

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 72-204
September 15, 1972

To the Bank Addressed:

Reference is made to our Circular Letter No. 72-191, dated September 7, and Circular Letter No. 72-194, dated September 8, announcing the expansion of the North Texas Regional Check Processing Center and the commencement on September 20 of the Gulf Coast Regional Check Processing Center.

In this regard, Bulletin 13, entitled "Collection of Cash Items Through the Regional Check Processing Centers," has been revised and is enclosed. The revised bulletin describes the terms and conditions under which we will handle cash items for collection at Regional Check Processing Centers. Supplements A and B to this bulletin contain revised time schedules for credit of cash items and lists of participating banks for each of the Regional Check Processing Centers in the Eleventh Federal Reserve District.

If there are any questions regarding the operations of either the North Texas or Gulf Coast Regional Check Processing Centers, please contact one of the officers in charge of the check collection function at the Dallas or Houston office.

Yours very truly,

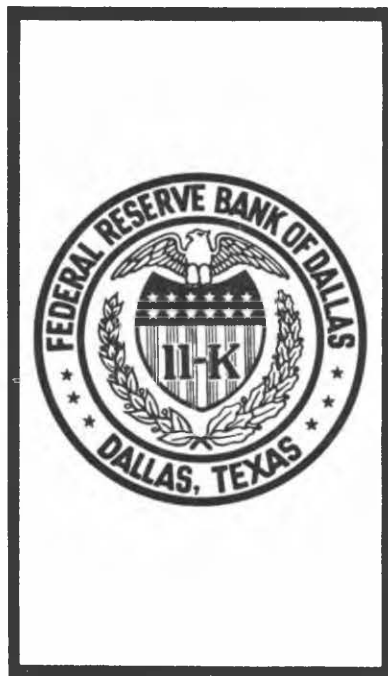
P. E. Coldwell

President

Enclosure

BULLETIN 13

**Collection Of Cash Items
Through The Regional
Check Processing Centers**



FEDERAL RESERVE BANK OF DALLAS

SCOPE

This bulletin describes the terms and conditions under which we will handle cash items for collection at Regional Check Processing Centers. Supplements A and B and subsequent supplements to this bulletin contain the current time schedules for credit of cash items and current lists of participating banks for each of the various Regional Check Processing Centers in the Eleventh Federal Reserve District.

This bulletin, along with Regulation J and certain other bulletins of this bank, constitutes a portion of the contract under which cash items are handled for collection by the Regional Check Processing Centers.

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Section 1, GENERAL

This bulletin is directed to the appropriate member and nonmember banks of the Eleventh Federal Reserve District and others concerned:

1.00 Collection contract

Regulation J and this bulletin prescribe the terms and conditions upon which we will handle cash items for collection at Regional Check Processing Centers.

1.05 Authority

This bulletin is issued pursuant to the provisions of sections 4, 13, 14(e), and 16 of the Federal Reserve Act and the provisions of related statutes and in conformity with the provisions of related statutes and Regulation J.

Section 2, DEFINITIONS AND REFERENCES

2.00 Definitions, references to Regulation J

All terms defined in Regulation J and used herein have the meanings stated in that regulation.

2.05 Reference to Bulletin 1

Several definitions, rules of construction, and other provisions applicable to this bulletin are found in our Bulletin 1, General Provisions, and are incorporated herein by reference.

2.10 Reference to Bulletin 8, 11, and 12

Except as may otherwise be specifically provided in this bulletin, all provisions of our Bulletin 8, 11, and 12 shall be applicable to cash items sent to Regional Check Processing Centers.

2.15 Use of term "Regional Check Processing Center" (RCPC)

The term "Regional Check Processing Center" (RCPC) means the location of a facility operated by or under contract with the Federal Reserve Bank of Dallas or its Branches for the receipt and handling, pursuant to the provisions of this bulletin, of cash items to be presented or forwarded for collection to any Participating Bank.

2.20 Use of term "Participating Bank"

The term "Participating Bank" refers to any member or nonmember bank shown in the current supplements to this bulletin.

