



FEDERAL RESERVE BANK
OF DALLAS

TONY J. SALVAGGIO
FIRST VICE PRESIDENT

DALLAS, TEXAS
75265-5906

December 3, 1994

Notice 94-121

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

SUBJECT

**1995 Fee Schedules for Services and the
1995 Private Sector Adjustment Factor (PSAF)**

DETAILS

The Board of Governors has announced the 1995 fee schedules for services provided by the Reserve Banks. The fee schedules apply to automated clearinghouse (ACH), transfer of funds and net settlement, noncash collection (through the Jacksonville Branch of the Federal Reserve Bank of Atlanta), book-entry securities, electronic connections to the Federal Reserve, and check collection and electronic check services.

The Board has approved only one change to the current ACH fees for 1995—an increase in the fee for processing government paper NOCs from \$5.00 to \$10.00, the current fee for commercial paper NOCs. The funds transfer fee has been reduced from \$0.53 to \$0.50. The current fees for the book-entry security service has been retained. In light of the increasing costs due to the implementation of Fednet®, the Board has approved increased fees for three types of electronic connections in 1995. In addition, the Board has approved two new standard connection options to support contingency testing by depository institutions that use dedicated leased-line connections for their production traffic. Return item fees for noncash collection were reduced from \$25.00 to \$15.00. Fees in some service areas of check collection and electronic check services have changed as indicated on the new schedule. New services for check collection and electronic check services are shaded, and old fees and old deadlines are included for reference.

The fees for 1995 are based on total costs for priced services, including float, the Private Sector Adjustment Factor (PSAF), and a portion of special project costs. The fee schedules become effective January 3, 1995.

In addition, the Board approved the 1995 PSAF for the priced services of Reserve Banks. The PSAF for 1995 will be \$94.7 million, a decrease of \$8.9 million or 8.6 percent from the \$103.6 million targeted for 1994. The PSAF is an allowance for the taxes that would have been paid and the return on capital that would have been provided had the Federal Reserve's priced services been provided by a private business firm.

ATTACHMENTS

The 1995 fee schedules for the Federal Reserve Bank of Dallas for automated clearinghouse, transfer of funds and net settlement, book-entry securities, electronic connections, and check collection and electronic check services are attached. In addition, the Jacksonville Branch's 1995 noncash collection fee structure is attached.

MORE INFORMATION

If you have any questions regarding the 1995 fee schedules, please contact the persons listed on the next page.

SERVICE	CONTACT PERSON & PHONE NUMBER	OFFICE
Automated Clearinghouse	Billy Musgrave (214) 922-6488	All Offices
Transfer of Funds and Net Settlement	Jonnie Miller (214) 922-6433	All Offices
Book-entry Securities	Robert Feil (214) 922-6787 Javier Jimenez (915) 521-8202 Luke Richards (713) 652-1544 Richard Gutierrez (210) 978-1401	Dallas El Paso Houston San Antonio
Electronic Connections	Robert Boyanton (214) 922-5450	All Offices
Noncash Collection	Dan Maslaney (904) 632-1003	Jacksonville
Check Collection	Terry Campbell (214) 922-6603 or Bill Morse (214) 922-5139 Eloise Guinn (915) 521-8201 Luke Richards (713) 652-1544 Herb Barbee (210) 978-1402	Dallas Dallas El Paso Houston San Antonio
PSAF	Gwen Mitchell (202) 452-3841 or Elizabeth Averill (202) 452-2303	Board of Governors

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

Sincerely,



ELEVENTH FEDERAL RESERVE DISTRICT

Dallas El Paso

Houston San Antonio

1995

FEE SCHEDULES FOR:

Automated Clearinghouse

Transfer of Funds and Net Settlement

Book-Entry Securities

Electronic Connections

Check Collection and Electronic Check Services

and

SIXTH FEDERAL RESERVE DISTRICT

Jacksonville Branch

1995

FEE STRUCTURE FOR:

Noncash Collection

**Automated Clearinghouse Fee Schedule
Effective January 3, 1995**

Debits and Credits Originated	Per Item	Per Addendum
Intradistrict basic fee	\$.010	\$.004
Interdistrict basic fee		
Unsorted	\$.014	\$.005
Presorted	\$.012	\$.005
Files deposited, per file	\$ 1.75	
Tapes deposited, per tape	\$25.00	
Premium exchange surcharges*		
Debits, credits, automated notifications of change (NOCs) and prenotes	\$.01	

*All items deposited for processing in the last exchange will be assessed the premium exchange surcharge.

Return Items and NOCs

Deposited electronically in files with or without other items, returns and NOCs are assessed the same basic fees and surcharges as are applied to debits and credits. Returns deposited electronically in files are also assessed a \$0.04 per item surcharge for processing in all exchanges.

Created and deposited via CATIE or dedicated terminal access to the ACH history database, returns are assessed a flat per-item fee of \$2.00. No other basic fees or surcharges apply.

Deposited in paper form, each return item and NOC is assessed a \$10.00 handling fee in addition to all fees that would apply if the item were deposited electronically. In addition, the Treasury Department has asked the Federal Reserve to charge depositors of paper government NOCs a \$10.00 per-item fee to partially defray the cost of and provide financial institutions an incentive for converting these items to electronic form.

(continued)

Return Items and NOCs (continued)

ACH participants are assessed a monthly accounting service fee of \$20.00 for each routing number listed on the Federal Reserve's Customer Information File (CIF).

