

**FEDERAL RESERVE BANK
OF DALLAS**

Dallas, Texas, July 3, 1952

CHECK ROUTING SYMBOL

**To the Member and Par Nonmember Banks
of the Eleventh Federal Reserve District:**

Since 1945 the American Bankers Association and the Federal Reserve banks have sponsored the Check Routing Symbol Plan. From time to time we have advised you of the progress being made on this program. A survey completed on June 1, 1952, showed that while 88 percent of all checks collected through the 12 Federal Reserve banks and their branches carried the routing symbol in the approved location, the percentage for the Eleventh Federal Reserve District was only 82 percent.

Bank checks represent such a substantial part of the Nation's medium of exchange and serve so largely as a substitute for money that their collection in the shortest possible time is highly desirable. The Routing Symbol Plan not only permits a faster and more efficient handling of checks but also results in lower operating costs. The full advantage of the plan will be realized only when the symbol appears in the upper right-hand corner of all par checks.

Our studies indicate that most of the checks ordered from check suppliers by banks, either for their own stock or for customers, have the symbol printed in the proper place. Many depositors, however, who order their checks directly from printers apparently fail to request that the routing symbol be printed on the checks. Perhaps this is because they do not appreciate fully the importance of the routing symbol in speeding up the collection of checks throughout the banking system. It would be helpful if you would examine your canceled check files and suggest to your depositors who have had checks printed without showing the routing symbol, or with the routing symbol improperly placed, that the symbol be printed in the proper form and location on all checks ordered in the future.

We will be very glad to assist you in meeting any problems that you may encounter in promoting the Routing Symbol Plan. Two copies of our folder illustrating the placement of the routing symbol are enclosed with this letter, and additional copies will be furnished upon request. The American Bankers Association will make available without cost to its members a folder titled "We Need Your Help to Help You." This folder is designed for distribution to depositors who have their own checks printed but do not include the routing symbol in the correct location.

Yours very truly,

R. R. GILBERT

President

FOLDER OF SPECIMEN CHECKS AND DRAFTS

Showing routing symbol and transit numbers combined
in fractional form. Sizes of specimens are standard
sizes recommended by Bank Management Commission
of American Bankers Association.



FEDERAL RESERVE BANK OF DALLAS
DALLAS 13, TEXAS

The combined transit number and routing symbol should be shown in the upper right corner of each check in clearly readable type. If possible, the serial number should be of a size and character of type readily distinguishable from the transit and routing symbol numbers and the figure amount of the check, preferably in a different color (wherever two or more colors are being run).

A. B. JONES HARDWARE CO.
SOMEWHERE, TEXAS

No. 1001

The First State Bank

88-4522
1113

Somewhere, Texas, _____ 19____

PAY TO THE
ORDER OF _____

\$ _____

DOLLARS

PAYABLE AT PAR THROUGH FEDERAL RESERVE SYSTEM

SPECIMEN

KNOW YOUR ENDORSER—REQUIRE IDENTIFICATION

Size $8\frac{1}{4}" \times 3\frac{1}{8}"$

The routing symbol should always be in the upper right corner and should always be the number of the paying bank.

No. 1001

JOHN DOE AND SONS COMPANY, Inc.

— ADDRESS —

32-523
1110

Dallas, Texas, _____ 19____

PAY TO THE
ORDER OF _____

\$ _____

DOLLARS

PAYABLE AT PAR THROUGH FEDERAL RESERVE SYSTEM

BLANKVILLE NATIONAL BANK

DALLAS, TEXAS

SPECIMEN

KNOW YOUR ENDORSER—REQUIRE IDENTIFICATION

Size $8\frac{3}{8}" \times 3\frac{3}{8}"$
May also be $8\frac{1}{4}" \times 3\frac{1}{8}"$

Even though the name of the PAYING bank is in the lower left corner of the check the ROUTING symbol should be in the upper right corner.

Note: The ROUTING SYMBOL numbers should appear only on checks drawn on banks that are on the Federal Reserve Par List.

No. 1001

MERCHANTS AND PLANTERS BANK

88-5427

32-524

1110

Anywhere, Texas, _____ 19____

PAY TO THE
ORDER OF _____

\$ _____

DOLLARS

PAYABLE AT PAR THROUGH FEDERAL RESERVE SYSTEM

To THE BLANK NATIONAL BANK }
DALLAS, TEXAS }

SPECIMEN

CASHIER

KNOW YOUR ENDORSER—REQUIRE IDENTIFICATION

Size 8 3/8" x 3 3/8"

Where one bank draws on another bank, the routing symbol in the upper right corner should be the number of the PAYING bank.

CUSTOMER'S DRAFT

DALLAS, TEXAS, _____ 19____

PAY TO THE
ORDER OF _____

\$ _____

DOLLARS

Value received and charge the same to account of

WITH EXCHANGE AND COLLECTION CHARGES

To _____

SPECIMEN

KNOW YOUR ENDORSER—REQUIRE IDENTIFICATION

Size 8 3/8" x 3 3/8"

Blank drafts for the use of customers should NOT bear any routing symbol and it would be preferable to omit the transit number.

STANDARDVILLE, TEXAS, _____ 19____	NO. _____ 88-4523 1113
STANDARD TRUST COMPANY	
PAY TO THE ORDER OF _____ \$ _____	
_____ DOLLARS	
<small>PAYABLE AT PAR THROUGH FEDERAL RESERVE SYSTEM</small>	
SPECIMEN	
<small>KNOW YOUR ENDORSER—REQUIRE IDENTIFICATION</small>	

Size 6¼" x 2¾"

On the small pocket check the transit number and routing symbol should also be in the upper right corner.

_____ 19____
NAME OF BANK _____
LOCATION OF BANK _____
PAY TO THE ORDER OF <i>Brown Dry Goods Company</i> \$ _____
_____ DOLLARS
ADDRESS _____
PHONE No. _____
SPECIMEN

Size 6¼" x 2¾"
May also be 8¼" x 3⅛"

No symbol number should be printed on courtesy checks supplied by business houses to customers paying for purchases by check.