

Malibu East Dialogue

July 2004

Your Communication and Information Resource

MECA resident — entertainer—teacher—writer

Beckie Menzie, neighbor

By Ara Mayian

The cabaret entertainer Beckie Menzie, has lived in Malibu East for the last three years with her husband, Earl Moshinsky. Since coming to Chicago in 1988 with a job at Pegasus Players, she has found that this city offers her a number of venues to perform her music — such as The Pump Room, Empire Room, Park West Maxims, Gentry on State, Davenport and Whitehall. So she stayed.

She stayed to sing her own songs and especially her favorite cabaret music with jazz styling. But Beckie's talents span most forms of music and she can play just about anything put in front of her. Her musical talents involve more than performing — she teaches musical theater at Northwestern and the Chicago Center for Voice; she's also a musical director, an arranger and an accompanist. She writes music too (a song a week, she says). Beckie has also won an outstanding Cabaret Artist Award.

Ms. Menzie is a Midwesterner from Indiana. She met Earl through a close friend of hers — and — like “yours truly” married into the building. I asked Beckie how she likes the living in Malibu East. At first, she thought she would not, but now she really enjoys the sense of community, the view, the convenience and the real safety that our condominium provides. The traveling she does can sometimes take up half her



time, and living here makes her life considerably easier.

When I asked her what she suggests as a starting point for someone who wants to sing, she said that the most important thing was to have a good teacher/mentor, a teacher to increase your singing skills and the mentor to set you on the right path to success.

You really want to hear Beckie sing and play a grand piano with her friend and collaborator, Tom Michael. She and Tom collaborate beautifully together and this is what she really enjoys.

Trust me on this, go see her or buy her CD, “Real Emotional Girl.” She is good, and we are happy to have her as a neighbor. She's a nice lady as well.

Coming issues

The next two issues of the Malibu East Dialogue will be dedicated to the upcoming election of directors that will take place at our annual meeting Tuesday, Sep. 14. Articles will explain and detail the fiduciary duty of condominium directors and officers, our election process and policy, the relationship of the areas of responsibility shared by our board of directors and our association management team, and an insight into the types of personalities that are ideal for serving as our representatives and board members.

— Editor

*Our condolences to the
family and friends of
May Alice Forshee*

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MECA board meeting notes

by Elaine Winans

Please keep in mind that the meeting notes are not the official record of the MECA Board of Directors meetings. The official minutes are generally approved at the following meeting and may be viewed or copied in the management office.

MECA board meeting Tuesday, Jun. 22

Attendance: 11 board members, 2 management representatives and 10 residents. Not present: Richard Strauss

DIRECTOR ELECTION

Cass Buscher was elected to the board of directors to replace Larry Creter who has resigned due to moving from the building. Mr. Buscher was the first runner up in the last election with 13% of the vote.

June 9 meeting, attendance — 2 directors, 6 residents. Discussed: Difficulty of opening hall door by freight elevator due to the vacuum effect. Will consider options such as the laundry door configuration. Status of newspaper recycling containers. Dog deposits not being reported. Next meeting 7:30pm Sep 8 in the Community Room

3) *Social*

Sandy Chaet

A catered summer activity is planned for July 25. (See article, pg. 4.)

4) *Commercial Property*

Had a meeting June 4. New equipment for the fitness room has been installed. (See mgmt. report, pg. 3.) A proposal for a contract for a bi-annual inspection of all fitness equipment was discussed. A new Ping Pong table was purchased— it will arrive soon. Water/aerobics classes have started. (See mgmt. report, pg. 3.) You do not have to be a swimmer to be in the class. A sports survey is in the July Dialogue. (See pg. 6.)

10) *Cable*

Tom Vaughan

Looking at proposals from TV cable providers. The rates obviously are not comparable with the extremely low rates that we've been fortunate to have for the past 10 years. One proposed package included broadband Internet access for all tenants.

Building access key status

The black security key system is working again. If you have a key that is not working, bring it to the management office for reprogramming.

