

FEDERAL RESERVE BANK OF DALLAS
DALLAS, TEXAS 75222

Circular No. 74-3
January 2, 1974

To All Banks
in the Eleventh Federal Reserve District:

We have been advised by the Federal Reserve Bank of Boston, Massachusetts, that effective January 1, 1974, Negotiable Orders of Withdrawal (NOWS) will become available for issue by commercial banks, mutual saving banks, savings and loan associations, and cooperative banks located in Massachusetts and New Hampshire. The Federal Reserve Bank of Boston will treat Negotiable Orders of Withdrawals as cash items, subject to its Operating Letter No. 6, that relates to the collection and settlement of cash items. Commercial banks will use the routing symbol transit numbers that have earlier been assigned for check collection purposes. Thrift institutions will be assigned the following routing numbers: Boston - 2110; Eastern Massachusetts (Boston RCPC) - 2113; Western Massachusetts (Windsor Locks Office) - 2118; New Hampshire - 2114. Rand McNally & Company of Chicago will assign transit numbers to the requesting thrift institutions.

Yours very truly,

P. E. Coldwell

President