

**FEDERAL RESERVE BANK  
OF DALLAS**

Circular No. 1, Series of 1937

Dallas, Texas, April 15, 1937

Effective April 17, 1937

**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—									
	11TH DISTRICT							OTHER DISTRICTS		
<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.									
<b>1 Business Day After Receipt</b>	Houston San Antonio							Kansas City Little Rock Memphis New Orleans Oklahoma City		
<b>2 Business Days After Receipt</b>	El Paso Dallas Territory, the following places:									
	(Texas) Abernathy Abilene Albany Allen Alvarado Alvord Amarillo Amherst Anna Annona Anson Archer City Athens Atlanta Baird Ballinger Bangs Bardwell Bartlett Beckville Bells Belton Big Sandy Big Spring Blanket Bonham Bowie Brady Breckenridge Bremond Bridgeport Brownfield Brownsboro Brownwood Bryson Burkburnett Caddo Mills	Cameron Canton Canyon Carthage Celeste Chico Childress Chillicothe Chilton Cisco Clarendon Clarksville Claude Cleburne Clifton Coleman Colorado Comanche Commerce Coolidge Cooper Corsicana Crandall Crosbyton Dawson Decatur DeKalb De Leon Denison Denton Dodd City Dublin Eastland Eddy Edgewood Electra Ennis Eustace	Farmersville Ferris Forney Ft. Worth Franklin Frost Gainesville Garland Gatesville Georgetown Gilmer Gladewater Goldthwaite Gordon Gorman Graham Granbury Grand Grand Prairie Grand Granger Grapevine Greenville Groesbeck Groom Hale Center Hallsville Hamlin Handley Happy Haskell Hedley Henrietta Hico Hillsboro Holland	Honey Grove Hubbard Iowa Park Iredell Italy Itasca Jacksboro Jefferson Kaufman Keller Kemp Kerens Kilgore Killeen Kirkland Knox City Kosse Ladonia Lamesa Lampasas Lancaster Leary Leonard Lewisville Linden Littlefield Lone Oak Longview Lott Lubbock Mabank Malakoff Mansfield Marlin Marshall Mart McGregor McKinney	Memphis Menard Merkel Mesquite Mexia Midlothian Milford Mineola Reagan Wells Red Oak Redwater Rhome Rice Richardson Mt. Pleasant Mt. Vernon Muenster Munday Naples New Boston Nocona Oglesby Olney Omaha Paducah Palmer Pampa Panhandle Paris Petersburg Pilot Point Pittsburg	Plainview Plano Post Powell Purdon Quanah Ralls Ranger Reagan Wells Red Oak Redwater Rhome Rice Richardson Mt. Pleasant Mt. Vernon Rio Vista Roby Rochester Rockdale Rockwall Rogers Roscoe Rosebud Rotan Rowena Royse City Rule St. Jo San Angelo Sanger Santa Anna	Santo Seymour Shamrock Sherman Snyder Stamford Stephenville Strawn Streetman Sulphur Springs Sweetwater Tahoka Talpa Taylor Teague Temple Terrell Texarkana Thorndale Thornton Trenton Troup Tulia Tyler Univ. Park (Postoffice Dallas) Valley Mills Van Alstyne Vernon Waco	Waxahachie Weatherford Wellington West Wheeler Whitesboro Whitewright Whitney Wichita Falls Wills Point Windom Winters Wortham (Louisiana) Arcadia Minden Monroe Pelican Shreveport (Oklahoma) Atoka Caddo Durant Hugo Madill Mill Creek		
<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 Boston Brooklyn Buffalo Helena	Los Angeles New York City Philadelphia Richmond Salt Lake City Arkansas	Kansas Louisiana 6th District Mississippi Oklahoma 10th District
	Eleventh District unassorted items.							Portland San Francisco Seattle Spokane Alabama Florida	Georgia Illinois Indiana Iowa Michigan	Minnesota 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 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 11:00 a. m.) (Except that items of \$500.00 or more will be received up to 1:30 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.  
United States Treasury Checks and Warrants.  
(Saturday 11:30 a. m.) (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 1:00 p. 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: (Arizona)                      Monahans                      Artesia                      Las Cruces Bisbee                              Odessa                          Carlsbad                      Lordsburg Douglas                           Pecos                           Carrizozo                      Melrose Tucson                           Stanton                           Deming                        Nara Visa (Texas)                           Van Horn                        Ft. Sumner                    Roswell Barstow                           (New Mexico)                   Hagerman                    Santa Rosa Fabens    Hatch                           Tucumcari Ft. Stockton                      Alamogordo                    Hot Springs                   Vaughn Midland			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>	Points of 2-day availability, Dallas, Houston and San Antonio Territories, according to schedules of those offices.		Boston Helena Portland Seattle Arkansas Spokane Illinois Indiana Iowa Kansas	Louisiana 6th District Michigan Mississippi Missouri Nebraska Oklahoma 10th District Wisconsin	
<b>5 Business Days After Receipt</b>	Eleventh District unassorted items.		Alabama Arizona 12th District California Colorado Connecticut Delaware	Dist. of Columbia Florida Georgia Kentucky Maine Maryland Massachusetts Minnesota New Hampshire New Jersey New Mexico 10th District New York North Carolina	Ohio Pennsylvania Rhode Island South Carolina Vermont Virginia West Virginia
<b>6 Business Days After Receipt</b>		Nevada	Tennessee	Utah	Wyoming
<b>7 Business Days After Receipt</b>		Idaho Montana North Dakota		Oregon South Dakota Washington	

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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.

