



FEDERAL RESERVE BANK
OF DALLAS

TONY J. SALVAGGIO
FIRST VICE PRESIDENT

DALLAS, TEXAS 75222

November 29, 1991

Notice 91-99

TO: The Chief Operating Officer of
each financial institution in the
Eleventh Federal Reserve District

SUBJECT

**Fee and Availability Schedules for
Commercial Check, Return Check, and Payor Bank Services**

DETAILS

On January 1, 1992, all Federal Reserve Banks will implement new fee and availability schedules for check collection, return check, and payor bank services. The information listed herein is expected to remain in effect throughout 1992.

In the Eleventh District, there will be selected price increases in check collection: the country per-item fee in Dallas, from 2.6 cents to 2.8 cents; the RCPC premium per-item fee in Dallas, Houston, and San Antonio, from 4.0 cents to 4.3 cents; the city per-item fee in El Paso, from 1.6 cents to 1.7 cents; the per-item fee for the other District component of federal items in all offices, from 6.6 cents to 6.7 cents; the nonmachinable per-item fees in all offices for all classes of items; the city fine sort cash letter fee in Houston, from \$1.00 to \$1.50; and the encoding fee in all offices, from 4.0 cents to 5.0 cents.

Concerning return check services, fees for several individual services will increase. Also, the reject reentry fee for payor bank services will increase from 15 cents to 25 cents for 1992.

ATTACHMENTS

Attached are the 1992 deposit deadlines, availability information, and fees for all check collection and return check services for local customers at each Eleventh District office, as well as fees for payor bank services. Information concerning interterritory check collection and return check services is available upon request.

MORE INFORMATION

For more information, please contact Robert Whitman, (214) 698-4357, at the Dallas Office; Eloise Guinn, (915) 521-8201, at the El Paso Branch; Luke Richards, (713) 652-1544, at the Houston Branch; or Herb Barbee, (512) 978-1402, at the San Antonio Branch.

For additional copies of this Bank's notice and the fee and availability schedules, please contact the Public Affairs Department at (214) 651-6289.

Sincerely,

A handwritten signature in cursive script that reads "Tony J. Saluzzo". The signature is written in dark ink and is positioned to the right of the word "Sincerely,".

ELEVENTH FEDERAL RESERVE DISTRICT

Dallas

El Paso

Houston San Antonio

1 9 9 2

SCHEDULE OF CHECK SERVICES, FEES, AND AVAILABILITY

Forward Check Collection Services

Return Check Services

Payor Bank Services

FORWARD CHECK COLLECTION SERVICE AND FEE SCHEDULE LOCAL DEPOSITORS

DALLAS

Product	Sorting Requirements	Cash Letter Fee	Per Item Fee (cents)	Availability	Deadline 1/
Mixed	None	\$1.25	Calc. 2/ 3/	Calc. 4/	12:01 a.m. 9:00 a.m. 2:00 p.m. (M-Sat) 10:00 p.m. (M-Th)
City Regular	1110/3110	\$1.00	1.6	Immediate	9:00 a.m.
City Fine	Endpoint	\$2.50	0.6	Immediate	9:30 a.m.
RCPC Regular	1111/3111 1119/3119	\$1.00	2.2	Immediate	12:01 a.m.
RCPC Premium	" "	\$3.00	4.3	Immediate	1:45 a.m.
RCPC Group	5/	\$1.00	2.6	Immediate	3:30 a.m.
RCPC Fine 6/	Endpoint	\$2.50	0.8	Immediate	4:00 a.m.
Country					
Country Regular	1113/3113	\$1.00	2.8	1 Day	5:00 p.m. (Sun & Hol) 10:00 p.m. (M-Th)
Country Fine	Endpoint	\$2.50	0.9	1 Day	6:45 p.m. (Sun & Hol) 11:00 p.m. (M-Th)
Federal	Nonlocal	\$1.25	Calc. 3/	Calc. 4/	2:00 p.m. 7:00 p.m.
High Dollar					
High Dollar Group Sort	5/	\$9.00	7.5	Immediate	8:30 a.m. (Tue-Fr)
Offsite 5/	1113/3113	\$2.50	0.9	Immediate	5/
Nonmachineable					
Nonmachineable City		\$1.00	23.0	1 Day	9:00 a.m.
Nonmachineable RCPC		\$1.00	23.0	1 Day	9:00 a.m.
Nonmachineable Country		\$1.00	23.0	2 Day	9:00 a.m.
Nonmachineable Mixed/Fed	None	\$1.25	36.3	2 Day	9:00 a.m.
Encoding 7/	None	None	5.0	-	5/
Canadian C/L	Canadian R/T	5/	5/	5/	5/
E/Z Clear Bonds		None	None	Immediate	12:00 noon
U.S. Treasury Checks		None	None	Immediate	3:00 p.m.
Postal Money Orders		None	None	Immediate	3:00 p.m.

