



FEDERAL RESERVE BANK  
OF DALLAS

HELEN E. HOLCOMB  
FIRST VICE PRESIDENT AND  
CHIEF OPERATING OFFICER

DALLAS, TEXAS  
75265-5906

December 26, 1996

**Notice 96-132**

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

**SUBJECT**

**Price Changes for Check Collection and  
Electronic Check Services; 1997 Private Sector  
Adjustment Factor (PSAF)**

**DETAILS**

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. As a result, we have increased our cash letter fees to cover the fixed portion of our expenses. 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.

In addition, the Board approved the 1997 private sector adjustment factor (PSAF) for Reserve Bank priced services. The PSAF for 1997 will be \$101.5 million, an increase of \$15.7 million, or 18.3 percent, from the 1996 targeted PSAF of \$85.8 million. The PSAF is an allowance for the taxes and other imputed expenses that would have been paid and the return on capital that would have been earned had the Federal Reserve's priced services been provided by a private business firm.

**ATTACHMENTS**

The revised 1997 fee and availability schedules with new pricing information on fees for check collection, electronic check and image services at the Federal Reserve Bank of Dallas and its Branches are attached. All price changes, which are effective January 2, 1997, are shaded. The detailed fee schedules contain specific service charges that reflect the general changes published in this Bank's Notice 96-114.

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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.

**MORE INFORMATION**

For more information regarding the fee and availability schedules, please contact Terry Campbell, (214) 922-6603, 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 more information regarding the PSAF, please contact Elizabeth Tacik, (202) 452-2303, at the Board.

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,

*Allen E. Holcomb*

**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	1/	Same as Electronic Check Product 2/
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.

**DALLAS**  
IMAGE ENHANCED TRUNCATION SERVICES

Product	Minimum Daily Fee	Variable Fee
Basic Image Capture	\$ 5.00	\$0.004
Basic Image Capture w/o Truncation	\$ 5.00	\$0.004
<b>Optional Image Services</b>		
Select Images Single View		\$0.20
Select Images Double View		\$0.25
Bulk Image Delivery	\$11.00	\$0.006
Select Bulk Image Delivery	\$11.00	\$0.007
<b>Image Retrievals</b>		
Fedline Notification		\$0.50
Fax Notification		\$1.50
Telephone Notification		\$2.00
Account Maintenance		\$10.00
3480 / 8MM Tape / CD Rom		\$10.00 1/
Diskette		\$1.00

1/ Refundable upon return of 8MM tape only.

**DALLAS**

**ELECTRONIC CHECK SERVICES**

	MICR Capture	MICR Presentment Peak	MICR Presentment Off-Peak 2/	MICR Plus	Truncation
Minimum Daily Fee	\$10.00	\$ 6.00 1/	\$ 4.00	\$ 6.00 1/	\$ 6.00 1/
Number of Items Included in Daily minimum	0-3,334	0-3,000	0-4,000	0-2,000	0-1,000
<b>Per Item Fee:</b>					
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
<b>Return Item Origination:</b>					
FEDLINE Notification	NA	NA	NA	\$ .65	\$ .65
FAX Notification	NA	NA	NA	\$ 2.00	\$ 2.00
TELEPHONE Notification	NA	NA	NA	\$ 2.50	\$ 2.50
<b>Item or Information Retrieval</b>					
FEDLINE Notification	NA	NA	NA	\$ .50	\$ .50
FAX Notification	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	\$ .015	\$ .015
<b>ACCOUNT TOTAL AND OUTSORT SERVICES</b>					
				<b>ACCOUNT TOTAL</b>	<b>OUTSORT</b>
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 \$6.00 minimum charge for MICR Presentment Peak/MICR Plus and/or Truncation split.

2/ Delayed file transmissions, delayed shipment/pickup of checks.

