

FEDERAL RESERVE BANK OF DALLAS
DALLAS, TEXAS

Sept. 3, 1963

**To All Banks in the
Eleventh Federal Reserve District:**

Enclosed for insertion in the red loose-leaf binder entitled Emergency Bulletins of the Federal Reserve Bank of Dallas are:

1. Table of Contents for Emergency Bulletin Manual
2. General Emergency Circular
3. Emergency Bulletin No. 5A — Cash Operations
4. Emergency Bulletin No. 12A — Discounts and Advances
5. Emergency Regulation No. 1 of the Board of Governors of the Federal Reserve System
6. Emergency Regulation No. 2 of the Board of Governors of the Federal Reserve System
7. Forms (two copies) for reporting postattack status of bank

Knowledge of the operating capability of the commercial banking system will be of the utmost importance immediately following an enemy attack. It is recommended that your officers and directors take this occasion to review this material carefully since it is of extreme importance that all commercial banks have an exact knowledge of the provisions that have been made for the continuity of the banking system in the event of national emergency and of the restrictions that will be placed on the use of money and credit. We also ask that you check carefully to see that all documents listed in the Table of Contents are inserted in your copy of the manual.

If you have any questions or comments in regard to the emergency material, we shall appreciate your writing us. **Please acknowledge receipt of these documents by signing and returning the enclosed postal card.**

Yours very truly,

Watrous H. Irons

President

**EMERGENCY BULLETINS
OF THE
FEDERAL RESERVE BANK OF DALLAS**

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FEDERAL RESERVE BANK OF DALLAS
DALLAS, TEXAS

September 3, 1963

GENERAL EMERGENCY CIRCULAR

**To All Banks in the
Eleventh Federal Reserve District:**

There is presented below for commercial banks in the Eleventh Federal Reserve District a summary of the current emergency operating plans of the Federal Reserve Bank of Dallas. Details of some of these plans and other planning material have been furnished from time to time; as other plans are developed, additional material will be distributed in a form suitable for inclusion in the emergency binder heretofore provided each commercial bank in this District.

The Role of Banking in a National War Emergency

1. In the event of a national emergency, all banks shall remain open and continue their operations and functions during their regularly established hours, if at all possible. Such postattack operation of the banking system, which is provided for in the Treasury Department's Emergency Banking Regulation No. 1 and Annex 27 to **The National Plan for Civil Defense and Defense Mobilization**, will be necessary in order to assure the continued functioning of a money and credit economy in undamaged areas and to assure the banking system's maximum contribution to economic activity, reconstruction, and national security.

Effective Date of Emergency Procedures

2. The emergency plans of this Bank, which include the procedures prescribed in the emergency bulletins furnished all commercial banks in the District, shall become effective only upon notice given to the commercial banks in this District by or on behalf of the Federal Reserve Bank of Dallas. Such notice may be given by any regular or relocation office of this Bank or by any other Federal Reserve office acting on this Bank's behalf.

Relocation Office

3. In the event the Head Office of the Federal Reserve Bank of Dallas is rendered inoperative by an enemy attack, the headquarters of this Bank will

be relocated at its San Antonio Branch, which is the primary relocation office. If both the Dallas and San Antonio offices become inoperative as a consequence of enemy attack, this Bank's headquarters will relocate at any remaining operative branch or at the secondary relocation office in Denton, Texas. The telephone numbers of these offices are: San Antonio, Texas — 512 CA 7-4153; El Paso, Texas — 915 532-1681; Houston, Texas — 713 CA 7-8281; and Denton, Texas — 817 387-2105. Following an attack, all banks will be notified as promptly as possible of the particular relocation office from which this Bank will direct its operations during the emergency, or of the establishment of an alternate relocation site.

Currency Distribution

4. To the extent possible, the currency needs of banks in the Eleventh District will be handled by those regular offices of this Bank that are in post-attack operation. While present plans do not contemplate processing shipments of currency at the secondary relocation office at Denton, arrangements have been made for currency receipt and distribution during an emergency by designating various member banks strategically located throughout the Eleventh District to act as agents for this Bank within specified areas. Activation of the emergency cash agents will be decided as conditions warrant. It is believed that these arrangements will provide a sufficient supply of currency for emergency needs, in view of provisions in Treasury Department Emergency Banking Regulation No. 1 pertaining to restrictions on cash withdrawals. No provision has been made for the receipt and distribution of coin. Details regarding receipt and distribution of currency by agent banks are contained in this Bank's Emergency Bulletin No. 5A, dated September 3, 1963.

Collection of Checks

5. Based upon the assumption that a majority of the regular Federal Reserve offices and many of the larger commercial banks in the Eleventh District would be out of operation following an attack, plans have been made for decentralization of this Bank's check collection operations in an emergency. For the purpose of this plan, commercial banks in the District have been divided into 17 emergency check clearing groups, according to location, and a specified commercial bank or group of commercial banks within each area has been designated an emergency check agent of this Bank. Activation of the emergency check agents will be decided as conditions warrant. Details of the check agent plan are contained in Emergency Bulletin No. 8B, dated October 15, 1959.

Changes in Areas Served by Agents

6. Postattack conditions may require changes in the areas to be served by cash and check agents. Such conditions may involve reassignment of part of an area or complete reassignment of the entire area. It is possible that an agent in one Federal Reserve district may be called upon to serve banks in a neighboring district.

Participation by Nonmember Banks

7. Participation by nonmember banks in the emergency plans of this Bank, particularly those plans relating to the collection of checks and noncash items

and the distribution of currency will require that nonmember banks arrange for settlement for the transactions involved through the reserve account of a correspondent member bank. Participation agreement forms requiring execution by both the nonmember bank and the correspondent member bank will be furnished nonmember banks upon request to the Reserve Bank.

Noncash Items

8. During a national emergency, this Bank will suspend the normal practice of physical processing of noncash collection items, except those which are payable in the city of an operable office, or in the city of the relocation office of the Federal Reserve Bank of Dallas. This Bank will facilitate the passing of credit to participating banks for noncash items by accepting, at its relocation office, payments in finally collected funds for credit to appropriate reserve accounts or nonmember clearing bank accounts of the sending banks. Details are contained in Emergency Bulletin No. 9A, dated October 15, 1959.

