

FEDERAL RESERVE BANK  
OF NEW YORK

*Credit and Discount  
Department*

[Circular No. 768]  
February 23, 1927]

NOTICE OF LOAN SECURED BY ADJUSTED COMPENSATION  
CERTIFICATE

*To all Incorporated Banks in  
the Second Federal Reserve District:*

In connection with the rediscount of notes secured by adjusted service certificates, the procedure with regard to which was described in our Circular No. 757, the United States Veterans Bureau has prepared a form No. 6617 for the use of banks in notifying the Bureau of loans made to veterans of the World War against their adjusted service certificates under the provisions of Section 502 of the World War Adjusted Compensation Act.

We are enclosing a few copies of this form and are prepared to furnish additional copies upon request.

The United States Veterans Bureau requests lending banks to use this form in notifying the Bureau of each loan made hereafter, forwarding it in duplicate to them.

Very truly yours,

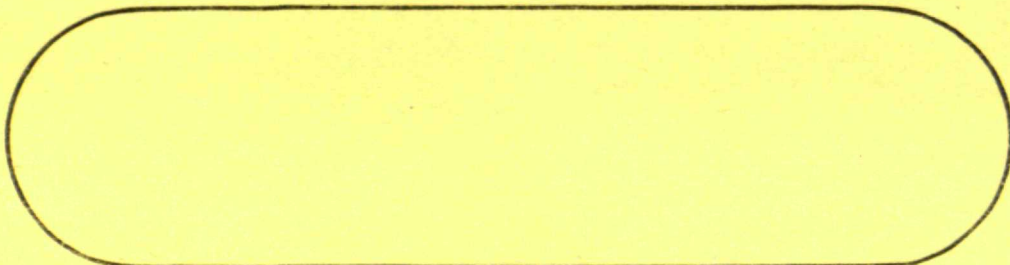
BENJ. STRONG,  
*Governor.*

# NOTICE OF LOAN SECURED BY ADJUSTED COMPENSATION CERTIFICATE

THE DIRECTOR, U. S. VETERANS BUREAU,  
*Washington, D. C.*

Date ....., 192

DEAR SIR: You are informed that a loan of \$....., secured by Adjusted Service Certificate No....., was made ....., 192 , to ....., the veteran named on the face of the Certificate, whose A-number appearing immediately after his name is .....



(Type name and address of Bank or Trust Co. above)

.....  
(Signature)

(Forward in duplicate. The carbon copy will be returned as your receipt.)

FEDERAL RESERVE BANK  
OF NEW YORK

March 1, 1927

To accompany time schedules dated March 1, 1927

*To all Member and Nonmember Clearing Banks  
in the Second Federal Reserve District:*

Due to a number of changes in the lists of banking institutions in New York, Brooklyn and New Jersey referred to in our New York and Buffalo time schedules showing when the proceeds of items will become available, we have deemed it advisable to issue new schedules at this time bringing the lists up to date. No changes however are made in the rules and regulations covering the collection of checks as set forth in our circular No. 728 of July 1, 1926, nor in the time periods themselves indicated in the schedules.

The new time schedules, copies of which are enclosed, are effective as of March 1, 1927 and supersede our schedules dated June 1, 1925.

Very truly yours,

BENJ. STRONG,  
*Governor.*



# FEDERAL RESERVE BANK OF NEW YORK

Buffalo Branch

Schedule Showing When the Proceeds of Items Will Become Available  
(Superseding Schedule Issued June 1, 1925)

## 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

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

## ONE DAY AFTER RECEIPT

New York Clearing House banks (Reference to List A, pages 4 and 5)  
Other New York City and Brooklyn banks (Reference to List B, pages 6 and 7)

Northern New Jersey Clearing House banks (Reference to List C, page 8)

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

### CLOSING TIME FOR DEFERRED ITEMS

Items drawn on banks in Second District 2:30 p. m.  
Items \$500 and over 3:30 p. m., except Saturdays  
on which day no items will be received after 12  
noon.

Items drawn on banks in other Federal Reserve  
Districts 12:30 p. m. except Saturdays when the  
closing hour is 12 noon.

