

**FEDERAL RESERVE BANK
OF DALLAS**

August 27, 1930.

Effective September 1, 1930.

**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. The date upon which credit is given under this schedule shall have no application to the date upon which notice of non-payment, lack of returns, etc., shall be given. The time for giving such notices shall be based entirely upon the time when remittances should have been received, making due allowance for delays. 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. Items payable in this district will be deferred on a business day basis, i. e., exclusive of Sundays and holidays. Items payable in other districts will be deferred on a calendar day basis insofar as it concerns the transit time to other Federal reserve bank and branch cities. For instance, items of two-day availability payable in this district received by us Saturday will be credited Tuesday, whereas items of two day availability payable in other districts and listed in separate letters will be credited Monday. In any case when date of availability falls on Sunday or a legal holiday credit will be given the next business day.

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—																																																																																																																																																																																																																																																																																																																																																																									
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Immediate Credit	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.																																																																																																																																																																																																																																																																																																																																																																									
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Worth	Italy	Mexia	Quannah	Slaton	Wellington	Alvord	Chandler	Franklin	Itasca	Midlothian	Quinlan	Snyder	West	Amarillo	Chico	Frost	Jefferson	Milford	Quitaque	Stamford	Wheeler	Anna	Childress	Gainesville	Joshua	Millsap	Randolph	Stephenville	Whitesboro	Anson	Chillicothe	Garland	Justin	Mineola	Ranger	Strawn	Whitewright	Archer City	Cisco	Gary	Kaufman	Mineral	Reagan	Sulphur	Whitney	Arlington	Clarendon	Gatesville	Keller	Wells	Red Oak	Springs	Wichita	Arp	Claude	Georgetown	Kemp	Mingus	Redwater	Sweetwater	Falls	Athens	Cleburne	Gilmer	Kerens	Mobeetie	Rice	Sylvester	Wills Point	Atlanta	Clifton	Gladewater	Kilgore	Moody	Richardson	Tatum	Winters	Baird	Clyde	Goldthwaite	Killeen	Moran	Riesel	Taylor	Wolfe City	Barry	Coahoma	Gordon	Kirkland	Mt. Calm	Ringgold	Teague	Wortham	Bartlett	Coleman	Gorman	Knox City	Mt. Pleasant	Rio Vista	Temple	Wylie	Beckville	Collinsville	Granbury	Kopperl	Mt. 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Bremond	Eddy	Hedley	Marshall																																																																																																																																																																																																																																																																																																																																																																							
Bridgeport	Edgewood	Henrietta	McCaulley																																																																																																																																																																																																																																																																																																																																																																							
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Brownfield	Ennis	Hillsboro	McKinney	Birmingham	Denver	Omaha																																																																																																																																																																																																																																																																																																																																																																				
Brownwood	Estelline	Holland	Medicine	Charlotte	Detroit	Pittsburgh																																																																																																																																																																																																																																																																																																																																																																				
Burkburnett	Eustace	Honey Grove	Mound	Chicago	Louisville	St. Louis																																																																																																																																																																																																																																																																																																																																																																				
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Cameron	Farmersville	Hubbard	Memphis																																																																																																																																																																																																																																																																																																																																																																							
3 Business Days After Receipt	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 Boston Brooklyn Buffalo Helena Jacksonville	Los Angeles New York City Philadelphia Richmond Salt Lake City	Kansas Louisiana 6th District Oklahoma 10th District																																																																																																																																																																																																																																																																																																																																																																					
4 Business Days After Receipt	Eleventh District unassorted items.		Portland San Francisco Seattle Spokane Alabama Arkansas	Florida Georgia Illinois Indiana Iowa Michigan	Minnesota Mississippi Missouri Nebraska Ohio Wisconsin																																																																																																																																																																																																																																																																																																																																																																					

