



**FEDERAL RESERVE BANK
OF DALLAS**

TONY J. SALVAGGIO
FIRST VICE PRESIDENT

September 1, 1995

DALLAS, TEXAS
75265-5906

Notice 95-87

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

**Price Changes for
Check Collection and Electronic Check Services**

By law, the Federal Reserve is charged with recovering the cost of its check operations. This is accomplished by implementing fees to cover both the fixed and variable costs of providing check services. Despite working hard to reduce expenses, we have been unable to offset the shift in check volume in the marketplace.

As a result, we have increased our cash letter fees to cover the fixed portion of our expenses. With two minor exceptions, there are no per-item fee increases. A customer depositing relatively few cash letters per day will see only a minimal monthly increase. We are confident that this increase will carry us into the future in a better position to offer you the highest quality products and services.

ATTACHMENT

A revised 1995/1996 Fee and Availability Schedule with new pricing information on fees for check collection and electronic check services at the Federal Reserve Bank of Dallas and its Branches is attached. All price changes, which are effective October 2, 1995, are shaded. This schedule incorporates all fee and deadline changes implemented earlier this year and the return item reclearing service implemented at the El Paso, Houston, and San Antonio offices, effective August 1, 1995.

MORE INFORMATION

For more information, please contact Terry Campbell, (214) 922-6603, or Bill Morse, (214) 922-5139, 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 (210) 978-1402, at the San Antonio Branch.

For additional copies, bankers and others are encouraged to use one of the following toll-free numbers in contacting the Federal Reserve Bank of Dallas: Dallas Office (800) 333-4460; El Paso Branch *Intrastate* (800) 592-1631, *Interstate* (800) 351-1012; Houston Branch *Intrastate* (800) 392-4162, *Interstate* (800) 221-0363; San Antonio Branch *Intrastate* (800) 292-5810.

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, reading "Tony J. Salysio". The signature is written in dark ink and is positioned below the word "Sincerely,".

ELEVENTH DISTRICT
IMAGE ENHANCED TRUNCATION SERVICES

Product	Minimum Daily Fee	Variable Fee
Basic Image Capture	\$ 5.00 <u>1/</u>	\$0.002
Optional Image Services		
Select Images Single View		\$0.20
Select Images Double View		\$0.25
Bulk Image Delivery	\$11.00	\$0.005
Select Bulk Image Delivery	\$11.00	\$0.007
Image Retrievals		
Fedline Notification		\$0.50
Fax Notification		\$1.50
Telephone Notification		\$2.00
Account Maintenance		\$10.00
3480 / 8MM Tape		\$10.00 <u>2/</u>
Diskette		\$1.00

1/ Includes Truncation and/or Extended MICR and/or Basic Electronic Presentment and all Basic Image Capture per item fees.

2/ Refundable upon return of tape.

ELEVENTH DISTRICT					
ELECTRONIC CHECK SERVICES					
	MICR Capture	Basic Presentment Peak	Basic Presentment Off-Peak	Extended MICR	Truncation
Minimum Daily Fee	\$ 8.00	\$ 5.00 1/	\$ 3.00 2/	\$ 5.00 1/	\$ 5.00 1/
Number of Items Included in Daily minimum	0-2,667	0-2,500	0-3,000	0-1,667	0-833
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	\$.75	\$.75
FAX Notification 3/	NA	NA	NA	\$ 2.00	\$ 2.00
TELEPHONE Notification	NA	NA	NA	\$ 2.50	\$ 2.50
Item or Information Retrieval					
FEDLINE Notification	NA	NA	NA	\$.50	\$.50
FAX Notification 3/	NA	NA	NA	\$ 1.75	\$ 1.75
TELEPHONE Notification	NA	NA	NA	\$ 2.25	\$ 2.25
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	\$.010
ACCOUNT TOTAL AND OUTSORT SERVICES					
				ACCOUNT TOTAL	OUTSORT
Minimum Daily Fee				\$21.00	\$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
1/ One \$5.00 minimum charge for Basic Presentment Peak/Extended MICR and/or Truncation split.					
2/ Delayed file transmissions, delayed shipment/pickup of checks.					
3/All offices except El Paso. El Paso price for Return Item Fax Notification is \$1.75 and Item Retrieval Fax Notification is \$1.50.					

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.