## TWO DAYS AFTER RECEIPT

Balance of Manhattan, New York City

Boston	District	1
Philadelphia	District	3
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

\*\*New Jersey  
\*New York

## THREE DAYS AFTER RECEIPT

Atlanta	District	6
New Orleans	Branch of	6
Jacksonville	Branch of	6
Denver	Branch of	10
Oklahoma City	Branch of	10
Dallas	District	11
Houston	Branch of	11

Banks in

Connecticut  
Delaware  
District of Columbia  
\*Illinois  
Indiana  
Iowa  
Maine  
\*Maryland  
\*Massachusetts  
\*Michigan  
New Hampshire  
\*Ohio  
\*Pennsylvania  
Rhode Island  
Vermont  
\*Virginia

## FOUR DAYS AFTER RECEIPT

Helena	Branch of	9
El Paso	Branch of	11
Seattle	Branch of	12
Salt Lake City	Branch of	12
Spokane	Branch of	12
Portland, Ore.	Branch of	12
San Francisco	District	12
Los Angeles	Branch of	12

Banks in

\*Alabama  
\*Arkansas  
\*Florida  
\*Georgia  
\*Kansas  
\*Kentucky  
\*Minnesota  
Mississippi  
\*Missouri  
North Carolina  
South Carolina  
\*Tennessee  
West Virginia  
Wisconsin

## EIGHT DAYS AFTER RECEIPT

Arizona  
\*California  
\*Colorado  
Idaho  
\*Louisiana  
\*Montana  
\*Nebraska  
Nevada  
New Mexico

Banks in

North Dakota  
\*Oklahoma  
\*Oregon  
South Dakota  
\*Texas  
\*Utah  
\*Washington  
Wyoming

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

\*\*Except banks in Northern New Jersey Clearing House Association referred to on page 8.

## MEMBERS OF NEW YORK CLEARING HOUSE ASSOCIATION AND

# 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 in accordance with the foregoing time schedule, with a separate letter and total for each separate time group.

All letters received, so classified, 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.

Credit and availability are in all instances subject to our actual receipt of payment. 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.

### 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.

All items should be described on cash letters by inserting the name of bank and town upon which they are drawn, or by inserting the A. B. A. transit number of the bank.

### General Conditions Under Which Items Are Accepted

*Every bank sending checks or other cash items to us, or to another Federal Reserve Bank, for our account, will be understood to have agreed to the terms and conditions of our Check Collection Circular and of the Regulation of the Federal Reserve Board governing check clearing and collection.*

## 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 67)
...	Adams Express Company, Money orders (clear through 67)
67	The American Exchange Irving Trust Company
...	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
...	The Bank of Washington Heights (clear through 74)
103	Bankers Trust Company
59	The Bowery & East River National Bank
...	Canadian Bank of Commerce, New York (clear through 67)
...	Canadian Northern Express Company Money orders (clear through 67)
...	Canadian Express Company, Money orders (N. Y.) (clear through 23)
74	The Chase National Bank
30	The Chatham Phenix Nat'l Bank and Trust Co. of the City of New York
12	The Chemical National Bank of New York
124	Colonial Bank
78	Commonwealth Bank
72	The Continental Bank of New York
45	The Corn Exchange Bank
...	Dominion Express, Money orders (clear through 8)
123	The Equitable Trust Company of New York
121	The Farmers' Loan and Trust Company
120	Federal Reserve Bank of New York
108	Fidelity Trust Company
76	The Fifth Avenue Bank 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 National Bank (clear through 45)
...	Great Northern Express Company, Money orders (clear through 74)
17	The Greenwich Bank
107	Guaranty Trust Company of New York
33	The Hanover National Bank of the City of New York

No.	Name
...	International Mercantile Marine Money orders (clear through 65)
110	Lawyers Trust Company
...	Mechanics Trust Company, Bayonne, N. J. (clear through 33)
23	National Bank of Commerce in 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)
...	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 74)
96	The State Bank
...	South Western Express Co. Money orders (clear through 74)
...	South Eastern Express Co. Money orders (clear through 74)
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	
	Amalgamated Bank	
	American Trust Company	110
	American Union Bank	
	Banco di Sicilia Trust Company	
(38)	Bank of Europe & Trust Company	
	Bank of United States	
	Bank of Yorktown	
	Bronx Borough Bank	
	Bronx County Trust Company	33
	Bronx National Bank	8
	Capitol National Bank & Trust Company	34
	Central Mercantile Bank & Trust Company	114
	Central National Bank	
	Century Bank	
	Chelsea Exchange Bank—Harlem, Madison Ave., Claremont Parkway and Brooklyn Branch	
(4)	Clarke Brothers	
	Columbus Bank	
	Commercial Exchange Bank	
	Community State Bank	
	Cosmopolitan Bank	35
(7)	County Trust Company	
	Empire Trust Company	36
(7)	Federation Bank & Trust Company	
	Fordham National Bank	
	Franklin National Bank	
	Fulton Trust Company	
	Hamilton National Bank	103
	Harlem Bank of Commerce	
	Harriman National Bank	
	International Acceptance Securities & Trust Company	104
	International Union Bank	
	Interstate Trust Company	
(8)	Joseph Liccione	
	Lebanon National Bank	
	Liberty National Bank	
	Longacre Bank	
	Manufacturers Trust Company	
	Melrose National Bank	
	Merchants Bank of New York City	
	Murray Hill Trust Company	
	Mutual Bank	
	National Bank of Yorkville	
	New Netherland Bank	

