

# FEDERAL RESERVE BANK OF NEW YORK

Check Department

[ Circular No. 515, January 2, 1923 ]  
Superseding Circular No. 450 as Supplemented ]

## Collection of Checks

**To All Member Banks in the Second Federal Reserve District:**

You will find in the following pages the current rules and regulations covering the collection of checks by this bank. This circular is intended primarily to codify and clarify all previous circulars issued by us on this subject, and, while not making any substantial changes in the procedure heretofore established, it supersedes the provisions of all such previous circulars.

The circular covers the mutual rights and duties of this bank and all banks which send checks to us for collection and also the conditions to be observed by banks to which we send checks for collection or remittance.

No member bank is required to use the check collection system, but may, without charge and subject to the terms of this circular, send checks for collection through the Federal Reserve Bank regularly, occasionally, or not at all; or may collect them through present correspondents or in any other manner considered advantageous.

### I. GENERAL CONDITIONS UNDER WHICH ITEMS ARE ACCEPTED

Every bank sending checks or other cash items to the Federal Reserve Bank of New York or to another Federal Reserve Bank direct, for our account, will be understood to have agreed to the terms and conditions of this circular and to have agreed that in receiving such items the Federal Reserve Banks will act only as the collecting agent of the sending bank; that the Federal Reserve Banks will be responsible only for due diligence and care in forwarding or presenting such items; that the Federal Reserve Banks are authorized to present or send such items for payment in cash or bank draft, direct to the bank on which they are drawn, or in their discretion to forward them to another agent with authority to present or send them, for payment in cash or bank draft, direct to the bank on which they are drawn; and that the Federal Reserve Banks are authorized to charge back the amount of any items (whether or not the items themselves can be returned) for which payment either in cash or in the proceeds of the bank draft has not actually been received.

### II. ITEMS RECEIVED UNDER THIS CIRCULAR

The Federal Reserve Bank of New York receives at par from its member banks:

(a) Checks drawn on banking institutions (including private bankers) in the United States which can be handled at par.

(b) Government warrants and checks. Member banks of this district, other than members of the New York Clearing House Association, may include in their remittances to the Federal Reserve Bank of New York for immediate credit at par, but subject to payment by the Treasurer of the United States, Government warrants and checks drawn on the Treasurer of the United States. Members of the New York Clearing House Association may send Government warrants and checks to the Federal Reserve Bank through the Clearing House, subject to payment by the Treasurer of the United States.

## COLLECTION OF CHECKS

The Federal Reserve Bank will not receive under the terms of this circular the following classes of items:

(a) Collection items as defined by our Circular No. 516, "Collection of Maturing Notes, Bills, and Other Collection Items." This includes any check or draft with pass book, certificate or other similar form of receipt attached. Such items will be handled as collection and not as cash items.

(b) Any check drawn on a bank located outside of this district which bears the indorsement of a bank located outside of this district.

In the interests of good banking, the indirect routing of checks will be discouraged and member banks will not be permitted to deposit with us, or send direct to other Federal Reserve Banks or Branches for our account, any checks payable in other Federal Reserve Districts, which bear the indorsement of banks located in other Federal Reserve Districts, in cases where it is evident that such checks have been routed indirectly.

(c) Checks or drafts on banking institutions which cannot be handled at par. Such items will not be received, either as cash items under this circular or as collection items under our Circular No. 516, "Collection of Maturing Notes, Bills, and Other Collection Items."

(d) Checks which have been once presented and dishonored or protested. Such checks must not be included in cash letters and will be handled only as collection items.

### Direct Sending to Other Federal Reserve Banks of Items Drawn on Banking Institutions in Other Districts

Member banks will be permitted, under certain conditions and regulations, to route checks payable in other Federal Reserve Districts direct to the other Federal Reserve Banks and Branches of the districts in which the items are payable, for our account, provided permission to do so is first obtained from the Federal Reserve Bank of New York. Member banks desiring to avail themselves of this privilege will write us for permission (if permission has not already been obtained) and, if granted by us, they will be advised in a separate letter giving full information and complete instructions.

