



FEDERAL RESERVE BANK  
OF DALLAS

**HELEN E. HOLCOMB**  
FIRST VICE PRESIDENT AND  
CHIEF OPERATING OFFICER

DALLAS, TEXAS  
75265-5906

December 1, 1997

**Notice 97-114**

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

**SUBJECT**

**1998 Fee Schedules for  
Federal Reserve Bank Services;  
1998 Private Sector Adjustment Factor**

**DETAILS**

The Board of Governors of the Federal Reserve System has announced a reduction in 1998 fees for electronic payment services provided by the Federal Reserve Banks. Fees for paper-based payment services will remain relatively flat.

Overall prices for Reserve Bank priced services are projected to decline by approximately 4.0 percent in 1998, compared with an overall price decline of 3.7 percent in 1997. The 1998 price decline is mainly attributable to an 11.4 percent reduction across electronic payment services, reflecting lower prices for most Fedwire funds transfers and automated clearinghouse (ACH) transactions.

Depository institutions will save an estimated \$15.6 million in 1998 because of these fee reductions. The savings generally reflect the efficiencies gained from the success of a five-year project to consolidate the Federal Reserve's automation processing facilities. This project has resulted in an estimated savings for depository institutions of \$41.8 million since 1995 from lower fees for electronic payment services.

In the Fedwire funds transfer service, the basic funds transfer fee will decline by 11.1 percent, from 45 cents to 40 cents. In the ACH service, fees will decline by as much as 12.5 percent for 1998, including a one mill (\$0.001) decrease in fees for items originated, items received, and addenda items.

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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.

Fees for the paper check service will remain relatively flat, with a modest volume-weighted increase of 0.2 percent in 1998. Fees for the noncash, Fedwire book-entry securities transfer, and net settlement services will be retained at their 1997 levels.

The fees for all services become effective January 2, 1998.

Also, the Board has approved the 1998 private sector adjustment factor (PSAF) for Reserve Bank priced services of \$108.5 million, an increase of \$7.0 million, or 6.9 percent, from the 1997 targeted PSAF of \$101.5 million. The PSAF is an allowance for taxes and other imputed expenses that would have been paid and return on capital that would have been earned had the Federal Reserve's priced services been provided by a private business firm.

#### **ATTACHMENT**

A copy of the 1998 fee and availability schedules is attached.

#### **MORE INFORMATION**

For more information regarding the fee and availability schedules, please contact the persons listed on page 36 of this notice. For additional copies of this Bank's notice, please contact the Public Affairs Department at (214) 922-5254.

Sincerely,

*Helen E. Holcomb*

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**IMAGE SERVICES  
DALLAS**

<u>PRODUCT</u>	<u>MINIMUM DAILY FEE</u>	<u>VARIABLE FEE</u>
<b>Basic Image Capture</b>	\$ 5.00	\$ .004
<b>Basic Image Capture w/o Electronic Presentment</b>	\$ 5.00	\$ .004
<b>Optional Image Services</b>		
Select Images Single View		\$ .20
Select Images Double View		\$ .25
Bulk Image Delivery	\$11.00	\$ .006
Select Bulk Image Delivery	\$11.00	\$ .007
<b>Image Retrievals</b>		
FedLine® Notification		\$ .50
Fax Notification		\$ 1.50
Telephone Notification		\$ 2.00
<b>Account Maintenance</b>		\$10.00
<b>DLT Tape / 8MM Tape / CD-ROM</b>		\$10.00 <sup>1/</sup>
<b>Diskette</b>		\$ 1.00

<sup>1/</sup> Refundable upon return of DLT and 8MM tape only.

Note: "FedLine" is a registered trademark of the Federal Reserve Banks.

**ELECTRONIC CHECK SERVICES**  
**DALLAS**

	<u>MICR CAPTURE</u>	<u>MICR PRESENTMENT PEAK</u>	<u>MICR PRESENTMENT OFF-PEAK<sup>1/</sup></u>	<u>MICR PRESENTMENT PLUS</u>	<u>TRUNCATION</u>
<b>Minimum Daily Fee</b>	\$ 10.00	\$ 6.00 <sup>2/</sup>	\$ 4.00	\$ 6.00 <sup>2/</sup>	\$ 6.00 <sup>2/</sup>
<b>Number of Items Included in Daily Minimum</b>	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
<b>Returned Item Origination</b>					
FedLine notification				\$ .60	\$ .60
Fax notification				\$ 2.00	\$ 2.00
Telephone notification				\$ 2.50	\$ 2.50
<b>Item or Information Retrieval</b>					
FedLine notification				\$ .50	\$ .50
Fax notification				\$ 1.75	\$ 1.75
Telephone notification				\$ 2.25	\$ 2.25
<b>Fine Sort Inclusion Per-Item Fee</b>	\$ .006	\$ .006	\$ .003	\$ .006	\$ .006
<b>Reject Reentry Per-Item Fee</b>	\$ .25	\$ .25	\$ .25	\$ .25	\$ .25
<b>Microfilming Per-Item Fee</b>	\$ .002	\$ .002	\$ .002	\$ .002	Included
<b>Microfilming Plus Duplicate Per-Item Fee</b>	\$ .003	\$ .003	\$ .003	\$ .003	
<b>Account Post-Sort Per-Item Fee</b>				\$ .015	\$ .015

**ACCOUNT TOTAL AND OUTSORT SERVICES**

	<u>ACCOUNT TOTAL</u>	<u>OUTSORT</u>
<b>Minimum Daily Fee</b>	\$21.00	\$50.00
<b>Per Account Fee</b>	\$ .20	
<b>Fine Sort Inclusion Per-Item Fee</b>	\$ .006	\$ .006
<b>Reject Reentry Per-Item Fee</b>	\$ .25	\$ .25
<b>Fax Notification Surcharge</b>	\$10.00	
<b>Telephone Notification Surcharge</b>	\$15.00	

<sup>1/</sup> Delayed file transmission, delayed shipment/pickup of checks.

<sup>2/</sup> One \$6.00 minimum for MICR Presentment Peak/MICR and/or Truncation split.

**Note:** Electronic Check Transmission times are: City 12:00 noon; RCPC 8:30 a.m.; Country 6:30 a.m.; HDGS 9:45 a.m.

**Note:** For additional information on Electronic Check Services, contact: Eric Lendl, Dallas Office, (214) 922-6507.

**FORWARD CHECK COLLECTION**  
**LOCAL DEPOSITORS**  
**DALLAS**

<u>CASH LETTER TYPE</u>	<u>SORTING REQUIREMENTS</u>	<u>DEADLINE<sup>1/</sup></u>	<u>AVAILABILITY</u>	<u>CASH LETTER FEE</u>	<u>PER ITEM FEE</u>
<b>Mixed*</b>	None	12:01 a.m. 9:00 a.m. 11:00 p.m. M-Th 10:00 p.m. Sat	Calc. <sup>2/</sup>	\$ 3.50	Calc. <sup>3/ 4/</sup>
<b>Early Mixed</b>	None	7:00 p.m. M-Th/ Sat	Calc. <sup>2/</sup>	\$ 10.00	\$ .034
<b>RCPC-Plus-City**</b>	1110/3110	12:01 a.m.	Immediate	\$ 4.25	<sup>5/</sup>
	1111/3111	3:00 a.m.	Immediate	\$ 6.25	<sup>6/</sup>
	1119/3119	3:00 a.m.	Immediate	\$ 6.25	<sup>6/</sup>
<b>City</b>					
Regular	1110/3110	9:00 a.m.	Immediate	\$ 4.00	\$ .016
Premium	1110/3110	9:30 a.m.	Immediate	\$ 4.00	\$ .026
Group	<sup>7/</sup>	9:30 a.m.	Immediate	\$ 4.00	\$ .0085
Fine	Endpoint	9:30 a.m.	Immediate	\$ 6.50	\$ .006
<b>ECL City Group Sort</b>	<sup>7/</sup>	9:30 a.m.	Immediate	\$ 3.50	\$ .007
<b>RCPC</b>					
Regular	1111/3111	12:01 a.m.	Immediate	\$ 4.25	\$ .022
	1119/3119	12:01 a.m.	Immediate	\$ 4.25	\$ .022
Premium	1111/3111	3:00 a.m.	Immediate	\$ 6.25	\$ .046
	1119/3119	3:00 a.m.	Immediate	\$ 6.25	\$ .046
Group Regular	<sup>7/</sup>	4:00 a.m.	Immediate	\$ 4.25	\$ .013
Group Late Premium	<sup>7/</sup>	5:30 a.m.	Immediate	\$ 4.25	\$ .05
RCPC GS/Payor	<sup>7/</sup>	4:00 a.m.	Immediate	\$ 4.25	\$ .01
Fine	Endpoint	4:00 a.m. <sup>8/</sup>	Immediate	\$ 6.50	\$ .007
<b>Country</b>					
Regular	1113/3113	11:00 p.m. M-Th 8:30 p.m. Sun & Hol	1 Day	\$ 4.25	\$ .028
Fine	Endpoint	12:01 a.m. Tue-F 9:45 p.m. Sun & Hol	Immediate/ 1 Day	\$ 5.50	\$ .01
Early Country	1113/3113	8:00 a.m.	1 Day	\$ 4.25	\$ .014
<b>Federal</b>	Nonlocal	11:00 p.m. M-Th 10:00 p.m. Sat	Calc. <sup>2/</sup>	\$ 4.00	Calc. <sup>4/</sup>
Nationwide City Sort	All Fed City <sup>2/</sup>	11:00 p.m. M-Th 10:00 p.m. Sat	1 Day	\$ 4.00	Calc. <sup>7/ 9/</sup>