Discounts and Advances

9. The primary objective of the Federal Reserve System in the immediate postattack period will be to provide liquidity for financing essential activities and to promote confidence in the continued operation of the monetary and banking system. To accomplish this objective, present lending powers of Federal Reserve banks will be expanded, and restrictions as to collateral requirements and the maturity of loans will be liberalized. It is contemplated that credit will be made available to member and nonmember commercial banks, as well as to nonbank borrowers under certain conditions, in order to promote essential activities. Details concerning the extension of credit in an emergency are contained in Emergency Bulletin No. 12A, dated September 3, 1963.

Reserve Requirements

10. The schedule of reserve requirements in effect at the time of an emergency shall continue to be effective until a member bank receives notice of a change from the Board of Governors of the Federal Reserve System or from the Federal Reserve Bank of Dallas or its relocation office. During a national emergency, this Bank and other Federal Reserve banks are authorized to (a) raise or lower reserve requirements for member banks, without regard to existing statutes or regulations, and vary requirements according to regions or types of banks; (b) require reports from nonmember banks for the purpose of determining whether to extend reserve requirements to nonmember banks; (c) extend reserve requirements to nonmember banks; and (d) waive penalties on deficient reserves.

Member Bank Reserve Accounts

11. A current record of each member bank's reserve account balance is kept at this Bank's record storage centers for use in a national emergency. During such an emergency, the effective date of debits and credits to a member bank's reserve account, including entries covering advices received from check agents, cash agents, and other Federal Reserve banks, will be the date of their receipt at the relocation office. Because of a probable longer time lag than at present between posting dates at the Federal Reserve Bank and at the member

bank, as well as in the receipt of reserve account statements from the Federal Reserve Bank, a member bank's record of its reserve account may be used as the basis for determining maintenance of required reserves.

Transfers of Funds

12. Requests for transfers of funds to or from any office of this Bank, including its relocation office, should be held to a minimum during an emergency because of the strong probability that communications under even the best conditions may be very limited and because of the likelihood that long and frequent delays may be encountered. Transfers of funds between banks located in the Eleventh District which can be functioned on the books of this Bank will be completed as of the date requests for such transfers are received by the Bank or its relocation office.

Securities Held in Safekeeping or as Collateral

13. A record of securities held by this Bank for member banks in safekeeping or as collateral is maintained at the Bank's record storage centers. This record will be current except for a possible lag due to conditions prevailing at the time of a national emergency.

14. Unpledged securities held in safekeeping by this Bank may be used by the owning bank as collateral for borrowings, even though such securities may not be physically available. During an emergency period, it might be preferable for a bank to borrow, if necessary, against its unpledged U. S. Government securities, rather than attempt to sell them in an unfavorable market. The Board of Governors of the Federal Reserve System has announced that, at such a time, the System would stand ready to promote confidence in the Government securities market. Banks could assist materially in the attainment of this objective by refraining from adding to selling pressures on the market.

15. Credit for matured issues of unpledged U. S. Government securities and coupons held in safekeeping by this Bank for a member bank will be given to the owning bank's reserve account as soon as possible.

Purchase and Sale of U. S. Securities in Bearer Form

16. Although Federal Reserve System policy places emphasis on extensions of credit rather than the purchase and sale of bearer U. S. securities, Federal Reserve planning includes actions for maintaining an orderly Government securities market under emergency conditions.

Matured U. S. Government Securities and Coupons

17. Matured U. S. Government securities and coupons should be paid to owners by commercial banks, subject to the cash withdrawal limitations of Treasury Department Emergency Banking Regulation No. 1, which accompanied this Bank's circular letter of March 16, 1961, to all banks in the Eleventh District. Paid securities and coupons should **not** be shipped to the Federal Reserve Bank of Dallas until appropriate instructions are received.

Treasury Tax and Loan Accounts

18. Entries to Treasury tax and loan accounts will be continued during a national emergency. Notices of withdrawal calls on Treasury tax and loan accounts will be given by such means of communication as are available and appropriate at the time.

Receipts of Withheld Taxes

19. The provisions of Treasury Department Emergency Banking Regulation No. 1 permit certain kinds of transfers of balances that are in depositors' bank accounts on the date the Regulation becomes effective. Among these are transfers for the payment of taxes.

20. Banks receiving deposits of withheld taxes during a national emergency should continue to make the customary settlement therefor with this Bank, if at all possible.

Savings Bonds — Issuing Agents

21. Qualified issuing agents for U. S. savings bonds should continue to issue bonds in a time of national emergency, as every source of funds will be required to finance the Federal Government. Issuing agents should continue to send to this Bank periodic settlements for bonds issued; the bond stubs should be retained by the issuing agents until shipping instructions are received from the Reserve Bank.

Savings Bonds — Paying Agents

22. Paying agents may continue to redeem U. S. savings bonds, subject to the cash withdrawal limitations of Treasury Department Emergency Banking Regulation No. 1. Agents should retain paid savings bonds in their custody until otherwise notified by this Bank but should submit to the Bank statements for the amounts paid.

Federal Reserve Bank Stock

23. Following an emergency, the books of this Bank will be closed insofar as Federal Reserve Bank stock transactions are concerned until conditions permit this activity to resume. Dividends will continue to accrue on Federal Reserve Bank stock outstanding as of the date the books are closed.

Transactions in Process or in Transit at the Time of a National Emergency

24. All Federal Reserve offices have plans which call for added protection of work in process at the time of a national emergency. There is a possibility, however, that, as the result of an attack, some items at the Bank may be destroyed; also, items which are en route from the Reserve Bank to drawee banks, or which have reached the premises of drawee banks but have not been remitted for, may be lost or destroyed.

25. Cash items would undoubtedly constitute the bulk of lost or destroyed items. To effect collection of such items, sending banks will be required either (a) to prepare facsimiles of the destroyed or lost items from microfilm records,

if available, or (b) to obtain duplicates of the missing items. The facsimiles or duplicates should be submitted as "new business."

26. As soon as possible following the occurrence of a national emergency, this Bank will endeavor to advise senders concerning items received, processed, and recorded on its books. Sending banks should delay tracing transactions with this Bank pending such notification. Upon receipt of statements from the Federal Reserve Bank, information on unreconciled items should be furnished the Reserve Bank, which will then give instructions as to disposition and further action.