It will be understood that items sent direct are subject to the terms and conditions of this circular.

## III. CREDIT AND HANDLING OF CASH ITEMS BY FEDERAL RESERVE BANK OF NEW YORK

### Credit for Items Sent to Us

For all checks received by us under this circular credit at par upon receipt will be given in the member bank's deferred account. Credit will be given in the member's reserve account, and the proceeds of the items will become available when the appropriate time indicated on the current time schedule has elapsed. Our acknowledgment of member bank's cash letters shows the date of receipt and the date upon which the amounts will be transferred from the deferred to the reserve account.

Credit and availability are in all instances subject to our actual receipt of payment as specified on page 1 in the "GENERAL CONDITIONS UNDER WHICH ITEMS ARE ACCEPTED." In this connection attention is invited to the fact that the periods of the time schedule are based generally upon the average mail time required for items to reach the paying bank, plus the time required for the paying bank to remit to the Federal Reserve Bank, and they do not necessarily indicate the actual time required for collection. It must be borne in mind, therefore, that advice of availability cannot and must not be considered advice of actual payment.

## COLLECTION OF CHECKS

For Government checks and warrants immediate credit at par will be given, but such credit will be subject to payment by the Treasurer of the United States and to the general conditions of this circular applicable to all items.

The Treasurer of the United States reserves the usual right of the drawee to examine, when received, all Government warrants and checks and to refuse payment thereon, and the Federal Reserve Bank of New York will handle such items in accordance with the provisions of Treasury Department Circular No. 176, as amended and supplemented May 15, 1922.

### Method of Handling Government Checks and Warrants

- (1) The Treasurer will return immediately any warrant or check, payment of which is refused on account of forged signature of drawer, insufficient funds, stoppage of payment, or any material defect discovered upon first examination. Such items will be charged back and returned to the depositing bank for immediate credit.
- (2) In the event that any warrant or check which has been paid by the Treasurer is subsequently found to bear a forged indorsement, or to have been raised, or to bear any other material alteration or defect which was not discoverable upon first examination, a photographic copy of the warrant or check will be sent to the depositing bank, but its account will not be charged pending adjustment.
- (3) In cases of warrants or checks bearing a forged signature of the drawer, not discovered upon first examination by the Treasurer, and in other cases where the Treasurer's right to reclaim is in question, the warrants or checks will not be charged to the account of the depositing bank but will be returned to it as collection items for adjustment.

### Unpaid Checks and Protest Instructions

The Federal Reserve Bank of New York receives and forwards checks only under the following instructions:

WIRE direct to this bank non-payment of items of \$500 or over, naming indorsement immediately preceding that of this bank, and giving reason for non-payment.

Items of \$10 or under do not protest.

Items of \$10.01 and over protest, if items do not bear on the face this stamp (N. P. 1-120) or similar stamp containing the A. B. A. number of a preceding bank indorser.

The Federal Reserve Bank of New York will absorb telegraphic costs in connection with wiring advice of non-payment of items of \$500 and over. All other telegraphic costs in connection with obtaining and advising payment or non-payment, or any other information or instructions at the request of the depositing member bank, will be charged to the requesting member bank.

## IV. PRACTICE FOR SENDING BANK

### Indorsement of Checks

All checks forwarded to this bank must be indorsed without restriction to the order of the Federal Reserve Bank of New York or to the order of any bank, banker or trust company with all prior indorsements guaranteed and show the American Bankers' Association transit number of the indorsing bank in prominent type on both sides of the indorsement stamp.

## COLLECTION OF CHECKS

### Unpaid Checks and Protest Instructions

If it is desired that checks be handled, as to protest and notice of dishonor, other than in accordance with the above instructions, they must be sent us as collection items with special instructions and we will forward them accordingly.

