



FEDERAL RESERVE BANK  
OF DALLAS

TONY J. SALVAGGIO  
FIRST VICE PRESIDENT

December 1, 1992

DALLAS, TEXAS 75222

Notice 92-117

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, 1993, all Federal Reserve Banks will implement new fee and availability schedules for check collection, return check, and payor bank services. The schedules, which are attached, are expected to remain in effect throughout 1993.

In the Eleventh District, there will be selected price adjustments in check collection and return check services: the city fine sort per-item fee in El Paso, from 0.6 cents to 0.8 cents; the RCPC per-item fee in El Paso, from 0.8 cents to 0.9 cents; the Dallas return item country fine sort per-item fee, from 0.9 cents to 1.1 cents; and the El Paso return item city fine sort per-item fee, from 0.7 cents to 0.8 cents. The per-item fee for out-of-district items will remain 6.7 cents with the exception of high-dollar items selected for expedited collection, which will be 35 cents per item. For all offices, large dollar return item notification, telephone call per-item fees will increase from \$4.25 to \$6.00 and physical check to Fed per-item fees will increase from \$5.25 to \$7.25. Intermingled return items sent to participants will now be assessed a surcharge per-item fee in addition to the corresponding forward collection per-item fee.

The following deposit options have been added to the 1993 Time and Fee Schedule: City premium deposit has been added to all offices; RCPC group sort has been added to Dallas, El Paso, and San Antonio; RCPC premium group sort has been added to Dallas; and Payor Bank group sort has been added to Dallas.

ATTACHMENTS

Attached are the 1993 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.

**MORE INFORMATION**

Information concerning interterritory check collection and return check services is available upon request.

For more information, please contact Robert Whitman, (214) 922-6602, at the Dallas Office; Eloise Guinn, (915) 521-8201, at the El Paso Office; Luke Richards, (713) 652-1544, at the Houston Office; or Herb Barbee, (512) 978-1402, at the San Antonio Office.

For additional copies of this Bank's notice and the fee and availability schedules, please contact the Public Affairs Department at (214) 922-5254.

Sincerely,

A handwritten signature in cursive script, appearing to read "Tompkins Salzman".

