

**FEDERAL RESERVE BANK  
OF DALLAS**

Circular No. 8.  
Series of 1929.

August 22, 1929  
Effective August 26, 1929.

**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, Houston and San Antonio branches. Credit and availability are, in each instance, subject to the receipt of actual 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,



Governor.

**TIME SCHEDULE—HEAD OFFICE**

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—							
	11TH DISTRICT							OTHER DISTRICTS
<b>Immediate Credit</b>	Dallas 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.							
<b>1 Business Day After Receipt</b>	Houston San Antonio							Little Rock Oklahoma City
<b>2 Business Days After Receipt</b>	El Paso Dallas Territory, the following places: (Texas)    Burk Burnett    Eastland    Handley    Longview    Nocona    Rotan    Troy Abernathy    Caddo Mills    Ector    Happy    Loraine    Overton    Round Rock    Tulia Abilene    Cameron    Edgewood    Haskell    Lorena    Palmer    Rowlett    Turkey Albany    Canyon    Electra    Hawkins    Lubbock    Paradise    Royce City    Tyler Allen    Carbon    Ennis    Hedley    Mabank    Paris    Sadler    Valley Mills Alvarado    Carlton    Estelline    Henrietta    Malakoff    Perry    St. Jo    Valley View Alvord    Carthage    Eustace    Hico    Mansfield    Pickton    Saltillo    Van Alstyne Amarillo    Cason    Farmersville    Hillsboro    Marlin    Pilot Point    Sanger    Venus Amherst    Cedar Hill    Fate    Holland    Marshall    Pittsburg    Santa Anna    Vernon Anna    Celeste    Ferris    Howe    McGregor    Plainview    Santo    Waco Anson    Celina    Floydada    Hubbard    McKinney    Plano    Seagoville    Walnut Arlington    Chico    Forney    Hughes    Melissa    Post    Seymour    Springs Arp    Childress    Forrester    Springs    Memphis    Pottsboro    Sherman    Waxahachie Athens    Chillicothe    Ft. Worth    Hutto    Menard    Proctor    Slaton    Weatherford Atlanta    Cisco    Franklin    Iowa Park    Meridian    Purdon    Snyder    Wellington Aubrey    Clarendon    Frost    Iredell    Merit    Putnam    Stamford    West Baird    Claude    Gainesville    Ireland    Merkel    Quanah    Stephenville    Whitesboro Barry    Cleburne    Garland    Irving    Mertens    Quinlan    Strawn    Whitewright Bartlett    Clifton    Gary    Italy    Mesquite    Quitaque    Sudan    Whitney Beckville    Clyde    Gatesville    Itasca    Mexia    Ranger    Sulphur    Wichita Bellevue    Coahoma    Georgetown    Jefferson    Midlothian    Reagan    Springs    Falls Bells    Collinsville    Gilmer    Josephine    Milford    Red Oak    Sweetwater    Wills Point Belton    Colorado    Gladewater    Joshua    Millsap    Redwater    Tatum    Wilmer Big Sandy    Comanche    Goldthwaite    Justin    Mineola    Rice    Taylor    Winfield Big Spring    Commerce    Gordon    Kaufman    Mingus    Richardson    Teague    Wortham Blackwell    Copperas    Gorman    Keller    Moody    Riesel    Temple    Wylie Blanket    Cove    Granbury    Kemp    Moran    Ringgold    Terrell    (Louisiana) Bloomburg    Corsicana    Grand    Kerens    Mt. Calm    Rio Vista    Texarkana    Minden Blooming Grove    Crandall    Prairie    Kilgore    Mt. Pleasant    Roby    Thorndale    Shreveport Blum    Cross    Saline    Killeen    Mt. Vernon    Rochelle    Thornton    (Oklahoma) Bomarton    Plains    Grandview    Kopperl    Mullin    Rockdale    Tioga    Atoka Bowie    Cumby    Granger    Kosse    Munday    Rockwall    Tolar    Coalgate Brady    Daingerfield    Grapevine    Kress    Naples    Rogers    Trent    Durant Brandon    Dawson    Greenville    Lamesa    Nevada    Roscoe    Trenton    Madill Brashear    Decatur    Groesbeck    Lancaster    Newark    Rosebud    Troup    Mill Creek Breckenridge    De Leon    Gunter    Leonard    Atlanta    Denver    New Orleans Bremond    Denison    Hale Center    Lewisville    Birmingham    Kansas City    Louisville Bridgeport    Denton    Hallsville    Littlefield    Chicago    Memphis    Omaha Bronte    Dorchester    Hamilton    Lockney    Cincinnati    Minneapolis    St. Louis Brownwood    Dublin    Hamlin    Lometa    Cleveland    Nashville    St. Paul							
<b>3 Business Days After Receipt</b>	Dallas Territory, except points noted in 2-day division. Points of 2-day availability, Houston Territory, according to schedule of Houston Branch. Points of 2-day availability, San Antonio Territory, according to schedule of San Antonio Branch.			Baltimore Brooklyn Buffalo Charlotte Detroit		Jacksonville Los Angeles New York City Philadelphia Pittsburgh		Richmond Oklahoma 10th Dist.
<b>4 Business Days After Receipt</b>	Eleventh District unassorted items.							Boston    Illinois    Michigan Helena    Indiana    Minnesota Salt Lake    Iowa    Missouri San Francisco    Kansas    Nebraska Arkansas    Louisiana    Ohio Georgia    6th Dist.    Wisconsin

