

**FEDERAL RESERVE BANK  
OF DALLAS**

Circular No. 2, Series of 1936

Dallas, Texas, March 6, 1936

Effective March 9, 1936

**TRANSIT OPERATIONS  
TIME SCHEDULE OF AVAILABILITY**

**To the Member or Nonmember Clearing Bank Addressed:**

There is published on the following pages a time schedule of availability accorded items received for credit at the Federal Reserve Bank of Dallas and its El Paso, Houston and San Antonio Branches. This schedule supersedes all previous schedules and is subject to change without notice. Subject to the terms and conditions of this time schedule, our current circular on transit operations, and Regulation J of the Board of Governors of the Federal Reserve System, credit will be given at the times indicated herein for cash items received and accepted by us, and for cash items payable in other Federal Reserve districts which are forwarded with our permission direct to other Federal Reserve banks or branches for our account. This time schedule does not necessarily show the actual time required for collection of cash items, and advices received from us showing the availability of items cannot be considered as advices of actual payment. Credit will, in all instances, be subject to receipt of payment by us in actually and finally collected funds, and we may in our discretion refuse at any time to permit the withdrawal or other use of credit given for any item for which we have not received payment in actually and finally collected funds.

Checks should be assorted and listed in separate letters in accordance with the divisions of this time schedule, and a notation such as "immediate credit," "one day," "two days," etc., should be placed on each letter. The total amount of cash letters containing checks not assorted according to this time schedule may, in our discretion, be deferred for a period sufficient to collect items of the longest availability contained therein. Credit for items payable in this district will be deferred on a business day basis, and credit for items payable in other districts, in so far as it concerns the transit time to other Federal Reserve banks or branches, will be deferred on a calendar day basis.

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,

B. A. McKINNEY,  
President

**TIME SCHEDULE—HEAD OFFICE**

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—																																																																																																																																																																																																																																																																																																																															
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<b>Immediate Credit</b>	Dallas Post Office Money Orders drawn on or drawn by Dallas Post Office. Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †United States Treasury Checks and Warrants. ‡Matured Interest Coupons from securities of the United States Government, Federal Farm Mortgage Corporation, Home Owners' Loan Corporation, Consolidated Federal Land Bank, Federal Land Bank, and Reconstruction Finance Corporation Notes. 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. Federal Reserve Exchange Drafts.																																																																																																																																																																																																																																																																																																																															
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Worth	Hughes	Menard	Post	Stephenville	Whitesboro	Alvarado	Celeste	Franklin	Springs	Merkel	Powell	Strawn	Whitewright	Alvord	Chico	Frost	Iowa Park	Mesquite	Purdor	Streetman	Whitney	Amarillo	Childress	Gainesville	Iredell	Mexia	Quanah	Sulphur	Wichita	Amherst	Chillicothe	Garland	Irene	Midlothian	Ralls	Springs	Falls	Anna	Chilton	Gatesville	Italy	Milford	Ranger	Sweetwater	Wills Point	Anson	Cisco	Georgetown	Itasca	Mineola	Reagan	Tahoka	Windom	Archer City	Clarendon	Gilmer	Jackshoro	Mineral	Red Oak	Talpa	Winters	Arlington	Clarksville	Gladewater	Jefferson	Wells	Redwater	Taylor	Wortham	Athens	Claude	Goldthwaite	Kaufman	Moebetie	Rhome	Teague		Atlanta	Cleburne	Goodlet	Keller	Moody	Rice	Temple	(Louisiana)	Baird	Clifton	Gordon	Kemp	Moran	Richardson	Terrell		Ballinger	Coleman	Gorman	Kerens	Mt. Calm	Richland	Texarkana	Arcadia	Bangs	Colorado	Graham	Kilgore	Mt. Pleasant	Ringgold	Thorndale	Minden	Bardwell	Comanche	Granbury	Killeen	Mt. 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**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 Montana 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	North Dakota South Dakota	Utah Wyoming	
<b>7</b> Business Days After Receipt		Idaho	Nevada	Oregon Washington	

**REFERENCES**

- †—United States Treasury Checks and Warrants should be listed in a special cash letter containing only such items.
- †—Matured Interest Coupons as shown herein, 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 the City of Dallas and Post Office Money Orders drawn on or by Dallas Post Office.
- 12:00 M. .... Miscellaneous checks and drafts of one or more days deferred availability according to this schedule.  
(Saturday 10:30 a. m.) (Except that items of \$500.00 or more will be received up to 1:00 P. M. on Saturday, and 2:45 P. M. on other days when listed in special letters containing only such items.)
- 1:00 P. M. .... Matured Interest Coupons as shown herein.  
(Saturday 11:30 a. m.) United States Treasury Checks and Warrants.  
(Except that United States Treasury Checks and Warrants of \$1,000.00 or more, will be received up to 2:00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)
- 2:00 P. M. .... Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches.  
(Saturday 12:00 M.) Drafts on Federal Reserve Bank of Dallas or Branches.  
Federal Reserve Exchange Drafts.

