

**FEDERAL RESERVE BANK**  
**OF DALLAS**

June 1, 1946

The following par banks are located in outlying sections of the head office or branch city indicated or in contiguous cities. Items drawn on such banks are collected by mail and are therefore subject to deferred credit. Please do not list such checks in the same letter with city checks or other items of immediate availability.

**Dallas Territory**

<u>Name of Bank</u>	<u>Location</u>
Highland Park State Bank (Highland Park)	Dallas, Texas
Hillcrest State Bank (University Park)	Dallas, Texas

**Houston Territory**

Harrisburg National Bank	Houston, Texas
Heights State Bank	Houston, Texas
South Main State Bank	Houston, Texas
The Industrial State Bank of Houston	Houston, Texas
University State Bank	Houston, Texas

**San Antonio Territory**

Broadway National Bank of Alamo Heights	Alamo Heights, Texas
Harlandale State Bank	San Antonio, Texas
National Bank of Fort Sam Houston	San Antonio, Texas
Union State Bank	South San Antonio, Texas

This list is subject to change without notice.

(Superseding Time  
Schedule dated  
Sept. 10, 1945)

**HEAD OFFICE  
FEDERAL RESERVE BANK OF DALLAS  
TIME SCHEDULE  
Effective June 1, 1946**

AVAILABILITY	FOR FOLLOWING DESCRIBED ITEMS		
<b>Immediate Credit</b>	*Dallas Fort Worth—(Limited to bank drafts drawn on Fort Worth member banks which are payable to the order of this bank or its branches.) Government checks and warrants drawn on the Treasurer of the United States. Government checks and warrants drawn on the Treasurer of the United States payable through a Federal Reserve bank. 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. Cashier's checks and expense checks of all Federal Reserve banks and branches. Federal Reserve Exchange Drafts.		
<b>1 Business Day After Receipt</b>	*Houston	*San Antonio	Little Rock Oklahoma City
<b>2 **Business ***Days After Receipt</b>	All items drawn on par banks in head office territory, except those described under Immediate Credit Division hereof. Also, items drawn on par banks in the following cities:		
	*El Paso	Cleveland	Nashville
	Atlanta	Denver	Omaha
	Birmingham	Kansas City	Pittsburgh
	Chicago	Louisville	St. Louis
	Cincinnati	Memphis	
<b>3 **Business ***Days After Receipt</b>	All other items drawn on par banks located within the continental United States.		

\*Except items drawn on par banks in contiguous cities or on certain outlying banks within the cities indicated which are collected by mail. A list of such banks will be furnished upon request.

\*\*Credit for items payable in other Federal Reserve bank and branch cities, when received in separate letters, will be deferred on a calendar day basis when the items are in transit to banks in those cities on a Sunday or a holiday.

\*\*\*Deferred credit for a member or nonmember clearing bank's own draft on its commercial bank correspondent will be based on the transit time normally required to effect collection.

**CLOSING HOURS**

Central Time.....	
10:00 A. M. (Daily).....	Items drawn on banks in Dallas, other than the Federal Reserve Bank, for which immediate credit is given according to this schedule.
10:30 A. M. ....	Bank drafts drawn on Fort Worth member banks which are payable to the order of this bank or its branches.
(Saturday 10:00 a. m.)	
11:00 A. M. ....	Government checks and warrants drawn on the Treasurer of the United States and Government checks and warrants drawn on the Treasurer of the United States payable through a Federal Reserve bank.
(Saturday 10:00 a. m.)	
12:00 M. ....	Miscellaneous items of one or more days deferred availability according to this schedule. (Except that miscellaneous items of \$500 or more will be received up to 1:00 P. M. on Saturday and 2:30 P. M. on other days when listed in separate letters containing only such items.)
(Saturday 11:00 a. m.)	
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 its branches. Federal Reserve Exchange Drafts.

**This schedule supersedes all previous schedules and is subject to change without notice.**

**EL PASO BRANCH  
FEDERAL RESERVE BANK OF DALLAS  
TIME SCHEDULE  
Effective June 1, 1946**

AVAILABILITY	FOR FOLLOWING DESCRIBED ITEMS
Immediate Credit	*El Paso Government checks and warrants drawn on the Treasurer of the United States.
	Government checks and warrants drawn on the Treasurer of the United States payable through a Federal Reserve bank.
	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.
	Cashier's checks and expense checks of all Federal Reserve banks and branches.
	Federal Reserve Exchange Drafts.
2 **Business ***Days After Receipt	All items drawn on par banks in El Paso Branch territory, except those described under Immediate Credit division hereof. Also, items drawn on par banks in the following cities:
	*Dallas *Houston *San Antonio
	Denver Kansas City Little Rock
	Memphis Oklahoma City Omaha St. Louis
	Fort Worth { Limited to bank drafts drawn on Fort Worth member banks which are payable to the order of ourselves.
3 **Business ***Days After Receipt	All other items drawn on par banks located within the continental United States.

\*Except items drawn on par banks in contiguous cities or on certain outlying banks within the cities indicated which are collected by mail. A list of such banks will be furnished upon request.

\*\*Credit for items payable in other Federal Reserve bank and branch cities, when received in separate letters, will be deferred on a calendar day basis when the items are in transit to banks in those cities on a Sunday or a holiday.

\*\*\*Deferred credit for a member or nonmember clearing bank's own draft on its commercial bank correspondent will be based on the transit time normally required to effect collection.