See following page for references:

## TIME SCHEDULE—HEAD OFFICE

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—				
	11TH DISTRICT			OTHER DISTRICTS	
5 Business Days After Receipt		Portland Seattle Spokane Alabama Colorado	Delaware Dist. of Columbia Kentucky Maryland Mississippi	New Jersey New Mexico 10th Dist. New York North Carolina	Pennsylvania South Carolina Tennessee Virginia Wyoming
6 Business Days After Receipt		Connecticut Florida Maine	Massachusetts Montana New Hampshire	North Dakota Rhode Island South Dakota	Vermont West Virginia
7 Business Days After Receipt		Arizona 12th Dist.	California Idaho	Nevada	Utah
8 Business Days After Receipt		Oregon	Washington		

### REFERENCES

- †—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.

Central Time.....

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

12:00 M. .... Miscellaneous checks and drafts of one or more days deferred availability according to this schedule.  
 (Saturday 11:00 a. m.) (Except that items of \$1,000.00 or more will be received up to 12:00 noon on Saturday and 2:30 p. m. on other days when listed in special letters containing only such items.)

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.

**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. †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.					
<b>2 Business Days After Receipt</b>	Dallas Houston San Antonio El Paso Territory, the following places: (Texas) Sierra Blanca Carrizozo Lordsburg (Arizona) Barstow Stanton Deming Nara Visa Benson Clint (New Hatch Roswell Bowie Fabens Mexico) Hot Springs Santa Rosa Douglas Midland Alamogordo Las Cruces Tucumcari Nogales Odessa Anthony Logan Tularosa Tucson Pecos					Denver Kansas City Little Rock Los Angeles Memphis New Orleans Oklahoma City St. Louis
<b>3 Business Days After Receipt</b>	El Paso Territory, except points noted in 2-day Division.				Atlanta Birmingham Charlotte Chicago Cincinnati Cleveland Detroit Jacksonville Louisville	Minneapolis Nashville Omaha Philadelphia Pittsburgh Portland Salt Lake City San Francisco St. Paul
<b>4 Business Days After Receipt</b>					Baltimore Boston Brooklyn Buffalo Helena New York City	Richmond Seattle Spokane Kansas Oklahoma 10th Dist.
<b>5 Business Days After Receipt</b>	Eleventh District unassorted items.		Alabama Colorado Delaware Georgia	Illinois Indiana Iowa Kentucky	Louisiana 6th Dist. Michigan Mississippi	Missouri Ohio Wisconsin
<b>6 Business Days After Receipt</b>		Arizona 12th Dist. Arkansas California Connecticut Dist. of Columbia Florida	Idaho Maine Maryland Massachusetts Minnesota Montana Nebraska	Nevada New Hampshire New Jersey New Mexico 10th Dist. New York North Carolina	North Dakota Pennsylvania Rhode Island South Carolina South Dakota Tennessee Utah	Vermont Virginia West Virginia Wyoming
<b>7 Business Days After Receipt</b>			Oregon	Washington		

See following page for references

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- †—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, 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.

Mountain Time.....	
10:30 A. M. (Daily).....	Checks and Drafts drawn on banks in City of El Paso.
12:00 M.....	Miscellaneous checks and drafts of one or more days deferred availability according to this schedule.
(Saturday 11:00 a. m.)	(Except that items of \$1,000.00 or more will be received up to 12:00 noon on Saturday and 1:30 p. m. on other days when listed in special letters containing only such items.)
2:00 P. M.....	{ Drafts on Federal Reserve Bank of Dallas—Head Office and Branches. United States Treasury Warrants.
(Saturday 12:00 m.)	