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

**DALLAS**

**Effective 1/1/93**

| Product                  | Sorting<br>Requirements | Cash Letter Fee | Per Item Fee<br>(cents) | Availability    | Deadline<br><u>1/</u> |                     |
|--------------------------|-------------------------|-----------------|-------------------------|-----------------|-----------------------|---------------------|
| <b>Mixed</b>             | None                    | \$1.25          | Calc. <u>2/3/</u>       | Calc. <u>4/</u> | 12:01 a.m.            |                     |
|                          |                         |                 |                         |                 | 9:00 a.m.             |                     |
|                          |                         |                 |                         |                 | 2:00 p.m.             |                     |
|                          |                         |                 |                         |                 | 11:00 p.m. M-Th       |                     |
|                          |                         |                 |                         |                 | 10:00 p.m. Sat        |                     |
| <b>City</b>              | Regular                 | 1110/3110       | \$1.00                  | 1.6             | Immediate             | 9:00 a.m.           |
|                          | Premium                 | 1110/3110       | \$1.00                  | 2.6             | Immediate             | 9:30 a.m.           |
|                          | Fine                    | Endpoint        | \$2.50                  | 0.6             | Immediate             | 9:30 a.m.           |
| <b>RCPC</b>              | Regular                 | 1111/3111       | \$1.00                  | 2.2             | Immediate             | 12:01 a.m.          |
|                          |                         | 1119/3119       |                         |                 |                       |                     |
|                          | Premium                 | 1111/3111       | \$3.00                  | 4.3             | Immediate             | 3:00 a.m.           |
|                          |                         | 1119/3119       |                         |                 |                       |                     |
|                          | Group Premium           | <u>5/</u>       | \$1.00                  | 2.6             | Immediate             | 3:30 a.m.           |
|                          | Group Regular           | <u>5/</u>       | \$1.00                  | 1.9             | Immediate             | 3:30 a.m.           |
|                          | Payor Bank Group        | <u>5/</u>       | \$2.50                  | 1.1             | Immediate             | 4:00 a.m.           |
|                          | Fine <u>6/</u>          | Endpoint        | \$2.50                  | 0.8             | Immediate             | 4:00 a.m.           |
| <b>Country</b>           | Regular                 | 1113/3113       | \$1.00                  | 2.8             | 1 Day                 | 11:00 p.m. M-Th     |
|                          |                         |                 |                         |                 |                       | 8:30 p.m. Sun & Hol |
|                          | Fine                    | Endpoint        | \$2.50                  | 0.9             | 1 Day                 | 12:01 a.m. M-Th     |
|                          |                         |                 |                         |                 |                       | 9:45 p.m. Sun & Hol |
| <b>Federal</b>           | Nonlocal                | \$1.25          | Calc. <u>3/</u>         | Calc. <u>4/</u> | Same as Mixed         |                     |
| <b>High Dollar</b>       | Group Sort              | <u>5/</u>       | \$9.00                  | 7.5             | Immediate             | 8:30 a.m. M-F       |
| <b>Offsite <u>5/</u></b> | 1113/3113               | \$2.50          | 0.9                     | Immediate       | <u>5/</u>             |                     |
| <b>Nonmachineable</b>    | City                    | \$1.00          | 23.0                    | 1 Day           | 9:00 a.m.             |                     |
|                          | RCPC                    | \$1.00          | 23.0                    | 1 Day           | 9:00 a.m.             |                     |
|                          | Country                 | \$1.00          | 23.0                    | 2 Day           | 9:00 a.m.             |                     |
|                          | Mixed/Fed               | None            | \$1.25                  | 36.3            | 2 Day                 | 9:00 a.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. Rejects are 5.2 cents each and noncommercial items are calculated as city items.

3/ Nonlocal Eleventh District item fees are: **City** 3.8; **RCPC** 4.6; HDGS Cull at 35.0 cents. The fee for all out-of district items is 6.7 cents, except HDGS Cull at 35.0 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. Must be received three hours prior to next available mixed deadline.

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

**DALLAS**

**Effective 1/1/93**

| Product                | Sorting Requirements | Cash Letter Fee | Per Item Fee (cents) | Availability  | Deadline <sup>1/</sup> |
|------------------------|----------------------|-----------------|----------------------|---------------|------------------------|
| Encoding <sup>7/</sup> | None                 | None            | 5.0                  | -             | <sup>5/</sup>          |
| Canadian C/L           | Canadian R/T         | <sup>5/</sup>   | <sup>5/</sup>        | <sup>5/</sup> | <sup>5/</sup>          |
| E/Z Clear Bonds        |                      | None            | None                 | Immediate     | 12:00 noon             |
| U.S. Treasury          |                      | None            | None                 | Immediate     | 3:00 p.m.              |
| Postal Money           |                      | 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. Rejects are 5.2 cents each and noncommercial items are calculated as city items.

3/ Nonlocal Eleventh District item fees are: City 3.8; RCPC 4.6; HDGS Cull at 35.0 cents. The fee for all out-of district items is 6.7 cents, except HDGS Cull at 35.0 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. Must be received three hours prior to next available mixed deadline.