Name

Pennsylvania Exchange Bank	
Port Morris Bank	
Prisco State Bank	
Public National Bank	No.
Seventh National Bank	11
Standard Bank	11A
Terminal Trust Company	14
Times Square Trust Company	8
Trade Bank	
Trust Company of North America	
United National Bank	
Woodside National Bank	1
World Exchange Bank	5

OTHER NEW YORK CITY BANKS

Located in Borough of Brooklyn

Atlantic State Bank	
Bank of Coney Island	
Bank of Sheepshead Bay	12
Bank of Glendale	10
Brooklyn Trust Company	15A
Bushwick National Bank	10B
Citizens Bank of Brooklyn	22
Dewey State Bank	7
Erasmus State Bank	3
First National Bank of Brooklyn	13
Globe Exchange Bank	9
Granite National Bank	9A
Kensington Bank	9B
Kings County Trust Company	9C
Lafayette National Bank	8
Mechanics Bank of Brooklyn	15
Midwood Trust Company	14
Montauk Bank	
Municipal Bank	15
Nassau National Bank	15A
National Bank of Ridgewood	15B
Nostrand Bank	15C
Peoples National Bank	15D
Rugby National Bank	15E
Security State Bank	17
Anthony Sessa & Son	17A
L. M. P. Scotto & Bro.	17B
Traders National Bank	17C

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

No.	Name
11	Bayonne Trust Company, Bayonne
	11A *The Bayonne National Bank, Bayonne
14	The Claremont Bank of Jersey City
6	Commercial Trust Company of New Jersey, Jersey City
	6A Grove Street Branch, Jersey City
	6B Five Corners Branch, Jersey City
	6C *Bergen Avenue Trust Company, Jersey City
1	Federal Reserve Bank of New York
5	The First National Bank of Hoboken
	5B *Hoboken Trust Company, Hoboken
	5C *The First National Bank of Secaucus
2	The First National Bank of Jersey City
	2A *Hudson City Savings Bank, Jersey City
	2B *Bergen National Bank, Jersey City
	2C *The Franklin National Bank, Jersey City
	2D *Jackson Trust Company, Jersey City
	2E *Labor National Bank, Jersey City
12	Greenville Banking & Trust Company, Jersey City
16	Hudson Trust Company, Hoboken
	16A Hudson Trust Company, Union City
	16B *North Bergen Trust Company, North Bergen
22	Jefferson Trust Company, Hoboken
7	Lincoln Trust Company of New Jersey, Jersey City
3	Mercantile Trust Company, Jersey City
13	The Merchants National Bank, Jersey City
9	The New Jersey Title Guarantee & Trust Company, Jersey City
	9A Bergen Branch, Jersey City
	9B West New York Branch, West New York
	9C *West Bergen Trust Company, Jersey City
	9D *Bank of Lafayette, Jersey City
8	The Second Bank & Trust Company of Hoboken
	8A *Columbia Trust Company of New Jersey, Hoboken
18	Steneck Trust Company, Hoboken
	18A *City Trust Company, Hoboken
15	Trust Company of New Jersey, Jersey City
	15A Bergen & Lafayette Branch, Jersey City
	15B Hoboken Branch, Hoboken
	15C Peoples Safe Deposit Branch, Jersey City
	15D Union City Branch, Union City
	15E *West New York Trust Company, West New York
17	Union Trust & Hudson County National Bank, Jersey City
	17A Jackson Avenue Branch, Jersey City
	17B Bayonne Branch, Bayonne
	17C *Highland Trust Company of New Jersey
	17D *Pavonia Bank, Jersey City
10	Weehawken Trust and Title Company, Union City

\* Non-member Clearing Banks.

# Federal Reserve Bank of New York

## SECOND FEDERAL RESERVE DISTRICT

CLOSING TIME FOR DEFERRED ITEMS

Items received at the New York office of the Federal Reserve Bank of New York after 4:00 p. m. on the day of receipt will be available for withdrawal on the next business day. Items received at the New York office of the Federal Reserve Bank of New York before 4:00 p. m. on the day of receipt will be available for withdrawal on the same day.