ELEVENTH DISTRICT		
SAME DAY SETTLEMENT SERVICES		
Product	Minimum Daily Fee	Variable Fee
Basic Primary Presentment Point Service	\$ 6.00	\$.50
Basic Alternate Presentment Point Service	\$ 7.00	\$.50
Enhanced Primary Presentment Point Service	\$14.00	\$ 1.50
Enhanced Alternate Presentment Point Service	\$16.00	\$ 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
<u>1/</u> Contact local Federal Reserve Bank for explanation of minimum.		
<u>2/</u> Refer to Electronic Check Services fee schedule.		

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

DALLAS

Effective 10/2/95

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline <u>1/</u>	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$3.00	\$1.00	Calc. <u>2/3/</u>		Calc. <u>4/</u>		12:01 a.m.
								9:00 a.m.
								11:00 p.m. M-Th/ 10:00 p.m. Sat
RCPC-Plus-City	1110/3110	\$3.75	\$1.75	<u>8/</u>		Immediate		12:01 a.m.
	1111/3111 1119/3119	\$5.75	\$3.75	<u>9/</u>				3:00 a.m.
City	Regular	\$3.50	\$1.50	1.6	1.6	Immediate		9:00 a.m.
	Premium	\$3.50	\$1.50	2.6	2.6	Immediate		9:30 a.m.
	Group	<u>5/</u>	\$3.50	\$1.50	0.85	0.8	Immediate	9:30 a.m.
	Fine	Endpoint	\$5.00	\$3.00	0.6	0.6	Immediate	9:30 a.m.
RCPC	Regular	\$3.75	\$1.75	2.2	2.2	Immediate		12:01 a.m.
	Premium	\$5.75	\$3.75	4.6	4.6	Immediate		3:00 a.m.
	Group Regular	<u>5/</u>	\$3.75	\$1.75	1.3	1.3	Immediate	4:00 a.m.
	Group Premium	<u>5/</u>	\$3.75	\$1.75	2.6	2.6	Immediate	3:30 a.m.
	Group Late Premium	<u>5/</u>	\$3.75	\$1.75	5.0	5.0	Immediate	7:30 a.m.
	RCPC GS/Payor	<u>5/</u>	\$3.75	\$1.75	1.0	1.0	Immediate	4:00 a.m.
	Fine	Endpoint	\$5.00	\$3.00	0.7	0.7	Immediate	4:00 a.m. <u>6/</u>
Country	Regular	\$3.75	\$1.75	2.8	2.8	1 Day		11:00 p.m. M-Th/ 8:30 p.m. Sun & Hol
	Fine	Endpoint	\$5.00	\$3.00	1.0	1.0	Immediate/ 1 Day	12:01 a.m. Tue-F 9:45 p.m. Sun & Hol
Federal	Nonlocal	\$3.50	\$1.50	Calc. <u>3/</u>		Calc. <u>4/</u>		11:00 p.m. M-Th/ 10:00 p.m. Sat
Interdistrict/Other Fed Group Sort	Selected Cities <u>5/</u>	\$3.50	\$1.50	3.0	3.0	1 Day		11:30 p.m. M-Th/ 10:00 p.m. Sat
Interdistrict/Other Fed City Group Sort	<u>5/</u>	\$3.50	\$1.50	4.7	4.7	1 Day		11:00 p.m. M-Th/ 10:00 p.m. Sat
High Dollar	Group Sort	<u>5/</u>	\$11.50	\$9.50	7.5	7.5	Immediate	8:30 a.m.
Offsite <u>5/</u>	1113/3113	\$5.00	\$3.00	1.0	1.0	Immediate		<u>5/</u>
Nonmachineable	City	\$3.75	\$1.75	35.0	35.0	1 Day		9:00 a.m.
	RCPC	\$3.75	\$1.75	35.0	35.0	1 Day		9:00 a.m.
	Country	\$3.75	\$1.75	35.0	35.0	2 Day		9:00 a.m.
	Federal	\$3.75	\$1.75	50.0	50.0	2 Day		9:00 a.m.

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

DALLAS

Effective 10/2/95

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}	
		NEW	OLD	NEW	OLD		NEW	OLD
Encoding ^{7/}	None		None	7.0	7.0			^{5/}
Canadian C/L	Canadian R/T	\$5.00 ^{5/}	\$3.00 ^{5/}		^{5/}		^{5/}	
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.