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

**EL PASO**

**Effective 1/1/93**

| Product                       | Sorting Requirements | Cash Letter Fee | Per Item Fee (cents) | Availability    | Deadline <sup>1/</sup> |
|-------------------------------|----------------------|-----------------|----------------------|-----------------|------------------------|
| <b>Mixed</b>                  | None                 | \$1.25          | Calc. <u>2/3/</u>    | Calc. <u>4/</u> | 2:00 a.m.              |
|                               |                      |                 |                      |                 | 9:15 a.m.              |
|                               |                      |                 |                      |                 | 12:00 noon             |
| <b>City</b> Regular           | 1120/3120            | \$1.00          | 1.7                  | Immediate       | 9:15 a.m.              |
| Premium                       | 1120/3120            | \$1.00          | 2.7                  | Immediate       | 9:45 a.m.              |
| Fine                          | Endpoint             | \$2.50          | 0.8                  | Immediate       | 10:15 a.m.             |
| <b>RCPC</b> Regular           | 1122/3122            | \$1.00          | 3.0                  | Immediate       | 2:00 a.m.              |
|                               | 1123/3123            |                 |                      |                 |                        |
|                               | 1163/3163            |                 |                      |                 |                        |
| Premium                       | 1122/3122            | \$3.00          | 5.1                  | Immediate       | 3:00 a.m.              |
|                               | 1123/3123            |                 |                      |                 |                        |
|                               | 1163/3163            |                 |                      |                 |                        |
| Group                         | <u>5/</u>            | \$1.00          | 2.7                  | Immediate       | 3:00 a.m.              |
| Fine                          | Endpoint             | \$3.00          | 0.9                  | Immediate       | 3:00 a.m.              |
| <b>Federal</b>                | Nonlocal             | \$1.25          | Calc. <u>3/</u>      | Calc. <u>4/</u> | 1:00 p.m.              |
| <b>High Dollar</b> Group Sort | <u>5/</u>            | \$13.50         | 15.0                 | Immediate       | 9:15 a.m. T-F          |
| <b>Nonmachineable</b>         | 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.              |
| <b>Encoding <u>6/</u></b>     | None                 | None            | 5.0                  | -               | <u>5/</u>              |
| <b>Canadian C/L</b>           | Canadian R/T         | <u>5/</u>       | <u>5/</u>            | <u>5/</u>       | <u>5/</u>              |
| <b>E/Z Clear Bonds</b>        |                      | None            | None                 | Immediate       | 12:00 noon             |
| <b>U.S. Treasury Checks</b>   |                      | None            | None                 | Immediate       | 3:00 p.m.              |
| <b>Postal Money Orders</b>    |                      | 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. Rejects are 5.2 cents each and noncommercial items are calculated as city items.

3/ Nonlocal Eleventh District item fees are: City 3.8; RCPC 4.6; COUNTRY 5.9; HDGS Cull at 35.0 cents. The fee for out-of-district items is 6.7 cents, except HDGS Cull at 35.0 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.

