

**FEDERAL RESERVE BANK  
OF DALLAS**

September 5, 1931.

Effective September 9, 1931.

**TRANSIT OPERATIONS  
TIME SCHEDULES OF AVAILABILITY**

**To the Member Bank Addressed:**

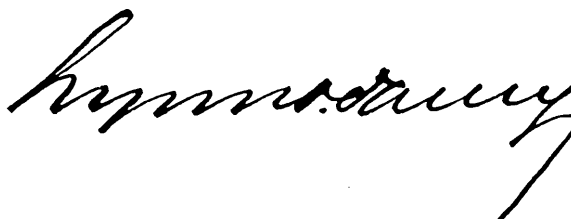
For your guidance in forwarding items for credit, under the terms of our current circular on Transit Operations, there will be found on the following pages time schedules of availability accorded items received at the Federal Reserve Bank of Dallas and its El Paso, Houston and San Antonio branches. Credit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

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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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2 Business Days After Receipt		<div>El Paso Dallas Territory, the following places:</div> <table><tr><td>(Texas)</td><td>Cason</td><td>Floydada</td><td>Irene</td><td>Menard</td><td>Purdon</td><td>Slaton</td><td>Waxahachie</td></tr><tr><td>Abernathy</td><td>Canton</td><td>Forney</td><td>Irving</td><td>Meridian</td><td>Putnam</td><td>Snyder</td><td>Weatherford</td></tr><tr><td>Abilene</td><td>Canyon</td><td>Forreston</td><td>Italy</td><td>Merkel</td><td>Quanah</td><td>Stamford</td><td>Wellington</td></tr><tr><td>Albany</td><td>Carlton</td><td>Ft. Worth</td><td>Itasca</td><td>Mertens</td><td>Quinlan</td><td>Stephenville</td><td>West</td></tr><tr><td>Allen</td><td>Carthage</td><td>Franklin</td><td>Jacksboro</td><td>Mesquite</td><td>Quitaque</td><td>Stinnett</td><td>Wheeler</td></tr><tr><td>Alvarado</td><td>Celeste</td><td>Frost</td><td>Jefferson</td><td>Mexia</td><td>Ranger</td><td>Strawn</td><td>Whitesboro</td></tr><tr><td>Alvord</td><td>Chico</td><td>Gainesville</td><td>Joshua</td><td>Midlothian</td><td>Reagan</td><td>Sweetwater</td><td>Whitewright</td></tr><tr><td>Amarillo</td><td>Childress</td><td>Garland</td><td>Justin</td><td>Milford</td><td>Red Oak</td><td>Sylvester</td><td>Whitney</td></tr><tr><td>Amherst</td><td>Chillicothe</td><td>Gary</td><td>Kaufman</td><td>Millsap</td><td>Redwater</td><td>Tahoka</td><td>Wichita</td></tr><tr><td>Anna</td><td>Cisco</td><td>Gatesville</td><td>Keller</td><td>Mineola</td><td>Rice</td><td>Tatum</td><td>Falls</td></tr><tr><td>Anson</td><td>Clarendon</td><td>Georgetown</td><td>Kemp</td><td>Mineral</td><td>Richardson</td><td>Taylor</td><td>Wills Point</td></tr><tr><td>Archer City</td><td>Clarksville</td><td>Gladewater</td><td>Kerens</td><td>Wells</td><td>Richland</td><td>Teague</td><td>Windom</td></tr><tr><td>Arlington</td><td>Claude</td><td>Goldthwaite</td><td>Kilgore</td><td>Mingus</td><td>Ringgold</td><td>Tehuacana</td><td>Winters</td></tr><tr><td>Atlanta</td><td>Cleburne</td><td>Gordon</td><td>Killeen</td><td>Mobeetie</td><td>Rio Vista</td><td>Temple</td><td>Wortham</td></tr><tr><td>Avery</td><td>Clifton</td><td>Graham</td><td>Kirkland</td><td>Moody</td><td>Roby</td><td>Terrell</td><td>(Louisiana)</td></tr><tr><td>Baird</td><td>Clyde</td><td>Granbury</td><td>Knox City</td><td>Moran</td><td>Rochelle</td><td>Texarkana</td><td>Delhi</td></tr><tr><td>Bangs</td><td>Coleman</td><td>Grand</td><td>Kopperl</td><td>Mt. 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Park</td><td>Hugo</td></tr><tr><td>Blooming</td><td>Dawson</td><td>Hamilton</td><td>Longview</td><td>Paradise</td><td>San Angelo</td><td>(Postoffice</td><td>Idabel</td></tr><tr><td>Grove</td><td>Decatur</td><td>Hamlin</td><td>Lorena</td><td>Paris</td><td>Sanger</td><td>Dallas)</td><td>Madill</td></tr><tr><td>Bonham</td><td>DeKalb</td><td>Handley</td><td>Lott</td><td>Penelope</td><td>Santa Anna</td><td>Valley Mills</td><td>Mannsville</td></tr><tr><td>Bowie</td><td>De Leon</td><td>Happy</td><td>Lubbock</td><td>Pilot Point</td><td>Santo</td><td>Valley View</td><td>Mill Creek</td></tr><tr><td>Brady</td><td>Denison</td><td>Haskell</td><td>Mabank</td><td>Plainview</td><td>Seagoville</td><td>Van Alstyne</td><td>Valliant</td></tr><tr><td>Breckenridge</td><td>Denton</td><td>Hedley</td><td>Mansfield</td><td>Plano</td><td>Shamrock</td><td>Venus</td><td></td></tr><tr><td>Bremond</td><td>Dodd City</td><td>Henrietta</td><td>Marlin</td><td>Post</td><td>Sherman</td><td>Vernon</td><td></td></tr><tr><td>Bridgeport</td><td>Dublin</td><td>Hico</td><td>Marquez</td><td>Proctor</td><td>Silverton</td><td>Waco</td><td></td></tr><tr><td>Bronte</td><td>Eastland</td><td>Hillsboro</td><td>Marshall</td><td></td><td></td><td></td><td></td></tr><tr><td>Brownfield</td><td>Eddy</td><td>Holland</td><td>Mart</td><td></td><td></td><td></td><td></td></tr><tr><td>Brownwood</td><td>Edgewood</td><td>Honey