27. Banks are urged to maintain duplicates of their essential records at a location other than their regular banking quarters so that such duplicate records may be available if the original records are destroyed or are inaccessible.

Right to Amend

28. The right is reserved to withdraw, add to, or amend, at any time, any of the provisions described in this circular.

Yours very truly,

Watrous H. Irons

President

(Effective only upon notice
during an emergency)

CASH OPERATIONS DURING A NATIONAL EMERGENCY

To All Banks in the

Eleventh Federal Reserve District:

As a part of the national preparedness program, the Federal Reserve banks have established plans to decentralize the distribution of currency during a war or national emergency, in the event some or most of the Federal Reserve offices are out of operation or are unable to serve some areas because of transportation problems. Designated commercial banks acting as Cash Agents for the Reserve banks will assume the distribution of currency under conditions outlined in the plans.

A list of the Agent banks designated by the Federal Reserve Bank of Dallas, and the counties or parishes they will serve, is attached. If an enemy attack renders offices of this bank inoperative or makes it necessary for other reasons that one or more of the Agent banks begin operations, banks in the areas affected will be advised that this supplement to our Bulletin No. 5 is in effect. Those banks, when so notified, should look to the Agent bank serving their area for supplies of currency and should make deposits of surplus currency with the Agent.

GENERAL TERMS AND CONDITIONS

1. The procedure for member banks in ordering currency and in returning surplus currency will be the same as that used when such transactions are with this bank, except that contact will be with the appropriate Agent banks.
2. A nonmember bank may participate in the plan by making an agreement in advance with a member correspondent for entries covering its money shipments to be made through the correspondent's reserve account, with notification to this bank of such an agreement. Forms for this purpose will be furnished on request. A participating nonmember bank may order currency from and ship currency to its Agent bank in the same manner as a member bank.
3. A nonmember bank also may order currency from its Agent bank with payment by draft immediately available to the Agent, or through a member bank served by the Agent. A nonmember bank may make shipments to the Agent for credit to a member bank whether or not prior arrangements, as outlined in the foregoing paragraph, have been made.
4. Orders for currency may be made by mail over an authorized signature; by telegraph in A.B.A. code, properly tested; or by telephone to an officer of the Agent bank. Telegraph and telephone orders should be confirmed in writing over an official signature.

5. Coin is not included in the emergency distribution plan. Banks should make their own arrangements for exchanging coin with other banks to meet their needs.

6. To reduce the demand on Agent banks, all banks should make every effort to make direct exchanges of currency with nearby banks. Some rationing of available currency stocks may be necessary during brief periods in an emergency.

7. Currency should be circulated until it is worn out, as the sorting of fit from unfit currency will be discontinued during an emergency.

8. Canadian currency should not be sent to Agent banks but should be held until an office of this bank is equipped to convert it into United States funds.

9. Except as amended by this supplement, the terms of our Bulletin No. 5 will govern the handling of currency during an emergency.

10. Charges and credits to the reserve accounts of member banks in connection with currency shipments will be entered on the books of this bank on the day advices are received from Agent banks.

Any bank shipping or causing or ordering shipments of currency from an Agent bank of the Federal Reserve Bank of Dallas shall, by such action, be deemed to have agreed to the terms of this Emergency Bulletin No. 5A and the applicable portions of the current Bulletin No. 5 of the Federal Reserve Bank of Dallas. During such time as this Bulletin 5A is in effect, paragraphs 3 to 6, inclusive, of this bank's Operating Bulletin No. 5 are suspended, and the following paragraphs substituted in lieu thereof.

(1) Definition of National Emergency

"National emergency" is an emergency in which the United States is involved in war or which may be proclaimed by the President of the United States to be a national war emergency or in which this Federal Reserve Bank puts into effect its plan for emergency operations.

(2) Assumption of Risk

During a national emergency, notwithstanding the assumption of risk provisions of our Operating Circular No. 5, any bank (member or nonmember) shipping or causing or ordering shipments of currency or coin to, from, or for the account of this bank or any branch thereof or any bank acting for this bank as its agent to handle cash operations during such emergency (hereinafter referred to as "Cash Agent bank") shall by such action be deemed to have agreed to the following terms and conditions with respect to such shipments:

Subject to the terms of this circular, the Federal Reserve Bank of Dallas will assume all risks incident to the transportation of such shipments of currency or coin (a) by registered mail and (b) by such other means of transportation as may be selected or approved by this bank or its Cash Agent bank, from the time such shipments leave the office of the sending bank until delivered at the office of the addressee bank, except as enumerated below.

Such risks hereby assumed shall include, but not be limited to, any loss resulting from hostile or warlike action by any military, naval, air forces, or agents of domestic, foreign or revolutionary governments, powers, or forces, whether or not war has been formally declared and including defending against an actual or expected attack; or any loss caused by any weapon of war employing atomic fission or radioactive force.

This bank, however, will not assume any risk (other than the war and nuclear reaction risks described in the preceding paragraph) for shipments sent by Railway Express Agency, Inc., while such shipments are in the custody of the Railway Express Agency, Inc., as the rate charged by the express company on such shipments is based on the declared value and the ordinary risks of loss are assumed by the express company under its shipping contract.

EXCEPTIONS

The Federal Reserve Bank of Dallas will not assume any risk of loss in any of the following circumstances, and any loss thereunder is agreed and understood to be assumed by the bank shipping or causing or ordering such shipment:

- a. Any loss in excess of \$2,000,000 on all shipments by any one banking office to this bank and to its Cash Agent banks on any one day.
- b. Any loss resulting from any dishonest, fraudulent, or criminal act of an employee of any bank other than this bank or its Cash Agent banks, shipping, causing, ordering or receiving the shipment.
- c. Any loss to the extent recoverable from any insurance, surety or indemnity company pursuant to purchased insurance, surety or indemnity (including bankers' blanket bond), whether primary or excess, carried by or maintained by any person other than this bank or its Cash Agent banks.
- d. Any loss on any shipment by any bank, other than a Federal Reserve Bank or a Cash Agent bank, not made in conformity with the provisions of this circular.