**FORWARD CHECK COLLECTION**  
**LOCAL DEPOSITORS**  
**DALLAS (cont'd)**

<u>CASH LETTER TYPE</u>	<u>SORTING REQUIREMENTS</u>	<u>DEADLINE<sup>1/</sup></u>	<u>AVAILABILITY</u>	<u>CASH LETTER FEE</u>	<u>PER ITEM FEE</u>
<b>High Dollar Group Sort</b>	<sup>2/</sup>	8:30 a.m.	Immediate	\$12.00	\$ .075
<b>Offsite<sup>2/</sup></b>	1113/3113	<sup>2/</sup>	Immediate	\$ 5.50	\$ .01
<b>Nonmachineable</b>	City	9:00 a.m.	1 Day	\$ 4.25	\$ .35
	RCPC	9:00 a.m.	1 Day	\$ 4.25	\$ .35
	Country	9:00 a.m.	2 Day	\$ 4.25	\$ .35
	Federal	9:00 a.m.	2 Day	\$ 4.25	\$ .50
<b>Encoding<sup>10/</sup></b>	None	<sup>2/</sup>			\$ .07
<b>Canadian C/L</b>	Canadian R/T	<sup>2/</sup>	<sup>2/</sup>	\$ 5.50	<sup>2/</sup>
<b>E/Z Clear Bonds</b>		12:01 a.m., 3:00 p.m.	Immediate		None
<b>U.S. Treasury Checks</b>		12:01 a.m., 3:00 p.m.	Immediate		None
<b>Postal Money Orders</b>		12:01 a.m., 3:00 p.m.	Immediate		None
<b>Checks Drawn on Local FRB</b>	1110-0003-8	12:01 a.m., 3:00 p.m.	Immediate		None

\* U.S. Treasury Checks, Postal Money Orders and EZ Clear Bonds deposited in Mixed cash letters are at the published City per-item fee. These items are handled at no charge when deposited in separately sorted cash letters at either 12:01 a.m. or 3:00 p.m.

\*\* Sorting requirements apply to RCPC-Plus-City deadlines and fees.

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

<sup>2/</sup> Contact Dallas Office for availability.

<sup>3/</sup> Local mixed item fees are: City .017; RCPC .023; Country .029. Rejects are .052 each, and noncommercial items are calculated as city items.

<sup>4/</sup> Nonlocal Eleventh District item fees are: City .038; RCPC .048; HDGS Cull at .35. The fee for all out-of-district items is .054, except HDGS Cull at .35. The HDGS Cull lower limit is based on the latest Fed Funds rate target.

<sup>5/</sup> RCPC-Plus-City fees are: City .018; RCPC .024; Rejects .052.

<sup>6/</sup> RCPC-Plus-City fees are: City .018; RCPC Premium .048; Rejects .052.

<sup>7/</sup> Contact Dallas Office for details.

<sup>8/</sup> The deadline is 5:00 a.m. for fine sort letters to RCPC Regular/Premium group sort banks.

<sup>9/</sup> Nationwide City Sort fees are: Tier 1, .022; Tier 2, .032.

<sup>10/</sup> Price for encoding only. Must be received three hours prior to next available mixed deadline.

**RETURNED CHECK  
LOCAL DEPOSITORS  
DALLAS**

<u>CASH LETTER TYPE</u>	<u>SORTING REQUIREMENTS</u>	<u>DEADLINE<sup>1/</sup></u>	<u>AVAILABILITY</u>	<u>RETURN LETTER FEE</u>	<u>PER ITEM FEE</u>
<b>Raw Returns</b>					
Mixed	None	8:00 p.m. (Sun-Th)	2 Day <sup>2/</sup>	\$3.50	Calc. <sup>3/</sup>
Sorted	City	12:01 a.m.	Immediate	\$4.00	\$1.00
	RCPC	12:01 a.m.	Immediate	\$4.25	\$1.00
	Country	12:01 a.m.	1 Day	\$4.25	\$1.00
	Federal	12:01 a.m.	2 Day	\$4.00	\$1.15
<b>Qualified Returns</b>					
Mixed	None		Calc. <sup>2/</sup>	\$3.50	Calc. <sup>4/</sup>
		12:01 a.m./9:00 a.m.	1 Day		
		11:00 p.m. M-Th	2 Day		
		10:00 p.m. Sat	2 Day		
City					
Regular	1110/3110	9:00 a.m.	Immediate	\$4.00	\$ .18
Premium	1110/3110	9:30 a.m.	Immediate	\$4.00	\$ .26
Fine	Endpoint	9:30 a.m.	Immediate	\$5.50	\$ .006
RCPC					
Regular	1111/3111	12:01 a.m.	Immediate	\$4.25	\$ .21
	1119/3119				
Premium	1111/3111	3:00 a.m.	Immediate	\$6.25	\$ .37
	1119/3119				
Fine	Endpoint	4:00 a.m.	Immediate	\$5.50	\$ .007
Country					
Regular	1113/3113	11:00 p.m. M-Th	1 Day	\$4.25	\$ .24
		8:30 p.m. Sun & Hol			
Fine	Endpoint	12:01 a.m. Tue-F	Immediate	\$5.50	\$ .01
		9:45 p.m. Sun & Hol	1 Day		
Federal	Nonlocal	11:00 p.m. M-Th	2 Day	\$4.00	\$ .61
		10:00 p.m. Sat			
Returned Reclear	<sup>5/</sup>				\$ .0025 <sup>6/</sup>
<b>Large Dollar Return Item Notification (LDRIN)</b>					
On-line wire notice		12:00 noon			\$1.75
Telephone call to Fed		9:00 a.m.			\$6.00
Physical check to Fed <sup>7/</sup>		9:00 a.m.			\$7.25



**RETURNED CHECK**  
**LOCAL DEPOSITORS**  
**DALLAS (cont'd)**

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- <sup>1/</sup> Deadline times are Monday through Friday except where noted.
- <sup>2/</sup> Contact the Returned Check Division if you prefer calculated availability.
- <sup>3/</sup> Mixed raw return per-item fees are: Local \$1.00; Federal \$1.15; Rejects \$1.05.
- <sup>4/</sup> Qualified mixed returned item fees are: City .19; RCPC .22; Country .25; Federal .62; Rejects .35.
- <sup>5/</sup> Contact Dallas Office for details.
- <sup>6/</sup> \$2.50 minimum charge.
- <sup>7/</sup> Special separate return letter required.