TIME SCHEDULE—HEAD OFFICE

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

See following page for references

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, 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.
(Saturday 12:00 M.) { 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 San Antonio				New Orleans					
2 Business Days After Receipt	El Paso Houston Territory, the following places: (Texas) Columbus Hallettsville Alvin Conroe Hitchcock Anderson Crockett Hull Bastrop Dayton Humble Bay City Dickinson Huntsville Beaumont Eagle Lake Inez Bellville Edna Iola Blessing El Campo Jacksonville Brenham Elgin Joaquin Brookshire Fayetteville La Grange Bryan Flatonia La Porte Caldwell Freeport Leggett Chappel Hill Galveston Liberty Cleveland Giddings Livingston		Louise Lovelady Lufkin Mauriceville McDade Moulton Nacogdoches Navasota Orange Palacios Palestine Pasadena Port Arthur Port Neches Red Rock Richmond		Schulenberg Sealy Shiner Shiro Silsbee Smithville Sour Lake Sugarland Atlanta Birmingham Chicago Jacksonville Kansas City		Teneha Texas City Timpson Trinity Victoria Weimar Wharton Winnie Little Rock Louisville Memphis Nashville Oklahoma City St. Louis			
3 Business Days After Receipt	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.				Baltimore Brooklyn Buffalo Charlotte Cincinnati Cleveland Denver Detroit Los Angeles		Minneapolis New York City Omaha Philadelphia Pittsburgh Richmond St. Paul Louisiana 6th District			
4 Business Days After Receipt	Eleventh District unassorted items.				Boston Salt Lake City San Francisco Alabama Florida Georgia Illinois Indiana		Iowa Kansas Michigan Mississippi Missouri Oklahoma 10th District Wisconsin			
5 Business Days After Receipt	Helena Portland Seattle Spokane		Arkansas Delaware Dist. of Columbia Kentucky		Maryland Minnesota Nebraska New Jersey		New York North Carolina Ohio Pennsylvania		South Carolina Tennessee Virginia West Virginia	
6 Business Days After Receipt	Arizona 12th District Colorado		Connecticut Maine Massachusetts		New Hampshire New Mexico 10th District		Rhode Island Vermont			
7 Business Days After Receipt	California Montana		Nevada North Dakota		South Dakota Utah		Wyoming			
8 Business Days After Receipt	Idaho		Oregon		Washington					

See following page for references

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, 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 Houston.

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—SAN ANTONIO BRANCH

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—			
	11TH DISTRICT			OTHER DISTRICTS
Immediate Credit	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.			
1 Business Day After Receipt	Dallas Houston			
2 Business Days After Receipt	El Paso San Antonio Territory, the following places: (Texas) Donna Karnes City Alamo Eagle Pass Kenedy Alice Edcouch Kingsville Aransas Pass Edinburg Kyle Austin Falfurrias La Coste Beeville Falls City La Feria Bishop Floresville La Pryor Brownsville Fredericksburg Laredo Corpus Christi Goliad Los Fresnos Cotulla Gonzales Luling Cuero Gregory Lyford Del Rio Harlingen Marion Devine Hebronville Martindale Dilley Hondo Mathis	McAllen Mercedes Mission Moore New Braunfels Nordheim Odem Pearsall Pflugerville Pharr Pleasanton Port Lavaca Poth Premont Raymondville Rio Hondo Robstown	Rockport Runge Sabinal San Benito Sanderson San Juan San Marcos Seguin Sinton	Skidmore So. San Antonio Taft Tynan Uvalde Waelder Weslaco Yoakum Yorktown
3 Business Days After Receipt	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.			Birmingham Chicago Kansas City Little Rock Louisville Memphis Nashville New Orleans Oklahoma City Omaha St. Louis
4 Business Days After Receipt	Eleventh District unassorted items.			Atlanta Baltimore Brooklyn Buffalo Charlotte Cincinnati Cleveland Denver Detroit Jacksonville Los Angeles Minneapolis New York City Philadelphia Pittsburgh Richmond San Francisco St. Paul
5 Business Days After Receipt				Boston Helena Portland Salt Lake City Alabama Illinois Indiana Iowa Kansas Louisiana 6th District Michigan Missouri Nebraska Oklahoma 10th District Wisconsin
6 Business Days After Receipt				Seattle Spokane Arkansas Delaware Dist. of Columbia Florida Georgia Kentucky Maryland Minnesota Mississippi New Jersey New York North Carolina Ohio Pennsylvania South Carolina Tennessee Virginia West Virginia
7 Business Days After Receipt				Arizona 12th District California Colorado Connecticut Maine Massachusetts New Hampshire New Mexico 10th District Rhode Island Vermont Wyoming
8 Business Days After Receipt				Montana Nevada North Dakota Oregon South Dakota Utah Idaho Washington

See following page for references

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, 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.....

10:30 A. M. Checks and Drafts drawn on banks in City of San Antonio.
(Saturday 10:00 a. m.)

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.