



FEDERAL RESERVE BANK  
OF DALLAS

Circular No. 3  
Series of 1924

March 20, 1924.

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 handwritten signature in cursive script, likely of the Governor of the Federal Reserve Bank of Dallas.

Governor.

**TIME SCHEDULE—HEAD OFFICE**

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<b>Immediate Credit</b>	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.																																																																																																																																																																																																																																																																																														
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Calm		Picton	Bertram	Chandler	Enloe	Haskell	Lillian	*Muenster		Pittsburg	*Big Sandy	Chico	Estelline	Hawkins	Llano	Munday		Point	Big Springs	Childress	Fairfield	Hawley	Lohn	Murphy		Polytechnic	Blanket	Chillicothe	Fairlie	Hearne	Lone Oak	Myra		Poth	*Bloomburg	Clairette	Fate	Hedley	Lueders	Naples		Pritchett	Blue Ridge	Clarendon	Floresville	Heidenheimer	Malone	Nash		Prosper	Bluff Dale	Clarksville	Franklin	Hico	Marble Falls	*New Baden		Purdon	Blum	Claude	Gary	Hooks	Marquez	New Boston		*Putnam	Boerne	*Clyde	Garza	Hutto	Mart	Newlin		Quannah	Bomarton	Coleman	Gatesville	Iowa Park	*Mason	Oakwood		Quinlan	Bonita	Colorado	Gladewater	Irene	Maud	Oglesby		Randolph	*Breckenridge	Cooledge	Golden	Jacksboro					Britton	Cooper	Goodlett	Josephine																																																																												
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**TIME SCHEDULE—EL PASO BRANCH**

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—					
	11TH DISTRICT					OTHER DISTRICTS
<b>Immediate Credit</b>	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.					
<b>2 Business Days After Receipt</b>	Dallas Houston  El Paso Territory, the following places: (Texas) Fabens Marfa Sierra Blanca Van Horn (New Mexico) Albuquerque Anthony Carrizozo Corona	Deming Las Cruces Logan Nara Visa	Santa Rosa San Marcial San Jon	Socorro Tucumcari Tularosa	*Denver Kansas City Los Angeles Oklahoma City	
<b>3 Business Days After Receipt</b>	El Paso Territory, the following places: (Texas) Alpine Marathon Sanderson (Arizona) Benson Bowie Douglas Tucson Willcox (New Mexico) Belen Hot Springs Lordsburg Magdalena			Chicago Cincinnati Detroit Little Rock Memphis Minneapolis	Nashville New Orleans Omaha San Francisco St. Louis St. Paul	
<b>4 Business Days After Receipt</b>	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.			*Ardmore, Ok. Atlanta *Bartlesville, Ok. Boston Birmingham Brooklyn Buffalo *Chickasha, Ok. Cleveland *El Reno, Ok. *Enid, Ok. *Guthrie, Ok. Helena Jacksonville *Lawton, Ok.	Louisville *McAlester, Ok. *Muskogee, Ok. New York City *Okmulgee, Ok. Philadelphia Pittsburgh *Ponca City, Ok. Richmond Salt Lake City *Sapulpa, Ok. *Shawnee, Ok. *Tulsa, Ok. *Kansas	
<b>5 Business Days After Receipt</b>	Eleventh District—Unassorted Items.		Baltimore Portland Seattle Spokane	*Colorado Illinois Iowa	*Louisiana 6th Dist. Michigan *Missouri	Oklahoma 10th Dist. Wisconsin
<b>6 Business Days After Receipt</b>	*Arizona 12th Dist. Arkansas California Connecticut		Delaware Dist. Columbia *Georgia Indiana Maine	Massachusetts Minnesota Nebraska New Hampshire New Jersey	*New Mexico 10th Dist. New York Ohio Pennsylvania	Rhode Island Tennessee Vermont Virginia
<b>7 Business Days After Receipt</b>	*Florida Idaho Kentucky		Maryland Mississippi Montana	Nevada North Carolina North Dakota	South Carolina South Dakota Utah	West Virginia *Wyoming
<b>8 Business Days After Receipt</b>	Alabama		Oregon	Washington		

See following page for references.