(3) Preparation of Shipments

Any bank shipping or causing shipments of currency or coin to or for the account of this bank or any branch thereof shall by such action be deemed to have agreed that all such shipments shall be prepared and verified by one or more responsible employees of the sender and that the sealed package shall be in charge of a responsible person until deposited and registered at the post office, or delivered for shipment by means of transportation selected or approved by this bank or any Cash Agent bank and that the contents of all packages shall be enclosed in a strong wrapper, envelope, or cloth or canvas bag, well secured, and sealed in a manner acceptable to the post

office, or the other approved means of transportation at the place of mailing or dispatch.

**DISPOSITION OF MONEY IN POSSESSION OF ARMORED CAR
CARRIER DURING AN ATTACK**

This bank's plan for distribution of money in a national war emergency provides for disposition of money en route to, from, or for the account of this bank by armored car during an attack. It is provided that, if disposition is not feasible under certain other described circumstances, then the money shall be delivered by the armored car representative to the most accessible and operable commercial bank to be held in custody by such bank as agent for this bank, pending further instructions from this bank, its "Cash Agent bank," another Federal Reserve bank, or the Board of Governors of the Federal Reserve System. Commercial banks in the Eleventh Federal Reserve District are authorized so to act as this bank's agent under the above circumstances. This bank will reimburse such bank for all expenses properly incurred by it as such agent and will indemnify it against all hazards except loss due to the agent's failure to maintain its customary security measures in the protection of the money insofar as possible under the conditions then existing.

RIGHT TO AMEND

The right is reserved by this bank to withdraw, add to, or amend at any time any of the terms and conditions of this Bulletin.

Yours very truly,

Watrous H. Irons

President

SCHEDULE A

CASH AREA NO. 1

AGENT NO. 11 — FIRST NATIONAL BANK
OF DONA ANA COUNTY
LAS CRUCES, NEW MEXICO

Counties to be served by above Agent :

Arizona

Cochise	Greenlee	Santa Cruz
Graham	Pima	

New Mexico

Catron	Hidalgo	Socorro
Dona Ana	Luna	
Grant	Sierra	

CASH AREA NO. 2

AGENT NO. 21 — AMERICAN BANK OF CARLSBAD
CARLSBAD, NEW MEXICO

Counties to be served by above Agent :

New Mexico

De Baca	Lincoln	Torrance
Guadalupe	Quay	

AGENT NO. 22 — CARLSBAD NATIONAL BANK
CARLSBAD, NEW MEXICO

Counties to be served by above Agent :

New Mexico

Chaves	Eddy	Otero
Curry	Lea	Roosevelt

CASH AREA NO. 3

AGENT NO. 31 — FIRST NATIONAL BANK
BORGER, TEXAS

Counties to be served by above Agent :

Texas

Armstrong	Gray	Oldham
Briscoe	Hall	Parmer
Carson	Hansford	Potter
Castro	Hartley	Randall
Childress	Hemphill	Roberts
Collingsworth	Hutchinson	Sherman
Dallam	Lipscomb	Swisher
Deaf Smith	Moore	Wheeler
Donley	Ochiltree	

CASH AREA NO. 4

AGENT NO. 41 — FIRST NATIONAL BANK
MIDLAND, TEXAS

Counties to be served by above Agent :

Texas

Andrews	Howard	Pecos
Brewster	Hudspeth	Presidio
Crane	Jeff Davis	Reagan
Culberson	Loving	Reeves
Ector	Martin	Upton
El Paso	Midland	Ward
Glasscock	Mitchell	Winkler

AGENT NO. 42 — MIDLAND NATIONAL BANK
MIDLAND, TEXAS

Counties to be served by above Agent :

Texas

Bailey	Foard	Lamb
Baylor	Gaines	Lubbock
Borden	Garza	Lynn
Cochran	Hale	Motley
Cottle	Hardeman	Scurry
Crosby	Hockley	Terry
Dawson	Kent	Wilbarger
Dickens	King	Yoakum
Floyd	Knox	

CASH AREA NO. 5

AGENT NO. 51 — FIRST NATIONAL BANK
SAN ANGELO, TEXAS

Counties to be served by above Agent :

Texas

Bandera	Gonzales	Menard
Blanco	Guadalupe	Real
Caldwell	Hays	Schleicher
Comal	Kendall	Sutton
Crockett	Kerr	Terrell
Dimmit	Kimble	Uvalde
Edwards	Kinney	Val Verde
Frio	Maverick	Zavala
Gillespie	Medina	

CASH AREA NO. 5 (Cont'd)

AGENT NO. 52 — SAN ANGELO NATIONAL BANK
SAN ANGELO, TEXAS

Counties to be served by above Agent :

Texas

Brown	Haskell	Runnels
Burnet	Irion	San Saba
Callahan	Jones	Shackelford
Coke	Lampasas	Sterling
Coleman	Llano	Stonewall
Comanche	Mason	Taylor
Concho	McCulloch	Throckmorton
Eastland	Mills	Tom Green
Fisher	Nolan	Travis

CASH AREA NO. 6

AGENT NO. 61 — CITIZENS NATIONAL BANK
DENISON, TEXAS

Counties to be served by above Agent :

Oklahoma

Atoka	Coal	McCurtain
Bryan	Johnston	Pushmataha
Choctaw	Marshall	

Texas

Clay	Grayson	Wichita
Cooke	Montague	

AGENT NO. 62 — STATE NATIONAL BANK
DENISON, TEXAS

Counties to be served by above Agent :

Texas

Archer	Jack	Stephens
Collin	Palo Pinto	Tarrant
Dallas	Parker	Wise
Denton	Rockwall	Young

CASH AREA NO. 7

AGENT NO. 71 — FIRST NATIONAL BANK
HARLINGEN, TEXAS

Counties to be served by above Agent :

Texas

Atascosa	Jim Hogg	Starr
Bexar	Jim Wells	Webb
Brooks	La Salle	Wilson
Duval	Live Oak	Zapata
Hidalgo	McMullen	

AGENT NO. 72 — PAN AMERICAN STATE BANK
BROWNSVILLE, TEXAS

Counties to be served by above Agent :