**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. †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.					
<b>1 Business Day After Receipt</b>	Dallas San Antonio				New Orleans	
<b>2 Business Days After Receipt</b>	El Paso Houston Territory, the following places: (Texas) Alvin Anderson Bay City Beaumont Bellville Blessing Bloomington Brenham Brookshire Bryan Caldwell Chappel Hill Cleveland Columbus	Conroe Crockett Dayton Dickinson Eagle Lake East Bernard Edna El Campo Elgin Fayetteville Flatonia Galveston Giddings Hallettsville Hitchcock	Hull Humble Huntsville Inez Jacksonville La Grange La Porte Leggett Liberty Livingston Louise Lufkin Mauriceville McDade	Moulton Nacogdoches Navasota New Ulm Orange Palacios Palestine Port Arthur Port Neches Richmond Round Top Rusk Schulenberg Sealy Shepherd Shiner	Shiro Silsbee Sour Lake Spring Sugarland Teneha Texas City	Timpson Trinity Victoria Weimar Wharton Winnie
<b>3 Business Days After Receipt</b>	Houston Territory, except points noted in 2-day Division. Points of 2-day availability, Dallas Territory, according to schedule of Head Office. Points of 2-day availability, San Antonio Territory, according to schedule of San Antonio Branch.				Atlanta Birmingham Chicago Kansas City Little Rock	Louisville Memphis Nashville Oklahoma City St. Louis
<b>4 Business Days After Receipt</b>	Eleventh District unassorted items.				Baltimore Brooklyn Buffalo Charlotte Cincinnati Cleveland Denver Detroit Jacksonville Los Angeles	Minneapolis New York City Omaha Philadelphia Pittsburgh Richmond St. Paul Louisiana 6th Dist.
<b>5 Business Days After Receipt</b>		Helena Portland Spokane Alabama	Arkansas Delaware Dist. of Columbia Kentucky	Maryland Minnesota Nebraska New Jersey	New York North Carolina Ohio Pennsylvania	South Carolina Tennessee Virginia
<b>6 Business Days After Receipt</b>		Seattle California Colorado	Connecticut Florida Maine	Massachusetts New Hampshire	Rhode Island Vermont	West Virginia Wyoming
<b>7 Business Days After Receipt</b>		Arizona 12th Dist. Idaho	Montana Nevada	New Mexico 10th Dist.	North Dakota South Dakota	Utah
<b>8 Business Days After Receipt</b>		Oregon	Washington			

See following page for references.



**TIME SCHEDULE—SAN ANTONIO BRANCH**

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—			
	11TH DISTRICT			OTHER DISTRICTS
<b>Immediate Credit</b>	San Antonio 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.			
<b>1 Business Day After Receipt</b>	Dallas Houston			
<b>2 Business Days After Receipt</b>	El Paso San Antonio Territory, the following places: Alamo Alice Austin Beeville Bishop Brownsville Comfort Corpus Christi Cotulla Cuero Del Rio Devine Dilley Donna	Eagle Pass Edcouch Edinburg Falfurrias Falls City Floresville Fredericksburg George West Goliad Gonzales Gregory Harlingen Hebbronville Hondo	Karnes City Kenedy Kingsville Kyle La Coste La Feria La Pryor Laredo Lockhart Los Fresnos Luling Lyford Marion Martindale	Mathis Maxwell McAllen Mercedes Mission Moore New Braunfels Nordheim Odem Pearsall Pflugerville Pharr Premont Raymondville Rio Hondo Robstown
			Runge Sabinal San Benito San Juan San Marcos Seguin Sinton Skidmore	So. San Antonio Taft Tynan Uvalde Waelder Weslaco Yoakum Yorktown
<b>3 Business Days After Receipt</b>	San Antonio Territory except points noted in 2-day Division.  Points of 2-day availability, Dallas Territory, according to schedule of Head Office.  Points of 2-day availability, Houston Territory, according to schedule of Houston Branch.			Chicago Kansas City Little Rock Louisville Memphis  New Orleans Oklahoma City Omaha St. Louis
<b>4 Business Days After Receipt</b>	Eleventh District unassorted items.			Atlanta Baltimore Birmingham Brooklyn Buffalo Charlotte Cincinnati Cleveland Denver Detroit  6th Dist. Michigan Mississippi Missouri Nebraska Oklahoma 10th Dist. Wisconsin
<b>5 Business Days After Receipt</b>				Seattle Spokane Alabama Arkansas Delaware Dist. of Columbia Georgia Kentucky Maryland Minnesota  New Jersey New York North Carolina Ohio Pennsylvania South Carolina Tennessee Virginia Wyoming
<b>6 Business Days After Receipt</b>				California Colorado Connecticut Florida Maine Massachusetts  New Hampshire Rhode Island Vermont West Virginia
<b>7 Business Days After Receipt</b>				Arizona 12th Dist. Idaho Montana Nevada New Mexico 10th Dist.  North Dakota Oregon South Dakota Utah Washington

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## 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.

Central Time.....

10:30 A. M..... Checks and Drafts drawn on banks in City of San Antonio.

12:00 M..... Miscellaneous checks and drafts of one or more days deferred availability according to this schedule.  
 (Saturday 11:00 a. m.) (Except that items of \$1,000.00 or more will be received up to 12:00 noon on Saturday and 2:30 p. m. on other days when listed in special letters containing only such items.)

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.