### Sorting Checks

In order to expedite the forwarding of checks and to obtain prompt credit, member banks are requested to sort and list checks in accordance with the divisions of our time schedule, with a separate letter or total for each separate time group. All letters received, separated in accordance with the time schedule, will be credited in full for the total shown and errors in listing or footing will be adjusted by a separate debit or credit. Checks received unsorted will not be made available until the lapse of the longest period applicable to any of the items enclosed.

### Federal Reserve District Number on Checks

In order to expedite the sorting and routing of checks, all banking institutions in this district are requested to print on their own checks and the checks used by their depositors the figure "2" (signifying Federal Reserve District, No. 2), preferably in a large skeleton figure in the center of the check.

## V. PRACTICE FOR PAYING AND COLLECTING BANKS

A return remittance form of letter for the use of the remitting bank will be enclosed with every outgoing transit letter. This form should be returned with the remittance draft.

Any unpaid items received in any letters from the Federal Reserve Bank, unless held for protest, should be returned with the remittance for such letter, the total unpaid items to be deducted from the footing of such letter, and the net amount remitted, so that in each instance the remittance plus unpaid items returned therewith, plus items, if any, held for protest, will equal the amount of the letter. Items held for protest should be returned with draft in payment of the next succeeding letter, the amount of the protest fees being deducted from such letter.

Notice of non-payment shall be given and protest made in accordance with the instructions indicated above.

All checks returned to us for indorsement should be certified.

### Collectible at Par Through the Federal Reserve Bank of New York

Member banks and banking institutions remitting at par are entitled to place the words, "Collectible at par through the Federal Reserve Bank of New York," on their own checks and the checks used by their depositors. Attention is called to the desirability of availing of this privilege.

The right is reserved to withdraw, add to, or amend at any time or from time to time any or all of the foregoing rules and regulations with or without previous notice.

Very truly yours,

BENJ. STRONG,  
Governor.



# Federal Reserve Bank of New York

SECOND FEDERAL RESERVE DISTRICT

## TIME SCHEDULE

Showing When the Proceeds of  
Items Will Become Available

Effective January 2, 1923

# FEDERAL RESERVE BANK OF NEW YORK

## Schedule Showing When the Proceeds of Items Will Become Available

(Superseding Schedule Issued August 1, 1922)

### IMMEDIATE CREDIT

When received by 9 a. m.

New York Clearing House banks (Reference to List A, page 4)  
 Other New York City banks (Reference to List B, page 6)  
 Northern New Jersey Clearing House banks (Reference to List C, page 7)  
 Checks and warrants on Treasurer of the United States, Washington, D. C.  
 Brooklyn banks and bankers—Also Bank of Coney Island and Branch

When received by 3 p. m. (Saturdays 1 p. m.)

Checks on Federal Reserve Bank of New York and Buffalo Branch  
 Officers' checks of other Federal Reserve Banks  
 Federal Reserve Exchange Drafts  
 Federal Reserve Transfer Drafts

### ONE DAY AFTER RECEIPT

New York City—Balance of Manhattan, when received by 9 a. m.

		No.
Boston	District	1
Philadelphia	District	3
Richmond	District	5
Baltimore	Branch of	5
Pittsburgh	Branch of	4
Buffalo	Branch of	2

### TWO DAYS AFTER RECEIPT

		No.	Banks in
Cleveland	District	4	Connecticut
Cincinnati	Branch of	4	Delaware
Chicago	District	7	District of Columbia
Detroit	Branch of	7	Maine
Atlanta	District	6	*Maryland
Birmingham	Branch of	6	*Massachusetts
Jacksonville	Branch of	6	New Hampshire
Nashville	Branch of	6	
Minneapolis	District	9	
St. Paul	In District	9	
St. Louis	District	8	
Louisville	Branch of	8	

\*\*New Jersey  
 \*New York  
 \*Pennsylvania  
 Rhode Island  
 Vermont  
 \*Virginia

### THREE DAYS AFTER RECEIPT

		No.
New Orleans	Branch of	6
Memphis	Branch of	8
Little Rock	Branch of	8
Kansas City, Mo.	District	10
Kansas City, Kans.	In District	10
Omaha	Branch of	10
Oklahoma City	Branch of	10
Dallas	District	11