It appears that the laundry door works fine, but residents whose black security keys weren't working were pulling it out to get access.

TREASURER'S REPORT

Financial statement

Balance on hand, cash and reserves — \$2,238,074.32.

Delinquency report

Currently \$24,516

Marcel Molins

The architects have sent the plans for mall access to Golf for cost estimates.

5) *Architecture & Aesthetics*

Carol Beatty

Carol has met with Larry and is up to date on all projects and will schedule a meeting soon.

6) *ASCO report*

Sandy Chaet

Building zoning is being discussed.

7) *Pet*

Sandy Chaet

The ropes are up around the new sod. We hope that they will stay up.

8) *Parent*

Marcia Fishman

Will announce a meeting date soon

9) *Sports Entertainment*

Neil Warner

COMMITTEE REPORTS

1) *Rule & Regulations/Legal*

Marcel Molins

Final proposed draft of the proposed new rules will be sent to the Legal Committee tomorrow.

2) *Floor Representatives*

Tom Vaughan

MANAGEMENT REPORT

Items requiring board action

1) *Loading dock gate/overhead door proposals*

Proposals discussed included tracked doors and roll-up doors. All vendors stated that the option of a 'person door' cut into the main door would weaken it. The proposed roll-up door will be purchased pursuant to acceptable aesthetics.

2) *Laundry room door preventative maintenance proposal*

It appears that the door works fine, but residents whose black security keys weren't working were pulling it out to get access.

3) *Continue to allow Saturday deliveries approval*

Management reported no problems with the procedure. The 90-day trial period was continued for an additional 90 days.

4) *Sudler bulk-purchasing program*

Mr. Lerner introduced a proposed

Sudler program for the bulk purchase of janitorial supplies.

- 5) **Installation of speed bump in garage entryway**
Proposal did not pass.
- 6) **Approval of painting of the seawall**

The seawall facing the lake that actually connects to our building will be scraped, sealed and painted.

- 7) **Discussion of election materials for upcoming annual meeting**
Letter will be going out soon advising owners that want to be candidates to turn in their application by a certain date. (*Election will be at the Owners' Annual Meeting Sep. 14.*)

Items not requiring board action

- 1) **North wall repairs status**

Work will take about 4½ to 5 weeks. Entrance closing will change after 2½ weeks as work progresses.

- 2) **Building access key status**

The black security key system is working again. If you have a key that is not working, bring it to the management office for reprogramming.

- 3) **Unit sales**

35G \$240,000

- 4) **Garage report**
Claims

Approved:	3
Denied:	1
Total:	4

Waiting lists

Single self-park:	50
Tandem self-park:	0
Second car:	0

Monthly parkers

Single:	141
Tandem:	56
Valet:	308
Preferred:	2
Engineer:	NC
Motorcycle:	0
Total:	507

New monthlies:	5
Cancellations:	2
Upgrades:	1

The meeting ended at 9:50pm and went into closed session.



What's happening around the building

by Chris Chiodo, MECA Association Manager

First of all I would like to inform the residents of Malibu East that my administrative assistant, Joan Burke, resigned from her position here. I would personally like to thank Joan for all her help, hard work and the kindness she has showed me in the short time we worked together. I wish only the best for Joan; we will miss her very much. Upon Joan's departure, I have hired a new assistant, Christine Smith. I feel that Christine will be a great fit for Malibu East and I believe she will become the perfect team player. Christine is a recent graduate of Ohio State University where she majored in marketing. Please feel free to come to the office and welcome her to Malibu East.

I would like to report that the north exterior wall construction, which recommenced June 21, will last approximately four to five weeks to comple-

tion. During this construction period, Golf Construction will have to block one of the drives to set up scaffolding. This means we will have to use one drive for both entering and exiting. Please use extreme caution when walking or driving through the driveway.

I am very happy to announce that we have just purchased a new Nautilus 3000 recumbent bike for the fitness center.