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

**DALLAS**

**Effective 1/2/97**

Product	Sorting Requirements	Cash Letter Fee	Cash Letter Fee	Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$3.50	\$3.00	Calc. 2/3/		Calc. 4/		12:01 a.m.
								9:00 a.m.
								11:00 p.m. M-Th/ 10:00 p.m. Sat
Early Mixed	None	\$10.00		3.4		Calc. 4/		7:00 p.m. M-Th/ Sat
RCPC-Plus-City	1110/3110 1111/3111 1119/3119	\$4.25	\$3.75	8/		Immediate		12:01 a.m.
		\$6.25	\$5.75	9/				3:00 a.m.
City Regular	1110/3110	\$4.00	\$3.50	1.6	1.6	Immediate		9:00 a.m.
	Premium	1110/3110	\$4.00	\$3.50	2.6	2.6	Immediate	9:30 a.m.
Group	5/	\$4.00	\$3.50	0.85	0.85	Immediate		9:30 a.m.
	Fine Endpoint	\$6.50	\$5.00	0.6	0.6	Immediate		9:30 a.m.
ECL City Group Sort	5/	\$3.50		0.7		Immediate		9:30 a.m.
RCPC Regular	1111/3111 1119/3119	\$4.25	\$3.75	2.2	2.2	Immediate		12:01 a.m.
	Premium	1111/3111 1119/3119	\$6.25	\$5.75	4.6	4.6	Immediate	3:00 a.m.
Group Regular	5/	\$4.25	\$3.75	1.3	1.3	Immediate		4:00 a.m.
Group Late Premium	5/	\$4.25	\$3.75	5.0	5.0	Immediate		7:30 a.m.
RCPC GS/Payor	5/	\$4.25	\$3.75	1.0	1.0	Immediate		4:00 a.m.
Fine	Endpoint	\$6.50	\$5.00	0.7	0.7	Immediate		4:00 a.m. 6/
Country Regular	1113/3113	\$4.25	\$3.75	2.8	2.8	1 Day		11:00 p.m. M-Th/ 8:30 p.m. Sun & Hol
	Fine	Endpoint	\$5.50	\$5.00	1.0	1.0	Immediate/ 1 Day	
Early Country	1113/3113	\$4.25		1.25		1 Day		8:00 a.m.
Federal	Nonlocal	\$4.00	\$3.50	Calc. 3/		Calc. 4/		11:00 p.m. M-Th/ 10:00 p.m. Sat
Nationwide City Sort	All Fed City 10/	\$4.00	\$4.00	Calc 5/ & 10/		1 Day		11:00 p.m. M-Th/ 10:00 p.m. Sat
High Dollar Group Sort	5/	\$12.00	\$11.50	7.5	7.5	Immediate		8:30 a.m.
Offsite 5/	1113/3113	\$5.50	\$5.00	1.0	1.0	Immediate		5/
Nonmachineable	City	\$4.25	\$3.75	35.0	35.0	1 Day		9:00 a.m.
	RCPC	\$4.25	\$3.75	35.0	35.0	1 Day		9:00 a.m.
	Country	\$4.25	\$3.75	35.0	35.0	2 Day		9:00 a.m.
	Federal	\$4.25	\$3.75	50.0	50.0	2 Day		9:00 a.m.

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

**DALLAS**

**Effective 1/2/97**

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
Encoding 7/	None			7.0	7.0			5/
Canadian C/L	Canadian R/T	\$5.50 5/	\$5.00 5/	5/		5/		5/
E/Z Clear Bonds					None	Immediate		12:01 a.m., 3:00 p.m.
U.S. Treasury Checks					None	Immediate		12:01 a.m., 3:00 p.m.
Postal Money Orders					None	Immediate		12:01 a.m., 3:00 p.m.
Checks drawn on local FRB	1110-0003-8				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.
10/ Nationwide City Sort fees are: Tier 1: 2.2; Tier 2: 3.2.



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

**DALLAS**

**Effective 1/2/97**

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
<b>RAW RETURNS</b>								
Mixed	None	\$3.50	\$3.00	Calc. 2/		2 Day 3/		8:00 p.m. (Sun-Th)
Sorted	City	\$4.00	\$3.50	\$1.00	\$1.00	Immediate		12:01 a.m.
	RCPC	\$4.25	\$3.75	\$1.00	\$1.00	Immediate		12:01 a.m.
	Country	\$4.25	\$3.75	\$1.00	\$1.00	1 Day		12:01 a.m.
	Federal	\$4.00	\$3.50	\$1.15	\$1.15	2 Day		12:01 a.m.
<b>QUALIFIED RETURNS</b>								
Mixed	None	\$3.50	\$3.00	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	\$4.00	\$3.50	13.0	13.0	Immediate		9:00 a.m.
	Premium	1110/3110	\$4.00	\$3.50	21.0	21.0	Immediate	9:30 a.m.
	Fine Endpoint	\$5.50	\$5.00	0.6	0.6	Immediate		9:30 a.m.
RCPC Regular	1111/3111 1119/3119	4.25	\$3.75	16.0	16.0	Immediate		12:01 a.m.
	Premium	1111/3111 1119/3119	\$6.25	\$5.75	32.0	32.0	Immediate	3:00 a.m.
	Fine Endpoint	\$5.50	\$5.00	0.7	0.7	Immediate		4:00 a.m.
Country Regular	1113/3113	\$4.25	\$3.75	19.0	19.0	1 Day		11:00 p.m. M-Th/ 8:30 p.m. Sun & Hol
	Fine Endpoint	\$5.50	\$5.00	1.0	1.0	Immediate/ 1 Day		12:01 a.m. Tue-F 9:45 p.m. Sun & Hol
Federal	Nonlocal	\$4.00	\$3.50	56.0	56.0	2 Day		11:00 p.m. M-Th/ 10:00 p.m. Sat
Return ReClear	6/			.25 2/				
<b>LARGE DOLLAR RETURN ITEM NOTIFICATION (LDRIN)</b>								
	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.