### TIME SCHEDULE

Showing When the Proceeds of  
 Items Will Become Available

City	Branch	Day	Time
Cleveland	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Cincinnati	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Chicago	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Dayton	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Kansas City	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
St. Louis	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
St. Paul	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
New Orleans	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Memphis	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Little Rock	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Kansas City, Mo.	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Kansas City, Kans.	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Ocala	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Oklahoma City	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Dallas	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
Houston	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
El Paso	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
San Antonio	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.
San Francisco	Branch of	Monday	10:00 a. m.
	Branch of	Tuesday	10:00 a. m.

Effective March 1, 1927

# FEDERAL RESERVE BANK OF NEW YORK

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

(Superseding Schedule Issued June 1, 1925)

### IMMEDIATE CREDIT

When received by 9 a. m.

New York Clearing House banks (Reference to List A, pages 4 and 5)  
 Other New York City and Brooklyn banks (Reference to List B, pages 6 and 7)

Northern New Jersey Clearing House banks (Reference to List C, page 8)  
 Checks and warrants on Treasurer of the United States, Washington, D. C.

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

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

### ONE DAY AFTER RECEIPT

New York City—Checks and items on institutions not mentioned above, which we may elect to handle, when received by 9 a. m.

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

### CLOSING TIME FOR DEFERRED ITEMS

Payable in Second District  
 2:30 p. m. Saturdays 1 p. m.  
 Items \$500 and over 3:30 p. m. Saturdays 1 p. m.

Payable in other Federal Reserve Districts  
 12:30 p. m. Saturdays 12:30 p. m.  
 Items \$500 and over 3:30 p. m. Saturdays 1 p. m.

### TWO DAYS AFTER RECEIPT

	District	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	**New Jersey
St. Paul	In District	9	*New York
St. Louis	District	8	*Pennsylvania
Louisville	Branch of	8	Rhode Island
			Vermont
			*Virginia

### THREE DAYS AFTER RECEIPT

	District	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

	District	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

	District	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 8.

## 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 (page 7).
- (c) Items drawn on members of the Northern New Jersey Clearing House Association (List C, page 8).
- (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.
    - (a) Cities and towns—A to L.
    - (b) Cities and towns—M to Z.
  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.

Credit and availability are in all instances subject to our actual receipt of payment. 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.

### 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.

All items should be described on cash letters by inserting the name of bank and town upon which they are drawn, or by inserting the A. B. A. transit number of the bank.

### General Conditions Under Which Items Are Accepted

*Every bank sending checks or other cash items to us, or to another Federal Reserve Bank, for our account, will be understood to have agreed to the terms and conditions of our Check Collection Circular and of the Regulation of the Federal Reserve Board governing check clearing and collection.*

## 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 67)
...	Adams Express Company, Money orders (clear through 67)
67	The American Exchange Irving Trust Company
...	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
...	The Bank of Washington Heights (clear through 74)
103	Bankers Trust Company
59	The Bowery & East River National Bank
...	Canadian Bank of Commerce, New York (clear through 67)
...	Canadian Northern Express Company Money orders (clear through 67)
...	Canadian Express Company, Money orders (N. Y.) (clear through 23)
74	The Chase National Bank
30	The Chatham Phenix Nat'l Bank and Trust Co. of the City of New York
12	The Chemical National Bank of New York
124	Colonial Bank
78	Commonwealth Bank
72	The Continental Bank of New York
45	The Corn Exchange Bank
...	Dominion Express, Money orders (clear through 8)
123	The Equitable Trust Company of New York
121	The Farmers' Loan and Trust Company
120	Federal Reserve Bank of New York
108	Fidelity Trust Company
76	The Fifth Avenue Bank 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 National Bank (clear through 45)
...	Great Northern Express Company, Money orders (clear through 74)
17	The Greenwich Bank
107	Guaranty Trust Company of New York
33	The Hanover National Bank of the City of New York