2.25 Use of term "Correspondent Bank"

A "Correspondent Bank", in this bulletin, means a member bank that a Participating Bank may designate by agreement for purposes of any settlement necessitated by the Participating Bank's use of the RCPC'S.

2.30 Use of term "relay station"

The term "relay station" means any location designated by this Bank for the receipt of cash items sent thereto, by any Participating Bank with permission of this Bank, for transport to an RCPC and subsequent handling pursuant to the provisions of this bulletin.

Section 3, CASH ITEMS TO BE HANDLED

3.00 Requirements for handling by RCPC'S

RCPC'S will handle as cash items all items which fulfill the below requirements and which are to be presented to a Participating Bank from any Federal Reserve Bank, from any member bank of another Federal Reserve District for account of such other Federal Reserve Bank, from any member bank of this District, from a Participating Bank, or from a Correspondent Bank.

Except as otherwise provided by this bulletin, all items sent for handling to RCPC'S must meet the requirements of section 3 in our Bulletin 8 and must also:

(a) be preprinted or post-encoded with the routing symbol and suffix of the transit number of the paying bank in magnetic ink in E-13B type in the manner prescribed and at the location assigned by the A.B.A.,

(b) be amount-encoded in the manner prescribed, and at the location assigned by the A.B.A.; provided that any bank which sends to RCPC's a daily average of fewer than 100 cash items per day eligible for handling hereunder, as deter-

mined by this bank, shall not be subject to the requirement of amount encoding,

(c) be separately sorted in separate cash letters of Government checks, postal money orders, food stamp coupons, and items drawn on a Participating Bank, and

(d) be properly endorsed as set forth in section 5 of our Bulletin 8.

3.05 Unsorted cash items, 2,000 items daily average

Any member bank that has for collection a daily average of not more than 2,000 amount-encoded items drawn on Participating Banks and items which originate from outside the RCPC area and which are payable outside the city or town in which such bank is located may, upon application, be permitted to send all those items to this bank unsorted in one cash letter. Credit for items so sent, when received in time for presentment on the day of receipt of all items drawn on Participating Banks included with such cash letter, will be given one business day after receipt.

3.10 Cash items received from a Correspondent Bank

With respect to any cash item received from a Correspondent Bank under the terms of this bulletin, the relationships, rights, warranties, and liabilities existing between the Correspondent Bank and this bank will be deemed to be the same, and the provisions of Regulation J and this bank's bulletins shall apply, as though the Correspondent Bank had endorsed such items and sent them to the RCPC for its own account.

3.15 Cash items received at relay stations

With the permission of this bank, cash items may be sent to relay stations, and when received there, shall be deemed to have been received at the appropriate RCPC.

Section 4, PAYMENT FOR CASH LETTERS

4.00 Time of payment

Payment for each cash letter will be effected on the day of presentment by a debit to a member bank's reserve account. Each cash letter will be debited in full with subsequent adjustments for return items and errors.

4.05 Forms to be used

The following forms will be executed by Participating Banks for payment of cash letters:

(a) An Automatic Charge Authorization covering automatic charges to a member bank's reserve account for items presented to it.

(b) An Automatic Charge Authorization to be executed by a member or nonmember bank designating the reserve account of another bank to be charged for payment of items drawn on the former. Any member bank authorizing use of its reserve account in this manner shall be deemed to designate the bank executing the agreement its agent to send cash items to the clearing center and to receive return items.

(c) A Letter of Authority to Deliver Cash Letters to a Processing Center to be used in conjunction with either of the previously named two agreements.

4.10 Effects of new agreements

An executed form of automatic charge authorization or a Letter of Authority to Deliver Cash Letters to a Processing Center shall effectively supersede and rescind all previous agreements of the same type and all previous agreements and authorizations concerning or related to the use of the automatic payment plan with regard to cash letters handled by an RCPC.

4.15 Termination of agreements

Any party to a Letter of Authority to Deliver Cash Letters to a Processing Center may at any time give written notice of termination to the other parties. Notice of termination by this bank will terminate the agreement as of the time stated in the notice. Notice of termination by any other party will terminate the agreement upon the later of receipt of the notice by this bank or the time

stated in the notice. Termination shall not affect this bank's rights to make all account entries required by the automatic payment plan relating to any cash letter dispatched prior to the effective date of termination.