6/ Contact Dallas Office for details.

7/ 2.50 minimum charge.

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 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.



**EL PASO**  
IMAGE ENHANCED TRUNCATION SERVICES

Product	Minimum Daily Fee	Variable Fee
Basic Image Capture	\$ 5.00	\$0.002
Basic Image Capture w/o Truncation	\$ 5.00	\$0.004
<b>Optional Image Services</b>		
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
<b>Image Retrievals</b>		
Fedline Notification		\$0.75
Fax Notification		\$1.00
Telephone Notification		\$1.25
Account Maintenance		\$10.00
3480 / 8MM Tape / CD Rom		\$10.00 1/
Diskette		\$1.00

1/ Refundable upon return of 8MM tape only.

EL PASO					
ELECTRONIC CHECK SERVICES					
	MICR Capture	MICR Presentment Peak	MICR Presentment Off-Peak 2/	MICR Plus	Truncation
Minimum Daily Fee	\$ 10.00	\$ 6.00 1/	\$ 4.00	\$ 6.00 1/	\$ 6.00 1/
Number of Items Included in Daily minimum	0-3,334	0-3,000	0-4,000	0-2,000	0-1,000
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	NA	NA	NA	\$ 1.75	\$ 1.75
TELEPHONE Notification	NA	NA	NA	\$ 2.50	\$ 2.50
Item or Information Retrieval					
FEDLINE Notification	NA	NA	NA	\$ 1.00	\$ 1.00
FAX Notification	NA	NA	NA	\$ 1.25	\$ 1.25
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 \$6.00 minimum charge for MICR Presentment Peak/MICR Plus and/or Truncation split.					
2/ Delayed file transmissions, delayed shipment/pickup of checks.					

For additional information on Electronic Check Services contact: Jane Pyke, El Paso, (915) 521-8244.

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

**EL PASO**

**Effective 1/2/97**

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$3.00	\$2.00	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	\$4.25	\$2.75	7/		Immediate		2:00 a.m.
		\$6.25	\$4.75	8/				3:00 a.m.
City Regular	1120/3120	\$4.00	\$2.50	1.6	1.6	Immediate		9:15 a.m.
City Premium	1120/3120	\$4.00	\$2.50	2.6	2.6	Immediate		9:45 a.m.
City Fine	Endpoint	\$6.50	\$4.00	0.6	0.6	Immediate		10:15 a.m.
ECL City Group Sort	5/	\$2.50	\$2.50	0.5	0.5	Immediate		8:15 a.m.
RCPC Regular	1122/3122 1123/3123 1163/3163	\$4.25	\$2.75	3.0	3.0	Immediate		2:00 a.m.
RCPC Premium	1122/3122 1123/3123 1163/3163	\$6.25	\$4.75	5.4	5.4	Immediate		3:00 a.m.
RCPC Group	5/	\$4.25	\$2.75	1.9	1.9	Immediate		3:00 a.m.
RCPC GS/Payor	5/	\$4.25	\$2.75	0.7	0.7	Immediate		3:00 a.m.
RCPC Fine	Endpoint	\$6.50	\$4.00	0.7	0.7	Immediate		3:00 a.m.
Federal	Nonlocal	\$4.00	\$2.50	Calc. 3/		Calc. 4/		1:00 p.m.
Interdistrict/Other Fed Group Sort	Selected Cities 5/	\$4.00	\$2.50	3.0	3.0	1 Day		1:30 p.m.
Interdistrict/Other Fed RCPC and Country Group Sort	5/	\$4.00	\$2.50	4.8	4.8	2 Day		1:00 p.m.
Nationwide City Sort	5/	\$4.00	\$4.00	Calc 10/	Calc 10/	1 Day		1:30 p.m.
High Dollar Group Sort	1123/13342	\$12.00	\$15.00	0.075	0.015	Immediate		Tues - Thur 9:15 a.m.
Nonmachineable	City	\$4.25	\$2.75	35.0	35.0	1 Day		9:15 a.m.
	RCPC	\$4.25	\$2.75	35.0	35.0	1 Day		9:15 a.m.
	Federal	\$4.25	\$2.75	50.0	50.0	2 Day		9:15 a.m.
Encoding 6/	None			7.0	7.0			5/
Canadian C/L	Canadian R/T	\$5.50	\$4.00 5/		5/	5/		5/
E/Z Clear Bonds					None	Immediate		2:00 a.m. 2:00 p.m.
U.S. Treasury Checks					None	Immediate		2:00 a.m. 2:00 p.m. 3:00 p.m.
Postal Money Orders					None	Immediate		2:00 a.m. 2:00 p.m. 3:00 p.m.
Check Drawn on Local FRB	1120-0001-1				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 1/2/97**

