



**FEDERAL RESERVE BANK  
OF DALLAS**

Circular No. 3  
Series of 1923

March 20, 1923.

**TRANSIT OPERATIONS  
TIME SCHEDULES OF AVAILABILITY**

**To the Member Bank Addressed:**

For your guidance in forwarding items for credit, under the terms of our current circular on Transit Operations, there will be found on the following pages time schedules of availability accorded items received at the Federal Reserve Bank of Dallas and its El Paso and Houston branches. Credit and availability are, in each instance, subject to our actual receipt of payment, as specified in our current circular on Transit Operations, Collection of Cash Items. These schedules supersede all previous schedules and are subject to change without notice.

In order to expedite the forwarding of checks and to obtain prompt credit, member banks are requested to sort and list checks in separate letters in accordance with the divisions of these schedules. A notation should be placed on each letter, plainly indicating when the items included are expected to be available as reserve, such as "immediate credit", "one day", "two days", etc. Business days only are to be counted in determining the availability date; for instance, a letter containing two-day items received by us on Saturday within the hours designated in these schedules would be available the following Tuesday.

Should a cash letter contain checks not sorted according to the time taken for collection, as shown by these schedules, credit for the total of the letter may be deferred, at our discretion, for a period sufficient to collect items of longest availability contained therein.

Checks drawn on banks not located in a Federal reserve city but bearing upon their face a notation that they are payable at or receivable for immediate availability in a Federal reserve city will be accepted on the same basis as checks drawn on banks located in that city.

Yours very truly,

A large, stylized handwritten signature in cursive script, likely of the Governor, is written over the signature line.

Governor.

# TIME SCHEDULE—HEAD OFFICE

AVAILABILITY		FOR ITEMS DRAWN ON POINTS IN—					
		11TH DISTRICT					
		OTHER DISTRICTS					
Immediate Credit	Dallas						
	Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. ① United States Treasury Warrants. ② Matured Interest Coupons from United States Government Securities. Drafts on Federal Reserve Bank of Dallas and its Branches; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Drafts on members of Eleventh District Reserve City Clearing House, when stamped payable through Reserve City Clearing House.						
1 Business Day After Receipt	Houston	Oklahoma City					
2 Business Days After Receipt	El Paso	Lampassas	Mullin	*Rio Vista	Texarkana		
	Dallas Territory, the following places:	Lancaster	Nevada	Rockwall	Thornton		
	(Texas)	Leonard	Newark	Rosebud	Tom Bean		
	Boyd	Lometa	Nocona	Rowlett	*Trent		
	*Brandon	Lott	Palmer	Royse City	*Trenton		
	*Brazos	Mabank	Paradise	Sadler	Troy		
	Bremond	Malakoff	Paris	St. Jo	Trumbull		
	Bridgeport	Mansfield	Park	Saltillo	*Valley View		
	*Brookston	Marlin	Spring	San Antonio	Van Alstyne		
	Burleson	McGregor	Pecan Gap	Sanger	*Venus		
	*Burlington	McKinney	Pendleton	San Marcos	Waco		
	Anna	Melissa	*Perry	Santa Anna	Waxahachie		
	Argyle	Meridian	Petty	*Santo	*Weatherford		
	Arlington	Merit	Pilot	Savoy	West		
	*Aubrey	*Merkel	Point	*Scurry	Whitesboro		
	Austin	Mertens	Plano	Seagoville	Whitewright		
	*Baird	Mesquite	*Ponder	Sherman	*Windom		
	Bardwell	Mexia	*Putnam	Smithfield	Wortham		
	Barry	*Midlothian	*Ranger	*Strawn	Wylie		
	Bartlett	*Milford	Reagan				
	*Bellevue	*Milsap	Red Oak	Sulphur	(Louisiana)		
	Bells	*Mingus	Rhome	Spring	Shreveport		
	Belton	Moody	Rice	*Sunset	(Oklahoma)		
	*Ben Arnold	Morgan	Richardson	Taylor	Achille		
	*Ben	Mt. Pleasant	Riesel	Temple	*Kenefic		
	Franklin	Mt. Vernon	Ringgold	Terrell	Madill		
	Blooming Grove						
	Blossom	Birmingham	Little Rock	Omaha			
	Bonham	Chicago	Memphis	St. Louis			
	Bowie	Kansas City	New Orleans				
3 Business Days After Receipt	Dallas Territory, the following places:	Howland	*Lorena	Newlin			
	(Texas)	*Hughes	Lueders	Newsome			
	Addison	Spring	Malone	Normangee			
	Alba	Hutto	Manor	Oakwood			
	Albany	Iowa Park	Marble Falls	Oglesby			
	Alado	*Iredell	*Marquez	Oklaunion			
	*Alexander	*Irene	Marshall	Omaha			
	*Annona	Jacksboro	Mart	Osceola			
	Anson	Jefferson	Maud	Ovalo			
	Aquilla	Josephine	Maypearl	Overton			
	Athens	Kempner	McCauley	Penelope			
	Atlanta	Kilgore	Memphis	Pflugerville			
	*Avalon	Kingsbury	Menard	Picton			
	Avery	*Kirkland	Mercury	Pittsburg			
	Avinger	Kleburg	Milano	Point			
	Bagwell	Kyle	Mineola	Polytechnic			
	Ballinger	*La Coste	Moore	Poth			
	Bangs	Ladonia	Moran	Pottsboro			
	Beckville	La Rue	Mt. Calm	Powell			
	Bertram	LaVernia	Munday	Pritchett			
	Big Springs	*Leander	Murchison	Proctor			
	Blanket	*Leesburg	Murphy	Prosper			
	Blue Ridge	*Liberty Hill	Myra	Purdon			
	Bluff Dale	Lillian	Naples	Quannah			
	Blum	Llano	Nash	Quenn City			
	Boerne	Lohn	New Boston	Quinnlan			
	Bomarton	Lone Oak	New Braunfels	Randolph			
	Bonita	Longview					
	Boyce						
	Brady						

