

August 31, 2009

Dear Valued Business Customer:

As an originator of Automated Clearing House (ACH) transactions, there is a new regulatory requirement pertaining to the processing of ACH transactions that may impact you. The purpose of this letter is to inform you of this important change and provide you and your employees who prepare ACH transactions, with the information and resources to plan for it.

The National Automated Clearing House Association (NACHA), a not-for-profit association that oversees the ACH Network, is changing the way ACH transactions must be handled in order to better regulate international financial transactions as required by the Office of Foreign Assets Control (OFAC), a division of the U.S. Treasury. On September 18, 2009, an amendment to the NACHA Operating Rules will require all payments funded internationally or sent to another country via the ACH Network to be identified as International ACH Transactions (IATs) using a new Standard Entry Class (SEC) Code: IAT.

Due to this regulatory change, Chemical Bank is required to change our authorization agreements to include the new regulation. If you are not the authorized signer on the account, please have the authorized signer endorse the enclosed agreement along with the eBusiness IAT Certification and return both signature pages to us **by 4 PM on Thursday, September 17, 2009** in the self-addressed stamped envelope we have enclosed for your convenience. You may also fax these pages to 989-633-3800 to meet the deadline while the original signature pages are being mailed. Please retain a copy of the agreement for your records.

Companies who originate ACH transactions need to become familiar with the new information required prior to the September 18, 2009 implementation. Understanding the new rules and complying with the new regulation will allow you to continue processing ACH transactions without interruption while preventing both criminal and civil penalties, which can include imprisonment and significant fines.

As a service to our ACH business customers, we have provided on our website, additional information on this regulation, a step-by-step checklist of what is required, ACH payment scenarios and frequently asked questions (FAQs). Both you and your ACH originators should review these resources at www.chemicalbankmi.com/ebanking/internationalach.htm.

If after reviewing our website you have questions or concerns on how this will affect your company, please call (866) 804-4592 and *select option 4 to speak with an eBanking Specialist.*

Sincerely,



Valorie J. Tickle
Vice President, E-Commerce