1/ Deadline times are Monday through Friday except where noted.
2/ Local mixed item fees are: City 1.7; RCPC 3.1. 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; 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.
4/ Contact El Paso Office for availability.
5/ Contact El Paso Office for details.
6/ Price for encoding only. Processing is an additional charge.
7/ RCPC-Plus-City fees are: City: 1.8; RCPC: 3.2; Rejects: 5.2.
8/ RCPC-Plus City fees are: City: 1.8; RCPC Premium: 5.6; Rejects: 5.2
9/ New Mexico Transportation Relay: \$3.00 minimum, \$.001 per item. Call El Paso Office for details.
10/ Nationwide City Sort fees are: Tier 1: 2.2; Tier 2: 3.2.

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

**EL PASO**

**Effective 1/2/97**

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
<b>RAW RETURNS</b>								
Mixed	None	\$3.00	\$2.00	Calc. 2/		2 Day 3/		8:00 p.m. Sun-Th
Sorted	City	\$4.00	\$2.50	\$1.00	\$1.00	Immediate		2:00 a.m.
	RCPC	\$4.25	\$2.75	\$1.00	\$1.00	Immediate		2:00 a.m.
	Federal	\$4.00	\$2.50	\$1.15	\$1.15	Calculated		2:00 a.m.
<b>QUALIFIED RETURNS</b>								
Mixed	None	\$3.00	\$2.00	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	\$4.00	\$2.50	13.0	13.0	Immediate	9:15 a.m.
	Premium	1120/3120	\$4.00	\$2.50	21.0	21.0	Immediate	9:45 a.m.
	Fine	Endpoint	\$6.50	\$4.00	0.6	0.6	Immediate	10:15 a.m.
RCPC	Regular	1122/3122 1123/3123 1163/3163	\$4.25	\$2.75	16.0	16.0	Immediate	2:00 a.m.
	Premium	1122/3122 1123/3123 1163/3163	\$6.25	\$4.75	32.0	32.0	Immediate	3:00 a.m.
	Fine	Endpoint	\$6.50	\$4.00	0.7	0.7	Immediate	3:00 a.m.
Federal	Nonlocal		\$4.00	\$2.50	56.0	56.0	Calculated	1:00 p.m.
<b>RETURN ITEM RECLEARING SERVICE 6/</b>	<b>N / A</b>	<b>N / A</b>	<b>N / A</b>	<b>25.0</b>			<b>Calculated</b>	<b>N / A</b>
<b>LARGE DOLLAR RETURN ITEM NOTIFICATION (LDRIN)</b>								
						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.								
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 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 Intermerged return items.

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

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

**HOUSTON**  
IMAGE ENHANCED TRUNCATION SERVICES

Product	Minimum Daily Fee	Variable Fee
Basic Image Capture	\$ 5.00	\$0.002
Basic Image Capture w/o Truncation	\$ 5.00	\$0.004
<b>Optional Image Services</b>		
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
<b>Image Retrievals</b>		
Fedline Notification		\$0.75
Fax Notification		\$1.00
Telephone Notification		\$1.25
Account Maintenance		\$10.00
8MM Tape / CD Rom		\$10.00 1/
Diskette		\$1.00

1/ Refundable upon return of 8MM tape only.