Texas

Aransas	Goliad	Refugio
Bee	Karnes	San Patricio
Calhoun	Kenedy	Victoria
Cameron	Kleberg	Willacy
DeWitt	Nueces	

CASH AREA NO. 8

AGENT NO. 81 — FIRST NATIONAL BANK
CORSIANA, TEXAS

Counties to be served by above Agent :

Texas

Bosque	Hamilton	McLennan
Coryell	Hill	Navarro
Ellis	Hood	Somervell
Erath	Johnson	

AGENT NO. 82 — STATE NATIONAL BANK
CORSIANA, TEXAS

Counties to be served by above Agent :

Texas

Bell	Leon	Robertson
Falls	Limestone	Williamson
Freestone	Milam	

CASH AREA NO. 9

AGENT NO. 91 — CITIZENS FIRST NATIONAL BANK
TYLER, TEXAS

Counties to be served by above Agent :

Texas

Delta	Hopkins	Rains
Fannin	Hunt	Smith
Gregg	Kaufman	Van Zandt
Henderson	Lamar	Wood

AGENT NO. 92 — PEOPLES NATIONAL BANK
TYLER, TEXAS

Counties to be served by above Agent :

Texas

Bowie	Harrison	Titus
Camp	Marion	Upshur
Cass	Morris	
Franklin	Red River	

AGENT NO. 93 — TYLER BANK AND TRUST COMPANY
TYLER, TEXAS

Counties to be served by above Agent :

Texas

Anderson	Panola	San Augustine
Cherokee	Rusk	Shelby
Nacogdoches	Sabine	

CASH AREA NO. 10

AGENT NO. 101 — FIRST NATIONAL BANK
HUNTSVILLE, TEXAS

Counties to be served by above Agent :

Texas

Austin	Fayette	Montgomery
Bastrop	Grimes	Walker
Brazos	Lavaca	Waller
Burleson	Lee	Washington
Colorado	Madison	

CASH AREA NO. 10 (Cont'd)

AGENT NO. 102 — HUNTSVILLE NATIONAL BANK
HUNTSVILLE, TEXAS

Counties to be served by above Agent :

Texas

Brazoria	Galveston	Matagorda
Chambers	Harris	Wharton
Fort Bend	Jackson	

CASH AREA NO. 11

AGENT NO. 111 — LUFKIN NATIONAL BANK
LUFKIN, TEXAS

Counties to be served by above Agent :

Texas

Angelina	Jefferson	Polk
Hardin	Liberty	San Jacinto
Houston	Newton	Trinity
Jasper	Orange	Tyler

CASH AREA NO. 12

AGENT NO. 121 — OUACHITA NATIONAL BANK
MONROE, LOUISIANA

Parishes to be served by above Agent :

Louisiana

Bienville	Jackson	Richland
Bossier	Lincoln	Union
Caddo	Madison	Webster
Claiborne	Morehouse	West Carroll
East Carroll	Ouachita	

AGENT NO. 122 — CENTRAL SAVINGS BANK
AND TRUST COMPANY
MONROE, LOUISIANA

Parishes to be served by above Agent :

Louisiana

Caldwell	Franklin	Red River
Catahoula	Grant	Sabine
Concordia	La Salle	Tensas
De Soto	Natchitoches	Winn

(Effective only upon notice
during an emergency)

**ADVANCES AND DISCOUNTS
DURING A NATIONAL EMERGENCY**

To All Banks in the

Eleventh Federal Reserve District:

EXTENSIONS OF CREDIT DURING A NATIONAL EMERGENCY

1. During a period of national emergency resulting from enemy attack, the primary objective of the Federal Reserve System in the immediate post-attack period will be to provide liquidity for financing essential activities and to provide confidence in the continued operation of the monetary and banking system.

2. In furtherance of this objective, the Federal Reserve Bank of Dallas will make credit available to member and nonmember banks and, under certain circumstances, to individuals, partnerships and corporations when credit for essential purposes is not otherwise available on reasonable terms.

RELOCATION OFFICE

3. In the event it becomes necessary for this bank to suspend operations at our regular offices in Dallas, El Paso, Houston and San Antonio, all communications concerning extensions of credit by this bank should be sent to our Relocation Office in Denton, Texas.

RATES

4. The discount rate charged banks in the immediate postattack period would be the same rate that prevailed preattack. Credit extended to nonbank customers would be at rates deemed appropriate under the circumstances by the Federal Reserve Bank of Dallas.

ADVANCES TO MEMBER AND NONMEMBER BANKS

5. The conditions under which the Federal Reserve Bank of Dallas customarily makes advances and discounts are set forth in Regulation A issued by the Board of Governors of the Federal Reserve System and in this bank's Bulletin No. 12. In time of national emergency, however, it may be necessary to modify the provisions of these basic documents in accordance with emergency regulations of the Secretary of the Treasury or the Board of Governors of the Federal Reserve System. Unless and until advised of a change, banks should conform as closely as possible to Regulation A and Bulletin No. 12 in applying for credit. Federal Reserve banks are authorized to restrict credit to any bank which willfully violates the Emergency Banking Regulations of the Secretary of the Treasury.

6. In the event assets being pledged are inaccessible by reason of enemy attack, this bank will rely upon the borrower's statement that it owns such

identified unencumbered assets acceptable for discount or as security for advances, that such assets are physically unavailable as a result of the attack, and that such assets will be held in trust for this bank pending their physical delivery.

7. Proceeds of the advance will be disbursed in one of the following ways:
 - (1) By credit to the reserve account of the member bank.
 - (2) By credit to the account of a correspondent member bank in the case of a borrowing nonmember bank.
 - (3) By a cashier's check of this bank.
8. Repayments of advances shall be made in one of the following ways:
 - (1) By charge to the reserve account of a borrowing member bank.
 - (2) By charge to the account of a correspondent member bank in the case of a nonmember borrowing bank.
 - (3) In other funds or exchange acceptable to this bank.