Grove</td><td>Maypearl</td><td></td><td></td><td></td><td></td></tr><tr><td>Bryson</td><td>Ennis</td><td>Hubbard</td><td>McCaulley</td><td></td><td></td><td></td><td></td></tr><tr><td>Burkburnett</td><td>Estelline</td><td>Hughes</td><td>McGregor</td><td></td><td></td><td></td><td></td></tr><tr><td>Caddo Mills</td><td>Farmersville</td><td>Springs</td><td>McKinney</td><td></td><td></td><td></td><td></td></tr><tr><td>Cameron</td><td>Fate</td><td>Iowa Park</td><td>Melissa</td><td></td><td></td><td></td><td></td></tr><tr><td>Campbell</td><td>Ferris</td><td>Iredell</td><td>Memphis</td><td></td><td></td><td></td><td></td></tr></table>								(Texas)	Cason	Floydada	Irene	Menard	Purdon	Slaton	Waxahachie	Abernathy	Canton	Forney	Irving	Meridian	Putnam	Snyder	Weatherford	Abilene	Canyon	Forreston	Italy	Merkel	Quanah	Stamford	Wellington	Albany	Carlton	Ft. Worth	Itasca	Mertens	Quinlan	Stephenville	West	Allen	Carthage	Franklin	Jacksboro	Mesquite	Quitaque	Stinnett	Wheeler	Alvarado	Celeste	Frost	Jefferson	Mexia	Ranger	Strawn	Whitesboro	Alvord	Chico	Gainesville	Joshua	Midlothian	Reagan	Sweetwater	Whitewright	Amarillo	Childress	Garland	Justin	Milford	Red Oak	Sylvester	Whitney	Amherst	Chillicothe	Gary	Kaufman	Millsap	Redwater	Tahoka	Wichita	Anna	Cisco	Gatesville	Keller	Mineola	Rice	Tatum	Falls	Anson	Clarendon	Georgetown	Kemp	Mineral	Richardson	Taylor	Wills Point	Archer City	Clarksville	Gladewater	Kerens	Wells	Richland	Teague	Windom	Arlington	Claude	Goldthwaite	Kilgore	Mingus	Ringgold	Tehuacana	Winters	Atlanta	Cleburne	Gordon	Killeen	Mobeetie	Rio Vista	Temple	Wortham	Avery	Clifton	Graham	Kirkland	Moody	Roby	Terrell	(Louisiana)	Baird	Clyde	Granbury	Knox City	Moran	Rochelle	Texarkana	Delhi	Bangs	Coleman	Grand	Kopperl	Mt. Calm	Rochester	Thorndale	Gibbsland	Barry	Colorado	Prairie	Kosse	Mt. 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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 Los Angeles		New York City Philadelphia Richmond Salt Lake City San Francisco		Kansas Louisiana 6th District Oklahoma 10th District																																																																																																																																																																																																																																																																																																																																																																					
4 Business Days After Receipt		Eleventh District unassorted items.				Helena Portland 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			
<b>5</b> 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
<b>6</b> Business Days After Receipt		Arizona 12th District California	Montana North Dakota South Dakota	Utah Wyoming	
<b>7</b> Business Days After Receipt		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. ....(Cashiers Checks and Expense Checks of all Federal Reserve Banks and Branches.  
(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 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) Stanton Clovis Lordsburg Tularosa Barstow Van Horn Deming Melrose (Arizona) Clint (New Elida Nara Visa Benson Fabens Mexico) Hatch Portales Bowie Midland Alamogordo Hot Springs Roswell Douglas Pecos Anthony Las Cruces Santa Rosa Tucson Sierra Blanca Carrizozo Logan Tucumcari Wilcox					Denver Kansas City Little Rock Los Angeles Memphis New Orleans Oklahoma City Omaha St. Louis San Francisco
<b>3 Business Days After Receipt</b>	El Paso Territory, except points noted in 2-day Division.					Louisville Minneapolis Nashville New York Philadelphia Pittsburgh Portland Salt Lake City St. Paul
<b>4 Business Days After Receipt</b>						Boston Brooklyn Helena Richmond Seattle Spokane Illinois Indiana Iowa
<b>5 Business Days After Receipt</b>	Eleventh District unassorted items.					Kansas Louisiana 6th District Michigan Missouri Nebraska Oklahoma 10th District Wisconsin
<b>6 Business Days After Receipt</b>						Connecticut Kentucky Maine Massachusetts Nevada New Hampshire New Jersey Oregon Rhode Island Tennessee Utah Vermont West Virginia Wyoming
<b>7 Business Days After Receipt</b>						Idaho Montana North Dakota South Dakota 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.