## HOUSTON

## ELECTRONIC CHECK SERVICES

	MICR Capture	MICR Presentment Peak	MICR Presentment Off-Peak 2/	MICR Plus	Truncation
Minimum Daily Fee	\$10.00	\$ 6.00 1/	\$ 4.00	\$ 6.00 1/	\$ 6.00 1/
Number of Items Included in Daily minimum	0-3,334	0-3,000	0-4,000	0-2,000	0-1,000
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	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	\$ 1.00	\$ 1.00
FAX Notification	NA	NA	NA	\$ 1.25	\$ 1.25
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 \$6.00 minimum charge for MICR Presentment Peak/MICR Plus and/or Truncation split.					
2/ Delayed file transmissions, delayed shipment/pickup of checks.					



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

**HOUSTON**

**Effective 1/2/97**

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$3.00	\$3.00	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	\$3.75	7/		Immediate		2:30 a.m.
		\$5.75	\$5.75	8/				3:30 a.m.
City Regular	1130/3130	\$3.50	\$3.50	1.6	1.6	Immediate		9:00 a.m.
Premium	1130/3130	\$3.50	\$3.50	2.6	2.6	Immediate		9:30 a.m.
Harris County Group	5/	\$3.50	\$3.50	1.5	1.5	Immediate		11:00 a.m.
Group	5/	\$3.50	\$3.50	0.8	0.8	Immediate	9/	5/
Fine	Endpoint	\$6.00	\$5.00	0.4	0.4	Immediate		11:00 a.m.
ECL City Group Sort	5/	\$3.50	\$3.50	0.6	0.6	Immediate		8:00 a.m.
RCPC Regular	1131/3131	\$3.75	\$3.75	2.2	2.2	Immediate		2:30 a.m.
Premium	1131/3131	\$5.75	\$5.75	4.6	4.6	Immediate		3:30 a.m.
Group	5/	\$3.75	\$3.75	1.1	1.1	Immediate		3:30 a.m.
RCPC G/S Payor	5/	\$3.75	\$3.75	0.76	0.76	Immediate		4:00 a.m.
Fine	Endpoint	\$6.00	\$5.00	0.7	0.7	Immediate	9/	4:00 a.m.
Federal	Nonlocal	\$3.50	\$3.50	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/	\$3.50	\$3.50	3.0	3.0	Immediate		10:00 p.m. M-Th/Sat
Brown Zone Group Sort	5/	\$3.50	\$3.50	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	\$3.50	4.8	4.8	2 Day		9:30 p.m. M-Th/Sat
Nationwide City Sort	5/	\$4.00	\$4.00	Calc 10/	Calc 10/	1 Day		10:00 p.m. M-Th/ Sat
High Dollar Group Sort	5/	\$11.50	\$11.50	7.5	7.5	Immediate		9:00 a.m. Tue-F
Nonmachineable	City	\$3.75	\$3.75	35.0	35.0	1 Day		9:00 a.m.
	RCPC	\$3.75	\$3.75	35.0	35.0	1 Day		9:00 a.m.
	Federal	\$3.75	\$3.75	50.0	50.0	2 Day		9:00 a.m.
Encoding 6/	None			7.0	7.0			9:00 p.m.
Canadian C/L	Canadian R/T	\$5.00 5/	\$5.00 5/			5/		5/
E/Z Clear Bonds				None	None	Immediate		1:00 a.m. 3:00 p.m.
U.S. Treasury Checks				None	None	Immediate		1:00 a.m. 3:00 p.m.
Postal Money Orders				None	None	Immediate		1:00 a.m. 3:00 p.m.
Checks Drawn on Local FRB	1130-0004-9			None	None	Immediate		1:00 a.m. 3:00 p.m.

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

**HOUSTON**

**Effective 1/2/97**

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 each and noncommercial items are calculated as city items.
3/ 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.
4/ Contact Houston Office for availability.
5/ Contact Houston Office for details.
6/ Price for encoding only. Processing is an additional charge.
7/ RCPC-Plus-City per item fees are: City: 1.8; RCPC: 2.4; Rejects: 5.2.
8/ RCPC-Plus-City per item fees are: City: 1.8; RCPC Premium: 4.8; Rejects: 5.2.
9/ Several deadlines are available; contact Houston Office for details.
10/ Low-tier: .022; High-tier: .032.