I want to inform the residents that our water aerobics classes started June 21. The class is scheduled at 6pm Monday through Saturday. Starting July 1, we will have two classes a day, at noon and 6pm Monday through Friday. Saturday and Sunday will only have one class, at 6pm. If you care to sign up, please come to the office and fill out a waiver form. Each class will last 45 minutes.

Joan passes the mantle to Christine

By Jack Winans

Joan Burke has resigned and has spent the past few weeks training her replacement, Christine Smith.

Christine and Chris — what a combination! Two Chrises! Lest there be confusion, let's keep it Christine and Chris when you call and ask for them.

Christine grew up in Canton, Ohio; she says she's a country girl. She's an August 2003 grad of Ohio State U. with BS and BA marketing degrees. She had her hands full at school with her sorority activities and TWO jobs. One of her jobs was in the administration department at the university — a good background and step toward this job.

Christine has a Chinese Crested pet dog named Petey. She enjoys long walks with friends and a cooking class. She



also likes our lakefront and jogging paths. She's currently up to three miles and plans on working up to six miles.

Christine will also provide the Dialogue with the "Town Crier," so if you know of anyone new or outstanding in the building, be sure to notify Chris.

Stop by and say hello — you'll always find a great smile along with professional service.

Community Calendar

by Rose Wandel

COMMUNITY AFFAIRS

BERGER PARK

CULTURAL CENTER

Concerts in the Park

Free — bring a lawn chair
7pm Jul. 21
6205 N. Sheridan Rd.
773-761-0376

EDGEWATER

BRANCH LIBRARY

Edgewater Architectural Treasures

Photographs by Johnny Leuthold
Closing reception
2-4pm Jul. 3

CAPS 24th Dist. Beat #2433
Come meet our beat police.

Wednesday, Jul. 7, 7pm
(1st Wed. of every month)

CHILDREN'S PROGRAMS

Sign up for the Summer Reading Program and win prizes all summer long!

Storytelling with masks, costumes, music and dance with Lea Atiq

10:30am Jul. 7 (ages 6 and up)

Animal Athletes

2pm Jul. 13

Adventures in Sailing

10:30am Jul. 22 (ages 5 and up)

The Spirit of the Games

10:30 am Jul. 28

Toddler Story Hour

10:30am Wednesdays (ages 18-36 months)

Playful Story Hour

10:30am Mondays

Arts & Crafts

10am Tuesdays (ages 6 and up)

BOOK CLUBS

Saturday Book Club

"Nickel and Dime"

By Barbara Ehrenreich
11am Jul. 3

Soulful Perspectives, an

Afrocentric Book Club

"Bridges of Memory: Chicago's



First Wave of Black Migration

By Timuel Black

6:30pm Jul. 12

Tuesday Book Club

Book TBA

10am Jul. 27

1210 W. Elmdale

312-744-0718

THEATER/SHOWINGS

CHICAGO JEWISH THEATER

"Sholom Aleichem"

One-man show with British actor
Saul Reichlin

Jun. 9-Jul. 6, \$25, discounts
available

8pm Thu.-Sat., 7pm Sun.

5123 N. Clark

773-728-0599

GERBER HART LIBRARY

"LeLivre Blanc/The White Book"

Theater production

1127 W. Granville

773-857-5395

COMMUNITY EVENTS/

MEETINGS

St. Andrew's 43rd Annual

3-day Greek Festival

Admission \$2 all days

Friday night only

Fri. Jul. 9 — gates open at 5pm

5:30pm **Jon Allmett w/Scott**

Besaw

7:30pm **The Business**

Saturday & Sunday

Greek foods & sweets, folk music
& dancing. Fun kids rides.

Sat. Jul. 10 — gates open at 4pm

Sun. Jul. 11 — gates open at noon

St. Andrew's Greek Orthodox

Church

5649 N. Sheridan Rd.

773-334-4515

19th Annual Evanston Ethnic Arts Festival

Colors, sounds, and aromas of
world cultures, live music on two
stages, browse the art and craft
work of 125 juried artists.