### FOUR DAYS AFTER RECEIPT

		No.	Banks in
Helena	Branch of	9	*Alabama
El Paso	Branch of	11	*Arkansas
Houston	Branch of	11	*Florida
Denver	Branch of	10	*Georgia
Spokane	Branch of	12	*Illinois
Salt Lake City	Branch of	12	Indiana
Portland, Ore.	Branch of	12	Iowa
Seattle	Branch of	12	*Kansas
			*Kentucky
			*Michigan

\*Minnesota  
 Mississippi  
 \*Missouri  
 North Carolina  
 \*Ohio  
 South Carolina  
 \*Tennessee  
 West Virginia  
 Wisconsin

### FIVE DAYS AFTER RECEIPT

		No.
San Francisco	District	12
Los Angeles	Branch of	12

### EIGHT DAYS AFTER RECEIPT

	Banks in
Arizona	North Dakota
*California	*Oklahoma
*Colorado	*Oregon
Idaho	South Dakota
*Louisiana	*Texas
*Montana	*Utah
*Nebraska	*Washington
Nevada	Wyoming
New Mexico	

\*Except banks in cities referred to in the first column.

\*\*Except banks in Northern New Jersey Clearing House Association referred to on page 7.

## TIME SCHEDULE INFORMATION AND INSTRUCTIONS

In order to expedite the forwarding of checks and the obtaining of prompt credit therefor, member banks are requested in the preparation of their letters to sort their checks into the following classes and list each class on a separate sheet or total.

- (a) Items drawn on members of the New York Clearing House (List A, page 4).
- (b) Items drawn on other New York City banks (List B, page 6) and on Brooklyn banks and bankers.
- (c) Items drawn on members of the Northern New Jersey Clearing House Association (List C, page 7).
- (d) Checks and warrants on Treasurer of the United States, Washington, D. C.
- (e) Items drawn on one-day points.
- (f) Items drawn on two-day points, subdivided into
  - 1. A letter containing items drawn upon banks situated in the State of New York.
  - 2. A letter containing items drawn upon banks situated in the portion of New Jersey that is in this district, and Fairfield County, Conn., and
  - 3. A letter covering all other items on the two-day points outside of this district.
- (g) Items drawn on three-day points.
- (h) Items drawn on four-day points.
- (i) Items drawn on five-day points.
- (j) Items drawn on eight-day points.

All letters received, classified as above, will be credited in full for the total shown, and errors in listing or footing will be adjusted by a separate debit or credit. Checks received unsorted will be made available for the longest period required to collect any item inclosed.

Two-day items received by us in time to be forwarded Saturday will be available Tuesday.

Four-day items received by us in time to be forwarded Thursday will be available Tuesday, and those received by us in time to be forwarded Friday and Saturday will be available Wednesday.

### General Conditions Under Which Items Are Accepted

*Every bank sending checks or other cash items to the Federal Reserve Bank of New York, or to another Federal Reserve Bank direct, for our account, will be understood to have agreed to the terms and conditions of our Check Collection Circular No. 515 and to have agreed that in receiving such items the Federal Reserve Banks will act only as the collecting agent of the sending bank; that the Federal Reserve Banks will be responsible only for due diligence and care in forwarding or presenting such items; that the Federal Reserve Banks are authorized to present or send such items, for payment in cash or bank draft, direct to the bank on which they are drawn, or, in their discretion, to forward them to another agent with authority to present or send them, for payment in cash or bank draft, direct to the bank on which they are drawn; and that the Federal Reserve Banks are authorized to charge back the amount of any items (whether or not the items themselves can be returned) for which payment either in cash or in the proceeds of the bank draft, has not actually been received.*