Note: Any financial institution that participates in the Intermingle Returned Item Program, i.e., agrees to accept intermingled sorts of cash items and returned checks from the Federal Reserve Bank, may send its qualified return items to us in a forward present 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 returned item fees will apply to returns sent to a nonparticipant.

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

**IMAGE SERVICES**  
**EL PASO**

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<u>PRODUCT</u>	<u>MINIMUM DAILY FEE</u>	<u>VARIABLE FEE</u>
<b>Basic Image Capture</b>	\$ 5.00	\$ .002
<b>Basic Image Capture w/o Electronic Presentment</b>	\$ 5.00	\$ .004
<b>Optional Image Services</b>		
Select Images Single View		\$ .20
Select Images Double View		\$ .25
Bulk Image Delivery	\$10.00	\$ .005
Select Bulk Image Delivery	\$10.00	\$ .007
<b>Image Retrievals</b>		
FedLine Notification		\$ .75
Fax Notification		\$ 1.00
Telephone Notification		\$ 1.25
<b>Account Maintenance</b>		\$10.00
<b>3480 / 8MM Tape / CD-ROM</b>		\$10.00 <sup>1/</sup>
<b>Diskette</b>		\$ 1.00

<sup>1/</sup> Refundable upon return of 8MM tape only.

**ELECTRONIC CHECK SERVICES**  
**EL PASO**

	<u>MICR CAPTURE</u>	<u>MICR PRESENTMENT PEAK</u>	<u>MICR PRESENTMENT OFF-PEAK<sup>1/</sup></u>	<u>MICR PRESENTMENT PLUS</u>	<u>TRUNCATION</u>
<b>Minimum Daily Fee</b>	\$ 10.00	\$ 6.00 <sup>2/</sup>	\$ 4.00	\$ 6.00 <sup>2/</sup>	\$ 6.00 <sup>2/</sup>
<b>Number of Items Included in Daily Minimum</b>	0-2,858	0-2,400	0-2,667	0-1,715	0-923
<b>Per-Item Fee</b>					
Electronic transmission	\$ .0035	\$ .0025	\$ .0015	\$ .0035	\$ .0065
<b>Return Item Origination</b>					
FedLine notification				\$ .75	\$ .75
Fax notification				\$ 1.75	\$ 1.75
Telephone notification				\$ 2.50	\$ 2.50
<b>Item or Information Retrieval</b>					
FedLine notification				\$ 1.00	\$ 1.00
Fax notification				\$ 1.25	\$ 1.25
Telephone notification				\$ 2.25	\$ 2.25
<b>Fine Sort Inclusion Per-Item Fee</b>	\$ .006	\$ .006	\$ .003	\$ .006	\$ .006
<b>Microfilming Per-Item Fee</b>	\$ .002	\$ .002	\$ .002	\$ .002	Included
<b>Microfilming Plus Duplicate Per-Item Fee</b>	\$ .003	\$ .003	\$ .003	\$ .003	
<b>Account Post-Sort Per-Item Fee</b>				\$ .010	\$ .010

**ACCOUNT TOTAL AND OUTSORT SERVICES**

	<u>ACCOUNT TOTAL</u>	<u>OUTSORT</u>
<b>Minimum Daily Fee</b>	\$21.00	\$50.00
<b>Per Account Fee</b>	\$ .20	
<b>Fine Sort Inclusion Per-Item Fee</b>	\$ .006	\$ .006
<b>Fax Notification Surcharge</b>	\$10.00	
<b>Telephone Notification Surcharge</b>	\$15.00	

<sup>1/</sup> Delayed file transmissions, delayed shipment/pickup of checks.

<sup>2/</sup> One \$6.00 minimum charge for MICR Presentment Peak/MICR Plus and/or Truncation split.

Note: Electronic Check Transmission times are: City 12:30 p.m.; RCPC 7:00 a.m.

Note: For additional information on Electronic Check Services, contact: Annette Rivas, El Paso Office, (915) 521-8259.

**FORWARD CHECK COLLECTION**  
**LOCAL DEPOSITORS**  
**EL PASO**

<b>CASH LETTER TYPE</b>	<b>SORTING REQUIREMENTS</b>	<b>DEADLINE<sup>1/</sup></b>	<b>AVAILABILITY</b>	<b>CASH LETTER FEE</b>	<b>PER ITEM FEE</b>
<b>Mixed</b>	None	2:00 a.m. 9:15 a.m. 1:00 p.m.	Calc. <sup>2/</sup>	\$3.00	Calc. <sup>3/4/</sup>
<b>RCPC-Plus-City</b>					
Regular	1120/3120	2:00 a.m.	Immediate	\$4.25	<sup>5/</sup>
	1122/3122	2:00 a.m.	Immediate	\$4.25	<sup>5/</sup>
	1123/3123	2:00 a.m.	Immediate	\$4.25	<sup>5/</sup>
	1163/3163	2:00 a.m.	Immediate	\$4.25	<sup>5/</sup>
Premium	1120/3120	3:00 a.m.	Immediate	\$6.25	<sup>6/</sup>
	1122/3122	3:00 a.m.	Immediate	\$6.25	<sup>6/</sup>
	1123/3123	3:00 a.m.	Immediate	\$6.25	<sup>6/</sup>
	1163/3163	3:00 a.m.	Immediate	\$6.25	<sup>6/</sup>
<b>City</b>					
Regular	1120/3120	9:15 a.m.	Immediate	\$4.00	\$.016
Premium	1120/3120	9:45 a.m.	Immediate	\$4.00	\$.026
Fine	Endpoint	10:15 a.m.	Immediate	\$6.50	\$.006
<b>ECL City Group Sort</b>	<sup>7/</sup>	8:15 a.m.	Immediate	\$2.50	\$.005
<b>RCPC</b>					
Regular	1122/3122	2:00 a.m.	Immediate	\$4.25	\$.03
	1123/3123	2:00 a.m.	Immediate	\$4.25	\$.03
	1163/3163	2:00 a.m.	Immediate	\$4.25	\$.03
Premium	1122/3122	3:00 a.m.	Immediate	\$6.25	\$.054
	1123/3123	3:00 a.m.	Immediate	\$6.25	\$.054
	1163/3163	3:00 a.m.	Immediate	\$6.25	\$.054
Group	<sup>7/</sup>	3:00 a.m.	Immediate	\$4.25	\$.019
RCPC GS/Payor	<sup>7/</sup>	3:00 a.m.	Immediate	\$4.25	\$.007
Fine	Endpoint	3:00 a.m.	Immediate	\$6.50	\$.007
<b>Federal</b>					
Interdistrict/Other Fed	Nonlocal	1:00 p.m.	Calc. <sup>2/</sup>	\$4.00	Calc. <sup>4/</sup>
Group Sort	Selected Cities <sup>7/</sup>	1:30 p.m.	1 Day	\$4.00	\$.03
Interdistrict/Other Fed					
RCPC and Country					
Group Sort	<sup>7/</sup>	1:30 p.m.	2 Day	\$4.00	\$.048
Nationwide City Sort	<sup>7/</sup>	1:30 p.m.	1 Day	\$4.00	Calc. <sup>8/</sup>
<b>Nonmachineable</b>					
	City	9:15 a.m.	1 Day	\$4.25	\$.35
	RCPC	9:15 a.m.	1 Day	\$4.25	\$.35
	Federal	9:15 a.m.	2 Day	\$4.25	\$.50

**FORWARD CHECK COLLECTION**  
**LOCAL DEPOSITORS**  
**EL PASO (cont'd)**

<u>CASH LETTER TYPE</u>	<u>SORTING REQUIREMENTS</u>	<u>DEADLINE<sup>1/</sup></u>	<u>AVAILABILITY</u>	<u>CASH LETTER FEE</u>	<u>PER ITEM FEE</u>
Encoding <sup>2/</sup>	None	<sup>1/</sup>			\$ .07
Canadian C/L	Canadian R/T	<sup>1/</sup>	<sup>1/</sup>	\$5.50	<sup>1/</sup>
E/Z Clear Bonds		2:00 a.m., 2:00 p.m.	Immediate		None
U.S. Treasury Checks		2:00 a.m., 2:00 p.m. 3:00 p.m.	Immediate		None
Postal Money Orders		2:00 a.m., 2:00 p.m. 3:00 p.m.	Immediate		None
Checks Drawn on Local FRB	1120-0001-1	2:00 a.m., 2:00 p.m. 3:00 p.m.	Immediate		None

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

<sup>2/</sup> Contact El Paso Office for availability.