See following page for references.

# TIME SCHEDULE—HEAD OFFICE

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—							
	11TH DISTRICT						OTHER DISTRICTS	
3 Business Days After Receipt (Continued)	Dallas Territory, the following places—Continued:							
	(Texas)	Round Rock	Stephenville	Thrall	*Weir	(Louisiana)	Antlers	Durant
	Redwater	Rowena	Stockdale	Tioga	Whitney	Athens	Atoka	Grant
	Renner	Roxton	Streetman	*Tolar	Wichita	Chatham	Bennington	Haworth
	Richland	Sabinal	Sulphur Bluff	Trinidad	Falls	*Delhi	Bokchito	Hugo
	Ridgeway	Sagerton	Sweetwater	Troup	Wills Point	*Dodson	Caddo	Kemp City
	Roanoke	San Saba	Sylvester	Tyler	Wilmer	*Jonesboro	Calera	Kingston
	Rochelle	Seymour	Talpa	Valera	Winfield	Minden	Caney	Lehigh
	Rockdale	Southmayd	Tatum	Valley Mills	Winnsboro	Ruston	Centrahoma	Mill Creek
	Rogers	*South San	Tehuacana	Vernon	*Winona	Vivian	Clarita	Tupelo
Roscoe	Antonio	Teneha	Waskom	Wolfe City	(Oklahoma)	Colbert	Wapanucka	
Rotan	Stamford	Thorndale	Weinert	Zephyr	*Albion	*Coleman	Woodville	
	Points of 2-day availability, Houston Territory, according to schedule of Houston Branch.				Atlanta	Denver	St. Paul	
					Baltimore	Detroit	Nashville	
					Brooklyn	Jacksonville	Philadelphia	
					Buffalo	Louisville	Pittsburgh	
					Cincinnati	Minneapolis	Richmond	
					Cleveland	New York City		
4 Business Days After Receipt	Dallas Territory, except points noted in 2-day and 3-day divisions, or Dallas Territory Unassorted.						Boston	Indiana
	Points of 3-day availability, Houston Territory, according to sched- ule of Houston Branch.						Helena	Iowa
	Points of 2-day availability, El Paso Territory, according to sched- ule of El Paso Branch.						Los Angeles	Michigan
						Salt Lake	Oklahoma	
						San Francisco	10th Dist.	
						Illinois	Wisconsin	
5 Business Days After Receipt	Eleventh District—Unassorted Items.						Kansas	New York
						Louisiana	New Jersey	
						6th Dist.	Ohio	
						Maryland	Pennsylvania	
						Missouri	Virginia	
						Nebraska		
6 Business Days After Receipt							New Hampshire	Tennessee
							North Carolina	Vermont
							Rhode Island	West Virginia
							South Carolina	
7 Business Days After Receipt							New Mexico	Utah
							10th Dist.	Wyoming
							North Dakota	
							South Dakota	
8 Business Days After Receipt							Oregon	
							Washington	

## REFERENCES

\*—Collection time on these points has been changed since issuing our Circular No. 9, Series 1922.