## LIST A

MEMBERS OF NEW YORK CLEARING HOUSE ASSOCIATION AND  
NON-MEMBERS CLEARING THROUGH THEM

No.	Name
...	Adams-Southern Express Co. Money orders (clear through 21)
...	Adams Express Company, Money orders (clear through 21)
21	The American Exchange National Bank
...	American Express Company, Money orders (clear through 23)
6	The Bank of America
2	Bank of the Manhattan Company
...	Bank of Montreal, New York Agents (clear through 8)
1	Bank of New York and Trust Company
...	Bank of Washington Heights (clear through 4)
103	Bankers Trust Company
...	The Battery Park National Bank of New York (clear through 54)
70	Bowery Bank
...	Canadian Bank of Commerce, New York (clear through 21)
...	Canadian Northern Express Company Money orders (clear through 21)
...	Canadian Express Company, Money orders (N. Y.) (clear through 23)
30	The Chatham & Phenix National Bank of the City of New York
74	Chase National Bank
12	The Chemical National Bank of New York
99	The Coal & Iron National Bank of the City of New York
111	Columbia Trust Company
122	Columbia Bank
...	Colonial Bank (clear through 17)
78	Commonwealth Bank
72	The Continental Bank of New York
45	The Corn Exchange Bank
...	Dominion Express, Money orders (clear through 8)
59	East River National Bank, New York
123	The Equitable Trust Company
121	The Farmers' Loan and Trust Company
120	Federal Reserve Bank of New York
108	Fidelity-International Trust Company
76	The Fifth Avenue Bank of New York
82	The Fifth National Bank of the City of New York
65	The First National Bank of the City of New York
81	The Garfield National Bank of the City of New York
...	Grace & Co.'s Bank, W. R. (clear through 45)
...	Great Northern Express Company, Money orders (clear through 74)
17	Greenwich Bank
107	Guaranty Trust Company of New York



## LIST A—Continued

No.	Name
33	The Hanover National Bank of the City of New York
53	Importers and Traders National Bank of New York
67	Irving National Bank
...	International Mercantile Marine Money orders (clear through 65)
110	Lawyers Title & Trust Company
4	The Mechanics and Metals National Bank of the City of New York
...	Mechanics Trust Company, Bayonne, N. J. (clear through 33)
117	Metropolitan Trust Company of the City of New York
23	National Bank of Commerce in New York
15	The National Butchers and Drovers Bank of the City of New York
8	The National City Bank of New York
54	The National Park Bank of New York
...	Newfoundland Express Money orders (clear through 8)
114	The New York Trust Company
...	Northern Pacific Express Money orders (clear through 74)
28	Pacific Bank
...	Pacific Express Company, Money orders (clear through 74)
...	Post Office Money orders
85	The Seaboard National Bank of the City of New York
...	Southern Express Company Money orders (clear through 4)
96	State Bank
...	South Western Express Co. Money orders (clear through 4)
...	South Eastern Express Co. Money orders (clear through 4)
106	Title Guarantee & Trust Company
104	United States Mortgage and Trust Company
...	Wells Fargo & Company, Express Money orders (clear through 23)
...	Western Express Company, Money orders (clear through 65)

## OTHER NEW YORK CITY BANKS

## Name

American Union Bank	53
Atlas Bank	57
Baltic States Bank	
Bank of Europe	
The Bank of United States, New York, and branches	110
Broadway Central Bank	
Bronx Borough Bank and branch	
The Bronx National Bank	
Brooklyn Trust Co., Wall Street Branch	
The Capitol National Bank	117
Chelsea Exchange Bank	
Clarke Bros.	
Cosmopolitan Bank	53
The Gotham National Bank of New York	16
The Harriman National Bank of the City of New York	...
Italian Discount & Trust Co. (Harlem branch only)	...
Josephson, M.	
Lebanon National Bank	53
Manufacturers Trust Company (Branches in Manhattan)	...
Markel Bros.	...
The Mutual Bank	53
National American Bank of New York	...
New Netherland Bank of New York	53
Perrera & Company	...
The Progress National Bank of New York	...
The Public National Bank of New York and branches	101
Salvatore de Vita	
Terminal Exchange Bank	101
Trade Bank of New York	
Twenty-third Ward Bank and branches	
Yorkville Bank of New York	