<sup>3/</sup> Local mixed item fees are: City .017; RCPC .031. Rejects are .052 each, and noncommercial items are calculated as city items.

<sup>4/</sup> Nonlocal Eleventh District item fees are: City .038; RCPC .048; Country .059; HDGS Cull at .35. The fee for all out-of-district items is .054, except HDGS Cull at .35. The HDGS Cull lower limit is based on the latest Fed Funds rate target.

<sup>5/</sup> RCPC-Plus-City fees are: City .018; RCPC .032; Rejects .052.

<sup>6/</sup> RCPC-Plus-City fees are: City .018; RCPC Premium .056; Rejects .052.

<sup>7/</sup> Contact El Paso Office for details.

<sup>8/</sup> Nationwide City Sort fees are: Tier 1, .022; Tier 2, .032.

<sup>9/</sup> Price for encoding only. Processing is an additional charge.

Note: New Mexico Transportation Relay: \$3.00 minimum, \$.001 per item. Contact El Paso Office for details.

**RETURNED CHECK  
LOCAL DEPOSITORS  
EL PASO**

<u>CASH LETTER TYPE</u>	<u>SORTING REQUIREMENTS</u>	<u>DEADLINE<sup>1/</sup></u>	<u>AVAILABILITY</u>	<u>RETURN LETTER FEE</u>	<u>PER ITEM FEE</u>
<b>Raw Returns</b>					
Mixed	None	8:00 p.m. (Sun-Th)	2 Day <sup>2/</sup>	\$3.00	Calc. <sup>3/</sup>
Sorted	City	2:00 a.m.	Immediate	\$4.00	\$ 1.00
	RCPC	2:00 a.m.	Immediate	\$4.25	\$ 1.00
	Federal	2:00 a.m.	Calc.	\$4.00	\$ 1.15
<b>Qualified Returns</b>					
Mixed	None		Calc. <sup>2/</sup>	\$3.00	Calc. <sup>4/</sup>
		2:00 a.m.	1 Day		
		9:15 a.m.	1 Day		
		1:00 p.m.	2 Day		
City					
Regular	1120/3120	9:15 a.m.	Immediate	\$4.00	\$ .18
Premium	1120/3120	9:45 a.m.	Immediate	\$4.00	\$ .26
Fine	Endpoint	10:15 a.m.	Immediate	\$6.50	\$ .006
RCPC					
Regular	1122/3122	2:00 a.m.	Immediate	\$4.25	\$ .21
	1123/3123				
	1163/3163				
Premium	1122/3122	3:00 a.m.	Immediate	\$6.25	\$ .37
	1123/3123				
	1163/3163				
Fine	Endpoint	3:00 a.m.	Immediate	\$6.50	\$ .007
Federal	Nonlocal	1:00 p.m.	Calc.	\$4.00	\$ .61
Returned Item Reclearing Service <sup>5/</sup>			Calc.		\$ .25
<b>Large Dollar Return Item Notification (LDRIN)</b>					
On-line wire notice		12:00 noon			\$ 1.75
Telephone call to Fed		9:00 a.m.			\$ 6.00
Physical check to Fed <sup>6/</sup>		9:00 a.m.			\$ 7.25

**RETURNED CHECK**  
**LOCAL DEPOSITORS**  
**EL PASO (cont'd)**

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

<sup>2/</sup> Contact the Returned Check Division if you prefer calculated availability.

<sup>3/</sup> Mixed raw returned per-item fees are: Local \$1.00; Federal \$1.15; Rejects \$1.05.

<sup>4/</sup> Qualified mixed returned item fees are: City .19; RCPC .22; Federal .62; Rejects .35.

<sup>5/</sup> 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 the El Paso Office for details.

<sup>6/</sup> Special separate return letter required.

Note: Any financial institution that participates in the Intermingle Returned Item Program, i.e., agrees to accept intermingled sorts of cash items and returned checks from the Federal Reserve Bank, may send its qualified return items to us in a forward present cash letter. In addition to an 8.0-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 25.0-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 returned item fees will apply to returns sent to a nonparticipant.

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

**IMAGE SERVICES  
HOUSTON**

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<u>PRODUCT</u>	<u>MINIMUM DAILY FEE</u>	<u>VARIABLE FEE</u>
<b>Basic Image Capture</b>	\$ 5.00	\$ .002
<b>Basic Image Capture w/o Electronic Presentment</b>	\$ 5.00	\$ .004
<b>Optional Image Services</b>		
Select Images Single View		\$ .20
Select Images Double View		\$ .25
Bulk Image Delivery	\$10.00	\$ .005
Select Bulk Image Delivery	\$10.00	\$ .007
<b>Image Retrievals</b>		
FedLine Notification		\$ .75
Fax Notification		\$ 1.00
Telephone Notification		\$ 1.25
<b>Account Maintenance</b>		\$10.00
<b>8MM Tape / CD-ROM</b>		\$10.00 <sup>1/</sup>
<b>Diskette</b>		\$ 1.00

<sup>1/</sup> Refundable upon return of 8MM tape only.



**ELECTRONIC CHECK SERVICES  
HOUSTON**

	<u>MICR CAPTURE</u>	<u>MICR PRESENTMENT PEAK</u>	<u>MICR PRESENTMENT OFF-PEAK<sup>1/</sup></u>	<u>MICR PRESENTMENT PLUS</u>	<u>TRUNCATION</u>
<b>Minimum Daily Fee</b>	\$10.00	\$ 6.00 <sup>2/</sup>	\$ 4.00	\$ 6.00 <sup>2/</sup>	\$ 6.00 <sup>2/</sup>
<b>Number of Items Included in Daily Minimum</b>	0-2,858	0-2,400	0-2,667	0-1,715	0-923
<b>Electronic Transmission Per-Item Fee</b>	\$ .0035	\$ .0025	\$ .0015	\$ .0035	\$ .0065
<b>Return Item Origination</b>					
FedLine notification				\$ .75	\$ .75
Fax notification				\$ 2.00	\$ 2.00
Telephone notification				\$ 2.50	\$ 2.50
<b>Item or Information Retrieval</b>					
FedLine notification				\$ 1.00	\$ 1.00
Fax notification				\$ 1.25	\$ 1.25
Telephone notification				\$ 2.25	\$ 2.25
<b>Fine Sort Inclusion Per-Item Fee</b>	\$ .006	\$ .006	\$ .003	\$ .006	\$ .006
<b>Microfilming Per-Item Fee</b>	\$ .002	\$ .002	\$ .002	\$ .002	Included
<b>Microfilming Plus Duplicate Per-Item Fee</b>	\$ .003	\$ .003	\$ .003	\$ .003	
<b>Account Post-Sort Per-Item Fee</b>				\$ .010	\$ .010

**ACCOUNT TOTAL AND OUTSORT SERVICES**

	<u>ACCOUNT TOTAL</u>	<u>OUTSORT</u>
<b>Minimum Daily Fee</b>	\$21.00	\$50.00
<b>Per Account Fee</b>	\$ .20	
<b>Fine Sort Inclusion Per-Item Fee</b>	\$ .006	\$ .006
<b>Fax Notification Surcharge</b>	\$10.00	
<b>Telephone Notification Surcharge</b>	\$15.00	

<sup>1/</sup> Delayed file transmission, delayed shipment/pickup of checks.

<sup>2/</sup> One \$6.00 minimum for MICR Presentment Peak/MICR and/or Truncation split.

Note: Electronic Check Transmission times are: City 2:00 p.m.; RCPC 7:30 a.m.; HDGS 10:00 a.m.

Note: For additional information on Electronic Check Services, contact: Ed Peters, Houston Office, (713) 652-1669.