An optional service for correspondents and processors, by which files are sorted by institution before delivery, will be assessed a file fee of \$10.00 per month for each file sorted.

Debits and Credits Received	Per Item	Per Addendum
Intradistrict basic fee*	\$.010	\$.004
Interdistrict basic fee*	\$.014	\$.005

Non-Electronic Output Fees

Tape output (received), per tape**	\$25.00
Paper output (received)**	\$15.00
Telephone advice (including first 10 pieces of information)	\$10.00
Each additional piece of information	\$ 0.05

*Return items received are assessed a \$0.04 per item surcharge for processing in any exchange.

**In keeping with the Federal Reserve's All Electronic ACH effort, non-electronic output fees have changed from charges by delivery method to charges for media type received by participants.

**Transfer of Funds and Net Settlement Fee Schedules
Effective January 3, 1995**

Transfer of Funds

Basic fee per origination or receipt	\$.50
Surcharge per offline origination	\$10.00
Surcharge per telephone advice*	\$10.00

Net Settlement

Basic fee per entry	\$ 1.00
Fee per settlement arrangement	\$10.00
Telephone advice	\$10.00

*Telephone notification of receipt will be made for offline receivers only.

**Noncash Collection Fee Structure
Federal Reserve Bank of Atlanta, Jacksonville Branch
Effective January 3, 1995**

Coupon Fees

<u>Cash Letters with 5 and Under Coupon Envelopes in a Package</u>		<u>Cash Letters with 6 to 50 Coupon Envelopes in a Package</u>	
Cash Letter Fee	\$7.50	Cash Letter Fee	\$15.00
Coupon Envelopes Paid In-Region	\$4.75	Coupon Envelopes Paid In-Region	\$ 3.00
Coupon Envelopes Paid Out-of-Region	\$6.75	Coupon Envelopes Paid Out-of-Region	\$ 5.00

(continued)

Noncash Collection (continued)

Other Fees

Bond Collections ¹	\$40.00
Return Items	\$15.00

Availability Schedule

**Number of Business Days
Credit will be Passed**

Past Due Coupon Envelopes:

In-Region Payables	Five
Out-of-Region Payables	Eight
Twelfth District Payables	Eighteen

Future Due Coupon Envelopes:

All Payables	One Day After Maturity ²
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¹Plus actual shipping expense.

²In order to receive credit one business day after maturity, noncash coupon envelopes must be presented to Reserve Banks the following number of business days before maturity:

In-Region Payables	Four
Out-of-Region Payable	Seven
Twelfth District Payables	Seventeen

**Federal Agency Book-Entry Securities Fee Schedule
Effective January 3, 1995**

Transfers

Originated Online	per transaction	\$ 2.25
Reversals Online (Receiver)	per transaction	\$ 2.25
Originated Offline	per transaction	\$10.00
Received Offline	per transaction	\$10.00
Reversals Offline (Receiver)	per transaction	\$10.00

Account Maintenance¹

Per account	per month	\$15.00
Per issue*	per month	\$.45

*For issues maintained in pledged accounts, a separate per issue fee will be charged for each individual pledgee.

Purchase and Sale

Purchase and Sale Transactions ²	\$34.00
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¹Holding Statements and Principal & Interest information are available on magnetic tape for a fee of \$60.

²The Purchase and Sale service is consolidated at FRB Chicago.

**Electronic Connection Fees
For Accessing One or More Priced Services
Effective January 3, 1995**

Connection Fees

Dial - Receive only (FLASH-LIGHT)	\$ 30 per month
Dial - Receive and Send (Fedline)	\$ 75 per month
Multi-drop Leased Line	\$ 450 per month
Dedicated Leased Line	\$ 750 per month
High Speed Leased Line at 19.2 kbps	\$ 850 per month
High Speed Leased Line at 56 kbps	\$1,000 per month
High Speed Leased Line at 128 kbps	\$1,800 per month
High Speed Leased Line at 256 kbps	\$2,000 per month
High Speed Dial at 56 kbps	\$ 350 per month
Cross-District	Actual cost ¹

Contingency Hardware

Additional Back-up Modem/DSU	\$25 per month
Additional Back-up Link Encryptor	\$20 per month

¹Customer pays the actual cost of the circuit and line equipment (e.g., modems, link encryptors) plus a share of the costs for network support equipment and customer support. This fee must be, at a minimum, equal to the standard fee for the particular type of leased lined connection (Dedicated or High Speed).

Electronic Connection Fees (continued)

Dedicated Leased Line Contingency Testing Options²

Dedicated Dial Test Connection	\$250 per month
Shared Dial Test Connection	\$150 per month

Start-up Fees

Installation/Training	
FLASH-Light	\$ 100
Fedline and CI ³	\$ 300
Retraining (Fedline)	\$ 150
Encryption	Actual cost ⁴
Software Certification ⁵	\$0-8,000

²Use of Dial Test connections cannot exceed 120 hours per year. Customers exceeding this guideline will be asked to establish a Dedicated Leased Line connection for testing.

³Installation fees for Fedline and CI Gateway connections of \$100 and \$300, respectively, are assessed by each Reserve Bank that is involved in the connection.

⁴Customer pays for the actual cost of the hardware and any administrative cost associated with supplying the hardware.

⁵A Software Certification fee may be assessed by each Reserve Bank involved in a Gateway Connection.