## LIST C

MEMBERS OF NORTHERN NEW JERSEY CLEARING HOUSE ASSOCIATION AND  
NON-MEMBERS CLEARING THROUGH THEM

No.	Name
11	Bayonne Trust Company, Bayonne
14	The Claremont Bank of Jersey City
6	Commercial Trust Company of New Jersey, Jersey City
...	6A Grove Street Branch
...	6B Five Corners Branch
1	Federal Reserve Bank of New York
5	The First National Bank of Hoboken
...	5B Hoboken Trust Company*
...	5C The First National Bank of Secaucus*
2	The First National Bank of Jersey City
...	2A Hudson City Savings Bank*
12	Greenville Banking & Trust Company, Jersey City
4	Hudson County National Bank of Jersey City
16	Hudson Trust Company, Hoboken
...	16A Hudson Trust Company, West Hoboken
22	Jefferson Trust Company, Hoboken
7	Lincoln Trust Company, Jersey City
3	Mercantile Trust Company, Jersey City
13	The Merchants National Bank of Jersey City
21	The National Newark and Essex Banking Company of Newark
19	The National State Bank of Newark
9	The New Jersey Title Guarantee and Trust Company, Jersey City
...	9A Bergen Branch
...	9B West New York Branch
20	Savings Investment & Trust Company of East Orange
...	20A South Orange Branch
8	The Second National Bank of Hoboken
...	8A Columbia Trust Company*
18	Steneck Trust Company, Hoboken
15	Trust Co. of New Jersey, Hoboken
...	15A Bergen & Lafayette Branch, Jersey City
...	15B Carteret Branch, Jersey City
...	15C Peoples Safe Deposit Branch, Jersey City
...	15D Town of Union Branch, Town of Union
17	Union Trust Company, Jersey City
...	17A First Branch, Bayonne
...	17B City Branch, Bayonne
10	Weehawken Trust Company, Town of Union

\*Non-member Clearing Banks.

# New York

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FOUR DAYS AFTER RECEIPT

Helen  
H. Lora  
Scottie  
Sally Lake City  
Spokane  
Portland, Ore.  
San Francisco  
Los Angeles

FIFTEEN DAYS AFTER RECEIPT



# FEDERAL RESERVE BANK OF NEW YORK

Buffalo Branch

Schedule Showing When the Proceeds of Items  
Will Become Available

(Superseding Schedule Issued August 1, 1922)

DISTRICTS			
	NO.		NO.
BOSTON	1	CHICAGO	7
NEW YORK	2	ST. LOUIS	8
PHILADELPHIA	3	MINNEAPOLIS	9
CLEVELAND	4	KANSAS CITY, MO.	10
RICHMOND	5	DALLAS	11
ATLANTA	6	SAN FRANCISCO	12

## IMMEDIATE CREDIT

Buffalo banks—When received by 10 a. m. (9 a. m. Saturdays)  
Checks and warrants on Treasurer of the United States, Washington, D. C.  
Federal Reserve Transfer Drafts  
Federal Reserve Exchange Drafts  
Checks on Federal Reserve Bank of New York, and Buffalo Branch  
Officers' checks of other Federal Reserve Banks

## ONE DAY AFTER RECEIPT

New York Clearing House banks (Reference to List A, page 4)  
Other New York City banks (Reference to List B, page 6)  
Northern New Jersey Clearing House banks (Reference to List C, page 7)  
Brooklyn banks and bankers—Also Bank of Coney Island and Branch

Banks in	District	No.
Cleveland	District	4
Pittsburgh	Branch of	4
Chicago	District	7
Detroit	Branch of	7