**FORWARD CHECK COLLECTION**  
**LOCAL DEPOSITORS**  
**HOUSTON**

<u>CASH LETTER TYPE</u>	<u>SORTING REQUIREMENTS</u>	<u>DEADLINE<sup>1/</sup></u>	<u>AVAILABILITY</u>	<u>CASH LETTER FEE</u>	<u>PER ITEM FEE</u>
<b>Mixed</b>	None	1:00 a.m. 9:00 a.m. 12:00 noon 9:30 p.m. M-Th/Sat	Calc. <sup>2/</sup>	\$3.00	Calc. <sup>3/4/</sup>
<b>RCPC-Plus-City*</b>	1130/3130 1131/3131	2:30 a.m. 3:45 a.m.	Immediate Immediate	\$3.75 \$5.75	<sup>5/</sup> <sup>6/</sup>
<b>City</b>					
Regular	1130/3130	9:00 a.m.	Immediate	\$3.50	\$ .016
Premium	1130/3130	9:30 a.m.	Immediate	\$3.50	\$ .026
Harris County Group	<sup>7/</sup>	11:00 a.m.	Immediate	\$3.50	\$ .015
Group	<sup>7/</sup>	<sup>8/</sup>	Immediate	\$3.50	\$ .008
Fine	Endpoint	11:00 a.m.	Immediate	\$6.00	\$ .004
<b>ECL City Group Sort</b>	<sup>7/</sup>	8:00 a.m.	Immediate	\$3.50	\$ .006
<b>RCPC</b>					
Regular	1131/3131	2:30 a.m.	Immediate	\$3.75	\$ .022
Premium	1131/3131	3:45 a.m.	Immediate	\$5.75	\$ .046
Group	<sup>7/</sup>	3:45 a.m.	Immediate	\$3.75	\$ .011
RCPC G/S Payor	<sup>7/</sup>	4:00 a.m.	Immediate	\$3.75	\$ .0076
Fine	Endpoint	4:00 a.m. <sup>8/</sup>	Immediate	\$6.00	\$ .007
<b>Federal</b>	Nonlocal	2:30 a.m. M-Th 9:30 p.m. M-Th/Sat	Calc. <sup>2/</sup>	\$3.50	Calc. <sup>4/</sup>
Interdistrict/Other Fed Group Sort	Selected Cities <sup>7/</sup>	10:00 p.m. M-Th/Sat	Immediate	\$3.50	\$ .03
Brown Zone Group Sort	<sup>7/</sup>	2:30 a.m. M-Th/ 10:00 p.m. Sat	Immediate	\$3.50	\$ .043
Interdistrict/Other Fed RCPC & Country Group Sort	<sup>7/</sup>	9:30 p.m. M-Th 10:00 p.m. Sat	2 Day 2 Day	\$3.50 \$3.50	\$ .043 \$ .038
ECL Interdistrict/Other Fed RCPC & Country Group Sort	<sup>7/</sup>	9:30 p.m. M-Th 10:00 p.m. Sat	2 Day 2 Day	\$3.50 \$3.50	\$ .042 \$ .037
Nationwide City Sort	<sup>7/</sup>	10:00 p.m. M-Th/Sat	1 Day	\$4.00	Calc. <sup>9/</sup>
Other Fed Unsorted	<sup>7/</sup>	10:00 p.m. Sat	2 Day	\$3.50	\$ .039
ECL Other Fed Unsorted	<sup>7/</sup>	10:00 p.m. Sat	2 Day	\$3.50	\$ .038
<b>High Dollar Group Sort</b>	<sup>7/</sup>	9:00 a.m. Tue-F	Immediate	\$11.50	\$ .075

**FORWARD CHECK COLLECTION**  
**LOCAL DEPOSITORS**  
**HOUSTON (cont'd)**

<u>CASH LETTER TYPE</u>	<u>SORTING REQUIREMENTS</u>	<u>DEADLINE<sup>1/</sup></u>	<u>AVAILABILITY</u>	<u>CASH LETTER FEE</u>	<u>PER ITEM FEE</u>
Nonmachineable	City	9:00 a.m.	1 Day	\$3.75	\$.35
	RCPC	9:00 a.m.	1 Day	\$3.75	\$.35
	Federal	9:00 a.m.	2 Day	\$3.75	\$.50
Encoding <sup>10/</sup>	None	9:00 p.m.			\$.07
Canadian C/L	Canadian R/T	<sup>2/</sup>	<sup>2/</sup>	\$5.00 <sup>2/</sup>	
E/Z Clear Bonds		1:00 a.m., 3:00 p.m.	Immediate		None
U.S. Treasury Checks		1:00 a.m., 3:00 p.m.	Immediate		None
Postal Money Orders		1:00 a.m., 3:00 p.m.	Immediate		None
Checks Drawn on Local FRB	1130-0004-9	1:00 a.m., 3:00 p.m.	Immediate		None

\* Sorting requirements apply to RCPC-Plus-City deadlines and fees.

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

<sup>2/</sup> Contact Houston Office for availability.

<sup>3/</sup> Local mixed item fees are: City .017; RCPC .023. Rejects are .052 each, and noncommercial items are calculated as city items.

<sup>4/</sup> Nonlocal Eleventh District item fees are: City .038; RCPC .048; Country .059; HDGS Cull at .35. The fee for all out-of-district items is .054, except HDGS Cull at .35. The HDGS Cull lower limit is based on the latest Fed Funds rate target.

<sup>5/</sup> RCPC-Plus-City fees are: City .018; RCPC .024; Rejects .052.

<sup>6/</sup> RCPC-Plus-City fees are: City .018; RCPC Premium .048; Rejects .052.

<sup>7/</sup> Contact Houston Office for details.

<sup>8/</sup> The deadline is 5:00 a.m. for fine sort letters to RCPC Regular/Premium group sort banks.

<sup>9/</sup> Nationwide City Sort fees are: Tier 1, .022; Tier 2, .032.

<sup>10/</sup> Price for encoding only. Processing is an additional charge.

**RETURNED CHECK  
LOCAL DEPOSITORS  
HOUSTON**

<u>CASH LETTER TYPE</u>	<u>SORTING REQUIREMENTS</u>	<u>DEADLINE<sup>1/</sup></u>	<u>AVAILABILITY</u>	<u>RETURN LETTER FEE</u>	<u>PER ITEM FEE</u>
<b>Raw Returns</b>					
Mixed	None	9:30 p.m. (Sun-Th)	2 Day <sup>2/</sup>	\$3.00	Calc. <sup>3/</sup>
Sorted	City	2:30 a.m.	Immediate	\$3.50	\$ 1.00
	RCPC	2:30 a.m.	Immediate	\$3.75	\$ 1.00
	Federal	2:30 a.m.	2 Day <sup>2/</sup>	\$3.50	\$ .15
<b>Qualified Returns</b>					
Mixed	None		Calc. <sup>2/</sup>	\$3.00	Calc. <sup>4/</sup>
		1:00 a.m.	1 Day		
		9:00 a.m.	1 Day		
		12:00 noon	2 Day		
		9:30 p.m.	2 Day		
City					
Regular	1130/3130	9:00 a.m.	Immediate	\$3.00	\$ .18
Premium	1130/3130	9:30 a.m.	Immediate	\$3.50	\$ .26
Fine	Endpoint	11:00 a.m.	Immediate	\$6.00	\$ .004
RCPC					
Regular	1131/3131	2:30 a.m.	Immediate	\$3.75	\$ .21
Premium	1131/3131	3:45 a.m.	Immediate	\$5.75	\$ .37
Fine	Endpoint	4:00 a.m.	Immediate	\$6.00	\$ .007
Federal	Nonlocal	12:00 noon	Calc.	\$3.50	\$ .61
		9:30 p.m. M-Th/Sat			
Returned Item Reclearing Service <sup>5/</sup>			Calc.		\$ .25
<b>Large Dollar Return Item Notification (LDRIN)</b>					
On-line wire notice		12:00 noon			\$ 1.75
Telephone call to Fed		9:00 a.m.			\$ 6.00
Physical check to Fed <sup>6/</sup>		9:00 a.m.			\$ 7.25

**RETURNED CHECK**  
**LOCAL DEPOSITORS**  
**HOUSTON (cont'd)**

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

<sup>2/</sup> Contact the Returned Check Division if you prefer calculated availability.