ELEVENTH DISTRICT
ELECTRONIC CHECK SERVICES

	MICR Capture	Basic Presentment Peak	Basic Presentment Off-Peak	Extended MICR	Truncation
Minimum Daily Fee	\$ 7.00	\$ 4.00 <u>1/</u>	\$ 2.00 <u>2/</u>	\$ 4.00 <u>1/</u>	\$ 4.00 <u>1/</u>
Number of Items Included in Daily minimum	0-2,333	0-2,000	0-2,000	0-1,333	0-666
Per Item Fee:					
Electronic transmission	\$.003	\$.002	\$.001	\$.003	\$.006
Magnetic Tape	\$.003	\$.002	\$.001	\$.003	\$.006
Magnetic Tape Surcharge	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Return Item Origination:					
FEDLINE Notification	NA	NA	NA	\$ 1.00	\$ 1.00
FAX Notification	NA	NA	NA	\$ 1.50	\$ 1.50
TELEPHONE Notification	NA	NA	NA	\$ 1.75	\$ 1.75
Item or Information Retrieval					
FEDLINE Notification	NA	NA	NA	\$.75	\$.75
FAX Notification	NA	NA	NA	\$ 1.25	\$ 1.25
TELEPHONE Notification	NA	NA	NA	\$ 1.50	\$ 1.50
Fine Sort Inclusion Per Item Fee	\$.006	\$.006	\$.003	\$.006	\$.006
Reject Reentry Per Item Fee	\$.25	\$.25	\$.25	\$.25	\$.25
Microfilming Per Item Fee	\$.002	\$.002	\$.002	\$.002	Included
Microfilming Plus Duplicate per Item Fee	\$.003	\$.003	\$.003	\$.003	NA
Account Post Sort Per Item Fee	NA	NA	NA	\$.010 <u>3/</u>	\$.010 <u>3/</u>
ACCOUNT TOTAL AND OUTSORT SERVICES					
				ACCOUNT TOTAL	OUTSORT
Minimum Daily Fee				\$20.00	\$50.00
Per Account Fee				\$.20	NA
Fine Sort Inclusion Per Item Fee				\$.006	\$.006
Reject Reentry Per Item Fee				\$.25	\$.25
Fax Notification Surcharge				\$10.00	NA
Magnetic Tape Surcharge				\$10.00	NA
Telephone Notification Surcharge				\$15.00	NA
<u>1/</u> One \$4.00 minimum charge for Basic Presentment Peak/Extended MICR and/or Truncation split.					
<u>2/</u> Delayed file transmissions, delayed shipment/pickup of checks.					
<u>3/</u> Effective January 3, 1995. 1994 price is \$0.006.					

For additional information on Electronic Check Services contact:

Eric Lendl, Dallas, (214) 922-6507; Jane Pyke, El Paso, (915) 521-8244; Belva Scheig, Houston, (713) 652-1660; Bill Jarnagin, San Antonio, (210) 978-1650.

Effective 1/3/95

ELEVENTH DISTRICT

SAME DAY SETTLEMENT SERVICES

Product	Minimum Daily Fee	Variable Fee
Basic Primary Presentment Point Service	\$ 5.00	\$.50
Basic Alternate Presentment Point Service	\$ 6.00	\$.50
Enhanced Primary Presentment Point Service	\$13.00	\$ 1.50
Enhanced Alternate Presentment Point Service	\$15.00	\$ 1.50
Supplemental Payor Bank Service	<u>1/</u>	Same as Electronic Check Product <u>2/</u>
Supplemental Peak SDS Capture Service	NA	\$.006
Supplemental Off-Peak SDS Capture Service	NA	\$.003

1/ Contact local Federal Reserve Bank for explanation of minimum.

2/ Refer to Electronic Check Services fee schedule.

Effective 1/3/95

DALLAS

IMAGE ENHANCED TRUNCATION SERVICES

Product	Minimum Daily Fee	Variable Fee
Basic Image Capture	\$ 4.00 ^{1/}	\$0.002
Optional Image Services		
Select Images Single View		\$0.20
Select Images Double View		\$0.25
Bulk Image Delivery	\$10.00	\$0.005
Select Bulk Image Delivery	\$10.00	\$0.007
Image Retrievals		
Fedline Notification		\$0.50
Fax Notification		\$1.00
Telephone Notification		\$1.25
Account Maintenance		\$10.00
3480 Tape		\$10.00 ^{2/}
Diskette		\$1.00

^{1/} Includes Truncation and/or Extended MICR and/or Basic Electronic Presentment and all Basic Image Capture per item fees. 1994 price is \$5.00.

^{2/} Refundable upon return of tape.

