

**FEDERAL RESERVE BANK
OF DALLAS**

Circular No. 8, Series of 1937

Dallas, Texas, September 28, 1937

Effective October 1, 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—																																																																																																																																																																																																																																																																																																																										
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Immediate Credit	Dallas—(Except University Park. See 2-day schedule.) 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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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	Los Angeles New York City Philadelphia Richmond Salt Lake City Arkansas	Kansas Louisiana 6th District Mississippi Oklahoma 10th District																																																																																																																																																																																																																																																																																																																						
4 Business Days After Receipt	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			
5 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
6 Business Days After Receipt		Arizona 12th District California	North Dakota South Dakota	Utah Wyoming	
7 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 the proper forms, 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. (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 1:45 P. M. on Saturday, and 3:45 P. M. on other days when listed in special letters containing only such items.)
2:00 P. M. (Saturday 12:00m.).....	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 3:00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)
3:00 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.

REFERENCES

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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.

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						
Immediate Credit	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.										
1 Business Day After Receipt	Dallas San Antonio				New Orleans						
2 Business Days After Receipt	<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 Atlanta Birmingham Charlotte Chicago Cincinnati Denver Jacksonville Kansas City </td> <td style="width:20%; vertical-align: top;"> Sugarland Texas City Timpson Trinity Victoria Wharton Woodville 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 Atlanta Birmingham Charlotte Chicago Cincinnati Denver Jacksonville Kansas City	Sugarland Texas City Timpson Trinity Victoria Wharton Woodville Little Rock Louisville Memphis Nashville Oklahoma City Omaha St. Louis
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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 Boston Brooklyn Buffalo Cleveland Detroit Los Angeles Minneapolis Helena Portland Salt Lake City Spokane Alabama Arkansas Florida Georgia Illinois Indiana	New York City Philadelphia Pittsburgh Richmond San Francisco St. Paul Louisiana 6th District Iowa Kansas Michigan Mississippi Missouri Nebraska Oklahoma 10th District Wisconsin					
4 Business Days After Receipt	Eleventh District unassorted items.										
5 Business Days After Receipt		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					
6 Business Days After Receipt		Arizona 12th District		California Montana		Wyoming					
7 Business Days After Receipt		Idaho Nevada North Dakota		Oregon South Dakota		Utah Washington					

See following page for references

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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. 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 1:45 P. M. on Saturday, and 3:45 P. M. on other days when listed in special letters containing only such items.)

2:00 P. M. Matured Interest Coupons as shown herein.
(Saturday 12:00 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 3:00 P. M. on business days other than Saturday, when listed in special letters containing only such items.)

3:00 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—SAN ANTONIO BRANCH

AVAILABILITY	FOR ITEMS DRAWN ON POINTS IN—											
	11TH DISTRICT			OTHER DISTRICTS								
Immediate Credit	San Antonio—(Except South San Antonio. See 2-day schedule.) 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.											
1 Business Day After Receipt	Dallas Houston											
2 Business Days After Receipt	<table border="0" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%; vertical-align: top;"> El Paso San Antonio territory, the following places: (Texas) Alamo Alice Aransas Pass Austin Beeville Brackettville Brownsville Castroville Cibolo Corpus Christi Cuero Del Rio Donna </td> <td style="width:25%; vertical-align: top;"> Eagle Pass Edinburg Elsa Falfurrias Falls City Floresville Fredericksburg George West Goliad Gonzales Gregory Harlingen Hebbronville Hondo </td> <td style="width:25%; vertical-align: top;"> Karnes City Kenedy Kingsville Kyle La Coste La Feria Laredo La Vernia Lockhart Luling Marion Mason Mathis McAllen </td> <td style="width:25%; vertical-align: top;"> Mercedes Mission New Braunfels Nordheim Pearsall Pleasanton Port Lavaca Poth Raymondville Rio Grande Robstown Rockport San Benito Sanderson </td> </tr> <tr> <td style="vertical-align: top;"> San Juan San Marcos Schertz Seguin Sinton So. San Antonio </td> <td style="vertical-align: top;"> Taft Waelder Weslaco Yoakum Yorktown </td> <td colspan="2"></td> </tr> </table>				El Paso San Antonio territory, the following places: (Texas) Alamo Alice Aransas Pass Austin Beeville Brackettville Brownsville Castroville Cibolo Corpus Christi Cuero Del Rio Donna	Eagle Pass Edinburg Elsa Falfurrias Falls City Floresville Fredericksburg George West Goliad Gonzales Gregory Harlingen Hebbronville Hondo	Karnes City Kenedy Kingsville Kyle La Coste La Feria Laredo La Vernia Lockhart Luling Marion Mason Mathis McAllen	Mercedes Mission New Braunfels Nordheim Pearsall Pleasanton Port Lavaca Poth Raymondville Rio Grande Robstown Rockport San Benito Sanderson	San Juan San Marcos Schertz Seguin Sinton So. San Antonio	Taft Waelder Weslaco Yoakum Yorktown		
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San Juan San Marcos Schertz Seguin Sinton So. San Antonio	Taft 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.			Atlanta Baltimore Boston Brooklyn Buffalo Charlotte Cincinnati Cleveland Detroit Jacksonville								
4 Business Days After Receipt	Eleventh District unassorted items.			Los Angeles Minneapolis New York City Philadelphia Pittsburgh Richmond Salt Lake City San Francisco St. Paul								
5 Business Days After Receipt				Louisiana 6th District Michigan Mississippi Missouri Nebraska Oklahoma 10th District Wisconsin								
6 Business Days After Receipt				Colorado Connecticut Delaware Dist. of Columbia Florida Georgia Kentucky Maine Maryland Massachusetts Minnesota New Hampshire New Jersey								
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7 Business Days After Receipt				Idaho North Dakota Oregon								
7 Business Days After Receipt				South Dakota Washington								

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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 1:45 P. M. on Saturday, and 3:45 P. M. on other days when listed in special letters containing only such items.)

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