



FEDERAL RESERVE BANK
OF DALLAS

Circular No. 48
Series of 1921
Effective August 10, 1921
Superseding Circular No. 11
Series of 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) Caddo Mills Eustace Groesbeck | | Leonard Midlothian Rowlett Liberty Hill Moody Royse City Lometa Morgan Sadler Lott Mullin San Antonio Mabank Nevada San Marcos Malakoff Palmer Santa Anna Mansfield Paris Seagoville Marlin Pendleton Sherman McGregor Plano McKinney Red Oak Smithfield Melissa Rhome Sulphur Meridian Rice Springs Merit Richardson Taylor Mertens Riesel Mesquite Rockwall Temple Mexia Rosebud Terrell | | Texarkana Thornton Troy Trumbull Van Alstyne Waco Waxahachie West Whitesboro Whitewright Wortham Wylie (Louisiana) Shreveport | |
| | Blossom Denison Grand Bremond Denton Prairie Bruceville Dodd City Grandview Burleson Eddy Granger Burnet Ennis Greenville | | Killen Kosse Lampassas Lancaster | | Birmingham Little Rock Omaha Chicago Memphis St Louis Kansas City New Orleans | |
| 3 Business Days | Dallas Territory, the following places: (Texas) Brandon Dawson Hamilton Llano Novice Richland Abbot Brashear Decatur Hamlin Lone Oak Oakwood Springs Abilene Brazos De Kalb Harrold Longview Oglesby Ridgeway Addison Bridgeport Detroit Haskell Lorena Oklaunion Ringold Alba Britton Devine Haslet Malone Omaha Rio Vista Albany Brookston Donie Hawley Manor Osceola Roanoke Aledo Brownwood Dorchester Hearne Marble Falls Ovalo Rochelle Alvord Buckholts Dublin Hebron Marshall Overton Rockdale Anna Buda Duncanville Henrietta Mart Paradise Rogers Anson Buffalo Eastland Hico Maud Park Springs Roscoe Aquilla Burlington Ector Hooks Maypearl Pecan Gap Rotan Athens Byers Edgewood Howe McCaulley Penelope Round Rock Atlanta Campbell Electra Howland Memphis Perry Rowena Aubrey Canton Elmo Hughes Mercury Petty Roxton Avery Carrolton Emhouse Spring Merkel Pflugerville Sabinal Avinger Carthage Emory Hutto Milano Pickton Sagerton Bagwell Cason Enloe Iowa Park Milford Pilot Point Saint Jo Bailey Cedar Hill Estelline Jacksboro Millsap Pittsburg Sanger Baird Chandler Everman Jefferson Mineola Point San Saba Ballinger Chico Farmers Joaquin Mingus Polytechnic Santo Bangs Chilton Branch Josephine Moore Ponder Savoy Bardwell Cisco Florence Joshua Moran Poth Scurry Beckville Clarksville Floresville Kempner Mt. Calm Pottsboro Seymour Bellevue Clifton Flynn Kerens Mt. Pleasant Powell Southmayd Bells Clyde Franklin Killgore Mt. Vernon Princeton South San Ben Arnold Collinsville Garza Kirvin Muenster Pritchett Antonio Ben Franklin Colorado Gatesville Kleburg Munday Proctor Stamford Big Springs Comanche Gilmer Klondike Murchison Prosper Stephenville Blanket Commerce Gladewater Kopperl Myra Purdon Strawn Bloomburg Como Godley Krum Naples Putnam Streetman Bluff Dale Coolidge Golden Kyle Nash Quannah Sulphur Bluff Blum Cooper Gordon La Coste Newark Quinlan Sunset Bomarton Copeville Goree Ladonia New Boston Randolph Sweetwater Bonham Coppell Granbury La Rue New Braun- Ranger Sylvester Bonita Cotulla Grand Saline LaVernia fels Reagan Talpa Bowie Covington Grapevine Lawn Newlin Redwater Tatum Boyce Crawford Gunter Leander Newsome Reinhardt Teague Boyd Cresson Hagerman Leesburg Nocona Renner Tehuacana Brady Daingerfield Hallsville Lillian Normangee Richland Thorndale | | | | | |