- 1/ Deadline times are Monday through Friday except where noted.
2/ Local mixed item fees are: CITY 1.7; RCPC 2.3; COUNTRY 2.9 cents.
Rejects are 5.2 cents each and noncommercial items are calculated as city items.
3/ Non-local Eleventh District item fees are: CITY 3.8; RCPC 4.6.
The fee for all out-of-district items is 6.7 cents.
4/ Contact Dallas Office for availability information for various deadlines.
5/ Contact Dallas Office for specific details.
6/ The deadline is 5:00 a.m. for fine sort letters to RCPC group sort banks.
7/ Price for encoding only. Processing is an additional charge.

EFFECTIVE: 1/1/92

FORWARD CHECK COLLECTION SERVICE AND FEE SCHEDULE LOCAL DEPOSITORS

EL PASO

Product	Sorting Requirements	Cash Letter Fee	Per Item Fee (cents)	Availability	Deadline 1/
Mixed	None	\$1.25	Calc. <u>2/</u> <u>3/</u>	Calc. <u>4/</u>	2:00 a.m. 9:15 a.m. 12:00 noon
City Regular	1120/3120	\$1.00	1.7	Immediate	9:15 a.m.
	Fine Endpoint	\$2.50	0.6	Immediate	10:15 a.m.
RCPC Regular	1122/3122	\$1.00	3.0	Immediate	2:00 a.m.
	1123/3123 1163/3163 Fine Endpoint	\$3.00	0.8	Immediate	3:00 a.m.
Federal	Nonlocal	\$1.25	Calc. <u>3/</u>	Calc. <u>4/</u>	12:00 noon
High Dollar Group Sort	<u>5/</u>	\$13.50	15.0	Immediate	9:15 a.m. (Tue-Fr)
Nonmachineable	City	\$1.00	23.0	1 Day	9:15 a.m.
	RCPC	\$1.00	23.0	1 Day	9:15 a.m.
	Mixed/Fed None	\$1.25	36.3	2 Day	9:15 a.m.
Encoding <u>6/</u>	None	None	5.0	-	<u>5/</u>
Canadian C/L	Canadian R/T	<u>5/</u>	<u>5/</u>	<u>5/</u>	<u>5/</u>
E/Z Clear Bonds		None	None	Immediate	12:00 noon
U.S. Treasury Checks		None	None	Immediate	3:00 p.m.
Postal Money Orders		None	None	Immediate	3:00 p.m.

1/ Deadline times are Monday through Friday except where noted.

2/ Local mixed item fees are: CITY 1.8; RCPC 3.1 cents.
Rejects are 5.2 cents each and noncommercial items are calculated as city items.

3/ Non-local Eleventh District item fees are: CITY 3.8; RCPC 4.6; COUNTRY 5.9 cents.
The fee for all out-of-district items is 6.7 cents.