^{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 each and noncommercial items are calculated as city items.

^{3/} 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.

^{4/} Contact Dallas Office for availability.

^{5/} Contact Dallas Office for details.

^{6/} The deadline is 5:00 a.m. for fine sort letters to RCPC Regular/Premium group sort banks.

^{7/} Price for encoding only. Must be received three hours prior to next available mixed deadline.

^{8/} RCPC-Plus-City fees are: City: 1.8; RCPC: 2.4; Rejects: 5.2.

^{9/} RCPC-Plus-City fees are: City: 1.8; RCPC Premium: 4.8; Rejects: 5.2.

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

DALLAS

Effective 10/2/95

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}	
		NEW	OLD	NEW	OLD		NEW	OLD
RAW RETURNS								
Mixed	None	\$3.00	\$1.00	Calc. ^{2/}		2 Day ^{3/}	8:00 p.m. (Sun-Th)	
Sorted	City	\$3.50	\$1.50	\$1.00	\$1.00	Immediate	12:01 a.m.	
	RCPC	\$3.75	\$1.75	\$1.00	\$1.00	Immediate	12:01 a.m.	
	Country	\$3.75	\$1.75	\$1.00	\$1.00	1 Day	12:01 a.m.	
	Federal	\$3.50	\$1.50	\$1.15	\$1.15	Calculated	12:01 a.m.	
QUALIFIED RETURNS								
Mixed	None	\$3.00	\$1.00	Calc. ^{4/}		Calc. ^{3/}		
						2 Day at --	12:01 a.m./9:00 a.m./ 11:00 p.m. M-Th/ 10:00 p.m. Sat	
City	Regular	1110/3110	\$3.50	\$1.50	13.0	13.0	Immediate	9:00 a.m.
	Premium	1110/3110	\$3.50	\$1.50	21.0	21.0	Immediate	9:30 a.m.
	Fine	Endpoint	\$5.00	\$3.00	0.6	0.6	Immediate	9:30 a.m.
RCPC	Regular	1111/3111 1119/3119	\$3.75	\$1.75	16.0	16.0	Immediate	12:01 a.m.
	Premium	1111/3111 1119/3119	\$5.75	\$3.75	32.0	32.0	Immediate	3:00 a.m.
	Fine	Endpoint	\$5.00	\$3.00	0.7	0.7	Immediate	4:00 a.m.
Country	Regular	1113/3113	\$3.75	\$1.75	19.0	19.0	1 Day	11:00 p.m. M-Th/ 8:30 p.m. Sun & Hol
	Fine	Endpoint	\$5.00	\$3.00	1.0	1.0	Immediate/ 1 Day	12:01 a.m. Tue-F 9:45 p.m. Sun & Hol
Federal	Nonlocal		\$3.50	\$1.50	56.0	56.0	Calculated	11:00 p.m. M-Th/ 10:00 p.m. 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; 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 10/2/95

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$2.00	\$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	\$2.75	\$1.75	7/		Immediate		2:00 a.m.
		\$4.75	\$3.75	8/				3:00 a.m.
City	Regular	1120/3120	\$2.50	\$1.50	1.6	1.6	Immediate	9:15 a.m.
	Premium	1120/3120	\$2.50	\$1.50	2.6	2.6	Immediate	9:45 a.m.
	Fine	Endpoint	\$4.00	\$3.00	0.6	0.6	Immediate	10:15 a.m.
RCPC	Regular	1122/3122 1123/3123 1163/3163	\$2.75	\$1.75	3.0	3.0	Immediate	2:00 a.m.
	Premium	1122/3122 1123/3123 1163/3163	\$4.75	\$3.75	5.4	5.4	Immediate	3:00 a.m.
	Group	5/	\$2.75	\$1.75	1.9	1.9	Immediate	3:00 a.m.
	RCPC GS/Payor	5/	\$2.75	\$1.75	0.7	0.7	Immediate	3:00 a.m.
	Fine	Endpoint	\$4.00	\$3.00	0.7	0.7	Immediate	3:00 a.m.
Federal	Nonlocal	\$2.50	\$1.50	Calc. 3/		Calc. 4/		1:00 p.m.
Interdistrict/Other Fed Group Sort	Selected Cities 5/	\$2.50	\$1.50	3.0	3.0	1 Day		1:30 p.m.
Interdistrict/Other Fed City Group Sort	5/	\$2.50	\$1.50	4.7	4.7	1 Day		1:00 p.m.
Interdistrict/Other Fed RCPC and Country Group Sort	5/	\$2.50	\$1.50	4.8	4.8	2 Day		1:00 p.m.
Nonmachineable	City	\$2.75	\$1.75	35.0	35.0	1 Day		9:15 a.m.
	RCPC	\$2.75	\$1.75	35.0	35.0	1 Day		9:15 a.m.
	Federal	\$2.75	\$1.75	50.0	50.0	2 Day		9:15 a.m.
Encoding 6/	None		None	7.0	7.0			5/
Canadian C/L	Canadian R/T	\$4.00 5/	\$3.00 5/		5/	5/		5/
E/Z Clear Bonds			None		None	Immediate		2:00 a.m. 2:00 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 10/2/95

