

Quarterly Journal Library CD-ROM ordering

Future issues of the *Quarterly Journal* will be available by subscription on CD-ROM, as the new *Quarterly Journal Library*, and will continue to be available on the Internet at <http://www.occ.treas.gov/qj/qj.htm>. The new subscription price, starting with Volume 23, No. 1 (March 2004), is \$50 for four quarterly issues on CD-ROM. An individual CD is \$15. Each issue of the *Quarterly Journal Library* CD will also be cumulative to date, from Volume 16 to the present.

<i>Quarterly Journal Library</i> (CD-ROM) for Vols. 16–23, inclusive, in 4 CDs, issued quarterly	\$50.00
Single copy of the <i>Quarterly Journal Library</i> (CD-ROM)	\$15.00

TO ORDER, PREPAYMENT IS REQUESTED. Please complete the form below and send it with a check, payable to the *Comptroller of the Currency*, to:

Comptroller of the Currency
ATTN: Accounts Receivable
250 E Street, SW, MS 4-8
Washington, DC 20219

	<u>Price</u>	x	<u>Quantity</u>	=	<u>Amount</u>
<i>Quarterly Journal Library</i> annual subscription	\$50.00	x	_____	=	_____
Single copy of <i>Quarterly Journal Library</i> : Vol. _____, No. _____	\$15.00	x	_____	=	_____
Total amount enclosed					_____

Name of firm: _____

Attention (person or department): _____

Address: _____

City/state/zipcode: _____

Area code/phone number: _____

Taxpayer Identification Number (TIN) (or EIN or SSN): _____

This number may be used for the collection and reporting of any delinquent amount arising from doing business with the federal government, per 31 USC 7701.

Please make your check payable to the *Comptroller of the Currency*. Payments by check will be converted into an electronic fund transfer. Please read the following notice on the reverse of this page (also at <http://www.occ.treas.gov/NoticePaymentbyCheck.htm>) if you are paying by check.

For advice or information about availability, or for an urgent need for a publication, please call OCC Publications Control at (202) 874-4960.

Thank you for your interest in the *Quarterly Journal*. We welcome your comments on how to make this publication more informative for you. We are particularly interested in your comments on the usefulness of the information and its presentation. Please send your comments to Rebecca Miller, Senior Writer-Editor, OCC Publishing Services, by fax at (202) 874-5263 or by e-mail at QuarterlyJournal@occ.treas.gov.

Notice to Customers Making Payment by Check

Authorization to convert your check: If you present a check to make your payment, your check will be converted into an electronic fund transfer. “Electronic fund transfer” is the term used to refer to the process in which a business or government agency electronically instructs your financial institution to transfer funds from your account to its account, rather than processing your paper check. **By presenting your signed check to the OCC, you authorize the agency to copy the check and to use the account information from the check to make an electronic fund transfer from your account for the same amount as the check.** If the electronic fund transfer cannot be processed for technical reasons, you authorize the OCC to process the copy of your check.

Insufficient funds: The electronic fund transfer from your account will usually occur within 24 hours, which is faster than a check is normally processed. Therefore, make sure sufficient funds are available in your checking account when you send your check to the OCC. If the electronic fund transfer cannot be completed because of insufficient funds, the OCC may attempt the transfer two additional times.

Transaction information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. However, the transfer may be in a different place on your statement than the place where your check entries normally appear. For example, it may appear under “**other withdrawals**” or “**other transactions.**” You will not receive your original check back from your financial institution. For security reasons, the OCC will destroy your original check, but it will keep a copy of the check for record keeping.

Your rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your account statement was not properly authorized or is otherwise incorrect. Consumers have protections under a federal law called the Electronic Fund Transfer Act for an unauthorized or incorrect electronic fund transfer.