**ADVANCES TO INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS,
SECURED BY DIRECT OBLIGATIONS OF UNITED STATES
OR OTHER ACCEPTABLE ASSETS**

9. Such advances in a postattack period would be made in instances in which credit for essential purposes cannot be obtained by an applicant from regular banking sources on reasonable terms and provided that all credit extended through advances made pursuant hereto will be used only for purposes that are in conformity with provisions of Emergency Banking Regulations of the Secretary of the Treasury. Provisions as to form of note, pledging of collateral security, maturities, etc., will be appropriately determined at the time of application for such borrowing according to the circumstances of each individual case.

FORMS FOR ADVANCES TO BANKS

10. Upon written request this bank will furnish to any member or nonmember bank a supply of the note and application forms for advances. This bank may require such forms to be used by banking institutions requesting an advance from it. In addition, this bank will, upon written request, send to any nonmember bank a copy of Regulation A of the Board of Governors of the Federal Reserve System and of this bank's Bulletin No. 12.

RIGHT TO AMEND

11. The right is reserved to withdraw, add to, or amend, at any time, any of the provisions of this Emergency Bulletin.

Yours very truly,

Watrous H. Irons

President

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
EMERGENCY REGULATION NO. 1

Operations of Federal Reserve Banks

- Section 1. Authority
- Section 2. Time of Taking Effect
- Section 3. Continuance of Operations
- Section 4. Curtailment of Operations
- Section 5. Change of Quarters
- Section 6. Performance of Functions of One Federal Reserve Bank
by Another
- Section 7. Distribution of Currency and Coin
- Section 8. Collection of Cash Items and Noncash Items
- Section 9. Discounts and Advances
- Section 10. Purchases, Sales, and Pledges
- Section 11. Reserves
- Section 12. Fiscal Agency Operations
- Section 13. Temporary Appointments
- Section 14. Authorization to Directors, Officers, and Employees

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
EMERGENCY REGULATION NO. 1

Operations of Federal Reserve Banks

Section 1. *Authority.* This Regulation is issued pursuant to authority conferred upon the Board of Governors of the Federal Reserve System by the Federal Reserve Act (38 Stat. 251), as amended, by Section 5(b) of the Trading with the Enemy Act of October 6, 1917, (40 Stat. 415), as amended, by Delegation Order, January 10, 1961, from the Secretary of the Treasury to the Board, and by Emergency Banking Regulation No. 1, January 10, 1961, issued by the Department of the Treasury.

Section 2. *Time of Taking Effect.* This Regulation shall be effective immediately after an attack on the United States.

Section 3. *Continuance of Operations.* Except as provided in Section 4, all Federal Reserve Banks and branches, without regard to whether or not the head office or any other branch or branches are functioning, shall remain open and continue their operations and functions and permit the transaction of business during their regularly established hours.

Section 4. *Curtailment of Operations.* Any Federal Reserve Bank or branch may temporarily curtail, limit, suspend, or delegate any or all of its operations and functions to such extent and for such period as it may deem necessary if located in an area which is unsafe because of enemy or defensive action, or if essential personnel or physical facilities become unavailable, or if the effective performance of its operations and functions has been impaired as a result of an attack; provided, that the Board of Governors shall be notified as soon as practicable of any action taken pursuant to this Section; provided further, that operations shall be resumed when the cause of curtailment, suspension, or delegation has been remedied, removed, or dissipated.

Section 5. *Change of Quarters.* In the event that the main office or any branch of any Federal Reserve Bank becomes wholly or partially unusable as a result of an attack, the Federal Reserve Bank or branch so affected is authorized to, and, if possible, shall establish temporary substitute quarters, offices, or facilities at any place within its own or any other district if the establishment of such quarters, offices, or facilities will, in the judgment of such Federal Reserve Bank or branch, facilitate the transaction or resumption of operations; provided, that the Board of Governors shall be notified as soon as practicable of any action taken pursuant to this Section; provided further, that the use of substitute quarters, offices, and facilities shall be terminated as soon as practicable.

Section 6. *Performance of Functions of One Federal Reserve Bank by Another.* Any Federal Reserve Bank or branch, either as agent or in its own right, is authorized to perform temporarily any or all operations and functions of any other Federal Reserve Bank or branch which is unable to perform its operations and functions effectively as a result of an attack; provided, that the

Board of Governors shall be notified as soon as practicable of any action taken pursuant to this Section; provided further, that such temporary performance of operations and functions shall cease when the cause of disability has been removed.

Section 7. *Distribution of Currency and Coin.* Each Federal Reserve Bank is authorized and directed to impose such restrictions and to take such measures as it may deem necessary to assure the effective and equitable use in the public interest of all available supplies of currency and coin. Each Federal Reserve Bank is authorized to designate selected commercial banks to act as emergency Cash Agents for the distribution of currency and coin.

Section 8. *Collection of Cash Items and Noncash Items.* (a) Each Federal Reserve Bank is authorized and directed to prescribe such emergency rules and instructions as it may deem necessary to facilitate the receipt and collection of checks, other cash items, and noncash items, including those which cannot be presented due to transportation difficulties and those drawn on destroyed or inoperable banks. Each Federal Reserve Bank is authorized to designate selected commercial banks, clearing house associations, or other facilities to act as emergency Check Agents for the receipt and collection of checks, other cash items, and noncash items.

(b) The provisions of the Board's Regulations J and G shall continue to apply to the receipt and collection of checks, other cash items, and noncash items received by or on behalf of any Federal Reserve Bank, except to the extent that any Federal Reserve Bank by such emergency rules and instructions may otherwise provide as necessary or desirable in the circumstances then existing.

Section 9. *Discounts and Advances.* (a) The provisions of the Board's Regulation A, Advances and Discounts by Federal Reserve Banks, shall continue to apply to the making of discounts or advances immediately following an attack; except to the extent and for the period that the results of an attack make necessary or desirable the use of the emergency measures described in this Section for the continuance of banking operations in the national interest.

(b) Federal Reserve Banks will make credit available to both member and nonmember banks; provided, that Federal Reserve Banks are authorized to restrict credit to any bank which willfully violates the Emergency Banking Regulations of the Secretary of the Treasury. In making credit available as authorized in this Regulation, considerations of formality of contract, security, and maturity of advances should be regarded as secondary to the problem of meeting the obvious essential needs of banks operating in conformance with the Treasury's Emergency Banking Regulation. Federal Reserve Banks are authorized to make credit available to individuals, partnerships, and corporations when credit for essential purposes is not otherwise available on reasonable terms.

