

FEDERAL RESERVE BANK
OF DALLAS

Circular No. 5
Series of 1925

June 18, 1925.

TRANSIT OPERATIONS
TIME SCHEDULES OF AVAILABILITY

To the Member Bank Addressed:

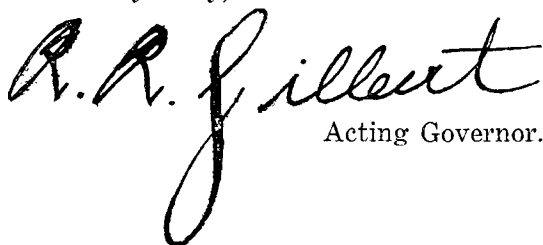
For your guidance in forwarding items for credit, under the terms of our current circular on Transit Operations, there will be found on the following pages time schedules of availability accorded items received at the Federal Reserve Bank of Dallas and its El Paso and Houston branches. Credit and availability 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,


Acting Governor.

TIME SCHEDULE---HEAD OFFICE

AVAILABILITY		FOR ITEMS DRAWN ON POINTS IN---							
		11TH DISTRICT							OTHER DISTRICT
Immediate Credit	Dallas								
	Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. † United States Treasury Warrants. ‡ Matured Interest Coupons on 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.								
1 Business Day After Receipt	Houston								Oklahoma City
2 Business Days After Receipt	El Paso	Kopperl	Murchison	Ringgold	*Tolar				
	Dallas Territory, the following places:	Kosse	*Naples	Rio Vista	*Trent				
	(Texas)	*Ladonia	Nevada	Rochelle	Trenton				
	Abbott	Lampasas	Newark	Rockdale	*Troup				
	*Abilene	Lancaster	*New Boston	Rockwall	Troy				
	*Albany	Leesburg	New	Rogers	Trumbull				
	*Alexander	Leonard	Braunfels	Rosebud	*Tyler				
	Allen	*Gunter	Newsome	Rowlett	*Valley Mills				
	Alvarado	Denison	Nocona	*Roxton	Valley View				
	Alvord	Denton	*Omaha	Royse City	Van Alstyne				
	Anna	Dorchester	*Overton	*Sadler	Venus				
	Anson	Dublin	*Lueders	Palmer	*Vernon				
	Argyle	*Cameron	Paradise	St. Jo	Waco				
	Arlington	*Campbell	Malakoff	Salttillo	Waxahachie				
	*Arp	*Carlton	Mansfield	San Antonio	Weatherford				
	*Athens	*Electra	Marlin	Sanger	West				
	Atlanta	Ennis	Marshall	Pecan Gap	Whitesboro				
	Aubrey	Eustace	McGregor	*Perry	Whitewright				
	Austin	Farmersville	McKinney	Pilot Point	*Wichita				
	Baird	*Fate	Melissa	*Pittsburg	Falls				
	Bartlett	Ferris	Meridian	Plano	Smithfield	Wills Point			
	Beckville	Forney	Merit	Pottsboro	*Stamford	*Wilmer			
	Bellevue	Forreston	Merkel	Proctor	*Stephenville	*Winfield			
	Bells	Ft. Worth	Mertens	*Prosper	Strawn	*Winnboro			
	Belton	Frisco	Mesquite	*Purdon	Sulphur	*Wolfe City			
	Ben Arnold	Frost	Mexia	*Putnam	Springs	Wortham			
	*Ben Franklin	Gainesville	Midlothian	*Quannah	Sunset	Wylie			
	*Big Sandy	Garland	Ranger	*Quinlan	*Sweetwater	(Louisiana)			
	*Blanket	*Gary	Reagan	Ranger	*Tatum	Shreveport			
	*Bloomberg	Georgetown	Mineola	Red Oak	Taylor	(Oklahoma)			
	Blooming Grove	Gilmer	Mingus	*Redwater	Teague	*Atoka			
	*Blum	*Gladewater	Moody	*Reinhardt	Temple	Durant			
	Bowie	Goldthwaite	*Moran	*Mt. Calm	Terrell	Madill			
	Boyd	*Goodlett	Keller	Mt. Pleasant	Texarkana	Millcreek			
	Brady	Gordon	Kemp	Mt. Vernon	Thornton	*Woodville			
	Brandon	Copperas	Kerens	Mullin	Riesel	*Tioga			
		Cove	Kilgore	Birmingham	Little Rock	Omaha			
		Corsicana	Killeen	Chicago	Memphis	St. Louis			
		Crandall	*Kirkland	Kansas City	New Orleans	*Louisville			
		Crawford	Kleburg						
		Crowley							
3 Business Days After Receipt	Dallas Territory, the following places:	*DeLeon	Goree	Kyle	Mason	Oklahoma			
	(Texas)	*Deport	*Gorman	La Coste	Maud	Osceola			
	Addison	Detroit	Graham	Lamkin	Maypearl	Ovalo			
	Alba	Devine	Gustine	Leander	Memphis	Penelope			
	Aledo	*Dodd City	Hagerman	Leary	Menard	*Petty			
	*Alma	*Ector	Hallsville	*Leroy	Mercury	Pflugerville			
	*Amarillo	*Eddy	Haskell	*Lewisville	*Millsap	Pickton			
	*Annona	Elm Mott	Hawley	Liberty Hill	*Mineral	*Pleasanton			
	Aquilla	*Emhouse	Hedley	*Lindale	Wells	Point			
	*Archer City	*Emory	Hico	*Linden	Moore	Polytechnic			
	*Aspermont	Estelline	*Hondo	Llano	Muenster	Poth			
	*Avalon	Fairfield	*Honey	Lohn	Munday	*Powell			
	Avery	Fairlie	Grove	Lone Oak	Murphy	*Princeton			
	Avinger	Floresville	Hooks	*Lorraine	Myra	Ritchett			
	Bagwell	*Floyd	Hutto	*Lorena	New Baden	Randolph			
	*Bailey	*Fluvanna	*Iredell	Malone	Newlin	*Ravenna			
	Ballinger	Franklin	Irene	*Manor	*Normangee	Renner			
	*Bangs	Gatesville	Jacksboro	Marble Falls	*North	Richland			
	*Bardwell	*Godley	*Kempner	*Marion	Pleasanton	Ridgeway			
	*Barry	Golden	Kingsbury	Marquez	*Novice	Ridgeway			
	Bertram	Goodnight	*Klondike	Mart	Oglesby	Roanoke			
	Big Spring								