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

DALLAS

Effective 1/3/95

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline <u>1/</u>	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$1.00	\$1.00	Calc. <u>2/3/</u>		Calc. <u>4/</u>		12:01 a.m.
								9:00 a.m.
								2:00 p.m. M-Th/ 11:00 p.m. M-Th/ 10:00 p.m. Sat
RCPC-Plus-City	1110/3110 1111/3111 1119/3119	\$1.75	\$1.50	9/		Immediate		12:01 a.m.
		\$3.75	\$3.50	9/				3:00 a.m.
City	Regular	1110/3110	\$1.50	\$1.50	1.6	1.6	Immediate	9:00 a.m.
	Premium	1110/3110	\$1.50	\$1.50	2.6	2.6	Immediate	9:30 a.m.
	Group	<u>5/</u>	\$1.50	\$1.50	0.8	0.8	Immediate	9:30 a.m.
	Fine	Endpoint	\$3.00	\$3.00	0.6	0.5	Immediate	9:30 a.m.
RCPC	Regular	1111/3111 1119/3119	\$1.75	\$1.50	2.2	2.2	Immediate	12:01 a.m.
	Premium	1111/3111 1119/3119	\$3.75	\$3.50	4.6	4.3	Immediate	3:00 a.m.
	Group Regular	<u>5/</u>	\$1.75	\$1.50	1.1	1.1	Immediate	4:00 a.m.
	Group Premium	<u>5/</u>	\$1.75	\$1.50	2.6	2.6	Immediate	3:30 a.m.
	Group Late Premium	<u>5/</u>	\$1.75		5.0		Immediate	7:30 a.m.
	RCPC GS/Payor	<u>5/</u>	\$1.75	\$1.50	0.8	0.8	Immediate	4:00 a.m.
	Fine	Endpoint	\$3.00	\$3.00	0.7	0.6	Immediate	4:00 a.m. <u>6/</u>
Country	Regular	1113/3113	\$1.75	\$1.50	2.8	2.8	1 Day	11:00 p.m. M-Th/ 8:30 p.m. Sun & Hol
	Fine	Endpoint	\$3.00	\$3.00	1.0	0.9	Immediate/ 1 Day	12:01 a.m. Tue-F 9:45 p.m. Sun & Hol
Federal	Nonlocal		\$1.50	\$1.50	Calc. <u>3/</u>		Calc. <u>4/</u>	2:00 p.m.
	Interdistrict/Other Fed Group Sort	Selected Cities <u>5/</u>	\$1.50	\$1.50	3.0	3.0	1 Day	11:30 p.m. M-Th/ 10:00 p.m. Sat
	Interdistrict/Other Fed Group Sort	Selected RCPC <u>5/</u>	\$1.50	\$1.50	3.2	3.2	1 Day	6:00 p.m. M-Th/ 10:00 p.m. Sat
	Interdistrict/Other Fed City Group Sort	<u>5/</u>	\$1.50	\$1.50	4.7	4.7	1 Day	11:00 p.m. M-Th/ 10:00 p.m. Sat
	Interdistrict/Other Fed RCPC and Country Group Sort	<u>5/</u>	\$1.50	\$1.50	4.8	4.8	1 Day <u>10/</u>	2:00 p.m. M-Th/ 10:00 p.m. Sat
High Dollar	Group Sort	<u>5/</u>	\$9.50	\$9.50	7.5	7.5	Immediate	8:30 a.m.
Offsite <u>5/</u>		1113/3113	\$3.00	\$3.00	1.0	0.9	Immediate	<u>5/</u>
Nonmachineable	City		\$1.75	\$1.50	35.0	23.0	1 Day	9:00 a.m.
	RCPC		\$1.75	\$1.50	35.0	23.0	1 Day	9:00 a.m.
	Country		\$1.75	\$1.50	35.0	23.0	2 Day	9:00 a.m.
	Federal		\$1.75	\$1.50	50.0	36.3	2 Day	9:00 a.m.

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

DALLAS

Effective 1/3/95

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline <u>1/</u>	
		NEW	OLD	NEW	OLD		NEW	OLD
Encoding <u>7/</u>	None		None	7.0	5.0			<u>5/</u>
Canadian C/L	Canadian R/T	\$3.00 <u>5/</u>	\$3.00 <u>5/</u>		<u>5/</u>		<u>5/</u>	
E/Z Clear Bonds			None		None	Immediate		12:01 a.m., 3:00 p.m.
U.S. Treasury Checks			None		None	Immediate		12:01 a.m., 3:00 p.m.
Postal Money Orders			None		None	Immediate		12:01 a.m., 3:00 p.m.
Checks drawn on local FRB	1110-0003-8		None		None	Immediate		12:01 a.m., 3:00 p.m.

<u>1/</u> Deadline times are Monday through Friday except where noted.
<u>2/</u> Local mixed item fees are: City 1.7; RCPC 2.3; Country 2.9. Rejects are 5.2 each and noncommercial items are calculated as city items.
<u>3/</u> Nonlocal Eleventh District item fees are: City 3.8; RCPC 4.8; HDGS Cull at 35.0. The fee for all out-of-district items is 5.4, except HDGS Cull at 35.0. The HDGS Cull lower limit is based on the latest Fed Funds rate target.
<u>4/</u> Contact Dallas Office for availability.
<u>5/</u> Contact Dallas Office for details.
<u>6/</u> The deadline is 5:00 a.m. for fine sort letters to RCPC Regular/Premium group sort banks.
<u>7/</u> Price for encoding only. Must be received three hours prior to next available mixed deadline.
<u>8/</u> RCPC-Plus-City fees are: City: 1.8; RCPC: 2.4; Rejects: 5.2.
<u>9/</u> RCPC-Plus-City fees are: City: 1.8; RCPC Premium: 4.8; Rejects: 5.2.
<u>10/</u> The following endpoints will receive 2-day availability, Lewiston RCPC, Helena RCPC, Jericho Country, Helena Country, Omaha Country, Denver Country, San Francisco Country, Minneapolis Country.