Section 5, RETURN ITEMS

Cash items received by the respective paying banks to which they have been presented or forwarded hereunder are to be returned, if unpaid, in accordance with the provisions of section 210.12 of Regulation J, and subject to instructions contained in section 9 of Bulletin 8 and in Bul-

letin 11.

Return items which have been handled by two or more Participating Banks will be returned to the first participating endorser. In instances of such direct returns Correspondent Banks shall be deemed to have agreed that all legal responsibilities and warranties will exist as though the return has been effected through them.

If a cash item is returned without entry, refund will be made to the returning bank and charges will be made to the sender only if the sender specifically authorizes us to do so.

SUPPLEMENT A**NORTH TEXAS REGIONAL CHECK PROCESSING CENTER****Time Schedule For Credit of Cash Items Presented Through The North Texas RCPC**

Credit will be given by this bank for cash items eligible for handling hereunder when received at the Regional Check Processing Center in a separate cash letter by the closing hours indicated below:

IMMEDIATE CREDIT

	CLOSING HOUR
From Participating Banks, Federal Reserve Banks, and from senders other than Participating Banks RCPC Items	On Mondays through Fridays (if not holidays) 12:01 a.m.
*Checks drawn on the Treasurer of the United States, Postal Money Orders, and redeemed United States Department of Agriculture food stamps.	12:01 a.m.

DEFERRED CREDIT**One business day after receipt**

Mixed cash letters from any member bank that has for collection a daily average of not more than 2,000 amount-encoded items.	On Sundays through Thursdays (if not holidays) 12:01 a.m.
Computer rejects	**4:00 p.m.

*This applies to nonmember participating banks. Member banks may deposit these items until 2:30 p.m., Monday through Friday, as set out in our Bulletin 10.

**All items in this category received between 4:00 p.m., Thursday and 4:00 p.m., Sunday will be credited Monday.

PARTICIPATING BANKS-NORTH TEXAS REGIONAL CHECK PROCESSING CENTER

Collin County

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Allen State Bank	Allen	1119-0133
First National Bank	Anna	1119-1632
First State Bank	Celina	1119-0809
First National Bank	Farmersville	1119-0454
First State Bank	Frisco	1119-2246
Central National Bank	McKinney	1119-0220
Collin County National Bank	McKinney	1119-0219
First State Bank	McKinney	1119-0373
First National Bank	Plano	1119-0629
Plano Bank & Trust	Plano	1119-0123
Citizens State Bank	Princeton	1119-1240
Prosper State Bank	Prosper	1119-1242
First State Bank	Wylie	1119-2220

Dallas County

Dallas County State Bank	Carrollton	1119-2230
First Security Bank & Trust Co.	Carrollton	1119-0144
First Bank and Trust Co.	Cedar Hill	1119-0147
American Bank & Trust Co.	Dallas	1110-0081
Bank of Dallas	Dallas	1110-0097
Bank of the Southwest	Dallas	1110-0118
Brookhollow National Bank	Dallas	1110-0420
Buckner State Bank	Dallas	1110-0095
Casa Linda National Bank	Dallas	1110-0098
Citizens National Bank	Dallas	1110-0110
Commercial National Bank	Dallas	1110-0105
Commonwealth National Bank	Dallas	1110-0108
Dallas Bank & Trust Co.	Dallas	1110-0090
Dallas International Bank	Dallas	1110-0071
East Dallas Bank	Dallas	1110-0091
Exchange Bank & Trust Co.	Dallas	1110-0082
Fair Park National Bank	Dallas	1110-0086
Fidelity Bank, N.A.	Dallas	1110-0431
First Citizens Bank	Dallas	1110-0089
First Continental Bank	Dallas	1110-0175
First National Bank	Dallas	1110-0001
Grand Avenue Bank & Trust Co.	Dallas	1110-0075
Greenville Avenue State Bank	Dallas	1110-0083
Grove State Bank	Dallas	1110-0025
Guaranty Bank	Dallas	1110-0080
Hillcrest State Bank	Dallas	1110-2159
Hillside Bank & Trust Co.	Dallas	1110-0099
Inwood National Bank	Dallas	1110-0104
Lakewood Bank & Trust Co.	Dallas	1110-0079
Main Street National Bank	Dallas	1110-0115
Mercantile National Bank	Dallas	1110-0061

