

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 72-291
December 22, 1972

To All Banks and Others Concerned
in the Eleventh Federal Reserve District:

Enclosed is a revised copy of Supplement A to Bulletin 10, "Closing Hours for Cash Items." As you will note, changes have been made in the closing hours for checks drawn on the Treasurer of the United States, Postal Money Orders, and Deferred Credit Items.

The old Supplement A to Bulletin 10, effective November 1, 1971, should be removed from your binder and destroyed.

Yours very truly,

P. W. Goldwell

President

Enclosure

**Supplement A
CLOSING HOURS FOR CASH ITEMS**

IMMEDIATE CREDIT ITEMS

Banking days (Monday through Friday)

Closing hour

Items drawn on local banks bearing the immediate credit routing symbol*

9:00 a.m.

Fort Worth bank drafts on Continental National Bank, First National Bank, and Fort Worth National Bank

10:30 a.m.
(Dallas only)

Redeemed United States Department of Agriculture food stamp coupons

Drafts on Commodity Credit Corporation payable through this bank (acceptable for immediate credit only at office through which payable)

2:00 p.m.

Cashier's checks and expense checks of other Federal Reserve banks (only when deposited in separate cash letters) subject to final payment after receipt at the issuing Federal Reserve office

Postal money orders

2:00 p.m.
(El Paso)

Checks drawn on the Treasurer of the United States

3:00 p.m.
(other offices)

Cashier's checks and expense checks of this bank subject to final payment after receipt at our issuing office

2:30 p.m.

Drafts on this bank subject to inspection and verification of signatures after receipt at office on which drawn before payment is final

DEFERRED CREDIT ITEMS

Banking days (Monday through Friday)

Closing hour

Regular items

12:00 Noon

Computer processed items

1:30 p.m.

Items \$500 and over MICR encoded as to routing symbol, transit number and amount

2:00 p.m.
(El Paso)
2:30 p.m.
(other offices)

Computer processed items specially prepared for direct introduction to high-speed check-handling equipment (contact our Dallas office for specific details)

2:30 p.m.
(Dallas only)

*For Houston office, this includes all banks in Harris County.

Saturdays*

Regular items

Computer processed items

Closing hour

11:00 a.m.

12:00 Noon
(All offices
except Houston)**UNSORTED CASH LETTERS****Banking days (Monday through Friday)**

Unsorted cash letters with amount-encoded items, with daily average of 2,000 items or less, as provided in 3.10 of Bulletin 10

Unsorted cash letters with daily average of 300 items or less, as provided in 3.05 of Bulletin 10

Closing hour

9:00 a.m.

12:00 Noon

*Except Saturdays which fall on the holidays listed in A-1.00 of Supplement A to Bulletin 1, and Saturdays as to which we have sent advance notification that no items will be processed.