<sup>3/</sup> Mixed raw returned per-item fees are: Local \$1.00; Federal \$1.15; Rejects \$1.05.

<sup>4/</sup> Qualified mixed returned item fees are: City .19; RCPC .22; Federal .62; Rejects .30.

<sup>5/</sup> 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 the Houston Office for details.

<sup>6/</sup> Special separate return letter required.

Note: Any financial institution that participates in the Intermingle Returned Item Program, i.e., agrees to accept intermingled sorts of cash items and returned checks from the Federal Reserve Bank, may send its qualified return items to us in a forward present 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 returned item fees will apply to returns sent to a non-participant.

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

**IMAGE SERVICES**  
**SAN ANTONIO**

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<u>PRODUCT</u>	<u>MINIMUM DAILY FEE</u>	<u>VARIABLE FEE</u>
<b>Basic Image Capture</b>	\$ 5.00	\$ .002
<b>Basic Image Capture w/o Electronic Presentment</b>	\$ 5.00	\$ .003
<b>Optional Image Services</b>		
Select Images Single View		\$ .20
Select Images Double View		\$ .25
Bulk Image Delivery	\$10.00	\$ .005
Select Bulk Image Delivery	\$10.00	\$ .007
Bulk Image Delivery via ISDN		\$ .003
<b>Image Retrievals</b>		
FedLine Notification		\$ .75
Fax Notification		\$ 1.25
Telephone Notification		\$ 1.75
<b>Account Maintenance</b>		\$ 10.00
<b>8MM Tape / CD-ROM</b>		\$ 10.00 <sup>1/</sup>
<b>Monthly ISDN Transmission Fees</b>		\$105.00
<b>Diskette</b>		\$ 1.00

<sup>1/</sup> Refundable upon return of 8MM tape only.

**ELECTRONIC CHECK SERVICES**  
**SAN ANTONIO**

	<b>MICR CAPTURE</b>	<b>MICR PRESENTMENT PEAK</b>	<b>MICR PRESENTMENT OFF-PEAK<sup>1/</sup></b>	<b>MICR PRESENTMENT PLUS</b>	<b>TRUNCATION</b>
<b>Minimum Daily Fee</b>	\$ 10.00	\$ 6.00 <sup>2/</sup>	\$ 4.00	\$ 6.00 <sup>2/</sup>	\$ 6.00 <sup>2/</sup>
<b>Number of Items Included in Daily Minimum</b>	0-2,858	0-2,400	0-2,667	0-1,715	0-923
<b>Per-Item Fee</b>					
Electronic transmission	\$ .0035	\$ .0025	\$ .0015	\$ .0035	\$ .0065
<b>Return Item Origination</b>					
FedLine notification				\$ .55	\$ .55
Fax notification				\$ 2.00	\$ 2.00
Telephone notification				\$ 2.50	\$ 2.50
<b>Item or Information Retrieval</b>					
FedLine notification				\$ .50	\$ .50
Fax notification				\$ 1.75	\$ 1.75
Telephone notification				\$ 2.25	\$ 2.25
<b>Fine Sort Inclusion Per-Item Fee</b>	\$ .006	\$ .006	\$ .003	\$ .006	\$ .006
<b>Microfilming Per-Item Fee</b>	\$ .002	\$ .002	\$ .002	\$ .002	Included
<b>Microfilming Plus Duplicate Per-Item Fee</b>	\$ .003	\$ .003	\$ .003	\$ .003	
<b>Account Post-Sort Per-Item Fee</b>				\$ .010	\$ .010

**ACCOUNT TOTAL AND OUTSORT SERVICES**

	<b>ACCOUNT TOTAL</b>	<b>OUTSORT</b>
<b>Minimum Daily Fee</b>	\$21.00	\$50.00
<b>Per Account Fee</b>	\$ .20	
<b>Fine Sort Inclusion Per-Item Fee</b>	\$ .006	\$ .006
<b>Fax Notification Surcharge</b>	\$10.00	
<b>Telephone Notification Surcharge</b>	\$15.00	

<sup>1/</sup>Delayed file transmission, delayed shipment/pickup of checks.

<sup>2/</sup>One \$6.00 minimum for MICR Presentment Peak/MICR and/or Truncation split.

**Note:** Electronic Check Transmission times are: City 12:30 p.m.; RCPC 8:00 a.m.

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

**FORWARD CHECK COLLECTION**  
**LOCAL DEPOSITORS**  
**SAN ANTONIO**

<b>CASH LETTER TYPE</b>	<b>SORTING REQUIREMENTS</b>	<b>DEADLINE<sup>1/</sup></b>	<b>AVAILABILITY</b>	<b>CASH LETTER FEE</b>	<b>PER ITEM FEE</b>
<b>Mixed</b>	None	12:01 a.m. 2:00 a.m. 9:30 a.m. 10:00 p.m.	Calc. <sup>2/</sup>	\$3.50	Calc. <sup>3/4/</sup>
<b>RCPC-Plus-City*</b>	1140/3140 1149/3149	2:00 a.m. 3:30 a.m.	Immediate Immediate	\$4.25 \$6.25	<sup>5/</sup> <sup>6/</sup>
<b>City</b>					
Regular	1140/3140	9:30 a.m.	Immediate	\$4.00	\$.016
Premium	1140/3140	10:00 a.m.	Immediate	\$4.00	\$.026
Group	<sup>7/</sup>	10:00 a.m.	Immediate	\$4.00	\$.008
Fine	Endpoint	10:30 a.m.	Immediate	\$6.50	\$.005
<b>ECL City Group Sort</b>	<sup>7/</sup>	9:30 a.m.	Immediate	\$3.50	\$.004
<b>RCPC</b>					
Regular	1149/3149	2:00 a.m.	Immediate	\$3.75	\$.022
Premium	1149/3149	3:30 a.m.	Immediate	\$6.25	\$.046
Group	<sup>7/</sup>	3:30 a.m. <sup>8/</sup>	Immediate	\$3.75	\$.011
RCPC G/S Payor	<sup>7/</sup>	4:00 a.m.	Immediate	\$3.75	\$.006
Fine	Endpoint	4:00 a.m.	Immediate	\$6.50	\$.006
<b>Federal</b>	Nonlocal	10:00 p.m.	Calc. <sup>2/</sup>	\$4.00	Calc. <sup>4/</sup>
Interdistrict/Other Fed Group Sort	Selected Cities <sup>7/</sup>	10:00 p.m.	1 Day	\$4.00	\$.03
Interdistrict/Other Fed RCPC & Country Group Sort	<sup>7/</sup>	9:30 p.m.	2 Day	\$4.00	\$.048
Nationwide City Sort	<sup>7/</sup>	10:00 p.m.	1 Day	\$4.00	\$.032
<b>Nonmachineable</b>	City	9:30 a.m.	1 Day	\$4.25	\$.35
	RCPC	9:30 a.m.	1 Day	\$4.25	\$.35
	Federal	9:30 a.m.	2 Day	\$4.25	\$.50
<b>Encoding<sup>9/</sup></b>	None	<sup>7/</sup>	<sup>7/</sup>		\$.035
<b>Canadian C/L</b>	Canadian R/T	<sup>7/</sup>	<sup>7/</sup>	\$5.50 <sup>7/</sup>	<sup>7/</sup>



**FORWARD CHECK COLLECTION**  
**LOCAL DEPOSITORS**  
**SAN ANTONIO (cont'd)**

<u>CASH LETTER TYPE</u>	<u>SORTING REQUIREMENTS</u>	<u>DEADLINE<sup>1/</sup></u>	<u>AVAILABILITY</u>	<u>CASH LETTER FEE</u>	<u>PER ITEM FEE</u>
<b>E/Z Clear Bonds</b>		12:01 a.m., 3:00 p.m.	Immediate		None
<b>U.S. Treasury Checks</b>		12:01 a.m., 3:00 p.m.	Immediate		None
<b>Postal Money Orders</b>		12:01 a.m., 3:00 p.m.	Immediate		None
<b>Checks Drawn on Local FRB</b>	1140-0072-1	12:01 a.m., 3:00 p.m.	Immediate		None

\* Sorting requirements apply to RCPC-Plus-City deadlines and fees.

