

**FEDERAL RESERVE BANK OF DALLAS**  
**DALLAS 13, TEXAS**

June 24, 1949

**To the Bank Addressed:**

We are enclosing a copy of our Time Schedule of Availability which has been revised, effective July 1, 1949, and supersedes the schedule dated January 1, 1949. The principal change in the schedule affects the deferment of items drawn on par banks in the State of Louisiana. On and after the effective date of the revision, credit for items drawn on par banks in the entire State of Louisiana will be deferred two business days after receipt by us.

Please insert the schedule in your ring binder containing the regulations of the Board of Governors of the Federal Reserve System and the bulletins of the Federal Reserve Bank of Dallas in place of the schedule dated January 1, 1949.

Yours very truly,

**R. R. GILBERT**

**President**

**Enclosure**

**HEAD OFFICE  
FEDERAL RESERVE BANK OF DALLAS  
TIME SCHEDULE  
Effective July 1, 1949**

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 drawn on the Treasurer of the United States. Government checks 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>	El Paso *Houston *San Antonio Atlanta Birmingham	Chicago Denver Kansas City Little Rock Louisville Memphis	Nashville Oklahoma City Omaha St. Louis Salt Lake 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 State of Louisiana and in the following cities: Baltimore                      Helena                      Pittsburgh Boston                              Jacksonville              Portland Buffalo                              Los Angeles              Richmond Charlotte                            Minneapolis              St. Paul Cincinnati                          New Orleans              San Francisco Cleveland                          New York                  Seattle Detroit                                Philadelphia		
<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 is shown on the reverse side of this schedule.

\*\*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.

**CREDIT FOR CASH ITEMS SENT DIRECT TO OTHER  
FEDERAL RESERVE BANKS**

Member and nonmember clearing banks which have received permission to send cash items payable in other Federal Reserve districts direct to other Federal Reserve banks and branches for the account of this bank will be given credit for items so sent as specified below.

- (a) Items payable in Federal Reserve bank or branch cities—  
Based on the time normally required (not to exceed three business days from date of dispatch) for the collection thereof as indicated in separate availability schedules furnished the respective direct-sending banks;
- (b) Items payable in localities outside of Federal Reserve bank or branch cities—  
Three business days from date of dispatch.

**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 drawn on the Treasurer of the United States and Government checks 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.

The following 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 subject to deferred credit. Such checks should be listed with other items subject to deferred credit and should not be listed with items of immediate availability.

**Name of Bank**

**Location**

**HEAD OFFICE TERRITORY**

- Grove State Bank.....Dallas, Texas
- Highland Park State Bank (Highland Park).....Dallas, Texas
- Hillcrest State Bank (University Park).....Dallas, Texas

**HOUSTON BRANCH TERRITORY**

- Almeda State Bank.....Houston, Texas
- Bellaire State Bank.....Houston, Texas
- Commercial State Bank.....Houston, Texas
- East End State Bank.....Houston, Texas
- First State Bank of Green's Bayou.....Houston, Texas
- Hampton Oaks State Bank.....Houston, Texas
- Harrisburg National Bank.....Houston, Texas
- Heights State Bank.....Houston, Texas
- North Side State Bank.....Houston, Texas
- Port City State Bank.....Houston, Texas
- The Industrial State Bank of Houston.....Houston, Texas
- University State Bank.....Houston, Texas

**SAN ANTONIO BRANCH TERRITORY**

- Broadway National Bank of Alamo Heights.....Alamo Heights, Texas
- Harlandale State Bank.....San Antonio, Texas
- Highland Park State Bank.....San Antonio, Texas
- Jefferson State Bank.....San Antonio, Texas
- National Bank of Fort Sam Houston.....San Antonio, Texas
- Union State Bank.....South San Antonio, Texas

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