Jul. 17-18 — Free admission

Noon to 7pm

Dawes Park, Sheridan Road at
Church Street

MECA EVENTS/MEETINGS

Dialogue Committee meeting

Tuesday, Jul. 20

7:30pm — Community Room

Thursday afternoon

discussion group

No meeting this month.

MECA board meeting

Tuesday, Jul. 27

7:30pm — Windjammer Room

Leave event and meeting notices at the desk for the Dialogue.

MECA plans party

By Betty Mayian



Malibu East is planning an evening of music and food under the stars (and in the Windjammer Room, too) from 5pm to 8pm Sunday, July 25. The musical entertainment will be by Steven Solomon, who performs at Leona's twice a month and at various local events and fundraisers. Steven's musical talents were written up in an article in the Lerner paper. He won the State of Illinois performance category in the National History Day contest, with his "History of Jazz." He has also performed in Vegas, Disneyland and at the University of Georgia. At the age of 14, he has already been chosen to be in the North Side College Prep Jazz Band.

The food for this event will be catered from Corner Bakery Catering. Sandwiches of chicken pesto, southwest roast beef, turkey Swiss, chicken salad, tomato mozzarella, and tuna — along with Caesar salad, a fresh fruit medley, a sweet basket, soft drinks, and more will be provided to our guests.

The room will be candle-lit, and we will be happy if some people either sing along or dance to the music. All of this will be for a mere \$5 per person over the age of three. So watch for the flyer and send in your check before July 16, so we can plan the food accordingly.

(This event subsidized by MECA's Social Committee.)

Lakefront dining

By Betty Mayian

Summertime! Time to get out and walk, skate or ride along the lakefront. While you are out and about in our area, you might want to have a quick drink or bite to eat to renew your energy. So, let's start about a mile north of us at Loyola Beach.



At the east end of Greenleaf is a concession stand run by the Heartland Cafe. Like all "restaurants" that are contracted by the Chicago Park District, their hours are 10am to 8pm seven days a week depending on weather. The prices at Heartland range from \$1 to \$5 per item, and the menu has a nice mix. You can get the basics of hamburgers, hot dogs, sodas, chips and ice cream — or you can get creative with veggie hot dogs, crepes, juices or smoothies. There are a few tables nearby or you can take it to go and walk off the calories.



Moving south to the Berger Park area is the re-opened Secret Garden Cafe operated by Lisa Jordan. The address is 6219 N. Sheridan Road R (rear) and it is located on the lakefront in and around the North Lakeside Cultural Center coach house. Lisa gave her hours as 11am to 9pm, except for days of extreme weather. Please call 773-381-5623 to confirm opening and closing times. Chicago weather is unpredictable so the Secret Garden has some tables in the enclosed patio on the lake-

side of the coach house. The rest of the tables are outdoors and there's not a better spot to sit and watch the lake than from there.

And food? Well, Lisa has put together a wonderfully tasty menu for lunch and dinner, snack and desserts, and a wide range of liquid refreshments including sodas, tonic water, club soda, Gatorade, Snapple and bottled water — plus brewed teas and coffees and lemonade. She serves appetizers like shrimp ceviche; fresh salads like Cobb or Caesar; super sandwiches like grilled chicken or "cow and goat" (beef and goat cheese), dinners like slab-o-ribs or salmon plus daily specials. Desserts include cheesecakes and pies. Prices from the menu start at \$2.25 for a mixed green salad to about \$7 for a sandwich with chips or \$15 for the ribs. This is a full restaurant — not a concession stand.

Now we can head on south to the Osterman Beach near Bryn Mawr and the lake. The actual location of the Del Lana's

Deli concession stand is about 100 yards off Ardmore. This small stand offers bottled water, Gatorade, Dr. Pepper, 7Up and other drinks. Their food selection includes the standard beach fare of hot dogs plus the unique sandwiches selections of chicken breast in a pita, veggies in a burrito, tuna in a tortilla. Add on the chips, candy, popsicles and ice cream, etc., and all prices are in the \$0.50 to \$5 range.