**RETURN CHECK
TIME AND FEE SCHEDULE
LOCAL DEPOSITORS**

DALLAS

Effective 1/3/95

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}		
		NEW	OLD	NEW	OLD		NEW	OLD	
RAW RETURNS									
Mixed	None	\$1.00	\$1.00	Calc. ^{2/}		2 Day ^{3/}		8:00 p.m. (Sun-Th)	
Sorted	City	\$1.50	\$1.50	\$1.00	80.0	Immediate		12:01 a.m.	
	RCPC	\$1.75	\$1.50	\$1.00	80.0	Immediate		12:01 a.m.	
	Country	\$1.75	\$1.50	\$1.00	80.0	1 Day		12:01 a.m.	
	Federal	\$1.50	\$1.50	\$1.15	95.0	Calculated		12:01 a.m.	
QUALIFIED RETURNS									
Mixed	None	\$1.00	\$1.00	Calc. ^{4/}		Calc. ^{3/}			
						1 Day at --		12:01 a.m./9:00 a.m.	
						2 Day at --		2:00 p.m. M-Th/ 11:00 p.m. M-Th/ 10:00 p.m. Sat	
City	Regular	1110/3110	\$1.50	\$1.50	13.0	13.0	Immediate	9:00 a.m.	
	Premium	1110/3110	\$1.50	\$1.50	21.0	21.0	Immediate	9:30 a.m.	
	Fine	Endpoint	\$3.00	\$3.00	0.6	0.5	Immediate	9:30 a.m.	
RCPC	Regular	1111/3111 1119/3119	\$1.75	\$1.50	16.0	16.0	Immediate	12:01 a.m.	
	Premium	1111/3111 1119/3119	\$3.75	\$3.50	32.0	29.0	Immediate	3:00 a.m.	
	Fine	Endpoint	\$3.00	\$3.00	0.7	0.6	Immediate	4:00 a.m.	
Country	Regular	1113/3113	\$1.75	\$1.50	19.0	19.0	1 Day	11:00 p.m. M-Th/ 8:30 p.m. Sun & Hol	
	Fine	Endpoint	\$3.00	\$3.00	1.0	0.9	Immediate/ 1 Day	12:01 a.m. Tue-F 9:45 p.m. Sun & Hol	
Federal	Nonlocal		\$1.50	\$1.50	56.0	56.0	Calculated	2:00 p.m.	
LARGE DOLLAR RETURN ITEM NOTIFICATION (LDRIN)									
						On-line wire notice	\$1.75	\$1.75	12:00 noon
						Telephone call to Fed	\$6.00	\$6.00	9:00 a.m.
						Physical check to Fed ^{5/}	\$7.25	\$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 \$1.00; FEDERAL \$1.15; REJECTS \$1.05 ^{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. ^{5/} Special separate return letter required.									

NOTE: Any institution that participates in the Intermerge 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 another Federal Reserve office that accepts intermingled return items.

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.

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

EL PASO

Effective 1/3/95

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$1.00	\$1.00	Calc. 2/3/		Calc. 4/		2:00 a.m.
								9:15 a.m.
								1:00 p.m.
RCPC-Plus-City	1120/3120 1122/3122 1123/3123 1163/3163	\$1.75	\$1.50	7/		Immediate		2:00 a.m.
		\$3.75	\$3.50	8/				3:00 a.m.
City	Regular 1120/3120	\$1.50	\$1.50	1.6	1.6	Immediate		9:15 a.m.
	Premium 1120/3120	\$1.50	\$1.50	2.6	2.6	Immediate		9:45 a.m.
	Fine Endpoint	\$3.00	\$3.00	0.6	0.5	Immediate		10:15 a.m.
RCPC	Regular 1122/3122 1123/3123 1163/3163	\$1.75	\$1.50	3.0	3.0	Immediate		2:00 a.m.
	Premium 1122/3122 1123/3123 1163/3163	\$3.75	\$3.50	5.4	5.1	Immediate		3:00 a.m.
	Group 5/	\$1.75	\$1.50	1.9	1.9	Immediate		3:00 a.m.
	RCPC GS/Payor 5/	\$1.75	\$1.50	0.7	0.7	Immediate		3:00 a.m.
	Fine Endpoint	\$3.00	\$3.00	0.7	0.6	Immediate		3:00 a.m.
Federal	Nonlocal	\$1.50	\$1.50	Calc. 3/		Calc. 4/		1:00 p.m.
	Interdistrict/Other Fed Group Sort Selected Cities 5/	\$1.50	\$1.50	3.0	3.0	1 Day		1:30 p.m.
	Interdistrict/Other Fed City Group Sort 5/	\$1.50	\$1.50	4.7	4.7	1 Day		1:00 p.m.
	Interdistrict/Other Fed RCPC and Country Group Sort 5/	\$1.50	\$1.50	4.8	4.8	2 Day		1:00 p.m.
Nonmachineable	City	\$1.75	\$1.50	35.0	23.0	1 Day		9:15 a.m.
	RCPC	\$1.75	\$1.50	35.0	23.0	1 Day		9:15 a.m.
	Federal	\$1.75	\$1.50	50.0	36.3	2 Day		9:15 a.m.
Encoding 6/	None		None	7.0	5.0			5/
Canadian C/L	Canadian R/T	\$3.00 5/	\$3.00 5/		5/	5/		5/
E/Z Clear Bonds			None		None	Immediate		2:00 a.m. 2:00 p.m. 3:00 p.m.
U.S. Treasury Checks			None		None	Immediate		2:00 a.m. 2:00 p.m. 3:00 p.m.
Postal Money Orders			None		None	Immediate		2:00 a.m. 2:00 p.m. 3:00 p.m.
Check Drawn on Local FRB	1120-0001-1		None		None	Immediate		2:00 a.m. 2:00 p.m. 3:00 p.m.