<p><u>1/</u> Deadline times are Monday through Friday except where noted.</p>
<p><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.</p>
<p><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.</p>
<p><u>4/</u> Contact El Paso Office for availability.</p>
<p><u>5/</u> Contact El Paso Office for details.</p>
<p><u>6/</u> Price for encoding only. Processing is an additional charge.</p>
<p><u>7/</u> RCPC-Plus-City fees are: City: 1.8; RCPC: 3.2; Rejects: 5.2.</p>
<p><u>8/</u> RCPC-Plus City fees are: City: 1.8; RCPC Premium: 5.6; Rejects: 5.2</p>

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

EL PASO

Effective 10/2/95

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}	
		NEW	OLD	NEW	OLD		NEW	OLD
RAW RETURNS								
Mixed	None	\$2.00	1.00	Calc. ^{2/}		2 Day ^{3/}		8:00 p.m. Sun-Th
Sorted	City	\$2.50	\$1.50	\$1.00	\$1.00	Immediate		2:00 a.m.
	RCPC	\$2.75	\$1.75	\$1.00	\$1.00	Immediate		2:00 a.m.
	Federal	\$2.50	\$1.50	\$1.15	\$1.15	Calculated		2:00 a.m.
QUALIFIED RETURNS								
Mixed	None	\$2.00	\$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	\$2.50	\$1.50	13.0	13.0	Immediate		9:15 a.m.
Premium	1120/3120	\$2.50	\$1.50	21.0	21.0	Immediate		9:45 a.m.
Fine	Endpoint	\$4.00	\$3.00	0.6	0.6	Immediate		10:15 a.m.
RCPC Regular	1122/3122 1123/3123 1163/3163	\$2.75	\$1.75	16.0	16.0	Immediate		2:00 a.m.
Premium	1122/3122 1123/3123 1163/3163	\$4.75	\$3.75	32.0	32.0	Immediate		3:00 a.m.
Fine	Endpoint	\$4.00	\$3.00	0.7	0.7	Immediate		3:00 a.m.
Federal	Nonlocal	\$2.50	\$1.50	56.0	56.0	Calculated		1:00 p.m.
RETURN ITEM RECLEARING SERVICE ^{6/}	N / A	N / A		25.0		Calculated		N / A
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. ^{6/} A daily minimum fee of \$2.50 applies, regardless of the number of items cleared. An additional fee of 25 cents will be applied to each item examined over 10 items per day. Please contact your local office for details to initiate service.								

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 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 10/2/95