Dallas County (cont'd)

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Merchants State Bank	Dallas	1110-0084
Metro Bank of Dallas	Dallas	1110-0101
National Bank of Commerce	Dallas	1110-0004
North Central Bank	Dallas	1110-0285
North Dallas Bank & Trust Co.	Dallas	1110-0096
North Park National Bank	Dallas	1110-0121
Northwest National Bank	Dallas	1110-0094
Oak Cliff Bank & Trust Co.	Dallas	1110-0053
Park Cities Bank & Trust Co.	Dallas	1110-0093
Preston State Bank	Dallas	1110-0092
Republic National Bank	Dallas	1110-0062
Royal National Bank	Dallas	1110-0103
Security Bank & Trust Co.	Dallas	1110-0358
Texas Bank & Trust Co.	Dallas	1110-0077
Texas National Bank	Dallas	1110-0116
Trinity National Bank	Dallas	1110-0100
Valley View State Bank	Dallas	1110-0394
Village Bank, N.A.	Dallas	1110-0396
White Rock National Bank	Dallas	1110-0102
Wynnewood State Bank	Dallas	1110-0088
DeSoto State Bank	DeSoto	1119-0159
First National Bank	Duncanville	1119-2370
Central Bank & Trust Co.	Farmers Branch	1119-2374
Town North National Bank	Farmers Branch	1119-0450
Colonial National Bank	Garland	1119-0224
First National Bank	Garland	1119-0774
Garland Bank & Trust Co.	Garland	1119-2234
Southern Bank & Trust Co.	Garland	1119-0167
First National Bank	Grand Prairie	1119-2238
Grand Prairie State Bank	Grand Prairie	1119-0730
Midway National Bank	Grand Prairie	1119-0157
South Central Bank	Hutchins	1119-0426
American Bank & Trust Co.	Irving	1119-0296
Citizens State Bank	Irving	1119-0299
First National Bank	Irving	1119-2382
Irving Bank & Trust Co.	Irving	1119-1112
Southwest Bank & Trust Co.	Irving	1119-2300
Bank of Lancaster	Lancaster	1119-0293
First National Bank	Lancaster	1119-1874
Bank of Mesquite	Mesquite	1119-0418
First National Bank	Mesquite	1119-0829
Mesquite State Bank	Mesquite	1119-2389
Citizens State Bank	Richardson	1119-1261
First Bank & Trust	Richardson	1119-2369
First National Bank	Richardson	1119-0168
Promenade National Bank	Richardson	1119-0364
Richardson Heights Bank & Trust	Richardson	1119-0203
Seagoville State Bank	Seagoville	1119-2277

Denton County

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Denton County National Bank	Denton	1119-0214
First State Bank	Denton	1119-1474
University State Bank	Denton	1119-2398
Western National Bank of Denton	Denton	1119-0102
Justin State Bank	Justin	1119-1122
Farmers & Merchants State Bank	Krum	1119-1132
Lewisville National Bank	Lewisville	1119-0138
Lewisville State Bank	Lewisville	1119-0717
Pilot Point National Bank	Pilot Point	1119-0600
First National Bank	Sanger	1119-0553

Ellis County

Citizens National Bank	Ennis	1119-0176
Ennis State Bank	Ennis	1119-2031
Farmers & Merchants State Bank	Ferris	1119-0633
First State Bank	Italy	1119-0665
First State Bank	Maypearl	1119-0878
First National Bank	Midlothian	1119-0765
First State Bank	Milford	1119-0797
Commercial State Bank	Palmer	1119-0851
Red Oak State Bank	Red Oak	1119-1539
Citizens National Bank	Waxahachie	1119-0162
Waxahachie Bank & Trust Co.	Waxahachie	1119-0165

Grayson County

First National Bank	Van Alstyne	1119-0576
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Hill County