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 2:00 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>	<table border="0" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:20%; vertical-align: top;">                             El Paso                              Houston Territory, the following places:                              (Texas)                              Alto                              Alvin                              Anderson                              Angleton                              Bastrop                              Bay City                              Beaumont                              Bellville                              Brenham                              Bryan                              Caldwell                              Chireno                              Cleveland                         </td> <td style="width:20%; vertical-align: top;">                             Conroe                              Corrigan                              Crockett                              Crosby                              Dayton                              Eagle Lake                              East Bernard                              Edna                              El Campo                              Elgin                              Fayetteville                              Flatonia                              Freeport                              Galveston                         </td> <td style="width:20%; vertical-align: top;">                             Ganado                              Garrison                              Giddings                              Goose Creek                              Hallettsville                              Hitchcock                              Hull                              Humble                              Huntsville                              Iola                              Jacksonville                              La Grange                              La Porte                              Lexington                         </td> <td style="width:20%; vertical-align: top;">                             Liberty                              Livingston                              Lovelady                              Lufkin                              Lyons                              Moulton                              Nacogdoches                              Navasota                              Orange                              Palestine                              Pasadena                              Port Arthur                              Port Neches                              Richmond                              Rosenberg                         </td> <td style="width:20%; vertical-align: top;">                             Rusk                              San Augustine                              Schulenberg                              Shiner                              Shiro                              Silsbee                              Smithville                              Sour Lake                         </td> <td style="width:20%; vertical-align: top;">                             Sugarland                              Texas City                              Timpson                              Trinity                              Victoria                              Wharton                              Woodville                         </td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td style="vertical-align: top;">                             Atlanta                              Birmingham                              Charlotte                              Chicago                              Cincinnati                              Denver                              Jacksonville                              Kansas City                         </td> <td style="vertical-align: top;">                             Little Rock                              Louisville                              Memphis                              Nashville                              Oklahoma City                              Omaha                              St. Louis                         </td> </tr> </table>					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 Crosby 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 Nacogdoches Navasota Orange Palestine Pasadena Port Arthur Port Neches Richmond Rosenberg	Rusk San Augustine Schulenberg Shiner Shiro Silsbee Smithville Sour Lake	Sugarland Texas City Timpson Trinity Victoria Wharton Woodville					Atlanta Birmingham Charlotte Chicago Cincinnati Denver Jacksonville Kansas City	Little Rock Louisville Memphis Nashville Oklahoma City Omaha St. Louis
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 Crosby 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 Nacogdoches Navasota Orange Palestine Pasadena Port Arthur Port Neches Richmond Rosenberg	Rusk San Augustine Schulenberg Shiner Shiro Silsbee Smithville Sour Lake	Sugarland Texas City Timpson Trinity Victoria Wharton Woodville												
				Atlanta Birmingham Charlotte Chicago Cincinnati Denver Jacksonville Kansas City	Little Rock Louisville Memphis Nashville Oklahoma City Omaha St. Louis												
<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.			Baltimore Boston Brooklyn Buffalo Cleveland Detroit Los Angeles Minneapolis	New York City Philadelphia Pittsburgh Richmond San Francisco St. Paul Louisiana 6th District												
<b>4 Business Days After Receipt</b>	Eleventh District unassorted items.			Helena Portland Salt Lake City Spokane Alabama Arkansas Florida Georgia Illinois Indiana	Iowa Kansas Michigan Mississippi Missouri Nebraska Oklahoma 10th District Wisconsin												
<b>5 Business Days After Receipt</b>		Seattle 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												

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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 11:00 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 1:30 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 1:00 p. 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 Karnes City Mercedes San Juan Taft Alamo Edinburg Kenedy Mission San Marcos Waelder Alice Elsa Kingsville New Braunfels Seguin Weslaco Aransas Pass Falfurrias Kyle Nordheim Sinton Yoakum Austin Falls City La Coste Pearsall So. San Antonio Yorktown Beeville Floresville La Feria Pleasanton Brackettville Fredericksburg Laredo Port Lavaca Brownsville George West La Vernia Poth Castroville Goliad Lockhart Raymondville Cibolo Gonzales Luling Rio Grande Corpus Christi Gregory Marion Robstown Cuero Harlingen Mason Rockport Del Rio Hebronville Mathis San Benito Donna Hondo McAllen Sanderson			Birmingham Memphis Chicago Nashville Denver New Orleans Kansas City Oklahoma City Little Rock Omaha Louisville 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 Los Angeles Baltimore Minneapolis Boston New York City Brooklyn Philadelphia Buffalo Pittsburgh Charlotte Richmond Cincinnati Salt Lake City Cleveland San Francisco Detroit St. Paul Jacksonville
<b>4 Business Days After Receipt</b>	Eleventh District unassorted items.			Helena Louisiana Portland 6th District Seattle Michigan Spokane Mississippi Alabama Missouri Arkansas Nebraska Illinois Oklahoma Indiana 10th District Iowa Wisconsin Kansas
<b>5 Business Days After Receipt</b>				Colorado New Mexico Connecticut 10th District Delaware New York Dist. of Columbia North Carolina Florida Ohio Georgia Pennsylvania Kentucky Rhode Island Maine South Carolina Maryland Tennessee Massachusetts Vermont Minnesota Virginia New Hampshire West Virginia New Jersey
<b>6 Business Days After Receipt</b>				Arizona Nevada 12th District Utah California Wyoming Montana
<b>7 Business Days After Receipt</b>				Idaho South Dakota North Dakota Washington Oregon

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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 11:00 a. m.) (Except that items of \$500.00 or more will be received up to 1:30 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 1:00 p. m.) Drafts on Federal Reserve Bank of Dallas or Branches.  
Federal Reserve Exchange Drafts.