## TWO DAYS AFTER RECEIPT

Balance of Manhattan, New York City

Boston	District	1	**New Jersey
Philadelphia	District	3	*New York
Cincinnati	Branch of	4	
Richmond	District	5	
Baltimore	Branch of	5	
Birmingham	Branch of	6	
Nashville	Branch of	6	
St. Louis	District	8	
Memphis	Branch of	8	
Louisville	Branch of	8	
Little Rock	Branch of	8	
Minneapolis	District	9	
St. Paul	In District	9	
Kansas City, Mo.	District	10	
Kansas City, Kans.	In District	10	
Omaha	Branch of	10	

Banks in

## THREE DAYS AFTER RECEIPT

Atlanta	District	6	Connecticut	*Massachusetts
New Orleans	Branch of	6	Delaware	*Michigan
Jacksonville	Branch of	6	District of Columbia	New Hampshire
Denver	Branch of	10	*Illinois	*Ohio
Oklahoma City	Branch of	10	Indiana	*Pennsylvania
Dallas	District	11	Iowa	Rhode Island
Houston	Branch of	11	Maine	Vermont
			*Maryland	*Virginia

Banks in

## FOUR DAYS AFTER RECEIPT

Helena	Branch of	9	*Alabama	Mississippi
El Paso	Branch of	11	*Arkansas	*Missouri
Seattle	Branch of	12	*Florida	North Carolina
Salt Lake City	Branch of	12	*Georgia	South Carolina
Spokane	Branch of	12	*Kansas	*Tennessee
Portland, Ore.	Branch of	12	*Kentucky	West Virginia
San Francisco	District	12	*Minnesota	Wisconsin
Los Angeles	Branch of	12		

Banks in

## EIGHT DAYS AFTER RECEIPT

Arizona	North Dakota
*California	*Oklahoma
*Colorado	*Oregon
Idaho	South Dakota
*Louisiana	*Texas
*Montana	*Utah
*Nebraska	*Washington
Nevada	Wyoming
New Mexico	

Banks in

\*Except banks in cities referred to in the first column.

\*\*Except banks in Northern New Jersey Clearing House Association referred to on page 7.

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## LIST A

MEMBERS OF NEW YORK CLEARING HOUSE ASSOCIATION AND  
NON-MEMBERS CLEARING THROUGH THEM

No.	Name
...	Adams-Southern Express Co. Money orders (clear through 21)
...	Adams Express Company, Money orders (clear through 21)
21	The American Exchange National Bank
...	American Express Company, Money orders (clear through 23)
6	The Bank of America
2	Bank of the Manhattan Company
...	Bank of Montreal, New York Agents (clear through 8)
1	Bank of New York and Trust Company
...	Bank of Washington Heights (clear through 4)
103	Bankers Trust Company
...	The Battery Park National Bank of New York (clear through 54)
70	Bowery Bank
...	Canadian Bank of Commerce, New York (clear through 21)
...	Canadian Northern Express Company Money orders (clear through 21)
...	Canadian Express Company, Money orders (N. Y.) (clear through 23)
30	The Chatham & Phenix National Bank of the City of New York
74	Chase National Bank
12	The Chemical National Bank of New York
99	The Coal & Iron National Bank of the City of New York
111	Columbia Trust Company
122	Columbia Bank
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78	Commonwealth Bank
72	The Continental Bank of New York
45	The Corn Exchange Bank
...	Dominion Express, Money orders (clear through 8)
59	East River National Bank, New York
123	The Equitable Trust Company
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108	Fidelity-International Trust Company
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82	The Fifth National Bank of the City of New York
65	The First National Bank of the City of New York
81	The Garfield National Bank of the City of New York
...	Grace & Co.'s Bank, W. R. (clear through 45)
...	Great Northern Express Company, Money orders (clear through 74)
17	Greenwich Bank
107	Guaranty Trust Company of New York