4/ Contact El Paso Office for availability information for various deadlines.

5/ Contact El Paso Office for specific details.

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

EFFECTIVE: 1/1/92

**FORWARD CHECK COLLECTION SERVICE AND FEE SCHEDULE
LOCAL DEPOSITORS**

HOUSTON

Product	Sorting Requirements	Cash Letter Fee	Per Item Fee (cents)	Availability	Deadline 1/
Mixed	None	\$1.25	Calc. <u>2/</u> <u>3/</u>	Calc. <u>4/</u>	12:01 a.m. 9:00 a.m. 12:00 noon 8:00 p.m.
City Regular	1130/3130	\$1.00	1.6	Immediate	9:00 a.m.
Group	5/	\$1.00	1.5	Immediate	11:00 a.m.
Fine	Endpoint	\$1.50	0.4	Immediate	11:00 a.m.
RCPC Regular	1131/3131	\$1.00	2.2	Immediate	12:01 a.m.
Premium	" "	\$3.00	4.3	Immediate	2:30 a.m.
Group	5/	\$1.00	1.9	Immediate	2:00 a.m.
Fine	Endpoint	\$2.50	0.8	Immediate	4:00 a.m.
Federal	Nonlocal	\$1.25	Calc. <u>3/</u>	Calc. <u>4/</u>	12:00 noon 8:00 p.m.
High Dollar					
Group Sort	5/	\$9.00	7.5	Immediate	9:00 a.m. (Tue-Fr)
Nonmachineable	City	\$1.00	23.0	1 Day	9:00 a.m.
	RCPC	\$1.00	23.0	1 Day	9:00 a.m.
	Mixed/Fed	\$1.25	36.3	2 Day	9:00 a.m.
Encoding <u>6/</u>	None	None	5.0	-	9:00 p.m.
Canadian C/L	Canadian R/T	<u>5/</u>	<u>5/</u>	<u>5/</u>	<u>5/</u>
E/Z Clear Bonds		None	None	Immediate	12:00 noon
U.S. Treasury Checks		None	None	Immediate	3:00 p.m.
Postal Money Orders		None	None	Immediate	3:00 p.m.

1/ Deadline times are Monday through Friday except where noted.

2/ Local mixed item fees are: CITY 1.7; RCPC 2.3 cents.

Rejects are 5.2 cents each and noncommercial items are calculated as city items.

3/ Non-local Eleventh District item fees are: CITY 3.8; RCPC 4.6; COUNTRY 5.9 cents.
The fee for all out-of-district items is 6.7 cents.

4/ Contact Houston Office for availability information for various deadlines.

5/ Contact Houston Office for specific details.

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

EFFECTIVE: 1/1/92

FORWARD CHECK COLLECTION SERVICE AND FEE SCHEDULE LOCAL DEPOSITORS

SAN ANTONIO

Product	Sorting Requirements	Cash Letter Fee	Per Item Fee (cents)	Availability	Deadline 1/
Mixed	None	\$1.25	Calc. <u>2/</u> <u>3/</u>	Calc. <u>4/</u>	12:01 a.m. 9:30 a.m. 12:00 noon 7:30 p.m.
City Regular	1140/3140	\$1.00	1.6	Immediate	9:30 a.m.
City Fine	Endpoint	\$2.50	0.6	Immediate	10:30 a.m.
RCPC Regular	1149/3149	\$1.00	2.2	Immediate	2:00 a.m.
RCPC Premium	" "	\$3.00	4.3	Immediate	2:45 a.m.
RCPC Fine	Endpoint	\$2.50	0.8	Immediate	4:00 a.m.
Federal	Nonlocal	\$1.25	Calc. <u>3/</u>	Calc. <u>4/</u>	12:00 noon 7:30 p.m.
High Dollar Group Sort	<u>5/</u>	\$9.00	7.5	Immediate	9:00 a.m. (Tue-Fr)
Nonmachineable City	RCPC	\$1.00	23.0	1 Day	9:30 a.m.
Nonmachineable RCPC	RCPC	\$1.00	23.0	1 Day	9:30 a.m.
Nonmachineable Mixed/Fed	None	\$1.25	36.3	2 Day	9:30 a.m.
Encoding <u>6/</u>	None	None	5.0	-	<u>5/</u>
Canadian C/L	Canadian R/T	<u>5/</u>	<u>5/</u>	<u>5/</u>	<u>5/</u>
E/Z Clear Bonds		None	None	Immediate	12:00 noon
U.S. Treasury Checks		None	None	Immediate	3:00 p.m.
Postal Money Orders		None	None	Immediate	3:00 p.m.

