

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 83-11  
January 17, 1983

FEE SCHEDULE FOR COMMERCIAL CHECK SERVICES

TO ALL DEPOSITORY INSTITUTIONS IN THE  
ELEVENTH FEDERAL RESERVE DISTRICT:

On January 6, 1983, the Federal Reserve Bank of Dallas announced, in Circular No. 83-3, a program initiated by the Federal Reserve System to accelerate the collection of checks. This announcement contained the details of the program, which involves new deposit deadlines and prices for Federal Reserve check collection services to go into effect February 24, 1983.

Enclosed is the schedule of new deposit deadlines for check collection services available to depositors in the Eleventh District along with associated prices. This schedule retains all of the deposit options available to your institution in the past. In addition, a number of new services have been added. Among these are a 7:00 p.m. deposit option for mixed cash letters at the Dallas office and a 1:15 a.m. deposit arrangement for RCPC items at the Dallas, Houston and San Antonio offices.

Because of implementation of the return item pilot program in the Eleventh District, the Federal Reserve Bank of Dallas is able to offer lower prices on some check services and limit increases in other fees. This Bank has found it necessary to increase prices primarily for those services where significant improvement in funds availability to depositors will result in increased costs for the Federal Reserve.

Substantial improvements are also being made to the interterritory check collection services made available by Federal Reserve Banks nationwide. These include the "direct send" service, where a depository institution arranges its own transportation to another Federal Reserve office, and the "consolidated shipment" service, where the depository institution deposits items locally for shipment to other Federal Reserve offices using our transportation network. The availability schedule and prices for these services are available upon request.

Questions concerning the new check prices should be directed to Donald L. Jackson, (214) 651-6118 at the Head Office; Robert W. Schultz, (915) 544-4730 at the El Paso Branch; Vernon L. Bartee, (713) 659-4433 at the Houston Branch; or John A. Bullock, (512) 224-2141 at the San Antonio Branch.

Additional copies of this circular will be furnished upon request to the Public Affairs Department, Extension 6289.

Sincerely yours,



William H. Wallace  
First Vice President

Enclosure

---

Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank: 1-800-442-7140 (intrastate) and 1-800-527-9200 (interstate). For calls placed locally, please use 651 plus the extension referred to above.

CHECK COLLECTION SERVICE AND FEE SCHEDULE  
IN-ZONE DEPOSITORS

OFFICE: DALLAS

Product	Routing Symbol	Per Item Charge	Availability	Cut-Off Time
Mixed Cash Letter	All	3.6¢	Computed <u>1</u> /	12:01 a.m., 9:00 a.m., 12:00 noon & 7:00 p.m.
City Unsorted regular	1110, 3110	1.6¢	Immediate	9:00 a.m.
RCPC Unsorted regular	1119, 3119	2.0¢	Immediate	12:01 a.m.
Unsorted premium	1119, 3119	3.0¢	Immediate	1:15 a.m.
Country Unsorted regular: Fully qualified	1111, 3111 1112, 3112 1113, 3113 1163, 3163	2.4¢	Next Day	12:00 noon
Computer Processed	1111, 3111 1112, 3112 1113, 3113 1163, 3163	2.4¢	Next Day	1:30 p.m.
Prepared for High Speed	1111, 3111 1112, 3112 1113, 3113 1163, 3163	2.4¢	Next Day	2:30 p.m.
\$500 and Over	1111, 3113 1112, 3112 1113, 3113 1163, 3163	2.4¢	Next Day	2:30 p.m.
Group Sort	<u>2</u> /	1.9¢	Next Day	5:00 p.m. Sunday 8:00 p.m. Mon - Thurs.
Federal	All but Dallas Territory	5.0¢	1- and 2-Day	12:00 noon