**CLOSING HOURS**

Mountain Time.....	
9:45 A. M.....	Items drawn on banks in El Paso, other than the Federal Reserve Bank Branch, for which immediate credit is given according to this schedule.
(Saturday 9:00 a. m.)	
11:00 A. M.....	Government checks and warrants drawn on the Treasurer of the United States and Government checks and warrants drawn on the Treasurer of the United States payable through a Federal Reserve bank.
(Saturday 10:00 a. m.)	
12:00 M.....	Miscellaneous items of one or more days deferred availability according to this schedule. (Except that miscellaneous items of \$500 or more will be received up to 12:00 M. on Saturday and 2:00 P. M. on other days when listed in separate letters containing only such items.)
(Saturday 11:00 a. m.)	
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 its branches. Federal Reserve Exchange Drafts.

**This schedule supersedes all previous schedules and is subject to change without notice.**

(Superseding Time  
Schedule Dated  
Sept. 10, 1945)

**HOUSTON BRANCH  
FEDERAL RESERVE BANK OF DALLAS  
TIME SCHEDULE  
Effective June 1, 1946**

AVAILABILITY	FOR FOLLOWING DESCRIBED ITEMS			
<b>Immediate Credit</b>	*Houston Government checks and warrants drawn on the Treasurer of the United States. Government checks and warrants drawn on the Treasurer of the United States payable through a Federal Reserve bank. 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. Cashier's checks and expense checks of all Federal Reserve banks and branches. Federal Reserve Exchange Drafts.			
	<b>1 Business Day After Receipt</b>	*Dallas Fort Worth	*San Antonio { Limited to bank drafts drawn on Fort Worth member banks which are payable to the order of ourselves.	
		All other items drawn on par banks in Houston Branch territory, except those described under Immediate Credit division hereof. Also, items drawn on par banks in the following cities:		
	<b>2 **Business ***Days After Receipt</b>	*El Paso Atlanta Birmingham Charlotte Chicago	Cincinnati Kansas City Little Rock Louisville Memphis	Nashville New Orleans Oklahoma City Omaha St. Louis
		All other items drawn on par banks located within the continental United States.		
<b>3 **Business ***Days After Receipt</b>				

\*Except items drawn on par banks in contiguous cities or on certain outlying banks within the cities indicated which are collected by mail. A list of such banks will be furnished upon request.

\*\*Credit for items payable in other Federal Reserve bank and branch cities, when received in separate letters, will be deferred on a calendar day basis when the items are in transit to banks in those cities on a Sunday or a holiday.

\*\*\*Deferred credit for a member or nonmember clearing bank's own draft on its commercial bank correspondent will be based on the transit time normally required to effect collection.

**CLOSING HOURS**

Central Time.....	
10:00 A. M. (Daily).....	Items drawn on banks in Houston, other than the Federal Reserve Bank Branch, for which immediate credit is given according to this schedule.
11:00 A. M. .... (Saturday 10:00 a. m.)	Government checks and warrants drawn on the Treasurer of the United States and Government checks and warrants drawn on the Treasurer of the United States payable through a Federal Reserve bank.
12:00 M. .... (Saturday 11:00 a. m.)	Miscellaneous items of one or more days deferred availability according to this schedule. (Except that miscellaneous items of \$500 or more will be received up to 1:00 P. M. on Saturday and 2:30 P. M. on other days when listed in separate 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 its branches. Federal Reserve Exchange Drafts.

**This schedule supersedes all previous schedules and is subject to change without notice.**

(Superseding Time  
Schedule Dated  
Sept. 10, 1945)

**SAN ANTONIO BRANCH  
FEDERAL RESERVE BANK OF DALLAS  
TIME SCHEDULE  
Effective June 1, 1946**

AVAILABILITY	FOR FOLLOWING DESCRIBED ITEMS		
Immediate Credit	*San Antonio		
	Government checks and warrants drawn on the Treasurer of the United States.		
	Government checks and warrants drawn on the Treasurer of the United States payable through a Federal Reserve bank.		
	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.		
	Cashier's checks and expense checks of all Federal Reserve banks and branches.		
	Federal Reserve Exchange Drafts.		
1 Business Day After Receipt	*Dallas	*Houston	
	Fort Worth	{ Limited to bank drafts drawn on Fort Worth member banks which are payable to the order of ourselves.	
2 **Business ***Days After Receipt	All items drawn on par banks in San Antonio Branch territory, except those described under Immediate Credit division hereof. Also, items drawn on par banks in the following cities:		
	*El Paso	Little Rock	Oklahoma City
	Kansas City	Memphis	Omaha
			St. Louis
3 **Business ***Days After Receipt	All other items drawn on par banks located within the continental United States.		

\*Except items drawn on par banks in contiguous cities or on certain outlying banks within the cities indicated which are collected by mail. A list of such banks will be furnished upon request.

\*\*Credit for items payable in other Federal Reserve bank and branch cities, when received in separate letters, will be deferred on a calendar day basis when the items are in transit to banks in those cities on a Sunday or a holiday.

\*\*\*Deferred credit for a member or nonmember clearing bank's own draft on its commercial bank correspondent will be based on the transit time normally required to effect collection.

**CLOSING HOURS**

Central Time.....	
10:30 A. M. .... (Saturday 10:00 a. m.)	Items drawn on banks in San Antonio, other than the Federal Reserve Bank Branch, for which immediate credit is given according to this schedule.
11:00 A. M. .... (Saturday 10:00 a. m.)	Government checks and warrants drawn on the Treasurer of the United States and Government checks and warrants drawn on the Treasurer of the United States payable through a Federal Reserve bank.
12:00 M. .... (Saturday 11:00 a. m.)	Miscellaneous items of one or more days deferred availability according to this schedule. (Except that miscellaneous items of \$500 or more will be received up to 1:00 P. M. on Saturday and 3:30 P. M. on other days when listed in separate 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 its branches. Federal Reserve Exchange Drafts.

**This schedule supersedes all previous schedules and is subject to change without notice.**