



FEDERAL RESERVE BANK
OF DALLAS

Circular No. 11
Series of 1921
Effective March 1, 1921

TIME SCHEDULE OF DEFERRED AVAILABILITY

TO THE MEMBER BANK ADDRESSED:

For the guidance of member banks in forwarding items for deferred credit under the terms of our Circular No. 3, Series of 1921, there will be found on the following pages a time schedule of deferred availability accorded items received at the Federal Reserve Bank of Dallas and at its El Paso and Houston Branches, which supersedes all previously published schedules.

The time fixed by this schedule, either as to all items or as to any particular item, is subject to change without previous notice on the part of the Federal Reserve Bank of Dallas.

This schedule applies only to checks and drafts drawn on banks and deposited in the Federal Reserve Bank of Dallas and in its El Paso and Houston Branches, and credit will be deferred from the date of receipt by us.

Yours very truly,

A handwritten signature in cursive script, reading "R. L. Van Zandt".

Governor.

FEDERAL RESERVE BANK OF DALLAS

HEAD OFFICE

For availability of items "Routed Direct" to other offices of this Bank, see their respective schedules on the following pages. Member Banks authorized to make direct sendings to other Federal Reserve Districts will be furnished such information as to the schedules of other Federal Reserve Banks as may be requested.

Subject to following Availability	DEPOSITED IN DALLAS ON									
	11TH DISTRICT						Other Districts			
Immediate	Dallas ① United States Treasury Warrants. ② Matured Interest Coupons from United States Government Securities. Drafts on Federal Reserve Bank of Dallas—Head Office and Branches. ③ Drafts on members of Eleventh District Reserve City Clearing House when stamped payable through Reserve City Clearing House.									
1 Business Day	Houston						Oklahoma City			
2 Business Days	El Paso Dallas Territory, the following places: (Texas) Corsicana Grand Prairie Allen Crandall Grandview Alma Denison Granger Alvarado Ennis Greenville Argyle Eustace Groesbeck Arlington Farmersville Handley Austin Ferris Hillsboro Bartlett Forney Holland Bellevue Forrester Honey Grove Bonham Fort Worth Irving Bremond Frisco Italy Calvert Gainesville Itasca Celeste Garland Kaufman Cleburne Georgetown Kemp			Kosse Lancaster Malakoff Mansfield Marlin McKinney Melissa Mesquite Mexia Palmer Paris		Plano Rice Richardson Riesel Rowlett San Antonio San Marcos Sherman Sulphur Springs Taylor Temple		Terrell Texarkana Thornton Van Alstyne Waco Waxahachie West Wortham Wylie (Louisiana) Shreveport		
				Birmingham Chicago Kansas City		Little Rock Memphis New Orleans		Omaha St Louis		
3 Business Days	Dallas Territory, the following places: (Texas) Brazos Crowley Hearne Mart Pendleton Roxton Weir Abbot Bridgeport Cumby Hebron Maud Perry Sadler Whitney Britton Daingerfield Henrietta Maypearl Petty Saint Jo Whitesboro Abilene Brownwood Dawson Hico McGregor Pittsburg Sanger Whitewright Addison Bruceville Decatur Hooks Meridian Pflugerville San Saba Wichita Alba Buckholts De Kalb Howe Merit Pickton Santa Anna Falls Aledo Buda Denton Howland Merkel Pilot Point Santo Wills Point Alvord Burleson Detroit Hubbard Mertens Hughes Midlothian Point Savoy Wilmer Ambrose Burlington Dodd City Spring Milano Polytechnic Scurry Winfield Annona Burnett Donie Hutchins Milford Ponder Seagoville Winnsboro Anson Byers Dorchester Hutto Millsap Pottsboro Smithfield Wolfe City Aquilla Bynum Dublin Duncanville Mingus Powell Princeton Southmayd (Oklahoma) Athens Caddo Mills Eastland Irene Moody Pritchett Stephenville Achille Atlanta Cameron Ector Jefferson Josephine Mt. Pleasant Prosper Streetman Antlers Aubrey Campbell Eddy Joshua Mt. Calm Proctor Sunet Atoka Avery Carrolton Edgewood Josephine Mt. Pleasant Prosper Streetman Antlers Avinger Carthage Edgewood Josephine Mt. Pleasant Prosper Streetman Antlers Bagwell Cason Electra Joshua Mt. Vernon Purdon Sunset Bokchito Bailey Cedar Hill Emhouse Justin Mullin Putnam Sweetwater Talera Baird Celina Emory Kempner Murchison Quinlan Teague Bromide Ballinger Chandler Enloe Kerens Naples Randolph Tehuacana Caddo Bangs Chico Everman Killgore Nevada Reagan Tioga Calera Bardwell Chilton Farmers Killeen Newark Red Oak Tom Bean Caney Barry Cisco Branch Kleburg New Boston Renner Trenton Colbert Beckville Clarksville Fate Kopperl New Braunfels Richland Troup Durant Bells Clifton Floyd Krum Newsome Ridgeway Troy Hugo Belton Clyde Franklin La Coste Nocona Ringold Trumbull Kenefic Ben Arnold Coleman Frost Ladonia Nocona Ringold Trumbull Kenefic Ben Franklin Collinsville Garza Lampassas Normangee Rio Vista Tyler Kingston Big Springs Colorado Gatesville La Rue Oakwood Rockdale Valera Lehigh Blanket Comanche Gilmer Leesburg Omaha Rockwall Valley Mills Madill Blooming Commerce Godley Leonard Osceola Rogers Valley View Mead Grove Como Goldthwaite Liberty Hill Overton Rosebud Venus Mill Creek Blossom Coolidge Gordon Lillian Paradise Round Rock Vernon Soper Bluff Dale Cooper Granbury Lometa Park Springs Royse City Waskom Tupelo Blum Copeville Grand Saline Lone Oak Pecan Gap Rowena Weatherford Woodville Bonita Coppell Grapevine Longview Lorena Bowie Copperas Gunter Lorena Boyce Cove Hagerman Lott Boyd Coupland Hallsville Mabank Brady Covington Harrold Malone Brandon Crawford Haslet Manor Brashear Cresson Hawkins Marshall									
	Atlanta Baltimore Brooklyn Buffalo Cincinnati Cleveland							Denver Detroit Jacksonville Louisville Minneapolis New York City		St. Paul Nashville Philadelphia Pittsburgh Richmond
	Places of 2-day availability, Houston Territory, according to schedule of Houston Branch.									