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

**HOUSTON**

**Effective 1/1/93**

| Product                       | Sorting Requirements | Cash Letter Fee | Per Item Fee (cents) | Availability    | Deadline <u>1/</u> |
|-------------------------------|----------------------|-----------------|----------------------|-----------------|--------------------|
| <b>Mixed</b>                  | None                 | \$1.25          | Calc. <u>2/3/</u>    | Calc. <u>4/</u> | 1:00 a.m.          |
|                               |                      |                 |                      |                 | 9:00 a.m.          |
|                               |                      |                 |                      |                 | 12:00 noon         |
|                               |                      |                 |                      |                 | 9:30 p.m.          |
| <b>City Regular</b>           | 1130/3130            | \$1.00          | 1.6                  | Immediate       | 9:00 a.m.          |
| <b>Group</b>                  | <u>5/</u>            | \$1.00          | 1.5                  | Immediate       | 11:00 a.m.         |
| <b>Premium</b>                | 1130/3130            |                 | 2.6                  | Immediate       | 9:30 a.m.          |
| <b>Fine</b>                   | Endpoint             | \$1.50          | 0.4                  | Immediate       | 11:00 a.m.         |
| <b>RCPC Regular</b>           | 1131/3131            | \$1.00          | 2.2                  | Immediate       | 1:00 a.m.          |
| <b>Premium</b>                | 1131/3131            | \$3.00          | 4.3                  | Immediate       | 3:30 a.m.          |
| <b>Group</b>                  | <u>5/</u>            | \$1.00          | 1.9                  | Immediate       | 3:30 a.m.          |
| <b>Fine</b>                   | Endpoint             | \$2.50          | 0.8                  | Immediate       | 4:00 a.m.          |
| <b>Federal</b>                | Nonlocal             | \$1.25          | Calc. <u>3/</u>      | Calc. <u>4/</u> | 12:00 noon         |
|                               |                      |                 |                      |                 | 9:30 p.m.          |
| <b>High Dollar Group Sort</b> | <u>5/</u>            | \$9.00          | 7.5                  | Immediate       | 9:00 a.m. T-F      |
| <b>Nonmachineable</b>         | City                 | \$1.00          | 23.0                 | 1 Day           | 9:00 a.m.          |
|                               | RCPC                 | \$1.00          | 23.0                 | 1 Day           | 9:00 a.m.          |
| <b>Mixed/Fed</b>              | None                 | \$1.25          | 36.3                 | 2 Day           | 9:00 a.m.          |
| <b>Encoding <u>6/</u></b>     | None                 | None            | 5.0                  | -               | 9:00 p.m.          |
| <b>Canadian C/L</b>           | Canadian R/T         | <u>5/</u>       | <u>5/</u>            | <u>5/</u>       | <u>5/</u>          |
| <b>E/Z Clear Bonds</b>        |                      | None            | None                 | Immediate       | 12:00 noon         |
| <b>U.S. Treasury Checks</b>   |                      | None            | None                 | Immediate       | 3:00 p.m.          |
| <b>Postal Money Orders</b>    |                      | 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. Rejects are 5.2 cents each and noncommercial items are calculated as city items.

3/ Nonlocal Eleventh District item fees are: City 3.8; RCPC 4.6; COUNTRY 5.9; HDGS Cull at 35.0 cents. The fee for out-of-district items is 6.7 cents, except HDGS Cull at 35.0 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.

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

**SAN ANTONIO**

**Effective 1/1/93**

| Product                       | Sorting Requirements | Cash Letter Fee | Per Item Fee (cents) | Availability | Deadline<br>1/      |
|-------------------------------|----------------------|-----------------|----------------------|--------------|---------------------|
| <b>Mixed</b>                  | None                 | \$1.25          | Calc. 2/3/           | Calc. 4/     | 12:01 a.m.          |
|                               |                      |                 |                      |              | 2:00 a.m.           |
|                               |                      |                 |                      |              | 9:30 a.m.           |
|                               |                      |                 |                      |              | 12:00 noon          |
|                               |                      |                 |                      |              | 10:00 p.m.          |
| <b>City Regular</b>           | 1140/3140            | \$1.00          | 1.6                  | Immediate    | 9:30 a.m.           |
| <b>Premium</b>                | 1140/3140            | \$1.00          | 2.6                  | Immediate    | 10:00 a.m.          |
| <b>Fine</b>                   | Endpoint             | \$2.50          | 0.6                  | Immediate    | 10:30 a.m.          |
| <b>RCPC Regular</b>           | 1149/3149            | \$1.00          | 2.2                  | Immediate    | 2:00 a.m.           |
| <b>Premium</b>                | 1149/3149            | \$3.00          | 4.3                  | Immediate    | 3:30 a.m.           |
| <b>Fine</b>                   | Endpoint             | \$2.50          | 0.8                  | Immediate    | 4:00 a.m.           |
| <b>Group</b>                  | 5/                   | \$1.00          | 1.9                  | Immediate    | 3:30 a.m.           |
| <b>Federal</b>                | Nonlocal             | \$1.25          | Calc. 3/             | Calc. 4/     | 12:00 noon          |
|                               |                      |                 |                      |              | 10:00 p.m.          |
| <b>High Dollar Group Sort</b> | 5/                   | \$9.00          | 7.5                  | Immediate    | 9:00 a.m. (Tue-Fri) |
| <b>Nonmachineable</b>         | City                 | \$1.00          | 23.0                 | 1 Day        | 9:30 a.m.           |
|                               | RCPC                 | \$1.00          | 23.0                 | 1 Day        | 9:30 a.m.           |
| <b>Mixed/Fed</b>              | None                 | \$1.25          | 36.3                 | 2 Day        | 9:30 a.m.           |
| <b>Encoding 6/</b>            | None                 | None            | 5.0                  | -            | 5/                  |
| <b>Canadian C/L</b>           | Canadian R/T         | 5/              | 5/                   | 5/           | 5/                  |
| <b>E/Z Clear Bonds</b>        |                      | None            | None                 | Immediate    | 12:00 noon          |
| <b>U.S. Treasury Checks</b>   |                      | None            | None                 | Immediate    | 3:00 p.m.           |
| <b>Postal Money Orders</b>    |                      | 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. Rejects are 5.2 cents each and noncommercial items are calculated as city items.

