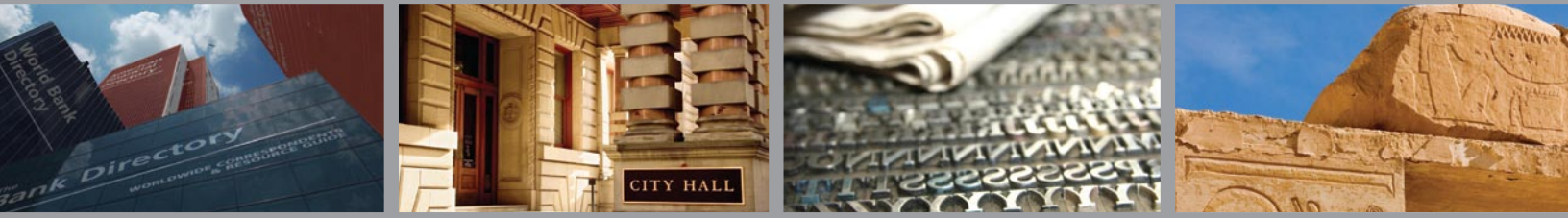


ACH Participant Directory



Stay on the Cutting Edge of ACH Transactions with Quick and Simple Access to U.S. Routing Numbers and Contact Details

Produced in conjunction with NACHA-The Electronic Payments Association, the ACH Participant Directory delivers unsurpassed ACH network information to help you swiftly process ACH transactions.

What is the ACH Participant Directory?

The ACH Participant Directory offers the most precise information on the ACH payment system network and its participants. This directory, printed in February and August, helps you match a name to a number using the numerical listing. You can also search by state and institution name. Routing numbers are listed in sequential order for quick searches.

The ACH Participant Directory also includes override routing numbers for ACH processing with ACH contact name and telephone number.

Why do I need the ACH Participant Directory?

Electronic data interchange for financial transactions has become a business imperative. Government, healthcare and private sector initiatives, such as consumer bill payment, are replacing checks and vouchers with electronic ACH payments as the more efficient, less expensive method to process regular and recurring payments.

What the ACH Participant Directory can do for you

The ACH Participant Directory helps you realize significant cost savings while offering operational flexibility within nearly any organization or department. Payroll and employee benefits administrators, as well as governmental bodies, can initiate direct deposits, benefits and dividends smoothly. Accounting departments will be able to research transactions and process disbursements accurately and efficiently.

The ACH Participant Directory allows you to:

- > Verify routing numbers and ACH eligibility without prenoting
- > Set-up origination of payroll direct deposits and accounts payable
- > Initiate automatic debits and process remittances
- > Identify addresses and telephone numbers for notifications of change
- > Truncate checks and present electronically

In addition, the ACH Resource Guide provides a convenient reference directory for ACH and electronic payments professionals. The Electronic Transaction Identifier List includes routing numbers assigned to organizations providing ETI services.

Prompt and accurate ACH transaction information available at your fingertips

Key Features

- > Detailed, up-to-date information
- > Provides access to ACH vendors and service providers
- > Time saving
- > Cost effective
- > Includes override routing numbers for ACH processing
- > Published biannually

ACH Participant Directory

Sample Listing

ACH Contact Name and Number ACH Association ID Number First and Last Number on Page Routing Number

NUMERICAL				272483264 - 272484629				ACH Participant Directory			
SERVICE FCU PO BOX 810 MUSKEGON MI 49443-0810 22 Jennifer Czarnopy (231)739-5068	272483264	FIRST COMMUNITY FCU 550 S RIVERVIEW DR PARCHMENT MI 49004-1234 22 Shirley J Theibbar (269)382-9845 x135	272483633	FLAGSHIP FCU 1434 MANSFIELD PORT HURON MI 48060 22 Linda Sharnard (810)982-8575	272483950 272484014	MICHIGAN EDUCATIONAL CU 9200 HAGGERTY RD PLYMOUTH MI 48170 22 Ellen Paparelli (734)416-5372	272484328				
MICHIGAN COASTAL CU 1086 CRESTON ST MUSKEGON MI 49442-4178 22 Pam Duff (231)777-3620	272483277	ST. FRANCIS X FCU 2140 M-119 PETOSKEY MI 49770 22 Rebecca Swiger (231)347-8480 x1586	272483675	E & A CU PO BOX 610908, ACCTS PAYA PORT HURON MI 48061-0908 22 (810)996-4600	272483963	MICHIGAN EDUCATIONAL CU 9200 HAGGERTY RD PLYMOUTH MI 48170 22 Ellen Paparelli (734)416-5372	272484331				
MUSKEGON CO-OP FCU PO BOX 569 MUSKEGON MI 49443-0569 Accounting Department (231)726-4871 x232	272483303	FIRST COMMUNITY FCU 550 S RIVERVIEW DR PARCHMENT MI 49004-1234 22 Shirley J Theibbar (269)382-9845 x135	272483701 272483633	FLAGSHIP FCU 1814 TENTH ST PORT HURON MI 48060-6208 22 Linda Sharnard (810)982-8575	272484014	ROME CU 1709 CROOKS RD ROYAL OAK MI 48067-1384 22 Jenny Moreski (248)549-2300	272484344				
COMMUNITY SCHOOLS CU PO BOX 4303 MUSKEGON MI 49444 22 Rachael Jones (231)733-1329	272483316	CMTY FINL MEMBERS FCU PO BOX 8250 PLYMOUTH MI 48170-8050 22 Stephanie Burns (734)451-3405	272483743	PORTLAND FCU 223 CHARLOTTE ST PORTLAND MI 48875-1897 22 Denise Ries (517)647-7571	272484056	NORTHWOOD CU 30636 WOODWARD ROYAL OAK MI 48073-6928 22 Christine Shroyer (248)549-3200	272484357				
MUSKEGON PATTERNMAKERS FC 513 W BROADWAY MUSKEGON HEIGHTS MI 49444-1999 22 (231)733-3258	272483332	CHIEF PONTIAC FCU 790 JOSLYN AVE PONTIAC MI 48340 22 Dana Beels (248)335-9493	272483772 272483785	FRANKENMUTH CU 580 N MAIN FRANKENMUTH MI 48734 22 Donna Haubenstricker (989)497-1623	272484098 272480131	ROYAL OAKLAND CMY CU 3070 NORMANDY RD ROYAL OAK MI 48073-2226 22 (248)549-3838	272484373				
SHAWBOX COMMUNITY FCU PO BOX 4687 MUSKEGON HEIGHTS MI 49444-0687 22 Pamela K Govan (231)733-3258	272483345	CHIEF PONTIAC FCU 790 JOSLYN AVE PONTIAC MI 48340 22 Dana Beels (248)335-9493	272483785	BELLE RIVER COMMUNITY CU PO BOX 159 RICHMOND MI 48062 22 (586)727-6855	272484108	UNITED CHRISTIAN CMY CU 1785 ROCHESTER RD TROY MI 48063-1833 22 Marilyn Gramer (248)528-1885	272484386				