(c) Federal Reserve Banks are authorized to make advances to any member or nonmember bank and to nonbank customers for such period or periods as the Reserve Bank may deem appropriate, (1) on the secured or

unsecured promissory note of the borrower, or (2) in accordance with the general terms (other than amount) of lines of credit established with the borrower either preattack or postattack, or (3) by honoring overdrafts on the reserve accounts of member banks, or (4) by honoring overdrafts on the clearing accounts of nonmember banks.

(d) Federal Reserve Banks are authorized to rely on the borrower's statement that it owns identified unencumbered assets acceptable for discount or as security for advances, that such assets are physically unavailable as a result of an attack, and that the borrower will hold such assets in trust for the Reserve Bank pending the physical delivery of such assets to the Reserve Bank.

(e) Credit extended by Reserve Banks to banks in the immediate post-attack period should carry the same discount rate that prevailed preattack; credit extended to nonbank customers should be at rates deemed appropriate under the circumstances by Reserve Banks.

Section 10. *Purchases, Sales, and Pledges.* (a) Federal Reserve Banks are authorized, subject to the provisions of Section 12A of the Federal Reserve Act, and the provisions of Resolution of Federal Open Market Committee Authorizing Certain Actions by Federal Reserve Banks during an Emergency, (1) to purchase, at prices slightly below those on comparable maturities of securities just prior to the attack, and to sell U. S. Government securities on their own account and to make such transactions with bank and nonbank customers, (2) to buy and sell due bills for direct obligations of the United States, and (3) to pledge such due bills or notes secured by such due bills as collateral for Federal Reserve notes.

(b) Federal Reserve Banks are authorized to rely on the seller's or pledgor's statement that it owns identified unencumbered assets which are the subject of purchase, repurchase, sale, or pledge, that such assets are physically unavailable as a result of an attack, and that the seller or pledgor will hold such assets in trust for the Reserve Bank pending the physical delivery of such assets to the Reserve Bank.

Section 11. *Reserves.* (a) Each Federal Reserve Bank is authorized to reduce or disregard its gold certificate reserve requirement when necessary due to the extension of Federal Reserve credit pursuant to the provisions of this Regulation. The Board of Governors shall be notified as soon as practicable of a reduction of reserve ratio below 25 per cent.

(b) The Federal Reserve Banks are authorized (1) to raise or lower reserve requirements for member banks without regard for provisions of existing statutes and regulations, and requirements may be varied according to regions or types of banks in the light of changes in reserve balances; (2) to require reports from nonmember banks for the purpose of determining whether conditions warrant the extension of reserve requirements to nonmember banks; (3) to extend reserve requirements when conditions warrant to nonmember banks; and (4) to waive penalties on deficient reserves; provided, that authority under Section 11 shall terminate as soon as postattack conditions permit the Board to resume such authority.

Section 12. *Fiscal Agency Operations.* Each Federal Reserve Bank is authorized to take such action as fiscal agent of the United States as authorized by the Secretary of the Treasury, and to take such action as fiscal agent of any other agency as may be authorized by such agency.

Section 13. *Temporary Appointments.* (a) The president or officer in charge of any Federal Reserve Bank is authorized to make temporary appointments of officers without regard to the standing policy on outside business connections, when necessary as a result of an attack, and to pay them salaries consistent with the established salary scale of such Reserve Bank.

(b) The Federal Reserve Agent or an Assistant Federal Reserve Agent is authorized to make temporary appointments of Acting Assistant Federal Reserve Agents when necessary as a result of an attack. In the event neither the Federal Reserve Agent nor an Assistant Federal Reserve Agent is available, the board of directors of the Reserve Bank is authorized to make such appointments, and, if the board is unavailable, the president or officer in charge of the Reserve Bank is authorized to make such appointments. Each Reserve Bank is authorized to pay such Acting Assistant Federal Reserve Agents salaries consistent with the salary scale for the Assistant Federal Reserve Agent and Alternate Assistant Federal Reserve Agent at that Reserve Bank.

Section 14. *Authorization to Directors, Officers, and Employees.* (a) Any action authorized or required to be taken by a Federal Reserve Bank or other banking institution or its management pursuant to this Regulation may, in the absence of persons authorized by delegation or otherwise to take such action, be taken by any director, officer, or employee of such institution at the time conducting that part of the affairs of the institution to which such action relates.

(b) Notwithstanding any other provision of law, no banking institution, nor any director, officer, or employee thereof, nor any employee of the Board of Governors of the Federal Reserve System shall be subject to any liability on account of any action taken or omitted to be taken in good faith pursuant to this Regulation; provided, that this exculpation shall not apply to any liability on account of any contractual obligation undertaken pursuant to any provision of this Regulation.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(Signed) Merritt Sherman
Secretary

Washington, D. C.
January 15, 1962.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
EMERGENCY REGULATION NO. 2

Use of Secured Notes to Transfer Credits

Section 1. *Authority.* This Regulation is issued pursuant to authority conferred upon the Board of Governors of the Federal Reserve System by the Federal Reserve Act (38 Stat. 251), as amended, by Section 5(b) of the Trading with the Enemy Act of October 6, 1917, (40 Stat. 415), as amended, by Delegation Order, January 10, 1961, from the Secretary of the Treasury to the Board, and by Emergency Banking Regulation No. 1, January 10, 1961, issued by the Department of the Treasury.

Section 2. *Time of Taking Effect.* This Regulation shall be effective immediately after an attack on the United States.

Section 3. *Issuance of Promissory Notes.* (a) Whenever the aggregate amount due to any banking institution from other banking institutions (including Federal Reserve Banks) has been seriously reduced as a result of abnormal withdrawals or transfers occasioned by circumstances resulting from an attack and such institution is unable to obtain a loan or to sell securities on reasonable terms, and whenever the management of such institution concludes that, as a result of the foregoing, it will be unable to meet foreseeable demands for withdrawals, transfers, or other payments not involving disbursement of cash, such institution is hereby authorized to effect such payments to banking institutions by means of its demand promissory notes, which shall be negotiable, payable only to the order of a Federal Reserve Bank or other banking institution and secured by an equal par value amount of direct obligations of the United States owned by such institution and not otherwise pledged.