**TIME SCHEDULE—EL PASO BRANCH**

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—					
	11TH DISTRICT					OTHER DISTRICTS
<b>Immediate Credit</b>	El Paso Post Office Money Orders drawn on or drawn by El Paso Post Office. Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †United States Treasury Checks and Warrants. †Matured Interest Coupons from securities of the United States Government, Federal Farm Mortgage Corporation, Home Owners' Loan Corporation, Consolidated Federal Land Bank, Federal Land Bank, and Reconstruction Finance Corporation Notes. 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. Federal Reserve Exchange Drafts.					
<b>2 Business Days After Receipt</b>	Dallas Houston San Antonio El Paso Territory, the following places: (Texas) Barstow Fabens Midland Odessa Pecos Sierra Blanca Stanton Van Horn (New Mexico) Alamogordo Carrizozo Deming Ft. Sumner Hatch Hot Springs Las Cruces Melrose Nara Visa Roswell Santa Rosa Tucumcari Vaughn				Chicago Denver Kansas City Little Rock Los Angeles Memphis New Orleans Oklahoma City Omaha St. Louis	
<b>3 Business Days After Receipt</b>	El Paso Territory, except points noted in 2-day Division.					Atlanta Baltimore Birmingham Brooklyn Buffalo Charlotte Cincinnati Cleveland Detroit Jacksonville Louisville Minneapolis Nashville New York City Philadelphia Pittsburgh Richmond Salt Lake City San Francisco St. Paul
<b>4 Business Days After Receipt</b>						Boston Helena Portland Seattle Spokane Illinois Indiana Iowa Kansas Louisiana 6th District Michigan Missouri Nebraska Oklahoma 10th District Wisconsin
<b>5 Business Days After Receipt</b>	Eleventh District unassorted items.		Alabama Arizona 12th District Arkansas California Colorado	Delaware Dist. of Columbia Florida Georgia Kentucky Maryland	Minnesota Mississippi New Jersey New Mexico 10th District New York	North Carolina Ohio Pennsylvania South Carolina Virginia West Virginia
<b>6 Business Days After Receipt</b>			Connecticut Maine	Massachusetts Nevada	New Hampshire Rhode Island	Tennessee Utah Vermont Wyoming
<b>7 Business Days After Receipt</b>			Idaho Montana North Dakota	Oregon South Dakota Washington		

See following page for references

## REFERENCES

†—United States Treasury Checks and Warrants should be listed in a special cash letter containing only such items.

‡—Matured Interest Coupons as shown herein, 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.....

9:45 A. M. (Daily).....Checks and drafts drawn on banks in the City of El Paso and Post Office Money Orders drawn on or by El Paso Post Office.

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 \$500.00 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.)

1:00 P. M. .... Matured Interest Coupons as shown herein.  
(Saturday 11:30 a. m.) United States Treasury Checks and Warrants.  
(Except that United States Treasury Checks and Warrants of \$1,000.00 or more, will be received up to 2:00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)

2:00 P. M. .... Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches.  
(Saturday 12:00 M.) Drafts on Federal Reserve Bank of Dallas or Branches.  
Federal Reserve Exchange Drafts.

## TIME SCHEDULE—HOUSTON BRANCH

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—								
	11TH DISTRICT					OTHER DISTRICTS			
<b>Immediate Credit</b>	Houston Post Office Money Orders drawn on or drawn by Houston Post Office. Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †United States Treasury Checks and Warrants. ‡Matured Interest Coupons from securities of the United States Government, Federal Farm Mortgage Corporation, Home Owners' Loan Corporation, Consolidated Federal Land Bank, Federal Land Bank, and Reconstruction Finance Corporation Notes. 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. Federal Reserve Exchange Drafts.								
<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) Alto Alvin Anderson Angleton Bastrop Bay City Beaumont Bellville Brenham Bryan Caldwell Chireno Cleveland		Conroe Corrigan Crockett Dayton Eagle Lake East Bernard Edna El Campo Elgin Fayetteville Flatonia Freeport Galveston Ganado		Garrison Giddings Goose Creek Hallettsville Hitchcock Hull Humble Huntsville Iola Jacksonville La Grange La Porte Lexington Liberty		Livingston Lovelady Lufkin Lyons Moulton Navasota Orange Palestine Pasadena Port Arthur Port Neches Richmond Rosenberg Rusk	Schulenberg Shiner Shiro Silsbee Smithville Sour Lake Sugarland	Texas City Timpson Trinity Victoria Wharton Woodville
<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 Denver Jacksonville Kansas City	Little Rock Louisville Memphis Nashville Oklahoma City Omaha St. Louis		
<b>4 Business Days After Receipt</b>	Eleventh District unsorted items.					Baltimore Boston Brooklyn Buffalo Cleveland Detroit Los Angeles Minneapolis	New York City Philadelphia Pittsburgh Richmond St. Paul Louisiana 6th District		
<b>5 Business Days After Receipt</b>		Seattle Arkansas Colorado Connecticut Delaware	Dist. of Columbia Kentucky Maryland Maine Massachusetts	Minnesota New Hampshire New Jersey New Mexico 10th District	New York North Carolina Ohio Pennsylvania Rhode Island	South Carolina Tennessee Vermont Virginia West Virginia			
<b>6 Business Days After Receipt</b>		Arizona 12th District		California Montana		Wyoming			
<b>7 Business Days After Receipt</b>		Idaho Nevada North Dakota		Oregon South Dakota		Utah Washington			