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:								
	Rotan	Seymour	Thorndale	*Whitney	Ruston	Caddo	Coleman	*Lehigh	
	Round Rock	*Somerset	Thrall	*Windom	Vivian	Calera	Ft. Towson	*Mannsville	
	Rowena	South San	*Timpson	Winona	(Oklahoma)	Caney	*Garvin	*Milburn	
	Sabinal	Antonio	*Tom Bean	*Winters	*Achille	Clarita	Haworth	*Tishomingo	
	Sagerton	*Streetman	Trinidad	(Louisiana)	Antlers	Clayton	Hugo	Tupelo	
	*San Angelo	Sulphur	*Tuscola	*Arcadia	Bennington	*Coalgate	Idabel	*Valliant	
	*San Augustine	*Bluff	Valera	Delhi	*Bokchito	Colbert	Kingston		
	*San	*Sutherland	*Walnut	*Gibbsland					
	Jose	Springs	Springs	*Mansfield					
	San Saba	*Talco	Waskom	Minden	Atlanta	Denver	Oklahoma		
	*Savoy	Talpa	Weinert	*Monroe	Baltimore	Detroit	10th Dist.		
	*Seguin	Teneha	Weir	*Moorings- port	Brooklyn	Jacksonville	Philadelphia		
			Weston		Buffalo	Minneapolis-	Pittsburgh		
					Cincinnati	Nashville	Richmond		
					Cleveland	New York City	St. Paul, Minn.		
	Points of 2-day availability, Houston Territory, according to schedule of Houston Branch.								
4 Business Days After Receipt	Dallas Territory, except points noted in 2-day and 3-day divisions.						Boston	Iowa	
	Points of 3-day availability, Houston Territory, according to schedule of Houston Branch.						Helena	Kansas	
	Points of 2-day availability, El Paso Territory, according to schedule of El Paso Branch.						Los Angeles	Louisiana	
						Salt Lake	6th Dist.		
						San Francisco	Michigan		
						Illinois	Missouri		
						Indiana			
5 Business Days After Receipt			Portland	Delaware	Nebraska	Pennsylvania			
			Seattle	Dist. of Columbia	New York	Virginia			
			Spokane	Georgia	New Jersey	Wisconsin			
		Arkansas	Maryland	Ohio					
6 Business Days After Receipt			Alabama	Kentucky	Mississippi	South Carolina			
			Colorado	Maine	New Hampshire	Tennessee			
			Connecticut	Massachusetts	North Carolina	Vermont			
		Florida	Minnesota	Rhode Island	West Virginia				
7 Business Days After Receipt			California	Nevada	North Dakota	Utah			
			Idaho	New Mexico	South Dakota	Wyoming			
			Montana	10th Dist.					
8 Business Days After Receipt			Arizona	Oregon	Washington				
			12th Dist.						