No.	Name
...	International Mercantile Marine Money orders (clear through 65)
110	Lawyers Trust Company
...	Mechanics Trust Company, Bayonne, N. J. (clear through 33)
23	National Bank of Commerce in 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)
...	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 74)
96	The State Bank
...	South Western Express Co. Money orders (clear through 74)
...	South Eastern Express Co. Money orders (clear through 74)
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	
Amalgamated Bank	
American Trust Company	110
American Union Bank	
Banco di Sicilia Trust Company	
Bank of Europe & Trust Company	
Bank of United States	
Bank of Yorktown	
Bronx Borough Bank	
Bronx County Trust Company	83
Bronx National Bank	8
Capitol National Bank & Trust Company	84
Central Mercantile Bank & Trust Company	114
Central National Bank	
Century Bank	
Chelsea Exchange Bank—Harlem, Madison Ave., Claremont Parkway and Brooklyn Branch	
Clarke Brothers	
Columbus Bank	
Commercial Exchange Bank	
Community State Bank	
Cosmopolitan Bank	
County Trust Company	
Empire Trust Company	
Federation Bank & Trust Company	
Fordham National Bank	
Franklin National Bank	
Fulton Trust Company	
Hamilton National Bank	106
Harlem Bank of Commerce	
Harriman National Bank	
International Acceptance Securities & Trust Company	104
International Union Bank	
Interstate Trust Company	
Joseph Liccione	
Lebanon National Bank	
Liberty National Bank	
Longacre Bank	
Manufacturers Trust Company	
Melrose National Bank	
Merchants Bank of New York City	
Murray Hill Trust Company	
Mutual Bank	
National Bank of Yorkville	
New Netherland Bank	

Name

Pennsylvania Exchange Bank	
Port Morris Bank	
Prisco State Bank	
Public National Bank	
Seventh National Bank	11
Standard Bank	14
Terminal Trust Company	6
Times Square Trust Company	
Trade Bank	
Trust Company of North America	
United National Bank	1
Woodside National Bank	5
World Exchange Bank	

OTHER NEW YORK CITY BANKS  
Located in Borough of Brooklyn

Atlantic State Bank	
Bank of Coney Island	12
Bank of Sheepshead Bay	10
Bank of Glendale	
Brooklyn Trust Company	
Bushwick National Bank	
Citizens Bank of Brooklyn	23
Dewey State Bank	7
Erasmus State Bank	3
First National Bank of Brooklyn	13
Globe Exchange Bank	9
Granite National Bank	
Kensington Bank	
Kings County Trust Company	
Lafayette National Bank	8
Mechanics Bank of Brooklyn	18
Midwood Trust Company	
Montauk Bank	
Municipal Bank	15
Nassau National Bank	
National Bank of Ridgewood	
Nostrand Bank	
Peoples National Bank	
Rugby National Bank	17
Security State Bank	
Anthony Sessa & Son	
L. M. P. Scott & Bro.	
Traders National Bank	10

## LIST C

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

No.	Name
11	Bayonne Trust Company, Bayonne 11A *The Bayonne National Bank, Bayonne
14 6	The Claremont Bank of Jersey City Commercial Trust Company of New Jersey, Jersey City 6A Grove Street Branch, Jersey City 6B Five Corners Branch, Jersey City 6C *Bergen Avenue Trust Company, Jersey City
1 5	Federal Reserve Bank of New York The First National Bank of Hoboken 5B *Hoboken Trust Company, Hoboken 5C *The First National Bank of Secaucus
2	The First National Bank of Jersey City 2A *Hudson City Savings Bank, Jersey City 2B *Bergen National Bank, Jersey City 2C *The Franklin National Bank, Jersey City 2D *Jackson Trust Company, Jersey City 2E *Labor National Bank, Jersey City
12	Greenville Banking & Trust Company, Jersey City
16	Hudson Trust Company, Hoboken 16A Hudson Trust Company, Union City 16B *North Bergen Trust Company, North Bergen
22	Jefferson Trust Company, Hoboken
7	Lincoln Trust Company of New Jersey, Jersey City
3	Mercantile Trust Company, Jersey City
13	The Merchants National Bank, Jersey City
9	The New Jersey Title Guarantee & Trust Company, Jersey City 9A Bergen Branch, Jersey City 9B West New York Branch, West New York 9C *West Bergen Trust Company, Jersey City 9D *Bank of Lafayette, Jersey City
8	The Second Bank & Trust Company of Hoboken 8A *Columbia Trust Company of New Jersey, Hoboken
18	Steneck Trust Company, Hoboken 18A *City Trust Company, Hoboken
15	Trust Company of New Jersey, Jersey City 15A Bergen & Lafayette Branch, Jersey City 15B Hoboken Branch, Hoboken 15C Peoples Safe Deposit Branch, Jersey City 15D Union City Branch, Union City 15E *West New York Trust Company, West New York
17	Union Trust & Hudson County National Bank, Jersey City 17A Jackson Avenue Branch, Jersey City 17B Bayonne Branch, Bayonne 17C *Highland Trust Company of New Jersey 17D *Pavonia Bank, Jersey City
10	Weehawken Trust and Title Company, Union City

\* Non-member Clearing Banks.