①②③ See following page for references.

Subject to following Availability	DEPOSITED IN DALLAS ON				
	11TH DISTRICT			Other Districts	
4 Business Days	Dallas Territory, except places noted in 2-day and 3-day divisions, or Dallas Territory Unassorted. Places of 3-day availability, Houston Territory, according to schedule of Houston Branch. Places of 2-day availability, El Paso Territory, according to schedule of El Paso Branch.			Boston Helena Los Angeles Salt Lake San Francisco Illinois	Indiana Iowa Michigan Oklahoma 10th Dist. Wisconsin
5 Business Days	Eleventh District—Unassorted Items.			Kansas Louisiana 6th Dist. Maryland Missouri Nebraska	New York New Jersey Ohio Pennsylvania Virginia
6 Business Days		Portland Seattle Spokane	Arkansas Delaware Dist. of Columbia	New Hampshire North Carolina Rhode Island South Carolina	Tennessee Vermont West Virginia
7 Business Days		Colorado Connecticut Georgia Kentucky	Maine Massachusetts Minnesota Mississippi	New Mexico 10th Dist. North Dakota South Dakota	Utah Wyoming
8 Business Days		Oregon	Washington		

- ①—United States Treasury Warrants should be listed in separate cash letter addressed to "Federal Reserve Bank—Fiscal Agency Department, Station K, Dallas, Texas.
- ②—Matured Interest Coupons from United States Government Securities should be listed on form W.L. 211 addressed to Federal Reserve Bank—Fiscal Agency Department, Station K, Dallas, Texas, and forwarded by registered insured mail.
- ③—The following banks are members of Eleventh District Reserve City Clearing House:

Dallas	Houston	Shreveport
American Exchange National Bank Central State Bank City National Bank Dallas National Bank National Bank of Commerce Security National Bank	First National Bank Houston National Exchange Bank Lumberman's National Bank National Bank of Commerce South Texas Commercial National Bank Union National Bank	Commercial National Bank
Fort Worth	San Antonio	Waco
Farmers & Mechanics National Bank First National Bank Fort Worth National Bank National Bank of Commerce Stockyards National Bank	Alamo National Bank City National Bank Frost National Bank National Bank of Commerce State National Bank	Central National Bank Citizens National Bank First National Bank Liberty National Bank

CLOSING HOURS:

- 10:00 A. M. Checks and Drafts on banks in City of Dallas.
- 10:30 A. M. Drafts drawn on Members Eleventh District Reserve City Clearing House stamped payable through
(Saturday 9:30 a. m.) Reserve City Clearing House.
- 12:00 M. Miscellaneous Checks and Drafts of one or more days availability according to this schedule.
(Saturday 11:00 a. m.)
- 3:00 P. M. { Drafts on Federal Reserve Bank of Dallas—Head Office and Branches.
(Saturday 1:00 p. m.) { United States Treasury Warrants.
{ Matured Interest Coupons from United States Government Securities.

EL PASO BRANCH

For availability of items "Routed Direct" to Head Office, or to Houston Branch, see their respective schedules.