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

EL PASO

Effective 1/3/95

<u>1/</u> Deadline times are Monday through Friday except where noted.
<u>2/</u> Local mixed item fees are: City 1.7; RCPC 3.1. Rejects are 5.2 each and noncommercial items are calculated as city items.
<u>3/</u> Nonlocal Eleventh District item fees are: City 3.8; RCPC 4.8; COUNTRY 5.9; HDGS Cull at 35.0. The fee for out-of-district items is 5.4, except HDGS Cull at 35.0. The HDGS Cull lower limit is based on the latest Fed Funds rate target.
<u>4/</u> Contact El Paso Office for availability.
<u>5/</u> Contact El Paso Office for details.
<u>6/</u> Price for encoding only. Processing is an additional charge.
<u>7/</u> RCPC-Plus-City fees are: City: 1.8; RCPC: 3.2; Rejects: 5.2.
<u>8/</u> RCPC-Plus City fees are: City: 1.8; RCPC Premium: 5.6; Rejects: 5.2

**RETURN CHECK
TIME AND FEE SCHEDULE
LOCAL DEPOSITORS**

EL PASO

Effective 1/3/95

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}	
		NEW	OLD	NEW	OLD		NEW	OLD
RAW RETURNS								
Mixed	None	\$1.00	\$1.00	Calc. ^{2/}		2 Day ^{3/}		8:00 p.m. Sun-Th
Sorted	City	\$1.50	\$1.50	\$1.00	80.0	Immediate		2:00 a.m.
	RCPC	\$1.75	\$1.50	\$1.00	80.0	Immediate		2:00 a.m.
	Federal	\$1.50	\$1.50	\$1.15	95.0	Calculated		2:00 a.m.
QUALIFIED RETURNS								
Mixed	None	\$1.00	\$1.00	Calc. ^{4/}		Calc. ^{3/}		
						1 Day at --		2:00 a.m.
						1 Day at --		9:15 a.m.
						2 Days at --		1:00 p.m.
City	Regular	1120/3120	\$1.50	\$1.50	13.0	13.0	Immediate	9:15 a.m.
	Premium	1120/3120	\$1.50	\$1.50	21.0	21.0	Immediate	9:45 a.m.
	Fine	Endpoint	\$3.00	\$3.00	0.6	0.5	Immediate	10:15 a.m.
RCPC	Regular	1122/3122 1123/3123 1163/3163	\$1.75	\$1.50	16.0	16.0	Immediate	2:00 a.m.
	Premium	1122/3122 1123/3123 1163/3163	\$3.75	\$3.50	32.0	29.0	Immediate	3:00 a.m.
	Fine	Endpoint	\$3.00	\$3.00	0.7	0.6	Immediate	3:00 a.m.
Federal	Nonlocal		\$1.50	\$1.50	56.0	56.0	Calculated	1:00 p.m.
LARGE DOLLAR RETURN ITEM NOTIFICATION (LDRIN)								
						On-line wire notice	\$1.75	\$1.75
						Telephone call to Fed	\$6.00	\$6.00
						Physical check to Fed ^{5/}	\$7.25	\$7.25
								12:00 noon
								9:00 a.m.
								9:00 a.m.
^{1/} Deadline times are Monday through Friday except where noted. ^{2/} Mixed raw return per item fees are: LOCAL \$1.00; FEDERAL \$1.15; REJECTS \$1.05. ^{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. ^{5/} Special separate return letter required.								

NOTE: Any institution that participates in the Intermerge 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 another Federal Reserve office that accepts intermingled return items.

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.

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

HOUSTON

Effective 1/3/95

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$1.00	\$1.00	Calc. 2/3/		Calc. 4/		1:00 a.m.
								9:00 a.m.
								12:00 noon
								9:30 p.m. M-Th/Sat
RCPC-Plus-City	1130/3130 1131/3131	\$1.75	\$1.50	7/		Immediate		2:30 a.m.
		\$3.75	\$3.50	8/				3:30 a.m.
City Regular	1130/3130	\$1.50	\$1.50	1.6	1.6	Immediate		9:00 a.m.
	Premium	1130/3130	\$1.50	\$1.50	2.6	2.6	Immediate	9:30 a.m.
Harris County Group	5/	\$1.50	\$1.50	1.5	1.5	Immediate		11:00 a.m.
Group	5/	\$1.50	\$1.50	0.8	0.8	Immediate	9/	5/
Fine	Endpoint	\$3.00	\$3.00	0.4	0.3	Immediate		11:00 a.m.
RCPC Regular	1131/3131	\$1.75	\$1.50	2.2	2.2	Immediate		2:30 a.m.
	Premium	1131/3131	\$3.75	\$3.50	4.6	4.3	Immediate	3:30 a.m.
Group	5/	\$1.75	\$1.50	1.1	1.1	Immediate		3:30 a.m.
RCPC G/S Payor	5/	\$1.75	\$1.50	0.7	0.7	Immediate		4:00 a.m.
Fine	Endpoint	\$3.00	\$3.00	0.7	0.6	Immediate	9/	4:00 a.m.
Federal	Nonlocal	\$1.50	\$1.50	Calc. 3/		Calc. 4/		2:30 a.m. M-Th/ Sat 12:00 noon 9:30 p.m. M-Th/Sat
Interdistrict/Other Fed Group Sort	Selected Cities 5/	\$1.50	\$1.50	3.0	3.0	Immediate		10:00 p.m. M-Th/Sat
Interdistrict/Other Fed City Group Sort	5/	\$1.50	\$1.50	4.7	4.7	1 Day		9:30 p.m. M-Th/Sat
Brown Zone Group Sort	5/	\$1.50	\$1.50	4.3	4.3	Immediate		2:30 a.m. M-Th/ 10:00 p.m. Sat
Interdistrict/Other Fed RCPC & Country Group Sort	5/	\$1.50	\$1.50	4.8	4.8	2 Day		9:30 p.m. M-Th/Sat
High Dollar Group Sort	5/	\$9.50	\$9.50	7.5	7.5	Immediate		9:00 a.m. Tue-F
Nonmachineable	City	\$1.75	\$1.50	35.0	23.0	1 Day		9:00 a.m.
	RCPC	\$1.75	\$1.50	35.0	23.0	1 Day		9:00 a.m.
	Federal	\$1.75	\$1.50	50.0	36.3	2 Day		9:00 a.m.
Encoding 6/	None			7.0	5.0			9:00 p.m.
Canadian C/L	Canadian R/T	\$3.00 5/	\$3.00 5/				5/	5/
E/Z Clear Bonds					None	Immediate		1:00 a.m. 3:00 p.m.
U.S. Treasury Checks					None	Immediate		1:00 a.m. 3:00 p.m.
Postal Money Orders					None	Immediate		1:00 a.m. 3:00 p.m.
Checks Drawn on Local FRB	1130-0004-9				None	Immediate		1:00 a.m. 3:00 p.m.