3/ Nonlocal Eleventh District item fees are: City 3.8; RCPC 4.6; COUNTRY 5.9 cents; HDGS Cull at 35.0 cents. The fee for out-of district items is 6.7 cents, except HDGS Cull at 35.0 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.

**RETURN CHECK  
TIME AND FEE SCHEDULE**

**DALLAS**

**Effective 1/1/93**

| Product                                                                                                        | Sorting Requirements | Return Letter Fee | Per Item Fee (cents) | Availability | Deadline<br>1/        |
|----------------------------------------------------------------------------------------------------------------|----------------------|-------------------|----------------------|--------------|-----------------------|
| <b>UNQUALIFIED RAW RETURNS</b>                                                                                 |                      |                   |                      |              |                       |
| 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.            |
| <b>QUALIFIED RETURNS</b>                                                                                       |                      |                   |                      |              |                       |
| Mixed                                                                                                          | None                 | \$1.25            | Calc. 4/             | Calc. 3/     | As Follows            |
|                                                                                                                |                      |                   |                      | 1 Day at --  | 12:01 a.m. (Sun-Th)   |
|                                                                                                                |                      |                   |                      | 1 Day at --  | 9:00 a.m.             |
|                                                                                                                |                      |                   |                      | 2 Day at --  | 2:00 p.m.             |
| City Regular                                                                                                   | 1110/3110            | \$1.00            | 13.0                 | Immediate    | 9:00 a.m.             |
|                                                                                                                | Premium 1110/3110    | \$1.00            | 21.0                 | Immediate    | 9:30 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 1119/3119    | \$1.00            | 29.0                 | Immediate    | 3:00 a.m.             |
|                                                                                                                | Fine Endpoint        | \$2.50            | 0.9                  | Immediate    | 4:00 a.m.             |
| Country Regular                                                                                                | 1113/3113            | \$1.00            | 19.0                 | 1 Day        | 11:00 p.m. (M-Th)     |
|                                                                                                                |                      |                   |                      |              | 8:30 p.m. (Sun & Hol) |
|                                                                                                                | Fine Endpoint        | \$2.50            | 1.1                  | 1 Day        | 12:01 a.m. (M-Th)     |
|                                                                                                                |                      |                   |                      |              | 9:45 p.m. (Sun & Hol) |
| Federal                                                                                                        | Nonlocal             | \$1.25            | 56.0                 | Calculated   | 2:00 p.m.             |
| <b>SAME DAY NOTIFICATION SERVICE FOR A LARGE RETURN</b>                                                        |                      |                   |                      |              |                       |
| On-line wire notice                                                                                            | \$1.75               |                   |                      | 12:00 noon   |                       |
| Telephone call to Fed                                                                                          | \$6.00               |                   |                      | 9:00 a.m.    |                       |
| Physical check to Fed 5/                                                                                       | \$7.25               |                   |                      | 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. In addition to a 10.0 cent per item surcharge, forward collection item fees will apply to qualified returns to an intermingled program participant for all sort types except other fed and mixed other fed. A 20.0 cent per item surcharge will apply to other fed and mixed other fed qualified items sent to an intermingled program participant.