1/ Deadline times are Monday through Friday except where noted.

2/ Local mixed items fees are: CITY 1.7; RCPC 2.3 cents.

Rejects are 5.2 cents each and noncommercial items are calculated as city items.

3/ Non-local Eleventh District item fees are: CITY 3.8; RCPC 4.6; COUNTRY 5.9 cents.

The fee for all out-of-district items is 6.7 cents.

4/ Contact San Antonio Office for availability information for various deadlines.

5/ Contact San Antonio Office for specific details.

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

EFFECTIVE: 1/1/92

RETURN CHECK SERVICE AND FEE SCHEDULE

DALLAS

Product	Sorting Requirements	Return Letter Fee	Per Item Fee (cents)	Availability	Deadline 1/
Raw Returns (Unqualified)					
Mixed	None	\$1.25	Calc. 2/	2 Day 3/	8:00 p.m. (Sun-Th)
Sorted	City	\$1.00	80.0	Immediate	12:01 a.m.
	RCPC	\$1.00	80.0	Immediate	12:01 a.m.
	Country	\$1.00	80.0	1 Day	12:01 a.m.
	Federal	\$1.25	95.0	Calculated	12:01 a.m.
Qualified Returns					
Mixed	None	\$1.25	Calc. 4/	3/	As Follows
				1 Day at --	12:01 a.m.
				1 Day at --	9:00 a.m.
				2 Day at --	2:00 p.m.
				2 Day at --	10:00 p.m.
City Regular	1110/3110	\$1.00	13.0	Immediate	9:00 a.m.
	Fine Endpoint	\$2.50	0.7	Immediate	9:30 a.m.
RCPC Regular	1111/3111	\$1.00	16.0	Immediate	12:01 a.m.
	1119/3119				
	Premium " "	\$1.00	29.0	Immediate	1:45 a.m.
Fine	Endpoint	\$2.50	0.9	Immediate	4:00 a.m.
Country					
Regular	1113/3113	\$1.00	19.0	1 Day	5:00 p.m. (Sun & Hol)
					10:00 p.m. (M-Th)
Fine	Endpoint	\$2.50	0.9	1 Day	6:45 p.m. (Sun & Hol)
					11:00 p.m. (M-Th)
Federal	Nonlocal	\$1.25	56.0	Calculated	2:00 p.m. 7:00 p.m.
Same Day Notification Service for a Large Return					
On-line wire notice			\$1.75		12:00 noon
Telephone call to Fed			\$4.25		9:00 a.m.
Physical check to Fed 5/			\$5.25		9:00 a.m.

1/ Deadline times are Monday through Friday except where noted.

2/ Mixed raw return per item fees are: LOCAL 80.0; FEDERAL 95.0; REJECTS 85.0 cents.

3/ Contact the Return Check Division if you prefer calculated availability.

4/ Qualified mixed return item fees are: CITY 14.0; RCPC 17.0; COUNTRY 20.0; FEDERAL 57.0; REJECTS 30.0 cents.

5/ Special separate return letter required.

NOTE: Any institution that participates in the Intermingle Return Item Program may send its qualified return items to us in a forward presentment cash letter. It will be charged the forward check collection fee for returns to a participant and the qualified return item fee for returns to a non-participant.

