentation by Dr. Stephen Wolken, Iowa City Chamber of Commerce. |
| 8:30 | Adjourn. |

Group VIII Annual Meeting

Wednesday, May 17
Holiday Inn - Downtown
Iowa City, IA



An ideal opportunity to visit with fellow bankers. Sharing ideas and good fellowship. Special showing of IBA Film, "Iowa Banks...The Day After" Don't miss this evening.

HOSTS:

Members of Johnson County Bankers Association

GOLF:

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Iowa City



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Iowa City, IA 52240
319-626-2381

Group VII Annual Meeting — May 6 Holiday Inn Civic Center, Waterloo, Iowa



Wm. J. Rickert
Group VII Chairman



Evening Program:
IBA Film - "Iowa Banks...The Day After"
UNI Jazz Band I
Bob Washut, Conductor

- | | |
|---------------------|--|
| 9:00 a.m.-3:45 p.m. | Golf—contact Everett Brown, National Bank of Waterloo. |
| 4:00 p.m.-5:45 p.m. | Business Meeting—Room 10. |
| 6:00 p.m. | Social Hour—Upper Level. |
| 7:00 p.m. | Banquet—Upper Level. |
| 8:00 p.m. | Evening Program. |

Group IV Annual Meeting May 5 Dubuque Inn Best Western Dubuque, Iowa



Featuring:
The Clarke College Drama Department

Golf Available—Bunker Hill Golf Course
Contact Dennis Meyer at 319-583-1666

- 1:00 p.m. Registration
- 2:30 p.m. Business Meeting. Reports from Dale Dooley, Al Tinder, Bill Bernau, Sam Callahan and Neil Milner
- 5:00 Social Hour
- 6:00 Banquet—Drama “Baby With The Bath Water.”

able at Bunker Hill Golf Course. For more information on tee-off times and cost, contact Dennis Meyer at 319-583-1666.

A.M.
8:00 Golf—Bunker Hill Golf Course.

P.M.
1:00 Registration opens.
2:30 Business Meeting—Clair Lensing, chairman, Group 4, will give welcome.

Reports from: William Bernau, superintendent of banking; Dale Dooley, president, ITS; Al Tinder, president, IBIS; and Sam Callahan, president, IBMC. Neil Milner, executive vice president, IBA, will give an overview on IBA activities. Jon Kuehner, manager, International Trade Iowa Development Commission, Des Moines, will conclude the business session.

5:00 Social Hour—Brass Ring.
6:00 Invocation—Dinner, featuring Prime Rib of Beef.

Comments by Bruce Meriwether, president, IBA and Judy McCoy, president, Dubuque Chamber of Commerce.

IBA Film, “Iowa Banks... The Day After”
Entertainment—Clarke College Drama Department.

Group 7 — Waterloo

Area bankers from Group 7 will meet on Tuesday, May 6 at the Holiday Inn Civic Center in Waterloo. A Kansas City Strip Steak dinner is planned as well as the IBA Film, “Iowa Banks... The Day After.” Feature entertainment will be the University of Northern Iowa Jazz Band. Golf is planned and you may call Everett Brown at the National Bank of Waterloo, 319-291-5271, for more information.



N. MILNER

A.M.
Golf—Make own arrangements.

P.M.
4:00 Business Meeting. Civic Center, Room 10. Chairman William Rickert, senior vice president, National Bank of Waterloo, will call meeting to order. Treasurer’s Report: Arnold Schultz, Secretary, Group 7. Reports will be given by Neil Milner, execu-

tive vice president, IBA and William Bernau, superintendent of banking.

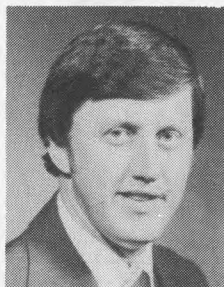
6:00 Social Hour—Upper level, Civic Center.

7:00 Banquet—Kansas City Strip Steak with all the trimmings.

8:00 Evening Program—Featuring the UNI Jazz Band I.

Group 4 — Dubuque

Group 4 Bankers will be meeting at the Dubuque Inn Best Western on Monday, May 5 for their annual meeting. The Clarke College Drama Department will present scenes from “Baby With The Bath Water” as feature entertainment. Clair J. Lensing, president, Farmers State Bank, Marion, will preside as Group 4 chairman. Special topics will be discussed including an update from Dale Dooley, president, ITS, Al Tinder, president, IBIS, and Sam Callahan, IBMC. There will be golf avail-



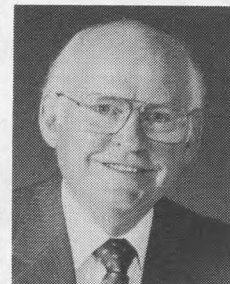
J. SCHIPPER

Group 6 — Des Moines

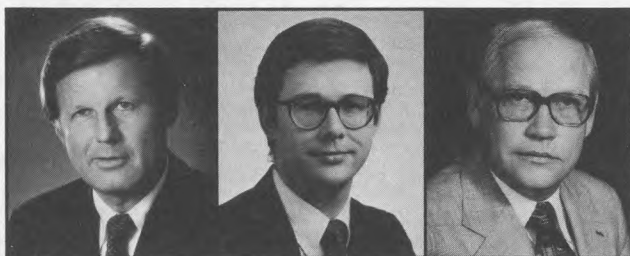
A panel discussion, “Making Iowa A Winner Again,” will highlight this year’s