Intermingled qualified return item fees will apply to returns sent to a non-participant.

Intermingled qualified return items are not allowed in fine sort packages or group sort cash letters.



**RETURN CHECK  
TIME AND FEE SCHEDULE**

**EL PASO**

**Effective 1/1/93**

| Product                                                 | Sorting Requirements | Return Letter Fee | Per Item Fee (cents) | Availability | Deadline<br>1/     |            |
|---------------------------------------------------------|----------------------|-------------------|----------------------|--------------|--------------------|------------|
| <b>UNQUALIFIED RAW RETURNS</b>                          |                      |                   |                      |              |                    |            |
| (Unqualified)                                           |                      |                   |                      |              |                    |            |
| <b>Mixed</b>                                            | None                 | \$1.25            | Calc. 2/             | 2 Day 3/     | 8:00 p.m. (Sun-Th) |            |
| <b>Sorted</b>                                           | 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.          |            |
| <b>QUALIFIED RETURNS</b>                                |                      |                   |                      |              |                    |            |
| <b>Mixed</b>                                            | None                 | \$1.25            | Calc. 4/             | Calc. 3/     | As Follows         |            |
|                                                         |                      |                   |                      | 1 Day at --  | 2:00 a.m.          |            |
|                                                         |                      |                   |                      | 1 Day at --  | 9:15 a.m.          |            |
|                                                         |                      |                   |                      | 2 Days at -- | 12:00 noon         |            |
| <b>City</b>                                             | Regular              | 1120/3120         | \$1.00               | 13.0         | Immediate          | 9:15 a.m.  |
|                                                         | Premium              | 1120/3120         | \$1.00               | 21.0         | Immediate          | 9:45 a.m.  |
|                                                         | Fine                 | Endpoint          | \$2.50               | 0.8          | Immediate          | 10:15 a.m. |
| <b>RCPC</b>                                             | Regular              | 1122/3122         | \$1.00               | 16.0         | Immediate          | 2:00 a.m.  |
|                                                         |                      | 1123/3123         |                      |              |                    |            |
|                                                         |                      | 1163/3163         |                      |              |                    |            |
|                                                         | Premium              | 1122/3122         | \$1.00               | 29.0         | Immediate          | 3:00 a.m.  |
|                                                         |                      | 1123/3123         |                      |              |                    |            |
|                                                         |                      | 1163/3163         |                      |              |                    |            |
|                                                         | Fine                 | Endpoint          | \$3.00               | 0.9          | Immediate          | 3:00 a.m.  |
| <b>Federal</b>                                          | Nonlocal             | \$1.25            | 56.0                 | Calculated   | 1:00 p.m.          |            |
| <b>SAME DAY NOTIFICATION SERVICE FOR A LARGE RETURN</b> |                      |                   |                      |              |                    |            |
| On-line wire notice                                     | \$1.75               |                   |                      | 12:00 noon   |                    |            |
| Telephone call to Fed                                   | \$6.00               |                   |                      | 9:00 a.m.    |                    |            |
| Physical check to Fed 5/                                | \$7.25               |                   |                      | 9:00 a.m.    |                    |            |

|                                                                                                         |
|---------------------------------------------------------------------------------------------------------|
| 1/ Deadline times are Monday through Friday except where noted.                                         |
| 2/ Mixed raw return per item fees are: <b>LOCAL 80.0; FEDERAL 95.0; REJECTS 85.0 cents.</b>             |
| 3/ Contact the Return Check Division if you prefer calculated availability.                             |
| 4/ Qualified mixed return item fees are: <b>CITY 14.0; RCPC 17.0; FEDERAL 57.0; REJECTS 30.0 cents.</b> |
| 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. In addition to a 3.0 cent per item surcharge, forward collection item fees will apply to qualified returns to an intermingled program participant for all sort types except other fed and mixed other fed. A 20.0 cent per item surcharge will apply to other fed and mixed other fed qualified items sent to an intermingled program participant.