Citizens National Bank	Hillsboro	1119-0169
Colonial Trust Company	Hillsboro	1119-0172
Hillsboro State Bank	Hillsboro	1119-2174
First National Bank	Itasca	1119-0602

Hunt County

State National Bank	Caddo Mills	1119-0986
Citizens National Bank	Greenville	1119-0122
Colonial Bank of Greenville	Greenville	1119-0371
First Greenville National Bank	Greenville	1119-0119
Quinlan State Bank	Quinlan	1119-0205

Johnson County

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Alvarado State Bank	Alvarado	1119-0664
Burleson State Bank	Burleson	1119-0390
Farmers & Merchants State Bank	Burleson	1119-1637
Cleburne National Bank	Cleburne	1119-0086
First National Bank	Cleburne	1119-2123
First State Bank	Grandview	1119-0699
First State Bank	Keene	1119-0351
First State Bank	Rio Vista	1119-2009

Kaufman County

Farmers National Bank	Forney	1119-0682
Forney State Bank	Forney	1119-1704
Farmers & Merchants National Bank	Kaufman	1119-1696
First National Bank	Kemp	1119-0543
Bank of Mabank	Mabank	1119-1152
American National Bank	Terrell	1119-0151
Terrell State Bank	Terrell	1119-0153

Navarro County

First State Bank	Blooming Grove	1119-1060
Corsicana National Bank	Corsicana	1119-2076
First National Bank	Corsicana	1119-0106
State National Bank	Corsicana	1119-0111
Citizens State Bank	Frost	1119-0814
First State Bank	Rice	1119-1260

Parker County

Citizens National Bank	Weatherford	1119-0199
First National Bank	Weatherford	1119-0198
Merchants & Farmers State Bank	Weatherford	1119-0200

Rockwall County

First State Bank	Rockwall	1119-0672
Citizens State Bank	Royse City	1119-0639

Tarrant County

Arlington Bank & Trust Co.	Arlington	1119-2186
Arlington Bank of Commerce	Arlington	1119-0378
Arlington National Bank	Arlington	1119-0149
First National Bank	Arlington	1119-2278
Great Southwest National Bank	Arlington	1119-0270

Tarrant County (cont'd)

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Azle State Bank	Azle	1119-2330
First State Bank	Bedford	1119-2384
Benbrook State Bank	Benbrook	1119-0455
First National Bank of Colleyville	Colleyville	1119-0462
The Bank of Crowley	Crowley	1119-0323
First National Bank	Eules	1119-2388
Bank of Commerce	Fort Worth	1119-0025
Bank of Fort Worth	Fort Worth	1119-0064
Central Bank & Trust	Fort Worth	1119-0065
City National Bank	Fort Worth	1119-0074
Continental National Bank	Fort Worth	1119-0022
Everman National Bank	Fort Worth	1119-0079
First National Bank	Fort Worth	1119-0001
Fort Worth National Bank	Fort Worth	1119-0005
Gateway National Bank	Fort Worth	1119-0073
Haltom City State Bank	Fort Worth	1119-2276
Northeast National Bank	Fort Worth	1119-2378
North Fort Worth State Bank	Fort Worth	1119-0062
Northwest National Bank	Fort Worth	1119-0174
Ridglea State Bank	Fort Worth	1119-0067
Riverside State Bank	Fort Worth	1119-0063
Security State Bank, River Oaks	Fort Worth	1119-2337
Seminary State Bank	Fort Worth	1119-0070
Southwest Bank	Fort Worth	1119-0075
State Bank of East Fort Worth	Fort Worth	1119-0068
Tarrant State Bank	Fort Worth	1119-0071
Union Bank of Fort Worth	Fort Worth	1119-0023
University State Bank	Fort Worth	1119-0066
American Bank of Commerce	Grapevine	1119-0259
First National Bank	Grapevine	1119-1917
Bank of North Texas	Hurst	1119-0288
First National Bank of Hurst	Hurst	1119-2309
Keller State Bank	Keller	1119-0404
Mansfield State Bank	Mansfield	1119-2242
North Central Bank	Saginaw	1119-0456

