

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 74-175  
June 28, 1974

To All Banks  
in the Eleventh Federal Reserve District:

Reference is made to our Circular No. 74-158, dated June 17, 1974, transmitting revised copies of Bulletins 8, 10, 11, and revised copies of Supplements A, B, and C of Bulletin 13.

Enclosed is a corrected copy of Supplement A to Bulletin 10, "Closing Hours For Cash Items," indicating nonmachineable items will be deferred one additional business day up to a maximum of two business days. Also enclosed are revised Supplements A, B, and C of Bulletin 13, RCPC time schedules, deleting the reference to two business day deferral on nonmachineable items.

The reference in Bulletin 8 and Bulletin 9, Section 3.10, paragraph (d), to the dollar encoding will not be effective until January 1, 1975.

Questions regarding these revisions should be directed to this Bank's officers or appropriate branch officers having responsibility over the check collection function.

Yours very truly,

P. E. Coldwell

President

Enclosures

**Supplement A  
CLOSING HOURS FOR CASH ITEMS**

**IMMEDIATE CREDIT ITEMS**

<b>Banking days (Monday through Friday)</b>	<b>Closing hour</b>	
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	}	
Checks drawn on the Treasurer of the United States		2:00 p.m. (El Paso) 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	}	
Drafts on this bank subject to inspection and verification of signatures after receipt at office on which drawn before payment is final		2:30 p.m.

**DEFERRED CREDIT ITEMS**

<b>Banking days (Monday through Friday)</b>	<b>Closing hour</b>
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)
Nonmachineable items (deferred one additional business day up to a maximum of two business days)	6:00 a.m.
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)
End point sorted items	2:00 p.m. (El Paso) 2:30 p.m. (other offices)

\*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 3.05 of Bulletin 10

**Closing hour**

9:00 a.m.

\*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.

## 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.
End point sorted items	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 Mondays through Fridays (if not holidays) 12:01 a.m.
Nonmachineable items	6:00 a.m.

\*This applies to nonmember participating banks. Member banks may deposit these items, Monday through Friday, as set out in our Bulletin 10.

## 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

**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**

	<b>CLOSING HOUR</b>
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.
End point sorted items	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 Mondays through Fridays (if not holidays) 12:01 a.m.
Nonmachineable items	6:00 a.m.

\*This applies to nonmember participating banks. Member banks may deposit these items, Monday through Friday, as set out in our Bulletin 10.

## 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

**SUPPLEMENT C**

**SOUTH TEXAS REGIONAL CHECK PROCESSING CENTER**

**Time Schedule For Credit of Cash Items Presented Through The South 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**

	<b>CLOSING HOUR</b>
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.
End point sorted items	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 Mondays through Fridays (if not holidays) 12:01 a.m.
Nonmachineable items	6:00 a.m.

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<i>Bank</i>	<i>Location</i>	<i>Transit Number</i>
<b>Aransas County</b>		
First National Bank	Rockport	1149-0594
<b>Atascosa County</b>		
Jourdanton State Bank	Jourdanton	1149-2198
Lytle State Bank	Lytle	1149-1151
First National Bank	Pleasanton	1149-1232
First State Bank	Poteet	1149-1425
<b>Bandera County</b>		
First National Bank	Bandera	1149-1830
First State Bank	Bandera	1149-0930
<b>Bee County</b>		
Commercial National Bank	Beeville	1149-0278
First National Bank	Beeville	1149-0277
State Bank and Trust Company	Beeville	1149-0279
<b>Blanco County</b>		
Blanco National Bank	Blanco	1149-0948
Johnson City Bank	Johnson City	1149-2209
<b>Caldwell County</b>		
First-Lockhart National Bank	Lockhart	1149-0321
Lockhart State Bank	Lockhart	1149-2326
Citizens State Bank	Luling	1149-1648
First National Bank	Luling	1149-0581
<b>Comal County</b>		
First National Bank	New Braunfels	1149-0289
Guaranty State Bank	New Braunfels	1149-2028
Canyon Lake Bank	Sattler	1149-0468
<b>Dewitt County</b>		
Buchel Bank and Trust Company	Cuero	1149-0308
Farmers State Bank	Cuero	1149-0307
First National Bank	Nordheim	1149-0899
Home State Bank	Westhoff	1149-2158
First State Bank	Yoakum	1149-1792
Yoakum National Bank	Yoakum	1149-0222
First National Bank	Yorktown	1149-0659
Yorktown Community Bank	Yorktown	1149-0223
<b>Frio County</b>		
Security State Bank	Pearsall	1149-0477