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

HOUSTON

Effective 1/3/95

<u>1/</u> Deadline times are Monday through Friday except where noted.
<u>2/</u> Local mixed item fees are: City 1.7; RCPC 2.3. Rejects are 5.2 each and noncommercial items are calculated as city items.
<u>3/</u> Nonlocal Eleventh District item fees are: City 3.8; RCPC 4.8; COUNTRY 5.9; HDGS Cull at 35.0. The fee for out-of-district items is 5.4, except HDGS Cull at 35.0. The HDGS cull lower limit is based on the latest Fed Funds rate target.
<u>4/</u> Contact Houston Office for availability.
<u>5/</u> Contact Houston Office for details.
<u>6/</u> Price for encoding only. Processing is an additional charge.
<u>7/</u> RCPC-Plus-City per item fees are: City: 1.8; RCPC: 2.4; Rejects: 5.2.
<u>8/</u> RCPC-Plus-City per item fees are: City: 1.8; RCPC Premium: 4.8; Rejects: 5.2.
<u>9/</u> Several deadlines are available; contact Houston Office for details.

**RETURN CHECK
TIME AND FEE SCHEDULE
LOCAL DEPOSITORS**

HOUSTON

Effective 1/3/95

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}	
		NEW	OLD	NEW	OLD		NEW	OLD
RAW RETURNS								
Mixed	None	\$1.00	\$1.00	Calc. ^{2/}		2 Day ^{3/}		9:30 p.m. Sun-Th
Sorted	City	\$1.50	\$1.50	\$1.00	80.0	Immediate		2:30 a.m.
	RCPC	\$1.75	\$1.50	\$1.00	80.0	Immediate		2:30 a.m.
	Federal	\$1.50	\$1.50	\$1.15	95.0	Calculated		2:30 a.m.
QUALIFIED RETURNS								
Mixed	None	\$1.00	\$1.00	Calc. ^{4/}		Calc. ^{3/}		
						1 Day at --		1:00 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	\$1.50	\$1.50	13.0	13.0	Immediate	9:00 a.m.
	Premium	1130/3130	\$1.50	\$1.50	21.0	21.0	Immediate	9:30 a.m.
	Fine	Endpoint	\$3.00	\$3.00	0.4	0.3	Immediate	11:00 a.m.
RCPC	Regular	1131/3131	\$1.75	\$1.50	16.0	16.0	Immediate	2:30 a.m.
	Premium	1131/3131	\$3.75	\$3.50	32.0	29.0	Immediate	3:30 a.m.
	Fine	Endpoint	\$3.00	\$3.00	0.7	0.6	Immediate	4:00 a.m.
Federal	Nonlocal		\$1.50	\$1.50	56.0	56.0	Calculated	12:00 noon 9:30 p.m. M-Th/Sat
LARGE DOLLAR RETURN ITEM NOTIFICATION (LDRIN)								
				On-line wire notice	\$1.75	\$1.75		12:00 noon
				Telephone call to Fed	\$6.00	\$6.00		9:00 a.m.
				Physical check to Fed ^{5/}	\$7.25	\$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 \$1.00; FEDERAL \$1.15; REJECTS \$1.05. ^{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. ^{5/} Special separate return letter required.								

NOTE: Any institution that participates in the Intermerge 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 another Federal Reserve office that accepts intermingled return items.

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.