Van Zandt County

First National Bank	Wills Point	1119-0589
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Wise County

Continental State Bank	Boyd	1119-0961
First National Bank	Bridgeport	1119-0412
First National Bank	Decatur	1119-0509
First National Bank	Rhome	1119-1259

SUPPLEMENT B**GULF COAST REGIONAL CHECK PROCESSING CENTER****Time Schedule For Credit of Cash Items Presented Through The Gulf Coast RCPC**

Credit will be given by this bank for cash items eligible for handling hereunder when received at the Regional Check Processing Center in a separate cash letter by the closing hours indicated below:

IMMEDIATE CREDIT

	CLOSING HOUR
From Participating Banks, Federal Reserve Banks, and from senders other than Participating Banks RCPC Items	On Mondays through Fridays (if not holidays) 12:01 a.m.
*Checks drawn on the Treasurer of the United States, Postal Money Orders, and redeemed United States Department of Agriculture food stamps.	12:01 a.m.

DEFERRED CREDIT

One business day after receipt

Mixed cash letters from any member bank that has for collection a daily average of not more than 2,000 amount-encoded items.	On Sundays through Thursdays (if not holidays) 12:01 a.m.
Computer rejects	**4:00 p.m.

*This applies to nonmember participating banks. Member banks may deposit these items until 2:30 p.m., Monday through Friday, as set out in our Bulletin 10.

**All items in this category received between 4:00 p.m., Thursday and 4:00 p.m., Sunday will be credited Monday.

PARTICIPATING BANKS-GULF COAST REGIONAL CHECK PROCESSING CENTER

Anderson County

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Elkhart State Bank	Elkhart	1131-1429
First State Bank	Frankston	1131-1061
East Texas National Bank	Palestine	1131-0074
First National Bank	Palestine	1131-0071
Royall National Bank	Palestine	1131-0073

Angelina County

Diboll State Bank	Diboll	1131-2280
Huntington State Bank	Huntington	1131-2366
First Bank and Trust	Lufkin	1131-0345
Lufkin National Bank	Lufkin	1131-0343
Texas National Bank	Lufkin	1131-0171

Austin County

Austin County State Bank	Bellville	1131-0369
First National Bank	Bellville	1131-0368
Citizens State Bank	Sealy	1131-0427
Wallis State Bank	Wallis	1131-1339

Bastrop County

Citizens State Bank	Bastrop	1131-0496
First National Bank	Bastrop	1131-0495
Elgin National Bank	Elgin	1131-0497
First National Bank	Smithville	1131-0287

Brazoria County

Alvin State Bank	Alvin	1131-0572
First National Bank	Alvin	1131-2365
Angleton Bank of Commerce	Angleton	1131-0645
First National Bank	Angleton	1131-0644
First State Bank	Brazoria	1131-0965
First State Bank	Clute	1131-2336
First Danbury State Bank	Danbury	1131-0318
Brazosport Bank of Commerce	Freeport	1131-1336
First Freeport National Bank	Freeport	1131-1548
First National Bank	Lake Jackson	1131-0131
Lake Jackson Bank	Lake Jackson	1131-2232
Pearland State Bank	Pearland	1131-2357
Citizens State Bank	Sweeny	1131-2259
First Capitol Bank	West Columbia	1131-1638
West Columbia National Bank	West Columbia	1131-2387