CHECK COLLECTION SERVICE AND FEE SCHEDULE  
IN-ZONE DEPOSITORS

OFFICE: DALLAS

Product	Routing Symbol	Per Item Charge	Availability	Cut-Off Time
Nonmachineable Local	1110, 3110 1111, 3111 1112, 3112 1113, 3113 1119, 3119	15.0¢	City & RCPC deferred 1 day, country deferred 2 days	7:00 a.m.
Other Fed	All but Dallas Territory	20.0¢	2 days	7:00 a.m.
Fine Sort <u>3/</u> City	1110, 3110	.9¢	Immediate	9:30 a.m.
RCPC	1119, 3119	.9¢	Immediate	4:00 a.m.
Country: Oklahoma Items	1112, 3112	.9¢	Next Day	4:00 p.m.
Other Items	1111, 3111 1113, 3113	.9¢	Next Day	5:00 p.m. Sunday 9:30 p.m. Mon - Thurs.
Offsite <u>4/</u>	1111	.9¢	Immediate	12:01 a.m.
Returned Items <u>5/</u>	All	50.0¢	Immediate	12:00 noon
Amount Encoding <u>6/</u>	All	3.0¢	-	<u>4/</u>
Postal Money Orders	<u>4/</u>	No Charge	Immediate	3:00 p.m.
Treasury Checks	<u>4/</u>	No Charge	Immediate	3:00 p.m.

1/ Contact Dallas Office for availability information for the various cutoffs.

2/ Contact Dallas Office for details on group sort deposits.

3/ In addition to the per item charge there is a \$2.50 cash letter fee for city, RCPC, and country fine sort letters. The cash letter fee does not apply to offsite fine sort items.

4/ Contact Dallas Office for specific details.

5/ The processing fee for returned checks will be charged to the payor institution.

6/ Price for encoding only. Processing is an additional charge.

CHECK COLLECTION SERVICE AND FEE SCHEDULE  
IN-ZONE DEPOSITORS

OFFICE: EL PASO

Product	Routing Symbol	Per Item Charge	Availability	Cut-Off Time
Mixed Cash Letter	All	3.6¢	Computed <u>1</u> /	9:15 a.m., 12:00 noon, 1:30 p.m.
City Unsorted Regular	1120, 3120	1.6¢	Immediate	9:15 a.m.
Country Unsorted Regular Fully Qualified	1122, 3122 1123, 3123 1163, 3163	2.4¢	Next Day	12:00 noon
Computer Processed	1122, 3122 1123, 3123 1163, 3163	2.4¢	Next Day	1:30 p.m.
\$500 and Over	1122, 3122 1123, 3123 1163, 3163	2.4¢	Next Day	2:00 p.m.
Federal	All but El Paso Territory	5.0¢	1- and 2-Day	12:00 noon
Nonmachineable Local	1120, 3120 1122, 3122 1123, 3123 1163, 3163	15.0¢	City deferred 1 day; Country de- ferred 2 days	7:00 a.m.
Other Fed	All but El Paso Territory	20.0¢	2 Days	7:00 a.m.
Fine Sort 2/ City	1120, 3120	.9¢	Immediate	10:15 a.m.
Country	1122, 3122 1123, 3123 1163, 3163	.9¢	Next Day	4:30 p.m.
Returned Items <u>3</u> /	All	50.0¢	Immediate	12:00 noon

CHECK COLLECTION SERVICE AND FEE SCHEDULE  
IN-ZONE DEPOSITORS

OFFICE: EL PASO

Product	Routing Symbol	Per Item Charge	Availability	Cut-Off Time
Amount Encoding <u>4/</u>	All	3.0¢	-	<u>5/</u>
Postal Money Orders	<u>5/</u>	No Charge	Immediate	3:00 p.m.
Treasury Checks	<u>5/</u>	No Charge	Immediate	3:00 p.m.

1/ Contact El Paso Office for availability information for the various cutoffs.

2/ In addition to per item charge, there is a \$2.50 cash letter fee for city and country fine sort letters.