Intermingled qualified return item fees will apply to returns sent to a non-participant.

Intermingled qualified return items are not allowed in fine sort packages or group sort cash letters.

**RETURN CHECK  
TIME AND FEE SCHEDULE**

**HOUSTON**

**Effective 1/1/93**

| Product                                                 | Sorting Requirements | Return Letter Fee | Per Item Fee (cents) | Availability    | Deadline<br><u>1/</u> |
|---------------------------------------------------------|----------------------|-------------------|----------------------|-----------------|-----------------------|
| <b>UNQUALIFIED RAW RETURNS</b>                          |                      |                   |                      |                 |                       |
| Mixed                                                   | None                 | \$1.25            | Calc. <u>2/</u>      | 2 Day <u>3/</u> | 9:30 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      | 1:00 a.m.             |
| <b>QUALIFIED RETURNS</b>                                |                      |                   |                      |                 |                       |
| Mixed                                                   | None                 | \$1.25            | Calc. <u>4/</u>      | Calc. <u>3/</u> | As Follows            |
|                                                         |                      |                   |                      | 1 Day at --     | 12:01 a.m.            |
|                                                         |                      |                   |                      | 1 Day at --     | 9:00 a.m.             |
|                                                         |                      |                   |                      | 2 Day at --     | 12:00 noon            |
|                                                         |                      |                   |                      | 2 Day at --     | 9:30 p.m.             |
| City Regular                                            | 1130/3130            | \$1.00            | 13.0                 | Immediate       | 9:00 a.m.             |
| Premium                                                 | 1130/3130            | \$1.00            | 21.0                 | Immediate       | 9:30 a.m.             |
| Fine                                                    | Endpoint             | \$1.50            | 0.4                  | Immediate       | 11:00 a.m.            |
| RCPC Regular                                            | 1131/3131            | \$1.00            | 16.0                 | Immediate       | 1:00 a.m.             |
| Premium                                                 | 1131/3131            | \$1.00            | 29.0                 | Immediate       | 3:30 a.m.             |
| Fine                                                    | Endpoint             | \$2.50            | 0.9                  | Immediate       | 4:00 a.m.             |
| Federal                                                 | Nonlocal             | \$1.25            | 56.0                 | Calculated      | 12:00 noon            |
|                                                         |                      |                   |                      |                 | 9:30 p.m.             |
| <b>SAME DAY NOTIFICATION SERVICE FOR A LARGE RETURN</b> |                      |                   |                      |                 |                       |
| On-line wire notice                                     | \$1.75               |                   |                      |                 | 12:00 noon            |
| Telephone call to Fed                                   | \$6.00               |                   |                      |                 | 9:00 a.m.             |
|                                                         |                      |                   |                      |                 |                       |