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

<sup>2/</sup> Contact San Antonio Office for availability.

<sup>3/</sup> Local mixed item fees are: City .017; RCPC .023. Rejects are .052 each, and noncommercial items are calculated as city items.

<sup>4/</sup> Nonlocal Eleventh District item fees are: City .038; RCPC .048; Country .059; HDGS Cull at .35. The fee for all out-of-district items is .054, except HDGS Cull at .35. The HDGS Cull lower limit is based on the latest Fed Funds rate target.

<sup>5/</sup> RCPC-Plus-City fees are: City .018; RCPC .024; Rejects .052.

<sup>6/</sup> RCPC-Plus-City fees are: City .018; RCPC Premium .048; Rejects .052.

<sup>7/</sup> Contact San Antonio Office for details.

<sup>8/</sup> Several deadlines are available; contact San Antonio Office for details.

<sup>9/</sup> Price for encoding only. Processing is an additional charge.

**RETURNED CHECK**  
**LOCAL DEPOSITORS**  
**SAN ANTONIO**

<u>CASH LETTER TYPE</u>	<u>SORTING REQUIREMENTS</u>	<u>DEADLINE<sup>1/</sup></u>	<u>AVAILABILITY</u>	<u>RETURN LETTER FEE</u>	<u>PER ITEM FEE</u>
<b>Raw Returns</b>					
Mixed	None	8:00 p.m. (Sun-Th)	2 Day <sup>2/</sup>	\$3.50	Calc. <sup>3/</sup>
Sorted	City	2:00 a.m.	Immediate	\$4.00	\$1.10
	RCPC	2:00 a.m.	Immediate	\$4.25	\$1.10
	Federal	2:00 a.m.	Calc.	\$4.00	\$1.25
<b>Qualified Returns</b>					
Mixed	None		Calc. <sup>2/</sup>	\$3.50	Calc. <sup>4/</sup>
		12:01 a.m.	1 Day		
		2:00 a.m.	1 Day		
		9:30 a.m.	1 Day		
		10:00 p.m.	2 Day		
City					
Regular	1140/3140	9:30 a.m.	Immediate	\$4.00	\$ .23
Premium	1140/3140	10:00 a.m.	Immediate	\$4.00	\$ .31
Fine	Endpoint	10:30 a.m.	Immediate	\$6.50	\$ .005
RCPC					
Regular	1149/3149	2:00 a.m.	Immediate	\$4.25	\$ .26
Premium	1149/3149	3:30 a.m.	Immediate	\$6.25	\$ .42
Fine	Endpoint	4:00 a.m.	Immediate	\$6.50	\$ .007
Federal	Nonlocal	10:00 p.m.	Calc.	\$4.00	\$ .66
		9:30 p.m. M-Th/Sat			
Returned Item Reclearing Service <sup>5/</sup>			Calc.		\$ .25
<b>Large Dollar Return Item Notification (LDRIN)</b>					
On-line wire notice		12:00 noon			\$1.75
Telephone call to Fed		9:00 a.m.			\$6.00
Physical check to Fed <sup>6/</sup>		9:00 a.m.			\$7.25

**RETURNED CHECK**  
**LOCAL DEPOSITORS**  
**SAN ANTONIO (cont'd)**

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

<sup>2/</sup> Contact the Returned Check Division if you prefer calculated availability.

<sup>3/</sup> Mixed raw returned per-item fees are: Local \$1.10; Federal \$1.25; Rejects \$1.15.

<sup>4/</sup> Qualified mixed returned item fees are: City .24; RCPC .27; Federal .67; Rejects .40.

<sup>5/</sup> 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 the San Antonio Office for details.

<sup>6/</sup> Special separate return letter required.

Note: Any financial institution that participates in the Intermingle Returned Item Program, i.e., agrees to accept intermingled sorts of cash items and returned checks from the Federal Reserve Bank, may send its qualified return items to us in a forward present 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 returned item fees will apply to returns sent to a nonparticipant.

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

**SAME-DAY SETTLEMENT  
ELEVENTH DISTRICT**

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<u>PRODUCT</u>	<u>MINIMUM DAILY FEE</u>	<u>VARIABLE FEE</u>
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	<sup>1/</sup>	<sup>2/</sup>
Supplemental Peak SDS Capture Service		\$ .006
Supplemental Off-Peak SDS Capture Service		\$ .003

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

<sup>2/</sup> Refer to Electronic Check Services fee schedule.

**AUTOMATED CLEARINGHOUSE  
ELEVENTH DISTRICT**

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**ORIGINATOR CHARGES**

	<u>File Fee</u>	<u>PER-ITEM FEE</u>	
		<u>Regular</u>	<u>Premium<sup>1/</sup></u>
<b>Forward Items<sup>2/</sup></b>			
Regular Volume <i>(Fewer than 2,500 items per file)<sup>3/</sup></i>	\$1.75	\$ .008	\$ .13
Large Volume <i>(2,500 items or more per file)<sup>3/</sup></i>	\$6.75	\$ .006	\$ .011
<b>Return Items</b>			
Regular Volume <i>(Fewer than 2,500 items per file)<sup>3/</sup></i>	\$1.75	\$ .048 <sup>4/</sup>	\$ .053 <sup>4/</sup>
Large Volume <i>(2,500 items or more per file)<sup>3/</sup></i>	\$6.75	\$ .046 <sup>4/</sup>	\$ .051 <sup>4/</sup>
<b>Addenda Records Originated</b>	N/A	\$ .002	\$ .002

**RECEIVER CHARGES**

	<u>PER-ITEM FEE</u>
<b>Forward Items Received</b>	\$ .008 <sup>2/</sup>
<b>Return Items Received</b>	\$ .048 <sup>4/</sup>
<b>Addenda Records Received</b>	\$ .002

**ADDITIONAL FEES**

<b>Account Servicing Fee</b> <i>(Assessed to each routing transit number eligible to receive commercial items)</i>	\$25.00 per month
<b>Commercial Return Items</b>	
Paper	\$15.00 per item
Response (CATIE)	\$2.00 per item

**AUTOMATED CLEARINGHOUSE (cont'd)**  
**ELEVENTH DISTRICT**

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**Commercial and Government Notifications of Change (NOCs)**

Paper	\$15.00 per item
Voice Response (CATIE)	\$2.00 per item

**Nonelectronic Input/Output Fees (For contingency situations only)**

Tape Input/Output	\$25.00 per tape
Paper Output	\$15.00 per detail listing

**FED ACH DEPOSIT SCHEDULE**

Immediate Settlement Deadline	2:00 p.m. ET
Regular Pricing Deadline	1:00 a.m. ET
Close-of-Business Deadline	3:00 a.m. ET

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<sup>1/</sup> All originated items, excluding addenda records, deposited between the regular pricing and close-of-business deadlines are assessed a \$.005 surcharge.

<sup>2/</sup> Fees apply to all value and nonvalue items except returns, rejects, and items originated by the federal government.

<sup>3/</sup> Can include a combination of forward and return items originated, excluding addenda records.

<sup>4/</sup> Includes the per-item fee and a \$.04 surcharge.

**TRANSFER OF FUNDS AND NET SETTLEMENT  
ELEVENTH DISTRICT**

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<u>PRODUCT</u>	<u>FEES</u>
<b>Transfer of Funds</b>	
Basic Transfer Originated	\$ .40
Basic Transfer Received	\$ .40
Off-line Origination Surcharge	\$10.00
Telephone Advice Surcharge	\$10.00
<b>Net Settlement<sup>1/</sup></b>	
Settlement Entry	\$ 1.00
Off-line Settlement Statement Surcharge	\$10.00
Telephone Advice Surcharge	\$10.00

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<sup>1/</sup> In cases where net settlement arrangements result in higher operating costs than those incurred for standard arrangements, special settlement fees may be charged.