Further south is the concession stand at the Foster Avenue Beach. This location has a great advantage. About 75 feet southeast of it is another stand where you can rent bicycles built for up to four people. This is an added attraction for beach aficionados. The concession stand is called Shake and Fruity's and



their hours are 10am–7pm Mon.–Fri. and 9am–7pm Sat. The same drinks are available here, but they have included the "shakes" and "fruit" smoothies (hence the name). They have snacks, sandwiches (ham or turkey and cheese, hot dogs, polish sausage, hamburger, tuna), pizza, fruit cup, muffins, ice cream and more — enough to keep you



satisfied until you return home (or pass another food distributor on the way home). Price range from \$1.25 to \$4.

On the northwest corner of Thorndale and Winthrop is the new grinders restaurant called Spirtini's. Take your walk to this location and order one of their fabulous grinder-style submarine sandwiches. They are hot and crunchy with cheese and herbs baked into the crust just before serving. The restaurant is air-conditioned inside and has some outdoor tables and chairs, if you want the sun. Check it out. Subs are all around \$5; soups about \$2. Drinks and dessert prices vary.

If you decide to stay close to home, go downstairs to our own convenience store and ask Lou or his sons to make you a picnic. And throw in a power bar for energy on those long walks along our magnificent lakefront.

Wanted !!!!!!!!

By Sandy Chaet

Are you a musician, singer or entertainer? We are looking for local talent in Malibu East who would like to perform. We are also interested in people who would like to speak about their hobby or occupation.



Please leave your name, unit and telephone number for the Social Committee at the management office or at the door-man station.

Dialogue reprints

Reprints of Dialogue pages are available in color on photo paper at the price of \$1 per page.

Resident survey

Would you like to participate in organized sports or other activities at Malibu East?

With the water aerobics class underway, the Sports & Entertainment Committee is trying to gauge the level of interest among residents in other activities. If there is sufficient interest, the committee will try to organize the activities that draw the most interest.

Please fill out the brief questionnaire below, cut it out and give it to the door-man or the management office.

I am interested in the following sports/activities (please check any that apply):

- Aerobics class
- Group walking
- Tennis
- Ping-pong
- Racquetball
- Weight training
- Board games

Feel free to submit any comments or suggestions on a separate sheet of paper.

Name _____

Unit/Phone _____

Submitted by Neil Warner, Sports & Entertainment Committee.

Never be late again

Dean Lerner,
AMS, CMCA, PCAM
Senior Sudler Account Supervisor

It's no secret that MECA owners can avoid late fees being charged to their account by making sure that their monthly assessment payments are on deposit in MECA's lockbox account by the 15th of each month. I was on vacation, I had to go out of town on an emergency, the post office lost it, I didn't get the statement, I got the statement late and even the dog ate it are all familiar excuses, but they may not prevent late fees from being charged. So what can you do to guarantee you will never be late again? Just sign up for SNAPP!



What is SNAPP? SNAPP stands for Sudler and Company's Automatic Payment program. How does it work? On the fifth business day of each month Sudler electronically transmits "automatic debit" orders to LaSalle Bank for each unit that participates in SNAPP. LaSalle Bank then electronically transmits automatic debit orders to each owner's bank, and the funds are electronically transmitted directly into MECA's lockbox account. As long as an individual's account has "cleared" funds in their account when the debit order is received by their bank, their MECA account is paid for the month. The entire process can take up to three days or as quickly as one day.

What does "cleared" funds mean? A deposit to your bank account in the form of a check is not considered available cash until the check clears the bank from which the funds are to be drawn. Each bank may have different rules for when personal checks, payroll checks, foreign bank checks, etc., are considered cleared. Check with your bank to understand its policy.

What happens if an account does not have sufficient funds to cover the SNAPP order? If your account does not have sufficient funds when the SNAPP

order is made, an NSF order is returned to Sudler. The MECA office is notified and an automatic \$25 NSF charge is placed against the account. Once the unit owner is informed of the NSF, he/she may send a check (with the coupon) to the bank lockbox to cover the NSF. If the check clears the lockbox before the 15th of the month, there will not be any additional charges levied against the account. If the check clears the lockbox after the 15th, a \$50 late fee will also be charged to the account.

