TO THE MEMBER BANK ADDRESSED:

The Federal Reserve Bank of Dallas has been instructed by the Federal Reserve Board to forward all items through our District Clearing House with the protest instructions to protest all checks of $10.00 and over, unless stamped on the face with the letters showing "N.R." and the transit number of the Federal Reserve Bank or an endorsing bank.

Therefore, supplementing Circular No. 35 of May 2nd, 1916, in which is outlined the method to be employed in the handling of checks and drafts, it will be necessary that all member banks and non-member clearing banks forward their checks with protest instructions to correspond with the above plan.

This plan will become effective December 20th, 1919, and your compliance therewith is kindly requested.

Respectfully,

PAUL G. TAYLOR,

Assistant Cashier

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