①—United States Treasury Warrants should be listed in a separate cash letter from other items of immediate availability.

②—Matured Interest Coupons from United States Government Securities should be listed on Form F. A. 211 addressed to Federal Reserve Bank—Fiscal Agency Department, Station K, Dallas, Texas, and forwarded by registered insured mail.

## CLOSING HOURS

Immediate credit entries and deferred availability calculations will be made the day items are received, provided they reach us prior to the closing hours designated in the following table for the various classes of items described therein. In case items are received too late to be handled on date of receipt, those immediately available will be credited on, and all others will be deferred from, the following business day.

10:00 A. M. (Daily).....	Checks and Drafts drawn on banks in City of Dallas.
10:30 A. M. ....	Drafts drawn on Members Eleventh District Reserve City Clearing House stamped "payable through Reserve City Clearing House."
(Saturday 9:30 a. m.)	
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. United States Treasury Warrants. Matured Interest coupons from United States Government Securities.
(Saturday 1:00 p. m.)	

# TIME SCHEDULE—EL PASO BRANCH

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—						
	11TH DISTRICT						OTHER DISTRICTS
Immediate Credit	El Paso Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. ① United States Treasury Warrants. ② Matured Interest Coupons from United States Government Securities. Drafts on Federal Reserve Bank of Dallas and its Branches; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Drafts on members of Eleventh District Reserve City Clearing House, when stamped Payable through Reserve City Clearing House.						
2 Business Days After Receipt	Dallas Houston El Paso Territory, the following places: (Texas) Fabens Marfa Sierra Blanca Van Horn (New Mexico) Alamogordo Albuquerque Anthony Carrizozo Corona Deming Las Cruces Logan Nara Visa Santa Rosa San Marcial San Jon Socorro Tucumcari Tularosa Vaughn						Kansas City Los Angeles Oklahoma City
3 Business Days After Receipt	El Paso Territory, the following places: (Texas) Alpine Marathon Sanderson (Arizona) Benson Bisbee Bowie Douglas Lowell Tucson Willcox (New Mexico) Belen Hot Springs Lordsburg Magdalena Silver City Chicago Cincinnati Denver Detroit Little Rock Memphis Minneapolis Nashville New Orleans Omaha San Francisco St. Louis St. Paul						
4 Business Days After Receipt	El Paso Territory, except points noted in 2-day and 3-day Divisions, or El Paso Territory—Unassorted. Points of 2-day availability, Dallas Territory, as shown by schedule of Head Office. Points 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 Pittsburgh Richmond Salt Lake
5 Business Days After Receipt	Eleventh District—Unassorted Items.						Baltimore Illinois Iowa Portland Seattle Spokane Arizona 12th Dist. Kansas Michigan Oklahoma 10th Dist. Wisconsin
6 Business Days After Receipt	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 After Receipt	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 After Receipt	Alabama Florida Oregon Washington Wyoming						

See following page for references.

## REFERENCES

\*—Collection time on these points has been changed since issuing our Circular No. 9, Series 1922.

- 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 F. A. 211, and forwarded by registered insured mail.

## CLOSING HOURS

Immediate credit entries and deferred availability calculations will be made the day items are received, provided they reach us prior to the closing hours designated in the following table for the various classes of items described therein. In case items are received too late to be handled on date of receipt, those immediately available will be credited on, and all others will be deferred from, the following business day.