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Brazos County		
City National Bank	Bryan	1131-0231
First Bank and Trust	Bryan	1131-0232
First National Bank	Bryan	1131-0230
Bank of A. & M.	College Station	1131-0154
University National Bank	College Station	1131-2229
Burleson County		
Caldwell National Bank	Caldwell	1131-0565
First State Bank	Caldwell	1131-0566
Citizens State Bank	Somerville	1131-1299
Calhoun County		
Bank of Commerce	Point Comfort	1131-0377
First National Bank	Port Lavaca	1131-2316
First State Bank and Trust	Port Lavaca	1131-0502
Seaport Bank	Seadrift	1131-0376
Chambers County		
Security State Bank	Anahuac	1131-0912
Mont Belvieu State Bank	Mont Belvieu	1131-0375
Gulf Coast State Bank	Winnie	1131-2340
Cherokee County		
Continental State Bank	Alto	1131-0703
First National Bank	Jacksonville	1131-0327
Texas Bank and Trust	Jacksonville	1131-1520
Citizens State Bank	Rusk	1131-1939
First State Bank	Rusk	1131-0527
First State Bank	Wells	1131-1545
Colorado County		
Columbus State Bank	Columbus	1131-1863
First State Bank	Columbus	1131-1523
First National Bank	Eagle Lake	1131-0488
First State Bank	Weimar	1131-0752
Hill Bank and Trust	Weimar	1131-0751
Fayette County		
Fayetteville Bank	Fayetteville	1131-1741
Flatonia State Bank	Flatonia	1131-0761
First National Bank	LaGrange	1131-0453
LaGrange State Bank	LaGrange	1131-0452
Farmers State Bank	Schulenberg	1131-2074
First National Bank	Schulenberg	1131-0690

Fort Bend County

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Missouri City State Bank	Missouri City	1131-0282
First National Bank	Richmond	1131-1552
Fort Bend National Bank	Richmond	1131-2094
First National Bank	Rosenberg	1131-2072
Rosenberg Bank and Trust Co.	Rosenberg	1131-0658
First National Bank	Stafford	1131-2307
Southwestern Bank	Stafford	1131-0380
Sugar Land State Bank	Sugar Land	1131-2290

Galveston County

Citizens State Bank	Dickinson	1131-1138
Friendswood Bank	Friendswood	1131-0247
American Bank	Galveston	1131-0056
Bank of Galveston, N.A.	Galveston	1131-0057
First Hutchings-Sealy National Bank	Galveston	1131-0001
Moody National Bank	Galveston	1131-0009
W. L. Moody and Company	Galveston	1131-0003
University National Bank	Galveston	1131-0059
U. S. National Bank	Galveston	1131-0004
First State Bank	Hitchcock	1131-2371
Bank of the Mainland	La Marque	1131-2236
League City State Bank	League City	1131-2295
Mainland Bank	Texas City	1131-0207
Texas City National Bank	Texas City	1131-0204

Grimes County

First National Bank	Anderson	1131-0913
First State Bank	Bedias	1131-0937
Iola State Bank	Iola	1131-1108
First National Bank	Navasota	1131-0275
Security State Bank	Navasota	1131-1807
Farmers State Bank	Shiro	1131-1385

Hardin County

Peoples State Bank	Kountze	1131-2282
First National Bank	Silsbee	1131-0213
Silsbee State Bank	Silsbee	1131-1293
Sour Lake State Bank	Sour Lake	1131-1301

Houston County

Crockett State Bank	Crockett	1131-0245
First National Bank	Crockett	1131-0244
First State Bank	Grapeland	1131-1078
Grapeland State Bank	Grapeland	1131-1392

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Jackson County		
First National Bank	Edna	1131-2265
Jackson County State Bank	Edna	1131-0542
Citizens State Bank	Ganado	1131-1064
Jasper County		
East Texas State Bank	Buna	1131-2381
First National Bank	Jasper	1131-2356
First State Bank	Jasper	1131-2187
Kirbyville State Bank	Kirbyville	1131-0372
Jefferson County		
American National Bank	Beaumont	1131-0025
Beaumont State Bank	Beaumont	1131-2287
Citizens National Bank	Beaumont	1131-0184
First Security National Bank	Beaumont	1131-0024
Gateway National Bank	Beaumont	1131-2341
Lamar State Bank	Beaumont	1131-2344
Texas Bank	Beaumont	1131-0344
Union State Bank	Beaumont	1131-0337
Village State Bank	Beaumont	1131-2354
First State Bank	Groves	1131-2305
Nederland State Bank	Nederland	1131-2228
First National Bank	Port Arthur	1131-0140
Merchants Bank	Port Arthur	1131-0141
Sabine National Bank	Port Arthur	1131-2314
First National Bank	Port Neches	1131-1963
Mid County Bank	Port Neches	1131-0439
Lavaca County		
First National Bank	Hallettsville	1131-0597
Peoples State Bank	Hallettsville	1131-2138
Farmers & Merchants State Bank	Moulton	1131-1998
First National Bank	Shiner	1131-0683
Lee County		
Citizens State Bank	Giddings	1131-0472
First National Bank	Giddings	1131-0471
Lexington State Bank	Lexington	1131-1140
Liberty County		
Cleveland Bank & Trust Co.	Cleveland	1131-1492
Farmers State Bank	Cleveland	1131-2111
Dayton State Bank	Dayton	1131-1024
Hull State Bank	Hull	1131-1832
First Liberty National Bank	Liberty	1131-1605
First State Bank	Liberty	1131-0740