Override Routing Number

Financial Institution Name and Address

State City Financial Institution Name Routing Number Page Number

ACH Participant Directory			ALABAMA			GEO/ALPHA LISTING		
FINANCIAL INSTITUTION	ROUTING NUMBER	PAGE	FINANCIAL INSTITUTION	ROUTING NUMBER	PAGE			
ALABAMA, ADAMSVILLE WACHOVIA BANK, NA	062000080	55	AMSOUTH BANK, A DIV OF	064101534	66			
ALABAMA, ALBERTVILLE VANTAGE BANK OF ALABAMA	062206583	60	AMSOUTH BANK, A DIV OF	064102151	66			
ALABAMA, ALEXANDER CITY ALIAN BANK	062201698	58, 402	AMSOUTH BANK, A DIV OF	064102397	66			
ALIAN BANK	062203191	58, 402	AMSOUTH BANK, A DIV OF	064102591	66			
ALIAN BANK	062203531	59, 402	AMSOUTH BANK, A DIV OF	064102672	67			
ALIAN BANK	062204051	59, 402	AMSOUTH BANK, A DIV OF	064103037	67			
ALABAMA, ALICEVILLE 1ST NATL BANK OF CTRL AL	062201449	57	AMSOUTH BANK, A DIV OF	064103079	67			
ALABAMA, ANDALUSIA COVINGTON COUNTY BANK	062105778	57	AMSOUTH BANK, A DIV OF	064103406	67			
ALABAMA, ANDERSON WACHOVIA BANK, NA	062205364	59	AMSOUTH BANK, A DIV OF	064104094	67			
ALABAMA, ANNISTON CHEM FAMILY CU	262285951	275	AMSOUTH BANK, A DIV OF	064104353	67			
M & H EMPL FCU	262287894	275	AMSOUTH BANK, A DIV OF	064104832	67			
NE ALABAMA POSTAL FCU	262286688	275	AMSOUTH BANK, A DIV OF	064106102	67			
NOBLE BANK & TRUST, N.A.	062206541	60	AMSOUTH BANK, A DIV OF	064107091	67			
ALABAMA, ASHVILLE UNION STATE BANK	062205034	59	AMSOUTH BANK, A DIV OF	064200765	68			
ALABAMA, ATHENS RELIANCE BANK	062206305	60	AMSOUTH BANK, A DIV OF	064200914	68			
ALABAMA, ATMORE FIRST NATL BANK & TRUST	062103453	56, 401	AMSOUTH BANK, A DIV OF	064201078	68			
FIRST NATL BANK & TRUST	062104520	56	AMSOUTH BANK, A DIV OF	064201887	68			
UNITED BANK	062102098	56	AMSOUTH BANK, A DIV OF	064205919	69			
ALABAMA, ATTALLA			AMSOUTH BANK, A DIV OF	064206413	69			
			AMSOUTH BANK, A DIV OF	064206594	69			
			AMSOUTH BANK, A DIV OF	064207894	69			
			AMSOUTH BANK, A DIV OF	064207959	69			
			AMSOUTH BANK, A DIV OF	065100262	70			
			AMSOUTH BANK, A DIV OF	065300237	71			
			AMSOUTH BANK, A DIV OF	065300460	71			
			AMSOUTH BANK, A DIV OF	065300693	71			
			AMSOUTH BANK, A DIV OF	065300813	72			
			AMSOUTH BANK, A DIV OF	065300923	72			
			AMSOUTH BANK, A DIV OF	065301100	72			

Looking for payment information that's always current?

The Global Banking Resource™, Accuity's industry-leading online payment database, is updated daily. Register for a free trial at www.TGBR.com today.

For More Information

The Americas 1 800 321 3373 or +1 847 676 9600

EMEA/APAC +44 20 7014 3480



www.AccuitySolutions.com