(b) The notes described in paragraph (a) shall not bear interest, except that during the time such notes are held by a Federal Reserve Bank, they shall bear interest at a rate of one per cent per annum above the Federal Reserve Bank rate currently applicable to discounts of ninety-day commercial paper for member banks.

(c) The collateral security described in paragraph (a) shall be held in trust as security for the payment of said notes whether or not the banking institution issuing said notes has physical possession of such securing obligations. Such notes shall contain the following notation on their face —

“Issued pursuant to Emergency Regulation No. 2 of the Board of Governors of the Federal Reserve System, and secured by \$_____par value of direct obligations of the United States owned by this banking institution and held in trust as security for payment of the amount due hereon.”

(The dollar amount to be inserted will correspond to the actual dollar amount shown to be due on the face of the note.)

(d) The issuance of said notes containing the notation described in paragraph (c) will, as an incident thereto, automatically effect a declaration of trust of an equivalent amount of direct obligations of the United States owned by the issuing banking institution and not otherwise pledged, and the holder of said notes will be entitled to a lien thereon and preferential payment out of the proceeds thereof notwithstanding any other provisions of law, except that such lien and preference shall be subordinate to the rights of a bona fide purchaser or of any holder in due course of such direct obligations of the United States.

Section 4. *Receipt of Notes as Payment or for Credit.* (a) Notes issued pursuant to this Regulation shall be accepted by all banking institutions as payment by the issuers and, when offered by an issuing depositor, shall be honored by any such institution by credit at par to the account of the depositor.

(b) Notes issued pursuant to this Regulation and transferred by a banking institution to a Federal Reserve Bank shall be deemed to have been endorsed without recourse by such banking institution, and such notes shall be accepted by a Federal Reserve Bank as payment by another banking institution and, when deposited with any Federal Reserve Bank by a banking institution, immediate credit at par shall be given therefor to the account of such depositor.

Section 5. *Segregation of Securing Obligations.* (a) If the issuing banking institution has physical possession of the United States obligations securing the notes issued, such obligations shall be segregated from other securities in its assets and earmarked, and proper records shall be maintained as to what notes are secured thereby.

(b) If the United States obligations are held by another banking institution for safekeeping, the same records shall be maintained by the issuing banking institution and the safekeeping institution shall be notified as soon as possible as to what United States obligations to segregate from other securities that may be held for the issuing bank. The safekeeping institution shall segregate such designated United States obligations and maintain appropriate records thereof.

(c) In the event that obligations securing notes issued by a banking institution pursuant to this Regulation are physically inaccessible because of circumstances occasioned by an attack, such obligations shall be segregated as required by this Section as soon as practicable.

Section 6. *Records to be Kept.* A detailed record of notes so drawn shall be maintained. The following general ledger entries are required:

(a) Credit special liability account "Notes secured by par value amount of direct obligations of the United States" with amount issued each day. Offsetting entries normally will be charged against depositors' accounts.

(b) Credit United States obligations with amount of notes issued each day.

(c) Debit special general ledger asset account "United States obligations pledged against own notes" with amount of notes issued each day.

Section 7. *Payment.* When the notes are presented by a Federal Reserve Bank or other banking institution to the issuer for payment, they shall be paid by the issuer if it has in the meantime been able to borrow funds or has been able to liquidate assets in an amount sufficient to provide the necessary funds. If this has not been accomplished, payment of the notes will be effected at the earliest date such action becomes possible.

Section 8. *Limitation on Use of Procedure.* The procedure herein authorized may be placed in effect by a banking institution only if its management concludes that there is a definite need for such procedure and shall be discontinued as soon as funds have become available.

Section 9. *Limitation on Aggregate Amount.* No banking institution shall issue notes under this authorization in an aggregate amount exceeding the par value of direct obligations of the United States owned by it and otherwise unpledged.

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

(Signed) Merritt Sherman
Secretary

Washington, D. C.
January 15, 1962.

OPERATING STATUS OF COMMERCIAL BANK

**FOLLOWING ENEMY ATTACK, TO BE PREPARED IMMEDIATELY
AND SENT TO RELOCATION OFFICE, FEDERAL RESERVE BANK
OF DALLAS, DENTON, TEXAS 76203, BY BEST MEANS AVAILABLE.**

(To be reported by each bank in District,
regardless of whether member or nonmember)

Relocation Office
Federal Reserve Bank of Dallas
Denton, Texas 76203

(Date)

Gentlemen:

The following data reflect our estimate of the damage to our city and the operating capability of our bank:

A. Assessment of physical damage to city

1. None Moderate Heavy
2. Our city ^{is} _{is not} subject to fallout.
3. Estimated number of persons killed _____ injured _____
4. Communications (Indicate whether or not adequate for essential operations at your bank.)
 - a. Mail
 - b. Telephone
 - c. Telegraph
5. Utilities (including transportation)
6. Principal industries (by product and normal number of employees)*

B. Operating data pertaining to bank

1. We ^{have} _{have not} relocated.
2. Address of relocation office _____
3. We ^{do} _{do not} anticipate relocating in the immediate future.
4. We ^{are} _{are not} capable of handling essential banking operations.
5. We ^{do} _{do not} consider our staff to be adequate.
6. The names of our surviving senior personnel are:*

7. Estimated amount of currency that we now have and is accessible to us \$ _____.
8. Estimated amount of currency that we have but is not accessible to us \$ _____.
9. Estimated amounts of checks on hand are as follows:
 - a. Damaged checks \$ _____
 - b. Undamaged checks \$ _____

C. Other Comments*

Telephone number _____ (Name of Bank) _____

_____ (Address)

By _____ (Title)

*Reverse may be used if additional space is needed.

OPERATING STATUS OF COMMERCIAL BANK

FOLLOWING ENEMY ATTACK, TO BE PREPARED IMMEDIATELY AND SENT TO RELOCATION OFFICE, FEDERAL RESERVE BANK OF DALLAS, DENTON, TEXAS 76203, BY BEST MEANS AVAILABLE.

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_____ (Name of Bank)

_____ (Address)

By _____ (Title)

*Reverse may be used if additional space is needed.