What if there is a charge on my account that I do not agree with? SNAPP is set up so that the full amount of the charges on each statement will be SNAPPED. So what do I do? Contact the on-site office and indicate what you disagree with. If a mistake was made, the office will issue a credit. Your next month's statement will reflect the credit by reducing the amount that will be SNAPPED.

How do I sign up for SNAPP, and if I sign up, how can I stop it? Contact the on-site office for the forms. Follow the instructions and return the completed application and account information. It will take approximately 30 to 45 days before SNAPP begins. Once your participation in SNAPP starts, you will still get a monthly statement. However, a reminder indicating that your payment will be made through SNAPP will appear just above the return coupon. Anyone can withdraw from SNAPP by notifying the office (in writing) by the first of any month. Participants in SNAPP who are selling their units must cancel SNAPP two months prior to the sale or they will be required to escrow two months of assessments before the closing can take place.

Sign up for the program and you will never be late again, even if you're on vacation!

SPECIAL NOTICE

If your rest is being disturbed by wind chimes, please contact the editor with your name and unit number.

Dear Etta Kitt



The first really nice Sunday in June, I was enjoying the opportunity to finally open wide all of my patio doors and let fresh air fill my home. After a false start, spring was finally here with summer temperatures. After being cooped up so long, the joy of fresh air was raising my spirits.

Whoops! I spoke too soon — a sudden whiff of the acrid smell of burning fuel came through the open patio door. Someone in a unit below me had started a charcoal fire with that icky smelly charcoal lighter fluid. I knew that that was not only against the rules, but also an affront to our good neighbor policy. Unfortunately, I couldn't spot the villain and the smell got stronger. With no recourse, I had to shut up my home once again.

Why do people do this? Don't they know that it is not only against the regulations, but in a tight community such as this, is selfish and thoughtless?

Signed, Smoked Out

Dear Smoked Out,

You're right, it is against our rules and it is an affront to good neighbor relations. Sometimes when people move here from a neighborhood of single-family homes, they don't realize that what they do can affect many homeowners. We can only hope that they actually read the documents that are provided them when they buy a home here. We can also, only hope that they will adjust to condominium living and understand that the rules are made so that we can live in peace, side by side. In order for a condominium community to work, it takes the efforts of all of us working in harmony and exercising good judgment for us to enjoy our homes.

From page 1 of our MECA Rules & Regulations:

II BARBECUES

Barbecuing is permitted only with a fully covered grill and may be ignited only with an electric starter. Propane or other bottled gas as a fuel is prohibited.

