**Section 310.10 Routine Banking Transactions**

The opening of bank accounts, deposit of monies in those accounts, the withdrawal of monies from those accounts by checks, drafts, bills of exchange or otherwise, the making of time deposits with banks, the purchase from banks, at not to exceed prevailing market prices, of obligations of the United States maturing not more than five years after the purchase, the sale to banks of obligations of the United States at not less than prevailing market prices, and the making use of routine custodial and handling services of banks with respect to securities at not to exceed standard charges, all in the ordinary course of business, are not considered to be contracts or arrangements within the purview of Section 7-101 of the Public Utilities Act.

(Source: Amended at 43 Ill. Reg. 11944, effective October 1, 2019)