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

# TIME SCHEDULE—HOUSTON BRANCH

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—					
	11TH DISTRICT				OTHER DISTRICTS	
Immediate Credit	Houston Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. ①United States Treasury Warrants. ②Matured Interest Coupons from United States Government Securities. Drafts on Federal Reserve Bank of Dallas and its Branches; subject to inspection and verification of signatures at the Head Office or Branch on which they are drawn. Drafts on members of Eleventh District Reserve City Clearing House, when stamped payable through Reserve City Clearing House.					
1 Business Day After Receipt	Dallas				New Orleans	
2 Business Days After Receipt	El Paso Houston Territory, the following places: (Texas) Brookshire Falls City La Porte Alta Loma Burton Flatonia League City Alvin Carmine Francitas Leggett Anderson Cat Springs Galveston Liberty Angleton Chappel Hill Harrisburg Luling Bay City Cleveland Hempstead Lyford Beaumont Corpus Christi Hitchcock Lyons Bellville Conroe Hull Magnolia Bishop Dayton Humble Mauriceville Bloomington Dickinson Katy Montgomery Brenham Eagle Lake Karnes City Navasota Bryan East Bernard Kingsville Neches Blessing Elgin Kountze New Ulm Booth Fayetteville La Grange Orange Brazoria Palacios				Pasadena Port Arthur Refugio Richmond Robstown Rosenberg Schulenberg Sealy Shiro Shepherd Silsbee Sinton Smithville Spring Sugarland Sweeney Texas City Trinity Waelder Wallis Weimar Wharton Winnie	
					Atlanta Birmingham Kansas City Little Rock Louisville Memphis Nashville Oklahoma City St. Louis	
3 Business Days After Receipt	Houston Territory, the following places: (Texas) Cushing Groveton McDade Alamo Dialville Hallettsville Matagorda Alto *Dobbin Harlingen Maydelle Ammansville Donna Harwood Mercedes Appleby Edinburg Huntsville Mission Apple Springs Inez Mt. Selman Moulton Aransas Pass El Campo Iola Nacogdoches Bastrop Elkhart *Jacksonville New Waverly Beasley Ellinger Jasper Nixon Beeville *Forrest Kenedy Nordheim Bedias Freeport Kenney North Zulch Brownsville Gallatin Kirbyville Odem Buna Ganado Lexington Oakland Caldwell Garrison Livingston Onalaska Chireno Garwood Lockhart Orange Grove Colmesneil Glenflora Louise Paige Columbus Gonzales Louise *Palestine *Corrigan Lovelady Pattison Crockett Goose Creek Madisonville Pearland Crosby Gregory Mathis Pharr Cuero Grapeland McAllen Plantersville				Port Lavaca Ponta Portland Raymondville Red Rock Reklaw Richards Riverside *Riviera Rockport Rock Island Round Top Runge Rusk San Benito San Juan Saratoga Shiner Skidmore Smiley Somerville Sour Lake Sweethome Taft Tomball Velasco Victoria Waller West Columbia Weldon *Wells Weslaco Westhoff Willis Winchester Woodville Woodsboro Yoakum Yorktown Zavalla	
	Points of 2-day availability, Dallas Territory, according to schedule of Head Office.				Baltimore Buffalo Chicago Cincinnati Cleveland Denver Detroit Jacksonville Minneapolis Omaha Philadelphia Pittsburgh Richmond St. Paul	
4 Business Days After Receipt	Houston Territory except places noted in 2-day and 3-day Divisions —Unassorted. Points of 3-day availability, Dallas Territory, according to schedule of Head Office. Points 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.	

See following page for references.

# TIME SCHEDULE—HOUSTON BRANCH

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—					
	11TH DISTRICT					OTHER DISTRICTS
5 Business Days After Receipt	Eleventh District—Unassorted Items.					Michigan
	Helena	Dist. Columbia	Iowa	Mississippi	Missouri	Pennsylvania
	Spokane	Georgia	Kansas	Ohio		Tennessee
	Arkansas	Illinois	Kentucky	Oklahoma		Virginia
	Delaware	Indiana	Maryland	10th Dist.		Wisconsin
6 Business Days After Receipt	Portland	Connecticut	Nebraska	New York		South Carolina
	Seattle	Maine	New Hampshire	North Carolina		Vermont
	Alabama	Massachusetts	New Jersey	Rhode Island		West Virginia
	Colorado	Minnesota				
7 Business Days After Receipt	Arizona	California	New Mexico	Nevada		South Dakota
	12th Dist.	Florida	10th Dist.	North Dakota		Utah
8 Business Days After Receipt	Idaho	Montana	Wyoming			
9 Business Days After Receipt	Oregon	Washington				

## REFERENCES

- Collection time on these points has been changed since issuing our Circular No. 9, Series 1922.
- 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 F. A. 211, and forwarded by registered insured mail.

## CLOSING HOURS

Immediate credit entries and deferred availability calculations will be made the day items are received, provided they reach us prior to the closing hours designated in the following table for the various classes of items described therein. In case items are received too late to be handled on date of receipt, those immediately available will be credited on, and all others will be deferred from, the following business day.

10:00 A. M. (Daily).....	Checks and Drafts drawn on banks in City of Houston.
10:30 A. M. .... (Saturday 9:30 a. m.)	Drafts drawn on members of 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.