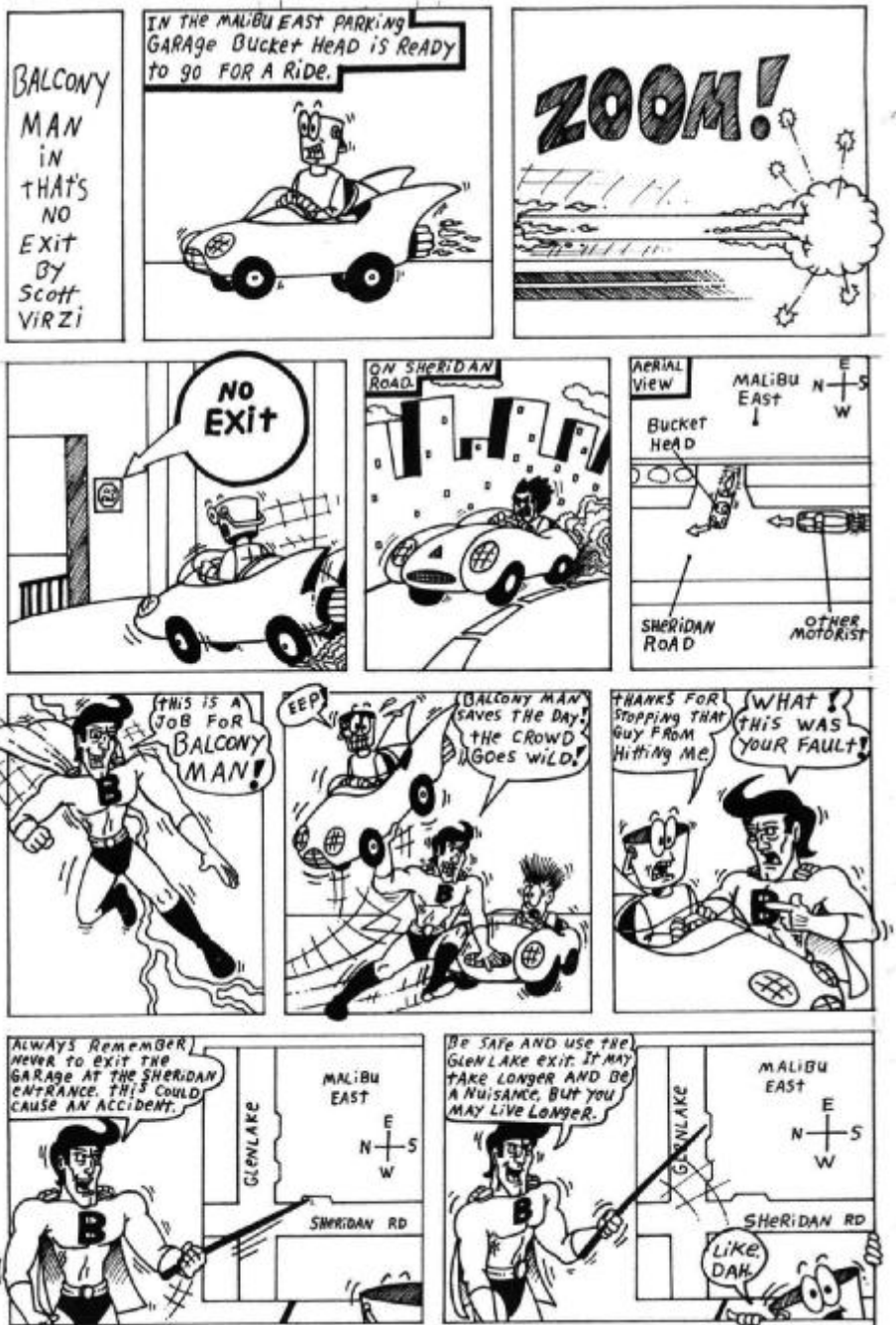
'Town Crier' announcements by Christine Smith

We welcome all new residents to our building, including:



If you have information concerning talented or famous MECA residents, please contact the Dialogue.

Balcony Man by Scott Virzi



The coming demise of the paper check

By Jim McHale, V.P.
First Commercial Bank

The unfortunate incidents of 911 have caused changes in many of the everyday activities of Americans. One side effect of that dark day was the resulting grounding of all air traffic. This caused obvious problems for commuters who were flying and business people not able to make appointments. This also put a stop on checks that needed to clear all over the country. Checks that needed to be processed sat grounded on the runways of our nation's airports.



As you might guess, this had a very stifling effect on the nation's economy. Congress reacted to this problem by enacting Check 21. This law has dramatically changed the way banks will clear checks, and it will have an effect on consumers.

What are the main effects of Check 21 on consumers?

- You won't be able to get your original paper checks back, because your bank will no longer have them. Your check will be held or destroyed by the bank of the person you wrote it to, not by your bank. Your bank won't be able to offer you all your original checks back because it won't have them.
- Checks you write will clear sooner, increasing the risk that a check will bounce if funds are not in the account when the check is first written. Consumers Union advises consumers not to write a check unless the funds are already in the account to cover it.
- You may not get access to the funds from checks you deposit any sooner, because the new law does not shorten check hold times. After 30 months, there will be a study on whether banks are making funds available to consumers earlier than required by law.
- A bank other than your bank will have your original check and will de-

cide whether to destroy it. Neither Check 21 nor current law requires a bank to keep your original check for any period of time. Before Check 21, it was your own bank that decided how long to keep your original checks, if you didn't get them returned with your statement. Now, the bank of the person you wrote the check to will be the bank that decides when to destroy your check.