Member Banks authorized to make direct sendings to other Federal Reserve Districts will be furnished such information as to the schedules of other Federal Reserve Banks as may be requested.

Subject to following Availability	DEPOSITED IN EL PASO ON						
	11TH DISTRICT					Other Districts	
Immediate	El Paso ① United States Treasury Warrants. ② Matured Interest Coupons from United States Government Securities. Drafts on Federal Reserve Bank of Dallas—Head Office and Branches. ③ Drafts on members Eleventh District Reserve City Clearing House, when stamped Payable through Reserve City Clearing House.						
2 Business Days	Dallas Houston El Paso Territory, the following places: (Texas) (Arizona) Anthony Santa Rosa Socorro Clint Douglas Carrizozo San Marcial Tucumcari Fabens (New Mexico) Deming San Jon Tularosa Sierra Blanca Alamogordo Las Cruces San Antonio Vaughn Van Horn Albuquerque Nara Visa					Kansas City Los Angeles Oklahoma City	
3 Business Days	El Paso Territory, the following places: (Texas) Sanderson San Simon Columbus Alpine Toyah Tuscon Corona Marathon (Arizona) Willcox Logan Marfa Benson (New Mexico) Lordsburg Pecos Bowie Belen Silver City					Chicago Cincinnati Denver Detroit Little Rock Memphis Minneapolis	Nashville New Orleans Omaha San Francisco St. Louis St. Paul
4 Business Days	El Paso Territory, except places noted in 2-day and 3-day Divisions, or El Paso Territory—Unassorted. Places of 2-day Availability, Dallas Territory, as shown by schedule of Head Office. Places of 2-day Availability, Houston Territory, as shown by schedule of Houston Branch.					Atlanta Boston Birmingham Brooklyn Buffalo Cleveland Helena	Jacksonville Louisville New York City Philadelphia Pittsburg Richmond Salt Lake
5 Business Days	Eleventh District—Unassorted Items.		Baltimore Illinois Iowa Portland	Seattle Spokane Arizona 12th Dist.	Kansas Michigan Oklahoma 10th Dist.	Wisconsin	
6 Business Days		Arkansas California Colorado Connecticut	Delaware Dist. Columbia Indiana Louisiana 6th Dist.	Maine Massachusetts Minnesota Missouri Nebraska	New Hampshire New Jersey New York Ohio Pennsylvania	Rhode Island Tennessee Vermont Virginia	
7 Business Days		Georgia Idaho Kentucky	Maryland Mississippi Montana	Nevada New Mexico 10th Dist.	North Carolina North Dakota South Carolina	South Dakota Utah West Virginia	
8 Business Days		Alabama	Florida	Oregon	Washington	Wyoming	

①②③ See following page for references.

- ①—United States Treasury Warrants should be listed in separate cash letter from other items of immediate availability.
 ②—Matured Interest Coupons from United States Government Securities should be listed on form W.L. 211, and forwarded by registered insured mail.
 ③—The following banks are members of Eleventh District Reserve City Clearing House:

Dallas	Houston	Shreveport
American Exchange National Bank	First National Bank	Commercial National Bank
Central State Bank	Houston National Exchange Bank	
City National Bank	Lumbermans National Bank	Waco
Dallas National Bank	National Bank of Commerce	Central National Bank
National Bank of Commerce	South Texas Commercial National Bank	Citizens National Bank
Security National Bank	Union National Bank	First National Bank
		Liberty National Bank
Fort Worth	San Antonio	
Farmers & Mechanics National Bank	Alamo National Bank	
First National Bank	City National Bank	
Fort Worth National Bank	Frost National Bank	
National Bank of Commerce	National Bank of Commerce	
Stockyards National Bank	State National Bank	

CLOSING HOURS:

- 10:15 A. M..... Checks and Drafts on banks in City of El Paso.
- 12:00 M..... Miscellaneous Checks and Drafts of one or more days availability according to this schedule.
 (Saturday 11:00 a. m.)
- 9:30 A. M..... Drafts drawn on members Eleventh District Reserve City Clearing House stamped payable through
 (Saturday 8:30 A. M.) Reserve City Clearing House.
- 2:00 P. M..... { Drafts on Federal Reserve Bank of Dallas—Head Office and Branches.
 (Saturday 12:00 m.) { United States Treasury Warrants.
 { Matured Interest Coupons from United States Government Securities.

HOUSTON BRANCH

For availability of items "Routed Direct" to Head Office, or to El Paso Branch, see their respective schedules.

Member Banks authorized to make direct sendings to other Federal Reserve Districts will be furnished such information as to the schedules of other Federal Reserve Banks as may be requested.