See following page for references

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‡—Matured Interest Coupons as shown herein, 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 the City of Houston and Post Office Money Orders drawn on or by Houston Post Office.
12:00 M. .... (Saturday 10:30 a. m.)	Miscellaneous checks and drafts of one or more days deferred availability according to this schedule. (Except that items of \$500.00 or more will be received up to 1:00 P. M. on Saturday, and 2:45 P. M. on other days when listed in special letters containing only such items.)
1:00 P. M. .... (Saturday 11:30 a. m.)	Matured Interest Coupons as shown herein. United States Treasury Checks and Warrants. (Except that United States Treasury Checks and Warrants of \$1,000.00 or more, will be received up to 2:00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)
2:00 P. M. .... (Saturday 12:00 M.)	Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. Drafts on Federal Reserve Bank of Dallas or Branches. Federal Reserve Exchange Drafts.

**TIME SCHEDULE—SAN ANTONIO BRANCH**

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—			
	11TH DISTRICT			OTHER DISTRICTS
<b>Immediate Credit</b>	San Antonio Post Office Money Orders drawn on or drawn by San Antonio Post Office. Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches. †United States Treasury Checks and Warrants. ‡Matured Interest Coupons from securities of the United States Government, Federal Farm Mortgage Corporation, Home Owners' Loan Corporation, Consolidated Federal Land Bank, Federal Land Bank, and Reconstruction Finance Corporation Notes. 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. Federal Reserve Exchange Drafts.			
<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) Eagle Pass Hondo Mercedes Alamo Edinburg Karnes City Mission Alice Elsa Kenedy New Braunfels Aransas Pass Falfurrias Kingsville Nordheim Austin Falls City Kyle Pearsall Beeville Floresville La Coste Pleasanton Brackettville Fredericksburg La Feria Port Lavaca Brownsville George West Laredo Poth Castroville Goliad La Vernia Raymondville Cibolo Gonzales Lockhart Rio Grande Corpus Christi Gregory Luling Robstown Cotulla Harlingen Marion Rockport Cuero Harwood Mason San Benito Donna Hebronville Mathis San Juan			McAllen San Marcos Schertz Seguin Sinton So. San Antonio Taft Waelder Weslaco Yoakum Yorktown Birmingham Chicago Denver Kansas City Little Rock Louisville Memphis Nashville New Orleans Oklahoma City Omaha 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 Boston Brooklyn Buffalo Charlotte Cincinnati Cleveland Detroit Jacksonville Los Angeles Minneapolis New York City Philadelphia Pittsburgh Richmond Salt Lake City St. Paul
<b>4 Business Days After Receipt</b>	Eleventh District unassorted items.			Helena Portland San Francisco Seattle Spokane Alabama Illinois Indiana Iowa Kansas Louisiana 6th District Michigan Missouri Nebraska Oklahoma 10th District Wisconsin
<b>5 Business Days After Receipt</b>				Arkansas Colorado Connecticut Delaware Dist. of Columbia Florida Georgia Kentucky Maine Maryland Massachusetts Minnesota Mississippi New Hampshire New Jersey New Mexico 10th District New York North Carolina Ohio Pennsylvania Rhode Island South Carolina Tennessee Vermont Virginia West Virginia
<b>6 Business Days After Receipt</b>				Arizona 12th District California Montana Wyoming
<b>7 Business Days After Receipt</b>				Idaho Nevada 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 the City of San Antonio and Post Office Money Orders drawn  
(Saturday 10:00 a. m.) on or by San Antonio Post Office.

12:00 M. .... Miscellaneous checks and drafts of one or more days deferred availability according to this schedule.  
(Saturday 10:30 a. m.) (Except that items of \$500.00 or more will be received up to 1:00 P. M. on Saturday, and 2:45 P. M. on other days when listed in special letters containing only such items.)

1:00 P. M. .... Matured Interest Coupons as shown herein.  
(Saturday 11:30 a. m.) United States Treasury Checks and Warrants.  
(Except that United States Treasury Checks and Warrants of \$1,000.00 or more, will be received up to 2:00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)

2:00 P. M. .... Cashier's Checks and Expense Checks of all Federal Reserve Banks and Branches.  
(Saturday 12:00 M.) Drafts on Federal Reserve Bank of Dallas or Branches.  
Federal Reserve Exchange Drafts.