REFERENCES

- *—Collection time on these points has been changed since issuing our Circular No. 3, Series 1924.
- †—United States Treasury Warrants should be listed in a separate cash letter from other items of immediate availability.
- ‡—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.
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.

TIME SCHEDULE--EL PASO BRANCH

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN--					
	11TH DISTRICT					OTHER DISTRICT
Immediate Credit	El Paso Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. † United States Treasury Warrants. ‡ 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.					
2 Business Days After Receipt	Dallas Houston El Paso Territory, the following places: (Texas) (New Mexico) Anthony Las Cruces San Marcial Fabens Carrizozo Logan San Jon Sierra Blanca *Alamogordo Corona Nara Visa Socorro Van Horn Albuquerque Deming Santa Rosa Tularosa					Denver Kansas City Los Angeles Oklahoma City
3 Business Days After Receipt	El Paso Territory, the following places: (Arizona) Tucson Hot Springs Benson Willcox Lordsburg Bowie (New Mexico) Magdalena Douglas Belen *Silver City					Chicago Cincinnati 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. 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 *Oklahoma 10th Dist. Philadelphia Pittsburgh Richmond Salt Lake City Kansas
5 Business Days After Receipt						Baltimore Portland Seattle Spokane Colorado Illinois Iowa Louisiana 6th Dist. Michigan Missouri Wisconsin
6 Business Days After Receipt						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
7 Business Days After Receipt						Florida Idaho Kentucky Maryland Mississippi Montana Nevada North Carolina North Dakota South Carolina South Dakota Utah West Virginia Wyoming
8 Business Days After Receipt						Alabama Oregon Washington

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CLOSING HOURS

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- | | |
|---|--|
| 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. |
| 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. † United States Treasury Warrants. ‡ 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.			
1 Business Day After Receipt	Dallas			New Orleans
2 Business Days After Receipt	El Paso Houston Territory, the following places: (Texas) Alta Loma Alvin Bay City Beaumont Bellville Bishop Blessing Bloomington Brenham Bryan Brookshire Caldwell Chappel Hill Cleveland Corpus Christi Dayton Eagle Lake East Bernard Elgin Fayetteville Falls City Flatonia Francitas Galveston Giddings Harrisburg Hempstead Hitchcock Hull Humble Karnes City Kingsville La Grange	La Porte Leggett Liberty *Livingston Lufkin Luling Lyford Lyons *Magnolia Park Mauriceville Maxwell Navasota New Ulm Orange	Palacios Palestine Pasadena Port Arthur Refugio Richmond Robstown Schulenberg Sealy Shiro	Shepherd Silsbee Sinton Spring Sugarland Texas City Waelder Weimar 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) Alamo Alto Ammansville Anderson Appleby *Bastrop Beeville Bedias Booth Brownsville Buna Cat Spring Chireno Colmesneil Columbus Corrigan *Crockett Cuero Deanville Dobbin Donna Edna El Campo Ellinger Freeport Gallatin Ganado *Garrison Garwood Glenflora Gonzales Goose Creek Grapeland Hallettsville Harlingen Harwood Huntsville Inez Iola Jacksonville Jasper Kenedy Kenney Kirbyville La Feria Lexington Lockhart Louise Lovelady Madisonville Mathis McAllen McDade Mercedes Mission Moulton	Mt. Selman Nacogdoches Neches New Waverly Nixon Nordheim North Zulch Onalaska Paige Pearland Pharr Ponta Port Lavaca Port Neches Raymondville Red Rock Richards Riverside Riviera Round Top	Runge Rusk San Benito San Juan Saratoga Shiner Skidmore Smiley Smithville Somerville Sour Lake Taft Trinity	Tomball Velasco Victoria Waller Weslaco Westhoff *Wharton Willis Winchester Woodville Woodsboro Yoakum Yorktown Baltimore Buffalo Chicago Cincinnati Cleveland Denver Detroit Jacksonville Los Angeles Minneapolis Omaha Philadelphia Pittsburgh Richmond St. Paul Louisiana 6th Dist.
4 Business Days After Receipt	Houston Territory, except points noted in 2-day and 3-day Divisions. 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 New York City *Oklahoma 10th Dist. Salt Lake City San Francisco Georgia Kansas Missouri

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

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- | | |
|--|--|
| 10:00 A. M. (Daily)..... | Checks and Drafts drawn on banks in City of Houston. |
| 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. |