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. ....  
(Saturday 12:00 M.) } Cashiers Checks and Expense Checks of all Federal Reserve Banks and Branches.  
                              } 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. †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				<b>New Orleans</b>
<b>2 Business Days After Receipt</b>	<div> <div>           El Paso            Houston Territory, the following places:            (Texas)            Alvin            Anderson            Bastrop            Bay City            Beaumont            Bellville            Blessing            Booth            Brenham            Brookshire            Bryan            Caldwell            Chappel Hill         </div> <div>           Chireno            Cleveland            Columbus            Conroe            Crockett            Dayton            Dickinson            Eagle Lake            Edna            El Campo            Elgin            Fayetteville            Flatonia            Freeport         </div> <div>           Galveston            Giddings            Glen Flora            Hallettsville            Hitchcock            Hull            Humble            Huntsville            Iola            Jacksonville            Joaquin            La Grange            La Porte            Leggett         </div> <div>           Liberty            Livingston            Louise            Lovelady            Lufkin            Mauriceville            McDade            Nacogdoches            Navasota            Orange            Palacios            Palestine            Pasadena            Port Arthur            Port Neches            Red Rock         </div> <div>           Richmond            Schulenberg            Sealy            Shiro            Silsbee            Smithville            Sour Lake            Sugarland         </div> <div>           Teneha            Texas City            Timpson            Trinity            Victoria            Weimar            Wharton            Winnie         </div> </div>				
<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 Charlotte Chicago Cincinnati Jacksonville 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 Cleveland Denver Detroit Los Angeles Minneapolis New York City Omaha Philadelphia Pittsburgh Richmond St. Paul San Francisco Louisiana 6th District
<b>5 Business Days After Receipt</b>		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
<b>6 Business Days After Receipt</b>		Arizona 12th District California Colorado		Connecticut Maine Massachusetts New Hampshire	New Mexico 10th District Rhode Island Vermont
<b>7 Business Days After Receipt</b>		Montana Nevada		North Dakota South Dakota	Utah Wyoming
<b>8 Business Days After Receipt</b>		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. .... { Cashiers Checks and Expense Checks of all Federal Reserve Banks and Branches.  
(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—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: (Texas) Donna Karnes City Alamo Eagle Pass Kenedy Alice Edcouch Kingsville Aransas Pass Falfurrias La Coste Austin Falls City La Feria Beeville Floresville La Pryor Bishop Fredericksburg Laredo Brownsville George West Lockhart Corpus Christi Goliad Los Fresnos Cotulla Gonzales Luling Cuero Gregory Lyford Del Rio Harlingen Marion Devine Hebbrownville Martindale Dilley Hondo Mathis	McAllen Mercedes Mission 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 Birmingham Chicago Kansas City Little Rock Louisville	So. San Antonio Taft Tynan Uvalde Waelder Weslaco Yoakum Yorktown Memphis Nashville New Orleans Oklahoma City St. Louis
<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.			Atlanta Baltimore Brooklyn Buffalo Charlotte Cincinnati Cleveland Denver Detroit Jacksonville Los Angeles Minneapolis New York City Omaha Philadelphia Pittsburgh Richmond San Francisco St. Paul
<b>4 Business Days After Receipt</b>	Eleventh District unassorted items.			Boston Portland Salt Lake City Alabama Illinois Indiana Iowa Kansas Louisiana 6th District Michigan Missouri Oklahoma 10th District Wisconsin
<b>5 Business Days After Receipt</b>				Helena Seattle Spokane Arkansas Delaware Dist. of Columbia Florida Georgia Kentucky Maryland Minnesota Mississippi New Jersey Nebraska New York North Carolina Ohio Pennsylvania South Carolina Tennessee Virginia West Virginia
<b>6 Business Days After Receipt</b>				Arizona 12th District California Colorado Connecticut Maine Massachusetts New Hampshire New Mexico 10th District Rhode Island Vermont
<b>7 Business Days After Receipt</b>				Montana Nevada North Dakota Oregon South Dakota Utah Wyoming
<b>8 Business Days After Receipt</b>				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. .... { Cashiers Checks and Expense Checks of all Federal Reserve Banks and Branches.  
(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.