

CITY AND STATE PREFIX NUMBERS

The numbers shown on this page were the basis of the old fractional form of the routing number. Cities were numbered in order of their 1911 populations and states were assigned numbers in east-to-west sequence

These prefix numbers are not part of the MICR form of the routing number.

Fractional numbers appear in the Geo/Alpha portion of this book, beginning on page 319.

CITIES

1	New York, NY	14	New Orleans, LA	26	Memphis, TN	38	Savannah, GA
2	Chicago, IL	15	Washington, DC	27	Omaha, NE	39	Oklahoma City, OK
3	Philadelphia, PA	16	Los Angeles, CA	28	Spokane, WA	40	Wichita, KS
4	St. Louis, MO	17	Minneapolis, MN	29	Albany, NY	41	Sioux City, IA
5	Boston, MA	18	Kansas City, MO*	30	San Antonio, TX	42	Pueblo, CO
6	Cleveland, OH	19	Seattle, WA	31	Salt Lake City, UT	43	Lincoln, NE
7	Baltimore, MD	20	Indianapolis, IN	32	Dallas, TX	44	Topeka, KS
8	Pittsburgh, PA	21	Louisville, KY	33	Des Moines, IA	45	Dubuque, IA
9	Detroit, MI	22	St. Paul, MN	34	Tacoma, WA	46	Galveston, TX
10	Buffalo, NY	23	Denver, CO	35	Houston, TX	47	Cedar Rapids, IA
11	San Francisco, CA	24	Portland, OR	36	St. Joseph, MO	48	Waco, TX
12	Milwaukee, WI	25	Columbus, OH	37	Ft. Worth, TX	49	Muskogee, OK
13	Cincinnati, OH						

STATES

EASTERN

50	New York
51	Connecticut
52	Maine
53	Massachusetts
54	New Hampshire
55	New Jersey
56	Ohio
57	Rhode Island
58	Vermont
59	Hawaii**

SOUTHEASTERN

60	Pennsylvania
61	Alabama
62	Delaware
63	Florida
64	Georgia
65	Maryland
66	North Carolina
67	South Carolina
68	Virginia
69	West Virginia

CENTRAL

70	Illinois
71	Indiana
72	Iowa
73	Kentucky
74	Michigan
75	Minnesota
76	Nebraska
77	North Dakota
78	South Dakota
79	Wisconsin

SOUTHWESTERN

80	Missouri
81	Arkansas
82	Colorado
83	Kansas
84	Louisiana
85	Mississippi
86	Oklahoma
87	Tennessee
88	Texas
89	Alaska**

WESTERN

90	California
91	Arizona
92	Idaho
93	Montana
94	Nevada
95	New Mexico
96	Oregon
97	Utah
98	Washington
99	Wyoming
101	Territories and Dependencies**

*Kansas City, KS included with Kansas City, MO under prefix 18.

**State prefixes for Alaska, Hawaii and Territories and Dependencies are listed numerically under the corresponding region. They are not, however, geographically located in that region.

Fractional Form

The fractional form of the routing number is shown most commonly as a multi-digit fraction with a hyphenated numerator and a three or four-digit denominator. Each part is labeled in the number below:

Prefix — 1 2 - 3 4 5 — ABA Institution Identifier
6 7 8 — Federal Reserve Routing Symbol

The geographical base for the ABA's original numbering system was the network of reserve cities in existence at that time. The prefix served to identify the source of the document by city or by state. Numbers 1 through 49 belonged to reserve cities and major banking centers, who were assigned the numbers in order of their populations.

Numbers 50 through 99 designated the states and were assigned in east-to-west order. The numbers 50, 60, 70, 80 and 90 were given to states containing the principal collecting centers — New York, Pennsylvania, Illinois, Missouri and California, respectively. Succeeding numbers in each group were assigned to the states surrounding these collecting centers; exceptions were Hawaii and Alaska, whose prefixes were assigned long after those of the older states. Prefix number 101 was designated for use by territories and dependencies. The complete list of city and state prefix numbers appears following this explanatory section.

The fractional form of the routing number, like the MICR, also includes the Federal Reserve routing symbol and the institution identifier, but with these differences:

1. The institution identifier appears as part of the hyphenated numerator and significant zeroes are dropped (a one digit institution identifier would be printed without three zeroes preceding it).
2. The Federal Reserve routing symbol appears as the three or four digit denominator and in districts 1 through 9, the zero is dropped from the first position of the symbol.

Other Types of Routing Numbers

0000 Series. United States Treasury Checks and Postal Money Orders: acceptable for immediate credit at any Federal Reserve office. (Note: Savings Bonds must be processed through the EZ Clear program as of February, 1991.)

4000 Series. Reserved for future use: these numbers may be used only with permission from the American Bankers Association.

5000 Series. Internal Processing Numbers: reserved for use by depository financial institutions and the Federal Reserve in connection with their internal process control procedures. Under no circumstances should "5000" series numbers be encoded on items which go into the check collection system.

6000 - 7000 Series. Electronic Transaction Identifiers: Reserved for use as electronic addresses of non-financial institutions which process payment transactions on behalf of financial institutions.
(See *Routing Number Policy Section II.B and III.B*).

8000 Series. Reserved for use by issuers of travelers checks.
(See *Routing Number Policy Section II.C and III.C*).

9000 Series. Non-Par Numbers: historically used to allow the routing of checks drawn on non-par banks (90), and banks that paid at par but, as a matter of choice, did not wish to receive their items through the Federal Reserve System (91 or 92). The use of these numbers is now considered obsolete and is under review by the American Bankers Association. To distinguish checks not collectible for face value through the Federal Reserve, a change was made in the structure of the routing symbol. The first two digits of the symbol are 90, instead of the Federal Reserve district number. And in place of the usual last two digits, the old city (or state) prefix number is used. In the sample routing number used throughout this section, then, the non-par version would appear as 9012 0345 6, with the 12 being the city prefix, the institution identifier remaining the same and the check digit recalculated.

Note: Special series of routing numbers in use are listed on page xxviii.

Routing Number Administrative Board

The administration of routing number policy and all procedures developed pursuant to the policy will be the responsibility of the Routing Number Administrative Board. See the Routing Number Policy Section V.A for a complete description of the responsibilities of the Board.

Obtaining a Routing Number

A routing number will only be issued to a Federal or State chartered financial institution which is eligible to maintain an account at a Federal Reserve Bank. The authority of an institution to provide financial or payment services is governed by the charter granted by the national or state chartering agency. The assignment of a routing number does not expand or change in any way the powers of the institution as specified in that charter.

Routing numbers will not be issued to non-financial institutions or bank holding companies. In addition, routing numbers will not be issued to third-party processors, processing centers, or operations subsidiaries of bank or bank holding companies. However, these organizations may be eligible for assignment of special purpose electronic transaction identifiers. (See *Routing Number Policy Section II*)

Retirement of Numbers

Routing numbers are officially "retired", i.e., withdrawn from the institution to whom assigned, for a variety of reasons: closing of the institution; merger with another institution; relocation to a new Federal Reserve district; or simply lack of use of the number, as in the case of some thrift institutions who have never issued draft or checking accounts.

In the case of a merger or consolidation between two or more institutions, the Routing Number Policy prescribes the retirement procedures.

The official retirement of a routing number is done to protect the integrity and intent of the numbering system. For more details on routing number retirement, please see Routing Number Policy Section V.D.

The complete current Routing Number Policy begins on page ix. We strongly encourage you to review the policy.