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

**HOUSTON**

Effective 1/2/97

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/		
		NEW	OLD	NEW	OLD		NEW	OLD	
<b>RAW RETURNS</b>									
Mixed	None	\$3.00	\$3.00	Calc. 2/		2 Day 3/		9:30 p.m. Sun-Th	
Sorted	City	\$3.50	\$3.50	\$1.00	\$1.00	Immediate		2:30 a.m.	
	RCPC	\$3.75	\$3.75	\$1.00	\$1.00	Immediate		2:30 a.m.	
	Federal	\$3.50	\$3.50	\$1.15	\$1.15	Calculated		2:30 a.m.	
<b>QUALIFIED RETURNS</b>									
Mixed	None	\$3.00	\$3.00	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	\$3.50	\$3.50	13.0	13.0	Immediate	9:00 a.m.	
	Premium	1130/3130	\$3.50	\$3.50	21.0	21.0	Immediate	9:30 a.m.	
	Fine	Endpoint	\$6.00	\$5.00	0.4	0.4	Immediate	11:00 a.m.	
RCPC	Regular	1131/3131	\$3.75	\$3.75	16.0	16.0	Immediate	2:30 a.m.	
	Premium	1131/3131	\$5.75	\$5.75	32.0	32.0	Immediate	3:30 a.m.	
	Fine	Endpoint	\$6.00	\$5.00	0.7	0.7	Immediate	4:00 a.m.	
Federal	Nonlocal		\$3.50	\$3.50	56.0	56.0	Calculated	12:00 noon 9:30 p.m. M-Th/Sat	
<b>RETURN ITEM RECLEANING SERVICE 6/</b>	N / A	N / A	N / A	N / A	25.0	25.0	Calculated	N / A	
<b>LARGE DOLLAR RETURN ITEM NOTIFICATION (LDRIN)</b>									
						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 Intermerged return items.

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

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

Effective 1/2/97

**SAN ANTONIO**  
**IMAGE ENHANCED TRUNCATION SERVICES**

Product	Minimum Daily Fee	Variable Fee
Basic Image Capture	\$ 5.00	\$0.002
Basic Image Capture w/o Truncation	\$ 5.00	\$0.004
<b>Optional Image Services</b>		
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
<b>Image Retrievals</b>		
Fedline Notification		\$0.75
Fax Notification		\$1.25
Telephone Notification		\$1.75
Account Maintenance		\$10.00
8MM Tape / CD Rom		\$10.00 1/
Diskette		\$1.00

1/ Refundable upon return of 8MM tape only.

## SAN ANTONIO

## ELECTRONIC CHECK SERVICES

	MICR Capture	MICR Presentment Peak	MICR Presentment Off-Peak 2/	MICR Plus	Truncation
Minimum Daily Fee	\$10.00	\$ 6.00 1/	\$ 4.00	\$ 6.00 1/	\$ 6.00 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	\$ .55	\$ .55
FAX Notification	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	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 \$6.00 minimum charge for MICR Presentment Peak/MICR Plus and/or Truncation split.					
2/ Delayed file transmissions, delayed shipment/pickup of checks.					

For additional information on Electronic Check Services contact: Bill Jarnagin, San Antonio, (210) 978-1650.