**RETURN CHECK  
TIME AND FEE SCHEDULE**

**SAN ANTONIO**

**Effective 1/1/93**

| Product                                                 | Sorting Requirements | Return Letter Fee | Per Item Fee (cents) | Availability | Deadline<br>1/     |
|---------------------------------------------------------|----------------------|-------------------|----------------------|--------------|--------------------|
| <b>UNQUALIFIED RAW RETURNS</b>                          |                      |                   |                      |              |                    |
| Mixed                                                   | None                 | \$1.25            | Calc. 2/             | 2 Day 3/     | 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.          |
| <b>QUALIFIED RETURNS</b>                                |                      |                   |                      |              |                    |
| Mixed                                                   | None                 | \$1.25            | Calc. 4/             | Calc. 3/     | As Follows         |
|                                                         |                      |                   |                      | 1 Day at --  | 12:01 a.m.         |
|                                                         |                      |                   |                      | 1 Day at --  | 2:00 a.m.          |
|                                                         |                      |                   |                      | 1 Day at --  | 9:30 a.m.          |
|                                                         |                      |                   |                      | 2 Days at -- | 12:00 noon         |
|                                                         |                      |                   |                      | 2 Days at -- | 10:00 p.m.         |
| City Regular                                            | 1140/3140            | \$1.00            | 13.0                 | Immediate    | 9:30 a.m.          |
| Premium                                                 | 1140/3140            | \$1.00            | 21.0                 | Immediate    | 10:00 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.          |
| Premium                                                 | 1149/3149            | \$1.00            | 29.0                 | Immediate    | 3:30 a.m.          |
| Fine                                                    | Endpoint             | \$2.50            | 0.9                  | Immediate    | 4:00 a.m.          |
| Federal                                                 | Nonlocal             | \$1.25            | 56.0                 | Calculated   | 12:00 noon         |
|                                                         |                      |                   |                      |              | 10:00 p.m.         |
| <b>SAME DAY NOTIFICATION SERVICE FOR A LARGE RETURN</b> |                      |                   |                      |              |                    |
| On-line wire notice                                     | \$1.75               |                   |                      |              | 12:00 noon         |
| Telephone call to Fed                                   | \$6.00               |                   |                      |              | 9:00 a.m.          |
| Physical check to Fed 5/                                | \$7.25               |                   |                      |              | 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.                                                      |

**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. In addition to a 10.0 cent per item surcharge, forward collection item fees will apply to qualified returns to an intermingled program participant for all sort types except other fed and mixed other fed. A 20.0 cent per item surcharge will apply to other fed and mixed other fed qualified items sent to an intermingled program participant.

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**ELEVENTH DISTRICT  
PAYOR BANK SERVICE PRICES  
ELECTRONIC CHECK SERVICES**

|                                                                                     | MICR CAPTURE | EXTENDED MICR        | TRUNCATION     |
|-------------------------------------------------------------------------------------|--------------|----------------------|----------------|
| Minimum Daily Fee                                                                   | \$ 7.00      | \$ 7.00              | \$ 7.00        |
| <b>Per Item Fee:</b>                                                                |              |                      |                |
| Electronic transmission                                                             | \$ .003      | \$ .005              | \$ 0.01        |
| Magnetic Tape                                                                       | \$ .003      | N/A                  | N/A            |
| Magnetic Tape Surcharge                                                             | \$10.00      | N/A                  | N/A            |
| <b>Return Item Origination:</b>                                                     |              |                      |                |
| FAX Notification                                                                    | N/A          | \$ 1.50              | \$ 1.50        |
| FEDLINE Notification                                                                | N/A          | \$ 1.00              | \$ 1.00        |
| Item or Information Retrieval                                                       | N/A          | \$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       |
| Safekeeping/Microfilming and Microfiche with customer supplied microfilm - per item |              |                      | \$.003         |
| <b>ACCOUNT TOTAL AND OUTSORT SERVICES</b>                                           |              |                      |                |
|                                                                                     |              | <b>ACCOUNT TOTAL</b> | <b>OUTSORT</b> |
| Minimum Daily Fee                                                                   |              | \$20.00              | \$50.00        |
| Per Account Fee                                                                     |              | \$ .20               | N/A            |
| Fine Sort Capture Per Item *                                                        |              | \$ .012              | \$ .012        |
| Reject Reentry Per Item                                                             |              | \$ .25               | \$ .25         |
| Telephone Notification (30 accounts)                                                |              | \$15.00              | N/A            |

\* The Dallas Office has a Payor Bank Services Group Sort Deposit Option which will eliminate the fine sort capture fee of 1.2 cents per item. Instead, Payor customers included in the Group Sort will be charged .5 cent.

For additional information on Payor Bank Services, please call Eric Lendl at (214) 922-6507.