## LIST A—Continued

No.	Name
33	The Hanover National Bank of the City of New York
53	Importers and Traders National Bank of New York
67	Irving National Bank
...	International Mercantile Marine Money orders (clear through 65)
110	Lawyers Title & Trust Company
4	The Mechanics and Metals National Bank of the City of New York
...	Mechanics Trust Company, Bayonne, N. J. (clear through 33)
117	Metropolitan Trust Company of the City of New York
23	National Bank of Commerce in New York
15	The National Butchers and Drovers Bank of the City of New York
8	The National City Bank of New York
54	The National Park Bank of New York
...	Newfoundland Express Money orders (clear through 8)
114	The New York Trust Company
...	Northern Pacific Express Money orders (clear through 74)
28	Pacific Bank
...	Pacific Express Company, Money orders (clear through 74)
...	Post Office Money orders
85	The Seaboard National Bank of the City of New York
...	Southern Express Company Money orders (clear through 4)
96	State Bank
...	South Western Express Co. Money orders (clear through 4)
...	South Eastern Express Co. Money orders (clear through 4)
106	Title Guarantee & Trust Company
104	United States Mortgage and Trust Company
...	Wells Fargo & Company, Express Money orders (clear through 23)
...	Western Express Company, Money orders (clear through 65)



## OTHER NEW YORK CITY BANKS

## Name

American Union Bank  
 Atlas Bank  
 Baltic States Bank  
 Bank of Europe  
 The Bank of United States, New York, and branches  
 Broadway Central Bank  
 Bronx Borough Bank and branch  
 The Bronx National Bank  
 Brooklyn Trust Co., Wall Street Branch  
 The Capitol National Bank  
 Chelsea Exchange Bank  
 Clarke Bros.  
 Cosmopolitan Bank  
 The Gotham National Bank of New York  
 The Harriman National Bank of the City of New York  
 Italian Discount & Trust Co. (Harlem branch only)  
 Josephson, M.  
 Lebanon National Bank  
 Manufacturers Trust Company (Branches in Manhattan)  
 Markel Bros.  
 The Mutual Bank  
 National American Bank of New York  
 New Netherland Bank of New York  
 Perrera & Company  
 The Progress National Bank of New York  
 The Public National Bank of New York and branches  
 Salvatore de Vita  
 Terminal Exchange Bank  
 Trade Bank of New York  
 Twenty-third Ward Bank and branches  
 Yorkville Bank of New York

## LIST C

MEMBERS OF NORTHERN NEW JERSEY CLEARING HOUSE ASSOCIATION AND  
NON-MEMBERS CLEARING THROUGH THEM

No.	Name
11	Bayonne Trust Company, Bayonne
14	The Claremont Bank of Jersey City
6	Commercial Trust Company of New Jersey, Jersey City
...	6A Grove Street Branch
...	6B Five Corners Branch
1	Federal Reserve Bank of New York
5	The First National Bank of Hoboken
...	5B Hoboken Trust Company*
...	5C The First National Bank of Secaucus*
2	The First National Bank of Jersey City
...	2A Hudson City Savings Bank*
12	Greenville Banking & Trust Company, Jersey City
4	Hudson County National Bank of Jersey City
16	Hudson Trust Company, Hoboken
...	16A Hudson Trust Company, West Hoboken
22	Jefferson Trust Company, Hoboken
7	Lincoln Trust Company, Jersey City
3	Mercantile Trust Company, Jersey City
13	The Merchants National Bank of Jersey City
21	The National Newark and Essex Banking Company of Newark
19	The National State Bank of Newark
9	The New Jersey Title Guarantee and Trust Company, Jersey City
...	9A Bergen Branch
...	9B West New York Branch
20	Savings Investment & Trust Company of East Orange
...	20A South Orange Branch
8	The Second National Bank of Hoboken
...	8A Columbia Trust Company*
18	Steneck Trust Company, Hoboken
15	Trust Co. of New Jersey, Hoboken
...	15A Bergen & Lafayette Branch, Jersey City
...	15B Carteret Branch, Jersey City
...	15C Peoples Safe Deposit Branch, Jersey City
...	15D Town of Union Branch, Town of Union
17	Union Trust Company, Jersey City
...	17A First Branch, Bayonne
...	17B City Branch, Bayonne
10	Weehawken Trust Company, Town of Union

\*Non-member Clearing Banks.