**NONCASH COLLECTION**  
**FEDERAL RESERVE BANK OF ATLANTA**  
**JACKSONVILLE BRANCH**

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<u>PRODUCT</u>	<u>FEE</u>
<b>Coupon Collection</b>	
Cash Letters	
With 5 or fewer coupon envelopes	\$ 7.50
With 6 to 50 coupon envelopes	\$15.00
Coupon Envelopes Paid Locally	
5 or fewer	\$ 4.75
6 to 50	\$ 3.00
Return Items	\$15.00
<b>Bond Collection</b>	\$50.00 <sup>1/</sup>

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<sup>1/</sup> Plus actual shipping expense.



**BOOK-ENTRY SECURITIES AND  
PURCHASE AND SALE  
ELEVENTH DISTRICT**

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<u>PRODUCT</u>	<u>FEES</u>
<b>Book-Entry Securities</b>	
On-line Transfer Originated	\$ 2.25
On-line Reversal Received	\$ 2.25
Off-line Transfer Originated or Received <sup>1/</sup>	\$10.00
Off-line Reversal Received	\$10.00
Account Maintenance (per month/per account)	\$15.00
Issues Maintained (per month/per issue/per account)	\$ .45
<b>Purchase or Sale Transaction<sup>2/</sup></b>	<b>\$34.00</b>

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<sup>1/</sup> Account switch transfers, which move securities between accounts of the same institution, are only assessed one fee for the withdrawal of the securities from one of the depository institution's accounts. No separate fee is assessed for the deposit of the securities into the institution's other account.

<sup>2/</sup> The purchase and sale activity consists of receiving and placing secondary market purchase and sale orders of Treasury and Government agency securities and municipal government securities for depository institutions. This service is offered only through the Federal Reserve Bank of Chicago.

**ELECTRONIC ACCESS CONNECTION  
ELEVENTH DISTRICT**

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**Connection Types**

**Fees**

Dial - Receive Only (FLASH-Light)	\$ 30 per month
Dial - Receive and Send (FedLine)	\$ 75 per month
High-Speed Dial at 56 kbps	\$ 350 per month
Multidrop Leased Line	\$ 450 per month
Dedicated Leased Line (up to 9.6 kbps)	\$ 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
Cross-District	Actual cost <sup>1/</sup>
Link Encrypted Dial	\$ 200 per month

**Contingency Testing Options<sup>2/</sup>**

Basic Dedicated Dial Test Connection	\$ 250 per month
Premium Dedicated Dial Test Connection	\$ 500 per month
Shared Dial Test Connection	\$ 150 per month
Third-Party Contingency Site Dial Test Connection	\$ 45 per month

**Contingency Hardware**

Additional Backup Modem/DSU	\$ 25 per month
Additional Backup Link Encryptor	\$ 20 per month

**Start-up Fees**

<b>Installation<sup>3/</sup></b>	
FLASH-Light	\$ 100
FedLine	\$ 300
Computer Interface	\$ 800
<b>Training</b>	
New FedLine Customer Training	\$ 150
Retraining (FedLine)	\$ 150
<b>Encryption</b>	Actual cost <sup>4/</sup>
Software Certification	\$ 0 - 8,000 <sup>5/</sup>

<sup>1/</sup> Customer 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 line connection.

<sup>2/</sup> Use of dial test connections should not exceed 60 hours per month for the Premium service and 120 hours per year for the Basic and Shared services. Customers exceeding this guideline should be asked to establish a Dedicated Leased Line connection for testing.

<sup>3/</sup> Installation fees for FedLine and computer interface gateway connections of \$300 and \$800, respectively, are assessed by each Reserve Bank that is involved in the connection.

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

<sup>5/</sup> A software certification fee may be assessed by each Reserve Bank involved in a gateway connection.

**ACCOUNTING INFORMATION SERVICES  
ELEVENTH DISTRICT**

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**Cash Management Services**

**Fees**

Midmorning and midday adjusted account balance reports available for account holders' own activity, respondents' recap activity, and individual respondent activity

Electronic or Voice-Response Delivery  
Account Holder's Own Activity  
*(Contains check and ACH activity detail for your own account and summarized total for all respondents)* \$70.00 per month

Respondent Recap Activity Report  
*(Contains summary of all respondents' check and ACH activity)* \$30.00 per month

Individual Respondent Activity Report  
*(Contains check and ACH activity detail for each respondent selected)* \$6.00 per month  
per respondent

Multiple Electronic Endpoint Delivery \$6.00 per month  
per endpoint

Telephone Operator Delivery \$5.00 per call  
Account Holder's Own Activity  
*(Contains check and ACH activity detail for your own account and summarized total for all respondents)*

Respondent Recap Activity Report \$5.00 per call  
*(Contains summary of all respondents' check and ACH activity)*

Individual Respondent Activity Report \$5.00 per call  
*(Contains check and ACH activity detail for each respondent selected)*

**Statement of Account - Automated Delivery Service**

*(One copy of an account holder's statement of account is provided at no fee)*

Print Image Format	No fee
Automated Reconciliation File Format	No fee
Duplicate Paper Copy of Statement	\$60.00 per month
Additional Electronic Endpoints	\$20.00 per month per additional endpoint
Automated Reconciliation Magnetic Tape	\$500.00 per month

**ACCOUNTING INFORMATION SERVICES (cont'd)**  
**ELEVENTH DISTRICT**

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<b>Statement of Account - Paper Delivery</b>	<b>Fees</b>
Institutions Without Electronic Capability	No fee
Institutions With Electronic Capability	\$60.00 per month
<b>Accounting Inquiry Services</b> <i>(Includes IAS account inquiry, monitor balance inquiry, and daylight overdraft inquiry)</i>	No fee
<b>Electronic Notifications</b>	No fee
<b>Reserve Drafts</b>	\$10.00

**CASH SERVICES  
ELEVENTH DISTRICT**

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<b>PRODUCT</b>	<b>FEES</b>
Registered Mail From El Paso Office	\$100.00 plus postage and insurance
Registered Mail From San Antonio Office	\$100.00 plus postage and insurance
Express Cash From El Paso Office	\$ 60.00

Note: Only the El Paso and San Antonio Offices handle Registered Mail in the Eleventh District. Only the El Paso Office offers Express Cash Services. Please contact these offices for details.

**CONTACT LIST  
ELEVENTH DISTRICT**

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**Check Collection Services and Same-Day Settlement**

Dallas	Terry Campbell	(214) 922-6603
El Paso	Eloise Guinn	(915) 521-8201
Houston	Luke Richards	(713) 652-1544
San Antonio	Herb Barbee	(210) 978-1402

**Automated Clearinghouse**

All Offices	Ann Dodson	(214) 922-5802
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**Transfer of Funds**

All Offices	Nancy Barton	(214) 922-6746
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**Noncash Collection**

All Offices	Darrin Finley	(904) 632-1005
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**Book-Entry Securities**

All Offices	Nancy Barton	(214) 922-6746
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**Electronic Access Connection**

Dallas	Bob Boyanton	(214) 922-5450
El Paso	Angel Del Toro	(915) 521-8205
Houston	Carolyn Hartmann	(713) 652-1659
San Antonio	Jennifer Pruitt	(210) 978-1662

**Accounting Information Services**

Dallas	Patricia Harris	(214) 922-5598
	Lisa Johnson	(214) 922-5610
El Paso	Vicky Johnson	(915) 521-8230
Houston	C. O. Holt, Jr.	(713) 652-1530
San Antonio	David Sowell	(210) 978-1420

**Cash Services**

Dallas	Don Curtis	(214) 922-6808
El Paso	Susana Jimenez	(915) 521-8266
Houston	Marilyn Snider	(713) 652-1521
San Antonio	Claudio Maldonado	(210) 978-1301

**1998 HOLIDAY SCHEDULE<sup>1/</sup>**  
**ELEVENTH DISTRICT**

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<sup>1/</sup> The Federal Reserve standard holiday schedule mandates that if January 1, July 4, November 11, or December 25 falls on a Sunday, the following Monday will be observed as a holiday. If January 1, July 4, November 11, or December 25 occurs on a Saturday, the preceding Friday will not be observed as a holiday. Because July 4, 1998, falls on a Saturday, Friday, July 3, 1998, will not be observed as a holiday by this Bank.