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

**SAN ANTONIO**

**Effective 1/2/97**

Product	Sorting Requirements	Cash Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
Mixed	None	\$3.50	\$3.00	Calc. 2/3/		Calc. 4/		12:01 a.m.
								2:00 a.m.
								9:30 a.m.
								10:00 p.m.
RCPC-Plus-City	1140/3140 1149/3149	\$4.25	\$3.75	7/		Immediate		2:00 a.m.
		\$6.25	\$5.75	8/				3:30 a.m.
City	Regular	1140/3140	\$4.00	\$3.50	1.6	1.6	Immediate	9:30 a.m.
	Premium	1140/3140	\$4.00	\$3.50	2.6	2.6	Immediate	10:00 a.m.
	Group	5/	\$4.00	\$3.50	0.8	0.8	Immediate	10:00 a.m.
	Fine	Endpoint	\$6.50	\$5.00	0.5	0.5	Immediate	10:30 a.m.
ECL City Group Sort	5/	\$3.50	\$3.50	0.4	0.4	Immediate		9:30 a.m.
RCPC	Regular	1149/3149	\$4.25	\$3.75	2.2	2.2	Immediate	2:00 a.m.
	Premium	1149/3149	\$6.25	\$5.75	4.6	4.6	Immediate	3:30 a.m.
	Group	5/	\$4.25	\$3.75	1.1	1.1	Immediate	3:30 a.m. 9/
	RCPC G/S Payor	5/	\$4.25	\$3.75	0.6	0.6	Immediate	4:00 a.m.
	Fine	Endpoint	\$6.50	\$5.00	0.6	0.6	Immediate	4:00 a.m.
Federal	Nonlocal	\$4.00	\$3.50	Calc. 3/		Calc. 4/		10:00 p.m.
Interdistrict/Other Fed Group Sort	Selected Cities 5/	\$4.00	\$3.50	3.0	3.0	1 Day		10:00 p.m.
Interdistrict/Other Fed RCPC & Country Group Sort	5/	\$4.00	\$3.50	4.8	4.8	2 Day		9:30 p.m.
Nationwide Group Sort	5/	\$4.00	\$4.00	3.2	3.2	1 Day		10:00 p.m.
High Dollar Group Sort	5/	\$12.00	\$11.50	7.5	7.5	Immediate		9:00 a.m. Tue-F
Nonmachineable	City	\$4.25	\$3.75	35.0	35.0	1 Day		9:30 a.m.
	RCPC	\$4.25	\$3.75	35.0	35.0	1 Day		9:30 a.m.
	Federal	\$4.25	\$3.75	50.0	50.0	2 Day		9:30 a.m.
Encoding 6/	None			7.0	7.0			5/
Canadian C/L	Canadian R/T	\$5.50 5/	\$5.00 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 SCHEDULELOCAL DEPOSITORS**

**SAN ANTONIO**

**Effective 1/2/97**

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 each and noncommercial items are calculated as city items.
3/ 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 6.4, except HDGS Cull at 35.0. The HDGS cull lower limit is based on the latest Fed Funds rate target.
4/ Contact San Antonio Office for availability.
5/ Contact San Antonio Office for details.
6/ Price for encoding only. Processing is an additional charge.
7/ RCPC-Plus-City item fees are: City: 1.8; RCPC: 2.4; Rejects: 5.2.
8/ RCPC-Plus-City item fees are: City: 1.8; RCPC Premium: 4.8; Rejects: 5.2.
9/ Several deadlines are available; contact San Antonio Office for details.



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

**SAN ANTONIO**

**Effective 1/2/97**

Product	Sorting Requirements	Return Letter Fee		Per Item Fee (cents)		Availability	Deadline 1/	
		NEW	OLD	NEW	OLD		NEW	OLD
<b>RAW RETURNS</b>								
Mixed	None	\$3.50	\$3.00	Calc. 2/		2 Day 3/		8:00 p.m. Sun-Th
Sorted	City	\$4.00	\$3.50	\$1.00	\$1.00	Immediate		2:00 a.m.
	RCPC	\$4.25	\$3.75	\$1.00	\$1.00	Immediate		2:00 a.m.
	Federal	\$4.00	\$3.50	\$1.15	\$1.15	Calculated		2:00 a.m.
<b>QUALIFIED RETURNS</b>								
Mixed	None	\$3.50	\$3.00	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 --		10:00 p.m.
City Regular	1140/3140	\$4.00	\$3.50	13.0	13.0	Immediate		9:30 a.m.
Premium	1140/3140	\$4.00	\$3.50	21.0	21.0	Immediate		10:00 a.m.
Fine	Endpoint	\$6.50	\$5.00	0.6	0.6	Immediate		10:30 a.m.
RCPC Regular	1149/3149	\$4.25	\$3.75	16.0	16.0	Immediate		2:00 a.m.
Premium	1149/3149	\$6.25	\$5.75	32.0	32.0	Immediate		3:30 a.m.
Fine	Endpoint	\$6.50	\$5.00	0.7	0.7	Immediate		4:00 a.m.
Federal	Nonlocal	\$4.00	\$3.50	56.0	56.0	Calculated		10:00 p.m.
<b>RETURN ITEM RECLEARING SERVICE 6/</b>	N / A	N / A	N / A	25.0	25.0	Calculated		N / A
<b>LARGE DOLLAR RETURN ITEM NOTIFICATION (LDRIN)</b>								
	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.

FEDERAL RESERVE BANK OF DALLAS

P.O. BOX 655906

DALLAS, TX 75265-5906