| Subject to following Availability | DEPOSITED IN DALLAS ON | | | | | | | | |
|--|---|--------------|-------------|-------------|-------------------|----------------|---------------|-----------------|----------|
| | 11TH DISTRICT | | | | | | | Other Districts | |
| 3 Business Days (Continued) | Dallas Territory, the following places—Continued: | | | | | | | | |
| | (Texas) | Valera | Whitney | (Louisiana) | Atoka | Caney | Grant | Mead | |
| | Thrall | Valley Mills | Wichita | Arcadia | Bennington | Centrahoma | Hugo | Mill Creek | |
| | Tioga | Valley View | Falls | Mansfield | Bokchito | Coleman | Kenefic | Soper | |
| | Tom Bean | Venus | Wills Point | Ruston | Bromide | Coalgate | Kingston | Tupelo | |
| | Trent | Vernon | Wilmer | Spring Hill | Caddo | Colbert | Lehigh | Wapanucka | |
| | Trenton | Waskom | Winfield | Vivian | Calera | Durant | Madill | Woodville | |
| | Trinidad | Weatherford | Winnsboro | (Oklahoma) | Atlanta | Denver | St. Paul | | |
| | Troup | Weinert | Wolfe City | Achille | Baltimore | Detroit | Nashville | | |
| | Tyler | Weir | Zephyr | Antlers | Brooklyn | Jacksonville | Philadelphia | | |
| | Places of 2-day availability, Houston Territory, according to schedule of Houston Branch. | | | | Buffalo | Louisville | Pittsburgh | | |
| | | | | Cincinnati | Minneapolis | Richmond | | | |
| | | | | Cleveland | New York City | | | | |
| 4 Business Days | Dallas Territory, except places noted in 2-day and 3-day divisions, or Dallas Territory Unassorted. | | | | | | | Boston | Indiana |
| | Places of 3-day availability, Houston Territory, according to schedule of Houston Branch. | | | | | | | Helena | Iowa |
| | Places of 2-day availability, El Paso Territory, according to schedule of El Paso Branch. | | | | | | | Los Angeles | Michigan |
| | | | | | | Salt Lake | Oklahoma | | |
| | | | | | | San Francisco | 10th Dist. | | |
| | | | | | | Illinois | Wisconsin | | |
| 5 Business Days | Eleventh District—Unassorted Items. | | | | | | | Kansas | New York |
| | | | | | | Louisiana | 6th Dist. | New Jersey | |
| | | | | Portland | Arkansas | Maryland | Ohio | | |
| | | | | Seattle | Delaware | Missouri | Pennsylvania | | |
| | | | | Spokane | Dist. of Columbia | Nebraska | Virginia | | |
| 6 Business Days | | | | Colorado | Maine | New Hampshire | Tennessee | | |
| | | | | Connecticut | Massachusetts | North Carolina | Vermont | | |
| | | | | Georgia | Minnesota | Rhode Island | West Virginia | | |
| | | | | Kentucky | Mississippi | South Carolina | | | |
| 7 Business Days | | | | Alabama | Florida | New Mexico | Utah | | |
| | | | | Arizona | Idaho | 10th Dist. | Wyoming | | |
| | | | | 12th Dist. | Montana | North Dakota | | | |
| | | | | California | Nevada | South Dakota | | | |
| 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 | First National Bank | Commercial National Bank |
| Central State Bank | Houston National Exchange Bank | |
| City National Bank | Lumberman's National Bank | |
| Dallas National Bank | National Bank of Commerce | Waco |
| National Bank of Commerce | South Texas Commercial National Bank | Central National Bank |
| Southwest National Bank. | Union National Bank | Citizens National Bank |
| | | First National Bank |
| | | Liberty National Bank |
| Fort Worth | San Antonio | |
| Continental National Bank | Alamo National Bank | |
| Farmers & Mechanics National Bank | City National Bank | |
| First National Bank | Frost National Bank | |
| Fort Worth National Bank | National Bank of Commerce | |
| Stockyards National Bank | State National Bank | |

CLOSING HOURS:

| | |
|--|--|
| 10:00 A. M..... | Checks and Drafts on banks in City of Dallas. |
| 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. |

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 | | | | | Other Districts | |
|-----------------------------------|---|--|---|---|---|---|---|
| | 11TH DISTRICT | | | | | | |
| 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) (New Mexico) Columbus Santa Rosa Socorro Clint Alamogordo Corona San Marcial Tucumcari Fabens Albuquerque Deming San Jon Tularosa Sierra Blanca Anthony Las Cruces San Antonio Vaughn Van Horn Carrizozo Nara Visa | | | | | Kansas City Los Angeles Oklahoma City | |
| 3 Business Days | El Paso Territory, the following places: (Texas) Sanderson Tuscon Logan Alpine (Arizona) Willcox Lordsburg Marathon Bowie (New Mexico) Magdalena Marfa Douglas Belen Silver City Pecos San Simon Hatch | | | | | 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
 American Exchange National Bank
 Central State Bank
 City National Bank
 Dallas National Bank
 National Bank of Commerce
 Southwest National Bank.

Fort Worth
 Continental National Bank
 Farmers & Mechanics National Bank
 First National Bank
 Fort Worth National Bank
 Stockyards National Bank

Houston
 First National Bank
 Houston National Exchange Bank
 Lumbermans National Bank
 National Bank of Commerce
 South Texas Commercial National Bank
 Union National Bank

San Antonio
 Alamo National Bank
 City National Bank
 Frost National Bank
 National Bank of Commerce
 State National Bank

Shreveport
 Commercial National Bank

Waco
 Central National Bank
 Citizens National Bank
 First National Bank
 Liberty National Bank

CLOSING HOURS:

- 9:15 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 ①United States Treasury Warrants. ②Matured Interest Coupons from United States Government Securities. Drafts on Federal Reserve Bank of Dallas—Head Office and Branches. ③Drafts 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 Alto Alvin Anderson Angleton Bastrop Bay City Beaumont Bishop Brenham Bryan Blessing Booth Brazoria Brookshire | Burton Caldwell Carmine Cat Springs Chappel Hill Cleveland Corpus Christi Conroe Dayton Dialville Dickinson Dobbin East Bernard Elgin Fayetteville Falls City | Flatonia Forrest Galveston Giddings Harrisburg Hempstead Hull Humble Jacksonville Katy Karnes City Kingsville Kountze La Grange League City Leggett | Liberty Luling Lyons Magnolia Mauriceville Montgomery Navasota Neches New Ulm Orange Palestine Pasadena Plantersville Port Arthur Richmond Riviera | Robstown Rosenberg Rusk Schulenberg Sealy Shiro Shepherd Silsbee Sinton Smiley Smithville | Somerville Spring Sugarland Sweeney Texas City Waelder Waller Wallis Weimar Wells Wharton Atlanta Birmingham Kansas City Little Rock | Louisville Memphis Nashville Oklahoma City St. Louis |
| 3 Business Days | Houston Territory, the following places: (Texas) Alamo Alice Ammansville Appleby Apple Springs Aransas Pass Beasley Beeville Bellville Bedias Brownsville Bloomington Buna Chester Chireno Chriesman Cold Springs Colmesneil Columbus Corrigan Crockett Crosby Cuero | Cushing Deanville Dime Box Dodge Donna Eagle Lake Edinburg Edna El Campo Elkhart Ellinger Freeport Francitas Frankston Gallatin Ganado Garrison Garwood George West Glenflora Gonzales Goose Creek Gregory Grapeland | Groveton Hallettsville Harlingen Harwood Hitchcock Hobby Huntsville Huntington Inez Iola Jasper Kenedy Kenney Kirbyville La Feria Lexington Livingston Lockhart Louise Lovelady Lufkin Lyford Madisonville Mathis McAllen | McDade Markham Matagorda Maxwell Maydelle Mercedes Mission Mont Belvieu Moulton Mt. Selman Nacogdoches Newton New Waverly Nixon Nordheim North Zulch Odem Oakland Onalaska Paige Palacios Pattison Pearland Pharr | Port Lavaca Port Neches Ponta Portland Raymondville Red Rock Refugio Reklaw Richards Rio Hondo Riverside Rockport Rock Island Runge Round Top Sacul San Benito San Juan Saratoga Shiner Skidmore Sour Lake | Sweethome Taft Three Rivers Tomball Trinity Velasco Victoria West Columbia Welcome Weldon Weslaco Westhoff Willis Winchester Winnie Woodville Woodsboro Yoakum Yorktown Zavalla | Jacksonville Minneapolis Omaha Philadelphia Pittsburgh Richmond St. Paul |
| 4 Business Days | Houston Territory except places noted in 2-day and 3-day Divisions—Unassorted. 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. | | | Boston Brooklyn Los Angeles New York City | Salt Lake San Francisco Louisiana 6th Dist. | | |

①②③ See following page for references.

| Subject to following Availability | DEPOSITED IN HOUSTON ON | | | | | | |
|-----------------------------------|-------------------------------------|----------------|---------------|----------------|----------------|-----------------|--------------|
| | 11TH DISTRICT | | | | | Other Districts | |
| 5 Business Days | Eleventh District—Unassorted Items. | | | | | Michigan | Pennsylvania |
| | Helena | Dist. Columbia | Iowa | Mississippi | Missouri | Tennessee | |
| 6 Business Days | Spokane | Georgia | Kansas | Ohio | Virginia | | |
| | Arkansas | Illinois | Kentucky | Oklahoma | Wisconsin | | |
| 7 Business Days | Delaware | Indiana | Maryland | 10th Dist. | | | |
| | Portland | Connecticut | Nebraska | New York | South Carolina | | |
| 8 Business Days | Seattle | Maine | New Hampshire | North Carolina | Vermont | | |
| | Alabama | Massachusetts | New Jersey | Rhode Island | West Virginia | | |
| 9 Business Days | Colorado | Minnesota | | | | | |
| | Arizona | California | New Mexico | Nevada | South Dakota | | |
| 10 Business Days | 12th Dist. | Florida | 10th Dist. | North Dakota | Utah | | |
| | Idaho | Montana | Wyoming | | | | |
| 11 Business Days | Oregon | Washington | | | | | |

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 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 | |
| Dallas National Bank | National Bank of Commerce | Waco |
| National Bank of Commerce | South Texas Commercial National Bank | Central National Bank |
| Southwest National Bank. | Union National Bank | Citizens National Bank |
| | | First National Bank |
| | | Liberty National Bank |
| Fort Worth | San Antonio | |
| Continental National Bank | Alamo National Bank | |
| Farmers & Mechanics National Bank | City National Bank | |
| First National Bank | Frost National Bank | |
| Fort Worth National Bank | National Bank of Commerce | |
| Stockyards National Bank | State National Bank | |

CLOSING HOURS:

| | |
|---|--|
| 10:00 A. M. (Daily)..... | 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. |