Group 6 meeting at the Quality Inn Westmark in West Des Moines, May 8. Featured on the panel will be Dr. Michael Ferrari, president, Drake University, Des Moines; Alan Thoms, director, Iowa Development Commission, Des Moines; Dr. Alan Tubbs, president, First Central Bank, DeWitt, and James P. Gannon, editor, Des Moines Register.

Evening entertainment will feature the wit of Mary McBride. She has written scripts for many well known comedians including Joan Rivers (“can we talk”). Golf will be



C. LENSING



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Nebraska News

A seminar featuring Kim Woods of Morris Massey Associates will be presented by the Iowa-Nebraska Chapter of the Bank Marketing Association on May 6 at the Marriott Hotel, Omaha, from 10:00 a.m. to 3:30 p.m. The seminar is aimed at understanding how values are formed and how they effect the decision-making process. Cost is \$50 for members and \$80 for non-members. Register by April 30 by contacting Randy Sheldon at (402) 362-7411.

BLAIR: Lloyd F. Scheve, manager of the FirsTier Bank, Omaha, office

here, has been advanced to vice president.

OMAHA: At FirsTier Bank Omaha, (Omaha National) Robert A. Sudick has been promoted to senior vice president. He joined the bank in 1968 and currently is group manager of the lending division.

OMAHA: Thomas C. Jackson has been promoted to vice president/private banking manager at Norwest Bank Nebraska, N.A. He joined the bank in 1973 and was previously vice president with the Financial Institutions Group of Norwest Banks.

RALSTON: S. John Bednar was

elected president and CEO of the Ralston Bank. He succeeds Arthur H. Denker, who passed away in March. Mr. Bednar was formerly a vice president in the commercial loan department.

Illinois News

CHICAGO: Jeffrey L. Conner has joined Northwest National Bank of Chicago as senior vice president and senior loan officer. He previously served at Society Bank of Eastern Ohio, Canton, in credit and loan administration.

Wisconsin News

APPLETON: Directors of Valley Bancorporation, parent company of the Valley Banks, voted to authorize a 3-for-2 stock split, thus providing a 50% stock dividend. On May 30, 1986, shareholders will be mailed one new share of common stock for each two common shares as of the record date, May 23, 1986. Gus A. Zuehlke, Valley's chairman and chief executive officer, pointed out that after the 3-for-2 stock split, Valley would have 7.8 million common shares outstanding. Valley stockholders currently number approximately 6,000.

Group 6 — Des Moines

available at the Des Moines Golf & Country Club. For golf information contact Kim Cox at 515-784-6926.

A.M. Golf—Des Moines Golf & Country Club. Located near Quality Inn.

P.M. 3:45 Registration—Quality Inn Westmark.

4:15 Panel Discussion—"Making Iowa A Winner Again."

5:30 Reception—Cash Bar.

6:30 Banquet—Quality Inn Westmark.

Golf Awards. Remarks by Neil Milner, executive vice president, IBA; William Bernau, superintendent of banking, and Bruce Meriwether, president, IBA.

IBA Film, "Iowa Banks... The Day After"

Speaker—Mary McBride, "Give Us This Day Our Daily Wit."

Group VI Meeting Set For May 8 Quality Inn Westmark West Des Moines, Iowa

"Making Iowa a Winner Again" featuring panelists:

- Dr. Michael Ferrari, president, Drake University
- Alan Thoms, director, Iowa Development Commission
- Dr. Alan Tubbs, president, First Central, DeWitt
- James Gannon, editor, Des Moines Register

Golf Available—Des Moines Golf & Country Club



Evening Entertainment—Mary McBride, "Give Us This Day Our Daily Wit"

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CEO for \$35 million northern Iowa bank. Must have comparable experience and good track record . . . Salary \$45,000

OFFICE MANAGER for large midwest bank. Require at least 5 years lending experience plus proven ability to manage people and develop business . . . Salary to \$36,000

AUDITOR for group of community banks in Illinois and Iowa. Two to five years banking experience required. CPA a plus. Some travel. Quad City location . . . Salary \$25,000

SENIOR AG LENDER for \$25 million north Iowa bank. Some problem loans. Prefer person who likes smaller community . . . Salary to \$35,000

JUNIOR COMMERCIAL LENDER for major midwest bank. Prefer college grad with a couple of years experience . . . Salary to \$30,000

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TRUST OFFICER to head department for high performance \$100 million upper Midwest bank. Prefer lawyer with three to five years experience . . . Salary \$30,000

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AG LENDER—\$70MM bank. Need min. 3 yrs. solid lending background. To \$35K.

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