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Madison County		
Farmers State Bank	Madisonville	1131-0548
First National Bank	Madisonville	1131-0547
Matagorda County		
Bay City Bank & Trust Co.	Bay City	1131-0292
First National Bank	Bay City	1131-0291
City State Bank	Palacios	1131-2190
Montgomery County		
American Bank	Conroe	1131-0360
Conroe Bank	Conroe	1131-2270
First National Bank	Conroe	1131-1684
Montgomery County National Bank	Conroe	1131-0428
First State Bank	Magnolia	1131-0444
Community Bank	New Caney	1131-0248
First State Bank	Willis	1131-1350
Nacogdoches County		
Chireno State Bank	Chireno	1131-1412
First National Bank	Cushing	1131-1023
Commercial State Bank	Garrison	1131-1066
Commercial National Bank	Nacogdoches	1131-0271
Fredonia State Bank	Nacogdoches	1131-0177
Stone Fort National Bank	Nacogdoches	1131-0269
Newton County		
First National Bank	Newton	1131-1198
Orange County		
Bridge City State Bank	Bridge City	1131-2352
County National Bank	Orange	1131-2346
First National Bank	Orange	1131-0179
Orange Bank	Orange	1131-0180
Vidor State Bank	Vidor	1131-2286
Polk County		
Citizens State Bank	Corrigan	1131-1834
First National Bank	Livingston	1131-0545
First State Bank	Livingston	1131-0546
Refugio County		
First National Bank	Refugio	1131-1258
First National Bank	Woodsboro	1131-1471

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Sabine County		
First State Bank	Hemphill	1131-2208
Pineland State Bank	Pineland	1131-2319
San Augustine County		
Commercial State Bank	San Augustine	1131-1458
First National Bank	San Augustine	1131-1283
San Jacinto County		
Bank of San Jacinto County	Coldspring	1131-0152
Peoples State Bank	Shepherd	1131-2029
Shelby County		
Farmers State Bank	Center	1131-0507
First National Bank	Center	1131-0508
Texas State Bank	Joaquin	1131-2113
Citizens State Bank	Tenaha	1131-2362
First State Bank	Timpson	1131-0530
Trinity County		
First National Bank	Groveton	1131-1081
First National Bank	Trinity	1131-1386
Tyler County		
Chester State Bank	Chester	1131-1972
First State Bank	Colmesneil	1131-1033
Citizens State Bank	Woodville	1131-1910
Victoria County		
American Bank of Commerce	Victoria	1131-2288
Commercial Bank	Victoria	1131-0135
First Victoria National Bank	Victoria	1131-0255
Victoria Bank & Trust Company	Victoria	1131-0257
Walker County		
First National Bank	Huntsville	1131-0400
Huntsville National Bank	Huntsville	1131-0401
New Waverly State Bank	New Waverly	1131-1200
Waller County		
Farmers State Bank	Brookshire	1131-0973
Citizens State Bank	Hempstead	1131-0417

Washington County

<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
Farmers National Bank	Brenham	1131-1719
First National Bank	Brenham	1131-0216
Washington County State Bank	Brenham	1131-0217
Farmers State Bank	Chappell Hill	1131-0998

Wharton County

Community State Bank	Boling	1131-0379
Union State Bank	East Bernard	1131-1037
Commercial State Bank	El Campo	1131-0480
First National Bank	El Campo	1131-0479
First State Bank	Louise	1131-2306
Security Bank and Trust	Wharton	1131-0535
Wharton Bank and Trust	Wharton	1131-0536