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$3.00	\$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	\$3.75	\$1.75	^{7/}		Immediate		2:30 a.m.
		\$5.75	\$3.75	^{8/}				3:30 a.m.
City	Regular	1130/3130	\$3.50	\$1.50	1.6	1.6	Immediate	9:00 a.m.
	Premium	1130/3130	\$3.50	\$1.50	2.6	2.6	Immediate	9:30 a.m.
Harris County Group	^{5/}		\$3.50	\$1.50	1.5	1.5	Immediate	11:00 a.m.
	Group	^{5/}	\$3.50	\$1.50	0.8	0.8	Immediate	^{9/} ^{5/}
	Fine	Endpoint	\$5.00	\$3.00	0.4	0.4	Immediate	11:00 a.m.
RCPC	Regular	1131/3131	\$3.75	\$1.75	2.2	2.2	Immediate	2:30 a.m.
	Premium	1131/3131	\$5.75	\$3.75	4.6	4.6	Immediate	3:30 a.m.
	Group	^{5/}	\$3.75	\$1.75	1.1	1.1	Immediate	3:30 a.m.
	RCPC G/S Payor	^{5/}	\$3.75	\$1.75	0.76	0.7	Immediate	4:00 a.m.
	Fine	Endpoint	\$5.00	\$3.00	0.7	0.7	Immediate	^{9/} 4:00 a.m.
Federal	Nonlocal		\$3.50	\$1.50	Calc. ^{3/}		Calc. ^{4/}	2:30 a.m. M-Th 12:00 noon M-Th 9:30 p.m. M-Th/Sat
Interdistrict/Other Fed Group Sort	Selected Cities ^{5/}		\$3.50	\$1.50	3.0	3.0	Immediate	10:00 p.m. M-Th/Sat
Interdistrict/Other Fed City Group Sort	^{5/}		\$3.50	\$1.50	4.7	4.7	1 Day	9:30 p.m. M-Th/Sat
Brown Zone Group Sort	^{5/}		\$3.50	\$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/}		\$3.50	\$1.50	4.8	4.8	2 Day	9:30 p.m. M-Th/Sat
High Dollar Group Sort	^{5/}		\$11.50	\$9.50	7.5	7.5	Immediate	9:00 a.m. Tue-F
Nonmachineable	City		\$3.75	\$1.75	35.0	35.0	1 Day	9:00 a.m.
	RCPC		\$3.75	\$1.75	35.0	35.0	1 Day	9:00 a.m.
	Federal		\$3.75	\$1.75	50.0	50.0	2 Day	9:00 a.m.
Encoding ^{5/}	None				7.0	7.0		9:00 p.m.
Canadian C/L	Canadian R/T		\$5.00 ^{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 10/2/95

<p><u>1/</u> Deadline times are Monday through Friday except where noted.</p>
<p><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.</p>
<p><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.</p>
<p><u>4/</u> Contact Houston Office for availability.</p>
<p><u>5/</u> Contact Houston Office for details.</p>
<p><u>6/</u> Price for encoding only. Processing is an additional charge.</p>
<p><u>7/</u> RCPC-Plus-City per item fees are: City: 1.8; RCPC: 2.4; Rejects: 5.2.</p>
<p><u>8/</u> RCPC-Plus-City per item fees are: City: 1.8; RCPC Premium: 4.8; Rejects: 5.2.</p>
<p><u>9/</u> Several deadlines are available; contact Houston Office for details.</p>

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

HOUSTON

Effective 10/2/95

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}	
		NEW	OLD	NEW	OLD		NEW	OLD
RAW RETURNS								
Mixed	None	\$3.00	\$1.00	Calc. ^{2/}		2 Day ^{3/}		9:30 p.m. Sun-Th
Sorted	City	\$3.50	\$1.50	\$1.00	\$1.00	Immediate		2:30 a.m.
	RCPC	\$3.75	\$1.75	\$1.00	\$1.00	Immediate		2:30 a.m.
	Federal	\$3.50	\$1.50	\$1.15	\$1.15	Calculated		2:30 a.m.
QUALIFIED RETURNS								
Mixed	None	\$3.00	\$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. M-Th/Sat
City	Regular	1130/3130	\$3.50	\$1.50	13.0	13.0	Immediate	9:00 a.m.
	Premium	1130/3130	\$3.50	\$1.50	21.0	21.0	Immediate	9:30 a.m.
	Fine	Endpoint	\$5.00	\$3.00	0.4	0.4	Immediate	11:00 a.m.
RCPC	Regular	1131/3131	\$3.75	\$1.75	16.0	16.0	Immediate	2:30 a.m.
	Premium	1131/3131	\$5.75	\$3.75	32.0	32.0	Immediate	3:30 a.m.
	Fine	Endpoint	\$5.00	\$3.00	0.7	0.7	Immediate	4:00 a.m.
Federal	Nonlocal	\$3.50	\$1.50	56.0	56.0	Calculated		2:30 a.m. M-Th 12:00 noon M-Th 9:30 p.m. M-Th/Sat
RETURN ITEM RECLEAINING SERVICE ^{6/}	N / A	N / A		25.0		Calculated		N / A
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.								
^{6/} A daily minimum fee of \$2.50 applies, regardless of the number of items cleared. An additional fee of 25 cents will be applied to each item examined over 10 items per day. Please contact your local office for details to initiate service.								