EFFECTIVE: 1/1/92

RETURN CHECK SERVICE AND FEE SCHEDULE

EL PASO

Product	Sorting Requirements	Return Letter Fee	Per Item Fee (cents)	Availability	Deadline 1/
Raw Returns (Unqualified)					
Mixed	None	\$1.25	Calc. <u>2/</u>	2 Day <u>3/</u>	8:00 p.m. (Sun-Th)
Sorted	City	\$1.00	80.0	Immediate	2:00 a.m.
	RCPC	\$1.00	80.0	Immediate	2:00 a.m.
	Federal	\$1.25	95.0	Calculated	2:00 a.m.

Qualified Returns

Mixed	None	\$1.25	Calc. <u>4/</u>	<u>3/</u> 1 Day at -- 1 Day at -- 2 Day at --	As Follows 2:00 a.m. 9:15 a.m. 12:00 noon
City Regular	1120/3120	\$1.00	13.0	Immediate	9:15 a.m.
	Fine Endpoint	\$2.50	0.7	Immediate	10:15 a.m.
RCPC Regular	1122/3122	\$1.00	16.0	Immediate	2:00 a.m.
	1123/3123 1163/3163 Fine Endpoint	\$3.00	0.9	Immediate	3:00 a.m.
Federal	Nonlocal	\$1.25	56.0	Calculated	12:00 noon

Same Day Notification Service for a Large Return

	Each	
On-line wire notice	\$1.75	12:00 noon
Telephone call to Fed	\$4.25	9:00 a.m.
Physical check to Fed <u>5/</u>	\$5.25	9:00 a.m.

1/ Deadline times are Monday through Friday except where noted.

2/ Mixed raw return per item fees are: LOCAL 80.0; FEDERAL 95.0; REJECTS 85.0 cents.

3/ Contact the Return Check Division if you prefer calculated availability.

4/ Qualified mixed return item fees are: CITY 14.0; RCPC 17.0; FEDERAL 57.0; REJECTS 30.0 cents.

5/ Special separate return letter required.

EFFECTIVE: 1/1/92

RETURN CHECK SERVICE AND FEE SCHEDULE

HOUSTON

Product	Sorting Requirements	Return Letter Fee	Per Item Fee (cents)	Availability	Deadline 1/
Raw Returns (Unqualified)					
Mixed	None	\$1.25	Calc. <u>2/</u>	2 Day <u>3/</u>	8:00 p.m. (Sun-Th)
Sorted	City	\$1.00	80.0	Immediate	12:01 a.m.
	RCPC	\$1.00	80.0	Immediate	12:01 a.m.
	Federal	\$1.25	95.0	Calculated	12:01 a.m.
Qualified Returns					
Mixed	None	\$1.25	Calc. <u>4/</u>	<u>3/</u> 1 Day at -- 1 Day at -- 2 Day at -- 2 Day at --	As Follows 12:01 a.m. 9:00 a.m. 12:00 noon 8:00 p.m.
City Regular	1130/3130	\$1.00	13.0	Immediate	9:00 a.m.
	Fine Endpoint	\$1.50	0.4	Immediate	11:00 a.m.
RCPC Regular	1131/3131	\$1.00	16.0	Immediate	12:01 a.m.
	Premium " "	\$1.00	29.0	Immediate	2:30 a.m.
	Fine Endpoint	\$2.50	0.9	Immediate	4:00 a.m.
Federal	Nonlocal	\$1.25	56.0	Calculated	12:00 noon 8:00 p.m.
Same Day Notification Service for a Large Return			Each		
On-line wire notice			\$1.75		12:00 noon
Telephone call to Fed			\$4.25		9:00 a.m.
Physical check to Fed <u>5/</u>			\$5.25		9:00 a.m.

1/ Deadline times are Monday through Friday except where noted.