- Consumers will get new rights for some electronically processed checks, but not for others. When a so-called "substitute check" is provided to a consumer, the consumer will get a right to have funds recredited to his or her account in 10 business days if the check is paid twice, paid for the wrong amount, or otherwise paid in error. The new law is ambiguous about whether this new right applies when a paper substitute check is used in the processing of the check but is not returned to the consumer, but the legislative history suggests that consumers may get this 10-day right of recredit when a substitute check is used in the processing of the check. If a check is processed electronically by all the banks it is routed through, the check remains only under state check law, and the consumer does not receive a 10-day right of recredit if the electronic image of the check is paid twice, or paid for the wrong amount, or if both the electronic image and the original paper check are paid.

When do these changes go into effect?

Check 21 becomes effective 12 months after it was signed into law. It was signed in late October 2003.

Can I still ask my bank to send me my original checks with my monthly statement?

Check 21 will make it impossible for consumers to get their original checks returned with a monthly statement, because Check 21 will force banks that now require the original check for processing to accept a copy of an electronic image of the original check. Banks can give a special paper copy of a picture of the image of the check, called a "substitute check," to consumers instead of the original paper check.

Under Check 21, the original check could stop at any bank in the collection chain. The check would stop for one of two reasons. Any bank can now replace an original check with an electronic message containing the pertinent information, but only if that bank and the next bank in the chain have an agreement to send and accept electronic presentation of checks. Second, Check 21 will permit any bank to send a "substitute check," a paper copy made from the original check or from an electronic image of the original check, to another bank even if that other bank only processes paper checks. Since the original check will no longer be returned to the consumer's bank, it will be impossible for the consumer to get his or her bank to simply return all original checks every month. The consumer's bank no longer will have all of those checks. Consumers who get their checks back now would experience a loss of convenience under Check 21.

What would happen to the original checks under Check 21?



Check 21 does not impose any minimum time period on banks to keep original checks. Under state law, Uniform Commercial Code Article 4, original checks can be destroyed at any time.

If you have any questions regarding this major change to the banking system, please contact us at (773) 564-4122.

A final note from Mr. McHale

This information is about one third of the original information I had intended to send. The major changes are float and retention of original checks. This law is one of the most confusing that I have seen in banking over the past 20 years.

With ATM/Visa debit cards a system is in place for crediting of funds within prescribed time frames (REG E), it is our opinion that the same rights would apply.

First Commercial Bank

FREE Checking

The Freedom Account* ~Freedom From Fees~

- **No Monthly Maintenance Fee**
- **FREE** – On-line Banking
- **FREE** – VISA® Debit Card
- **FREE** – Unlimited Teller Visits
- **No Minimum Balance Required**
- **FREE** – On-line Bill Pay
- **FREE** – 24-hour TeleBanker
- **FREE** – 200 Checks

FREE Business Checking

Our **FREE** Business Checking Account provides an affordable checking account solution for businesses that have a limited number of transactions.

- **NO** monthly service fee when minimum daily balance is maintained.
- **FREE** – 100 items per month
- **FREE** – Business Check Card

Convenient hours:

Sheridan Location

Monday - Thursday: 9 a.m. - 6 p.m.

Friday: 9 a.m. - 7 p.m.

Saturday: 9 a.m. - 3 p.m.

Visit our website for banking hours of our other locations.

Call Today! (773) 761-4300



First Commercial Bank



6945 N. Clark St. at Morse

6930 N. Clark St. at Morse - Drive-up Facility

6033 N. Sheridan Rd. at Glenlake

www.thefirstcommercialbank.com

*\$100 minimum to open Free Checking Account.

3200 W. Touhy Ave. at Kedzie

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