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 10/2/95

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$3.00	\$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	\$3.75	\$1.75	7/		Immediate		2:00 a.m.
		\$5.75	\$3.75	8/				3:30 a.m.
City	Regular	1140/3140	\$3.50	\$1.50	1.6	1.6	Immediate	9:30 a.m.
	Premium	1140/3140	\$3.50	\$1.50	2.6	2.6	Immediate	10:00 a.m.
	Group	5/	\$3.50	\$1.50	0.8	0.8	Immediate	10:00 a.m.
	Fine	Endpoint	\$5.00	\$3.00	0.5	0.5	Immediate	10:30 a.m.
RCPC	Regular	1149/3149	\$3.75	\$1.75	2.2	2.2	Immediate	2:00 a.m.
	Premium	1149/3149	\$5.75	\$3.75	4.6	4.6	Immediate	3:30 a.m.
	Group	5/	\$3.75	\$1.75	1.1	1.1	Immediate	3:30 a.m. 9/
	RCPC G/S Payor	5/	\$3.75	\$1.75	0.6	0.6	Immediate	4:00 a.m.
	Fine	Endpoint	\$5.00	\$3.00	0.6	0.6	Immediate	4:00 a.m.
Federal	Nonlocal		\$3.50	\$1.50	Calc. 3/		Calc. 4/	12:00 noon 10:00 p.m.
	Interdistrict/Other Fed Group Sort	Selected Cities 5/	\$3.50	\$1.50	3.0	3.0	1 Day	10:00 p.m.
	Interdistrict/Other Fed City Group Sort	5/	\$3.50	\$1.50	4.7	4.7	1 Day	9:30 p.m.
	Interdistrict/Other Fed RCPC & Country Group Sort	5/	\$3.50	\$1.50	4.8	4.8	2 Day	9:30 p.m.
High Dollar Group Sort	5/		\$11.50	\$9.50	7.5	7.5	Immediate	9:00 a.m. Tue-F
Nonmachineable	City		\$3.75	\$1.75	35.0	35.0	1 Day	9:30 a.m.
	RCPC		\$3.75	\$1.75	35.0	35.0	1 Day	9:30 a.m.
	Federal		\$3.75	\$1.75	50.0	50.0	2 Day	9:30 a.m.
Encoding 5/	None			None	7.0	7.0		5/
Canadian C/L	Canadian R/T		\$5.00 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 10/2/95

<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 10/2/95

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline ^{1/}		
		NEW	OLD	NEW	OLD		NEW	OLD	
RAW RETURNS									
Mixed	None	\$3.00	\$1.00	Calc. ^{2/}		2 Day ^{3/}		8:00 p.m. Sun-Th	
Sorted	City	\$3.50	\$1.50	\$1.00	\$1.00	Immediate		2:00 a.m.	
	RCPC	\$3.75	\$1.75	\$1.00	\$1.00	Immediate		2:00 a.m.	
	Federal	\$3.50	\$1.50	\$1.15	\$1.15	Calculated		2:00 a.m.	
QUALIFIED RETURNS									
Mixed	None	\$3.00	\$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	\$3.50	\$1.50	13.0	13.0	Immediate	9:30 a.m.	
	Premium	1140/3140	\$3.50	\$1.50	21.0	21.0	Immediate	10:00 a.m.	
	Fine	Endpoint	\$5.00	\$3.00	0.6	0.6	Immediate	10:30 a.m.	
RCPC	Regular	1149/3149	\$3.75	\$1.75	16.0	16.0	Immediate	2:00 a.m.	
	Premium	1149/3149	\$5.75	\$3.75	32.0	32.0	Immediate	3:30 a.m.	
	Fine	Endpoint	\$5.00	\$3.00	0.7	0.7	Immediate	4:00 a.m.	
Federal	Nonlocal	\$3.50	\$1.50	56.0	56.0	Calculated		12:00 noon 10:00 p.m.	
RETURN ITEM RECLEARING SERVICE ^{6/}	N / A	N / A			25.0		Calculated	N / A	
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