2/ Mixed raw return item fees are: LOCAL 80.0; FEDERAL 95.0; REJECTS 85.0 cents.

3/ Contact the Return Check Division if you prefer calculated availability.

4/ Qualified mixed return item fees are: CITY 14.0; RCPC 17.0; FEDERAL 57.0; REJECTS 30.0 cents.

5/ Special separate return letter required.

EFFECTIVE: 1/1/92

**RETURN CHECK
SERVICE AND FEE SCHEDULE
SAN ANTONIO**

Product	Sorting Requirements	Return Letter Fee	Per Item Fee (cents)	Availability	Deadline 1/
Raw Returns (Unqualified)					
Mixed	None	\$1.25	Calc. <u>2/</u>	2 Day <u>3/</u>	8:00 p.m. (Sun-Th)
Sorted	City	\$1.00	80.0	Immediate	2:00 a.m.
	RCPC	\$1.00	80.0	Immediate	2:00 a.m.
	Federal	\$1.25	95.0	Calculated	2:00 a.m.
Qualified Returns					
Mixed	None	\$1.25	Calc. <u>4/</u>	<u>3/</u> 1 Day -- 1 Day -- 2 Day -- 2 Day --	As Follows 12:01 a.m. 9:30 a.m. 12:00 noon 7:30 p.m.
City Regular	1140/3140	\$1.00	13.0	Immediate	9:30 a.m.
	Fine Endpoint	\$2.50	0.7	Immediate	10:30 a.m.
RCPC Regular	1149/3149	\$1.00	16.0	Immediate	2:00 a.m.
	" "	\$1.00	29.0	Immediate	2:45 a.m.
	Fine Endpoint	\$2.50	0.9	Immediate	4:00 a.m.
Federal	Nonlocal	\$1.25	56.0	Calculated	12:00 noon 7:30 p.m.
Same Day Notification Service for a Large Return			Each		
On-line wire notice			\$1.75		12:00 noon
Telephone call to Fed			\$4.25		9:00 a.m.
Physical check to Fed <u>5/</u>			\$5.25		9:00 a.m.

- 1/ Deadline times are Monday through Friday except where noted.
2/ Mixed raw return per item fees are: LOCAL 80.0; FEDERAL 95.0; REJECTS 85.0 cents.
3/ Contact the Return Check Division if you prefer calculated availability.
4/ Qualified mixed returns item fees are: CITY 14.0; RCPC 17.0; FEDERAL 57.0; REJECTS 30.0 cents.
5/ Special separate return letter required.

EFFECTIVE: 1/1/92

**ELEVENTH DISTRICT
PAYOR BANK SERVICE PRICES**

MICR CAPTURE SERVICES

	MICR Capture	Extended MICR	Truncation
Minimum Daily Fee	\$ 7.00	\$ 7.00	\$ 7.00
Per Item Fee:			
electronic transmission	\$.003	\$.005	\$.014
magnetic tape	\$.003	NA	NA
Magnetic Tape surcharge	\$10.00	NA	NA
Return Item Origination:			
FAX notification	NA	\$ 1.50	\$ 1.50
FEDLINE notification	NA	\$ 1.00	\$ 1.00
Item or Information Retrieval	NA	\$ 1.25	\$ 1.25
Fine Sort Capture per item	\$.012	\$.012	\$.012
Reject Reentry per item	\$.25	\$.25	\$.25
Microfilming per item	\$.005	\$.005	Included

ACCOUNT TOTAL AND OUTSORT SERVICES

	Account Total	Outsort
Minimum Daily Fee	\$20.00	\$50.00
Per Account Fee	\$.20	NA
Fine Sort Capture per item	\$.012	\$.012
Reject Reentry per item	\$.25	\$.25
Telephone Notification (30 accounts)	\$15.00	NA

For additional information on Payor Bank Services, please call Eric Lendl at (214) 651-6626.