3/ The processing fee for returned checks will be charged to the payor institution.

4/ Price for encoding only. Processing is an additional charge.

5/ Contact El Paso Office for specific details.

CHECK COLLECTION SERVICE AND FEE SCHEDULE  
IN-ZONE DEPOSITORS

OFFICE: SAN ANTONIO

Product	Routing Symbol	Per Item Charge	Availability	Cut-Off Time
Mixed Cash Letters	All	3.6¢	Computed <u>1/</u>	12:01 a.m., 9:30 a.m. and 12:00 noon
City Unsorted Regular	1140, 3140	1.6¢	Immediate	9:30 a.m.
RCPC Unsorted Regular	1141, 3141 1149, 3149	2.0¢	Immediate	12:01 a.m.
Unsorted Premium	1141, 3141 1149, 3149	3.0¢	Immediate	1:15 a.m.
Federal	All but San Antonio Territory	5.0¢	1- and 2-Day	12:00 noon
Nonmachineable Local	1140, 3140 1141, 3141 1149, 3149	15.0¢	1 Day	7:00 a.m.
Other Fed	All but San Antonio Territory	20.0¢	2 Days	7:00 a.m.
Fine Sort 2/ City	1140, 3140	.9¢	Immediate	10:30 a.m.
RCPC	1141, 3141 1149, 3149	.9¢	Immediate	4:00 a.m.
Returned Items <u>3/</u>	All	50.0¢	Immediate	12:00 noon
Amount Encoding <u>4/</u>	All	3.0¢	-	<u>5/</u>
Postal Money Orders	<u>5/</u>	No Charge	Immediate	3:00 p.m.
Treasury Checks	<u>5/</u>	No Charge	Immediate	3:00 p.m.

1/ Contact San Antonio Office for Availability information for the various cutoffs.

2/ In addition to per item charge, there is a \$2.50 cash letter fee for city and RCPC fine sort cash letters.

3/ The processing fee for returned checks will be charged to the payor institution.

4/ Price for encoding only. Processing is an additional charge.

5/ Contact San Antonio Office for specific details.

CHECK COLLECTION SERVICE AND FEE SCHEDULE  
IN-ZONE DEPOSITORS

OFFICE: HOUSTON

Product	Routing Symbol	Per Item Charge	Availability	Cut-Off Time
Mixed Cash Letter	All	3.6¢	Computed <u>1/</u>	12:01 a.m., 9:00 a.m. and 12:00 noon
City Unsorted Regular	1130, 3130	1.6¢	Immediate	9:00 a.m.
RCPC Unsorted Regular	1131, 3131	2.0¢	Immediate	12:01 a.m.
Unsorted Premium	1131, 3131	3.0¢	Immediate	1:15 a.m.
Federal	All but Houston Territory	5.0¢	1- and 2-Day	12:00 noon
Nonmachineable Local	1130, 3130 1131, 3131	15.0¢	1 Day	7:00 a.m.
Other Fed	All but Houston Territory	20.0¢	2 Days	7:00 a.m.
Fine Sort <u>2/</u> City	1130, 3130	.9¢	Immediate	9:30 a.m.
RCPC	1131, 3131	.9¢	Immediate	4:00 a.m.
Returned Items <u>3/</u>	All	50.0¢	Immediate	12:00 noon
Amount Encoding <u>4/</u>	All	3.0¢	-	<u>5/</u>
Postal Money Orders	<u>5/</u>	No Charge	Immediate	3:00 p.m.
Treasury Checks	<u>5/</u>	No Charge	Immediate	3:00 p.m.

1/ Contact Houston Office for availability information for the various cutoffs.

2/ In addition to per item charge, there is a \$2.50 cash letter fee for city and RCPC fine sort cash letters.

3/ The processing fee for returned checks will be charged to the payor institution.

4/ Price for encoding only. Processing is an additional charge.

5/ Contact Houston Office for specific details.