Subject to following Availability	DEPOSITED IN HOUSTON ON						
	11TH DISTRICT					Other Districts	
Immediate	Houston ① United States Treasury Warrants. ② Matured Interest Coupons from United States Government Securities. Drafts on Federal Reserve Bank of Dallas—Head Office and Branches. ③ Drafts on members of Eleventh District Reserve City Clearing House when stamped payable through Reserve City Clearing House.						
1 Business Day	Dallas					New Orleans	
2 Business Days	El Paso Houston Territory, the following places: (Texas) Alta Loma Brookshire Elgin Hull Lyford Alto Caldwell Elkhart Huntsville Lyons Alvin Cat Springs Fayetteville Humble Magnolia Anderson Chappel Hill Falls City Jacksonville Mauriceville Angleton Cleveland Forrest Katy Maydelle Bastrop Corpus Christi Freeport Karnes City Montgomery Bay City Columbia Flatonia Kingsville Navasota Beaumont Conroe Galveston Kountze Neches Beasley Crockett Garrison La Grange New Ulm Bellville Crosby Giddings La Porte Nixon Bishop Dayton Gonzales League City Orange Brenham Dialville Grapeland Leggett Palestine Bryan Dickinson Harrisburg Lexington Pasadena Blessing Dobbin Harwood Liberty Pattison Booth Eagle Lake Hempstead Lovelady Pearland Brazoria East Bernard Hitchcock Luling Plantersville					Port Arthur Raymondville Richmond Riviera Robstown Rosenberg Rusk Schulenberg Sealy Sinton Smiley Smithville	Somerville Spring Sugarland Sweeney Texas City Velasco Waelder Waller Wallis Weimar Wells Wharton
3 Business Days	Houston Territory except places noted in 2-day division. Places of 2-day availability, Dallas Territory, according to schedule of Head Office.					Atlanta Birmingham Kansas City Little Rock	Louisville Memphis Nashville Oklahoma City St. Louis
4 Business Days	Places of 3-day availability, Dallas Territory, according to schedule of Head Office. Places of 2-day availability, El Paso Territory, according to schedule of El Paso Branch.					Baltimore Buffalo Chicago Cincinnati Cleveland Denver Detroit	Jacksonville Minneapolis Omaha Philadelphia Pittsburgh Richmond St. Paul
5 Business Days	Eleventh District—Unassorted Items.					Boston Brooklyn Los Angeles New York City	Salt Lake San Francisco Louisiana 6th Dist.
6 Business Days	Helena Dist. Columbia Iowa Spokane Georgia Kansas Arkansas Illinois Kentucky Delaware Indiana Maryland					Michigan Mississippi Missouri Ohio Oklahoma 10th Dist.	Pennsylvania Tennessee Virginia Wisconsin
6 Business Days	Portland Connecticut Nebraska Seattle Maine New Hampshire Alabama Massachusetts New Jersey Colorado Minnesota					New York North Carolina Rhode Island	South Carolina Vermont West Virginia

①②③ See following page for references.

Subject to following Availability	DEPOSITED IN HOUSTON ON					
	11TH DISTRICT					Other Districts
7 Business Days	Arizona 12th Dist.	California Florida	New Mexico 10th Dist.	Nevada North Dakota	South Dakota Utah	
8 Business Days	Idaho	Montana	Wyoming			
9 Business Days	Oregon	Washington				

- ①—United States Treasury Warrants should be listed in separate cash letter from other items of immediate availability.
 ②—Matured Interest Coupons from United States Government Securities should be listed on form W.L. 211, and forwarded by registered insured mail.
 ③—The following banks are members of Eleventh District Reserve City Clearing House:

Dallas	Houston	Shreveport
American Exchange National Bank	First National Bank	Commercial National Bank
Central State Bank	Houston National Exchange Bank	
City National Bank	Lumbermans National Bank	Waco
Dallas National Bank	National Bank of Commerce	Central National Bank
National Bank of Commerce	South Texas Commercial National Bank	Citizens National Bank
Security National Bank	Union National Bank	First National Bank
		Liberty National Bank
Fort Worth	San Antonio	
Farmers & Mechanics National Bank	Alamo National Bank	
First National Bank	City National Bank	
Fort Worth National Bank	Frost National Bank	
National Bank of Commerce	National Bank of Commerce	
Stockyards National Bank	State National Bank	

CLOSING HOURS:

11:30 A. M..... (Saturday 10:30 a. m.)	Checks and drafts on banks in City of Houston.
10:30 A. M..... (Saturday 9:30 a. m.)	Drafts drawn on members Eleventh District Reserve City Clearing House stamped payable through Reserve City Clearing House.
12:00 M..... (Saturday 11:00 a. m.)	Miscellaneous checks and drafts of one or more days availability according to this schedule.
3:00 P. M..... (Saturday 1:00 p. m.)	Drafts on Federal Reserve Bank of Dallas—Head Office and Branches. United States Treasury Warrants. Matured Interest Coupons from United States Government Securities.