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

SAN ANTONIO

Effective 1/3/95

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$1.00	\$1.00	Calc. 2/3/		Calc. 4/		12:01 a.m.
								2:00 a.m.
								9:30 a.m.
								12:00 noon
								10:00 p.m.
RCPC-Plus-City	1140/3140 1149/3149	\$1.75	\$1.50	7/		Immediate		2:00 a.m.
		\$3.75	\$3.50	8/				3:30 a.m.
City	Regular	1140/3140	\$1.50	\$1.50	1.6	1.6	Immediate	9:30 a.m.
	Premium	1140/3140	\$1.50	\$1.50	2.6	2.6	Immediate	10:00 a.m.
	Group	5/	\$1.50	\$1.50	0.8	0.8	Immediate	10:00 a.m.
	Fine	Endpoint	\$3.00	\$3.00	0.5	0.4	Immediate	10:30 a.m.
RCPC	Regular	1149/3149	\$1.75	\$1.50	2.2	2.2	Immediate	2:00 a.m.
	Premium	1149/3149	\$3.75	\$3.50	4.6	4.3	Immediate	3:30 a.m.
	Group	5/	\$1.75	\$1.50	1.1	1.1	Immediate	3:30 a.m. 9/
	RCPC G/S Payor	5/	\$1.75	\$1.50	0.6	0.5	Immediate	4:00 a.m.
	Fine	Endpoint	\$3.00	\$3.00	0.6	0.5	Immediate	4:00 a.m.
Federal	Nonlocal		\$1.50	\$1.50	Calc. 3/		Calc. 4/	12:00 noon 10:00 p.m.
	Interdistrict/Other Fed Group Sort	Selected Cities 5/	\$1.50	\$1.50	3.0	3.0	1 Day	10:00 p.m.
	Interdistrict/Other Fed City Group Sort	5/	\$1.50	\$1.50	4.7	4.7	1 Day	9:30 p.m.
	Interdistrict/Other Fed RCPC & Country Group Sort	5/	\$1.50	\$1.50	4.8	4.8	2 Day	9:30 p.m.
	High Dollar Group Sort	5/	\$9.50	\$9.50	7.5	7.5	Immediate	9:00 a.m. Tue-F
Nonmachineable	City		\$1.75	\$1.50	35.0	23.0	1 Day	9:30 a.m.
	RCPC		\$1.75	\$1.50	35.0	23.0	1 Day	9:30 a.m.
	Federal		\$1.75	\$1.50	50.0	36.3	2 Day	9:30 a.m.
Encoding 5/	None			None	7.0	5.0		5/
Canadian C/L	Canadian R/T		\$3.00 5/	\$3.00 5/		5/	5/	5/
E/Z Clear Bonds				None		None	Immediate	12:01 a.m. 3:00 p.m.
U.S. Treasury Checks	Checks			None		None	Immediate	12:01 a.m. 3:00 p.m.
Postal Money Orders				None		None	Immediate	12:01 a.m. 3:00 p.m.
Checks Drawn on Local FRB	1140-0072-1			None		None	Immediate	12:01 a.m. 3:00 p.m.

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

SAN ANTONIO

Effective 1/3/95

<u>1/</u> Deadline times are Monday through Friday except where noted.
<u>2/</u> Local mixed item fees are: City 1.7; RCPC 2.3. Rejects are 5.2 each and noncommercial items are calculated as city items.
<u>3/</u> Nonlocal Eleventh District item fees are: City 3.8; RCPC 4.8; COUNTRY 5.9; HDGS Cull at 35.0. The fee for out-of-district items is 5.4, except HDGS Cull at 35.0. The HDGS cull lower limit is based on the latest Fed Funds rate target.
<u>4/</u> Contact San Antonio Office for availability.
<u>5/</u> Contact San Antonio Office for details.
<u>6/</u> Price for encoding only. Processing is an additional charge.
<u>7/</u> RCPC-Plus-City item fees are: City: 1.8; RCPC: 2.4; Rejects: 5.2.
<u>8/</u> RCPC-Plus-City item fees are: City: 1.8; RCPC Premium: 4.8; Rejects: 5.2.
<u>9/</u> Several deadlines are available; contact San Antonio Office for details.

**RETURN CHECK
TIME AND FEE SCHEDULE
LOCAL DEPOSITORS**

SAN ANTONIO

Effective 1/3/95

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}	
		NEW	OLD	NEW	OLD		NEW	OLD
RAW RETURNS								
Mixed	None	\$1.00	\$1.00	Calc. ^{2/}		2 Day ^{3/}		8:00 p.m. Sun-Th
Sorted	City	\$1.50	\$1.50	\$1.00	80.0	Immediate		2:00 a.m.
	RCPC	\$1.75	\$1.50	\$1.00	80.0	Immediate		2:00 a.m.
	Federal	\$1.50	\$1.50	\$1.15	95.0	Calculated		2:00 a.m.
QUALIFIED RETURNS								
Mixed	None	\$1.00	\$1.00	Calc. ^{4/}		Calc. ^{3/}		
						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	\$1.50	\$1.50	13.0	13.0	Immediate	9:30 a.m.
	Premium	1140/3140	\$1.50	\$1.50	21.0	21.0	Immediate	10:00 a.m.
	Fine	Endpoint	\$3.00	\$3.00	0.5	0.4	Immediate	10:30 a.m.
RCPC	Regular	1149/3149	\$1.75	\$1.50	16.0	16.0	Immediate	2:00 a.m.
	Premium	1149/3149	\$3.75	\$3.50	32.0	29.0	Immediate	3:30 a.m.
	Fine	Endpoint	\$3.00	\$3.00	0.6	0.5	Immediate	4:00 a.m.
Federal	Nonlocal		\$1.50	\$1.50	56.0	56.0	Calculated	12:00 noon 10:00 p.m.
LARGE DOLLAR RETURN ITEM NOTIFICATION (LDRIN)								
			On-line wire notice	\$1.75	\$1.75			12:00 noon
			Telephone call to Fed	\$6.00	\$6.00			9:00 a.m.
			Physical check to Fed ^{5/}	\$7.25	\$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 \$1.00; FEDERAL \$1.15; REJECTS \$1.05. ^{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. ^{5/} Special separate return letter required.								

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FEDERAL RESERVE BANK OF DALLAS

P.O. BOX 655906

DALLAS, TX 75265-5906