## REFERENCES

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- 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
<b>Immediate Credit</b>	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.			
<b>1 Business Day After Receipt</b>	Dallas			New Orleans
<b>2 Business Days After Receipt</b>	El Paso Houston Territory, the following places: (Texas)                      Burton                      Francitas                      League City Alta Loma                      *Caldwell                      Galveston                      Leggett Alvin                      Carmine                      Giddings                      Liberty Angleton                      Chappel Hill                      Harrisburg                      Lufkin *Bastrop                      Cleveland                      Hempstead                      Luling Bay City                      Corpus Christi                      Hitchcock                      Lyford Beaumont                      Dayton                      Hull                      Lyons Bellville                      Dickinson                      Mauriceville Bishop                      Eagle Lake                      Humble                      Maxwell Bloomington                      East Bernard                      Karnes City                      Montgomery Brenham                      Elgin                      Kingsville                      Navasota Bryan                      Fayetteville                      La Grange                      New Ulm Blessing                      Falls City                      La Porte                      Orange Brazoria                      Flatonia                      La Porte                      Palacios Brookshire                      Flatonia                      La Porte                      *Palestine			Pasadena Port Arthur Refugio Richmond Robstown Schulenberg Sealy Shiro Shepherd Silsbee Sinton Spring Sugarland Sweeney Texas City Waelder Wallis Weimar Wharton Winnie
<b>3 Business Days After Receipt</b>	Houston Territory, the following places: (Texas)                      Dobbin                      Jasper                      New Waverly Alamo                      Donna                      Kenedy                      Nixon Alto                      Edna                      Kenney                      Nordheim Ammansville                      El Campo                      Kirbyville                      North Zulch *Anderson                      Elkhart                      La Feria                      Odem Appleby                      Ellinger                      Lexington                      Onalaska Beasley                      Freeport                      Livingston                      Paige Beeville                      Gallatin                      Lockhart                      Pearland Bedias                      Ganado                      Louise                      Pharr *Booth                      Garwood                      Lovelady                      Port Lavaca Brownsville                      Glenflora                      Madisonville                      *Port Neches Buna                      Gonzales                      Mathis                      Ponta *Cat Spring                      Goose Creek                      McAllen                      Raymondville Chireno                      Grapeland                      McDade                      Red Rock Colmesneil                      Hallettsville                      Maydelle                      Richards Columbus                      Harlingen                      Mercedes                      Riverside Corrigan                      Harwood                      Mission                      Riviera Crosby                      Huntsville                      Moulton                      Rock Island Cuero                      Inez                      Mt. Selman                      *Rosenberg *Deanville                      Iola                      Nacogdoches                      Round Top Dialville                      Jacksonville                      *Neches                      Runge			Rusk San Benito San Juan Saratoga Shiner Skidmore Smiley *Smithville Somerville Sour Lake Sweethome Taft *Trinity Tomball Velasco Victoria Waller West Columbia Wells Weslaco Westhoff Willis Winchester Woodville Woodsboro Yoakum Yorktown
	Points of 2-day availability, Dallas Territory, according to schedule of Head Office.			Baltimore Buffalo Chicago Cincinnati Cleveland Denver Detroit Jacksonville *Los Angeles Minneapolis Omaha Philadelphia Pittsburgh Richmond St. Paul *Louisiana 6th Dist.
<b>4 Business Days After Receipt</b>	Houston Territory except points 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.			*Ardmore, Ok. *Bartlesville, Ok. Boston Brooklyn *Chickasha, Ok. *El Reno, Ok. *Enid, Ok. *Guthrie, Ok. *Lawton, Ok. *McAlester, Ok. *Muskogee, Ok. New York City *Okmulgee, Ok. *Ponca City, Ok. Salt Lake City San Francisco *Sapulpa, Ok. *Shawnee, Ok. *Tulsa, Ok. *Georgia *Kansas *Missouri

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**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	Pennsylvania
	Helena	Dist. Columbia	Iowa	Mississippi	Ohio	Tennessee	
6 Business Days After Receipt	Spokane	Illinois	Kentucky	Oklahoma	Virginia		
	Arkansas	Indiana	Maryland	10th Dist.	Wisconsin		
7 Business Days After Receipt	Delaware						
	Portland	Connecticut	Minnesota	New York	South Carolina		
8 Business Days After Receipt	Seattle	*Florida	Nebraska	North Carolina	Vermont		
	Alabama	Maine	New Hampshire	Rhode Island	West Virginia		
9 Business Days After Receipt	Colorado	Massachusetts	New Jersey				
7 Business Days After Receipt	Arizona	California	New Mexico	Nevada	South Dakota		
	12th Dist.		10th Dist.	North Dakota	Utah		
8 Business Days After Receipt	Idaho	Montana	Wyoming				
9 Business Days After Receipt	Oregon	Washington					

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**CLOSING HOURS**

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- 10:00 A. M. (Daily)..... Checks and Drafts drawn on banks in City of Houston.
- 10:30 A. M. .... Drafts drawn on members of Eleventh District Reserve City Clearing House stamped "payable (Saturday 9:30 a. m.) through 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.