

**FEDERAL RESERVE BANK
OF NEW YORK**

[Circular No. 10402]
[November 28, 1990]

CHECK SERVICES

New Price Schedules, Effective January 1, 1991

*To All Depository Institutions, and Others Concerned,
in the Second Federal Reserve District:*

Effective January 1, 1991, new price schedules for check services will be implemented at all Federal Reserve Banks. Information about deposit deadlines, credit availability, and prices for the check collection, return item, and payor bank services offered at each of the five offices in the Second District is provided in the enclosure, Check Services: Collection and Return Item Price Schedules for In-Zone Depositors.

The schedules reflect some price increases in cash letter fees and forward collection and return item products, price decreases in the fine-sort products, and no change in payor bank service prices.

Please refer to the enclosure for further details. If you have any questions, we encourage you to contact your Account Manager or one of the following Check officers at your local Federal Reserve office:

Account Managers

Head Office (212) 720-6600
Buffalo Branch (716) 849-5085

New York Head Office

Matthew J. Puglisi, Manager,
Check Services Department
(212) 720-6551

Buffalo Branch

David P. Schwarzmuller,
Operations Officer
(716) 849-5018

Cranford Office

Fred A. Denesevich, Regional Manager
(201) 272-9000

Jericho Office

Anthony N. Sagliano, Regional Manager
(516) 997-4569

Utica Office

Angus J. Kennedy, Regional Manager
(315) 768-2220

Single copies of the new price schedules may be obtained at this Bank (33 Liberty Street) in the Issues Division area on the first floor, or by contacting our Circulars Division (Tel. No. 212-720-5215 or 5216).

E. GERALD CORRIGAN,
President.

Federal Reserve Bank of New York

Schedule I
Check Services

**Collection and Return Item Price Schedules
for In-Zone Depositors**

Effective January 1, 1991



[Enc. Clr. No. 10402]

FED CONTACTS FOR CHECK SERVICES

Bank Services Office

Head Office

Howard Crumb, Senior Bank Services Officer (212) 720-6812

Bruce Cassella, Bank Services Officer -6070

Account Managers

Al Bevacqua -6603

Ron Cook -6823

Rocco Magnotta -6825

Chuck Mineer -8045

Wezley Richards -6602

Customer Relations Representative

Clem Maglione -6600

Buffalo Branch

Bob McDonnell, Operations Officer (716) 849-5022

Account Manager

Phil Coletti -5085

Check Processing

Head Office

Matthew Puglisi, Manager, Check Services Department (212) 720-6551

Buffalo Branch

David Schwarzmuller, Operations Officer (716) 849-5018

Cranford Office

Fred Denesevich, Regional Manager (201) 272-9000

Jericho Office

Anthony Sagliano, Regional Manager (516) 997-4569

Utica Office

Angus Kennedy, Regional Manager (315) 768-2220

JERICOH OFFICE
CHECK COLLECTION AND RETURN ITEM SERVICE AND PRICE SCHEDULE
IN-ZONE DEPOSITORS
MONDAY - FRIDAY

PRODUCT	ROUTING SYMBOL	AVAILABILITY	FORWARD COLLECTION ITEMS		RETURN ITEMS			
			PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	RAW RETURNS		QUALIFIED RETURNS	
					PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME
City								
Unsorted Regular	0210,0260, 0280,2260	Immediate	2.9 ^c	7:00 a.m.	\$1.21	12:01 a.m.	39.0 ^c	7:00 a.m.
Unsorted Premium	0210,0260, 0280,2260	Immediate	4.8 ^c	8:30 a.m.			42.0 ^c	8:30 a.m.
Group	0210	Immediate	2.5 ^c	8:30 a.m.				
RCPC								
Unsorted Regular	0214,0219, 0280,2214, 2219	Immediate	2.6 ^c	12:01 a.m.	\$1.21	12:01 a.m.	39.0 ^c	12:01 a.m.
Unsorted Premium	0214,0219, 0280,2214, 2219	Immediate	4.8 ^c	2:30 a.m.			46.0 ^c	2:30 a.m.
Group	^{4/}	Immediate	2.2 ^c	12:01 a.m.				
Group Premium	^{4/}	Immediate	3.0 ^c	3:00 a.m.				
Fine Sort ^{4/}								
City (Jericho depositors only)	0210,0260, 0280,2260	Immediate	0.7 ^{c5/}	9:30 a.m.	0.7 ^{c5/}	9:30 a.m.	0.7 ^{c5/}	9:30 a.m.
RCPC	0214,0219, 0280,2214, 2219	Immediate	0.8 ^{c5/}	5:00 a.m.	0.8 ^{c5/}	5:00 a.m.	0.8 ^{c5/}	5:00 a.m.
Country								
	0211,0215, 0216,2211, 2215,2216	1 Business Day	3.8 ^c	12:00 noon	\$1.21	12:01 a.m.	45.0 ^c	12:00 noon
Other Feds ^{4/6/7/}								
Unsorted Regular	All	Computed	5.4 ^c	12:01 a.m.	\$1.61	12:01 a.m.	70.0 ^c	12:01 a.m.
Group B	^{4/}	Immediate	5.0 ^c	12:01 a.m. Tu-Fr				
Mixed Cash Letter ^{4/6/7/8/}								
Early	In-Zone (City)		2.9 ^c		\$1.21		44.0 ^c	
	In-Zone (RCPC)		2.6 ^c		\$1.21		44.0 ^c	
	In-District	Computed	2.9 ^c	10:00 p.m.	\$1.21	8:00 p.m.	46.0 ^c	10:00 p.m.
	Other Feds		5.4 ^c		\$1.61		75.0 ^c	
Regular	In-Zone (City)		2.9 ^c				49.0 ^c	
	In-Zone (RCPC)		2.6 ^c				49.0 ^c	
	In-District	Computed	2.9 ^c	12:01 a.m.			51.0 ^c	12:01 a.m.
	Other Feds		5.4 ^c				80.0 ^c	
Non-machineable								
Standard	0210,0214, 0219,0260, 0280,2214, 2219,2260	1 Business Day	25.0 ^c	8:30 a.m.				
Non-Standard	All	2 Business Days	\$1.00	8:30 a.m.				
Other Feds	All	2 Business Days	30.0 ^c	8:30 a.m.				
Country	0211,0215, 0216,2211, 2215,2216	2 Business Days	25.0 ^c	8:30 a.m.				
Unencoded Mixed Cash Letter ^{4/6/}								
	In-Zone (City)		6.9 ^c					
	In-Zone (RCPC)		6.6 ^c					
	In-District	Computed	6.9 ^c	8:00 p.m.				
	Other Feds		9.4 ^c					
High Dollar Group Sort								
	^{4/}	Immediate	10.0 ^{c9/}	8:30 a.m.				
Government Checks								
		Immediate	—	3:00 p.m.				
Savings Bonds								
		Immediate	—	12:00 noon				

^{1/} A cash letter fee of \$2.00 applies to all intradistrict cash letters except mixed, other Fed, fine sort and High Dollar Group Sort cash letters

^{2/} A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.

^{3/} A cash letter fee of \$3.50 applies to mixed and other Fed return letters

^{4/} Contact an Account Manager for details

^{5/} A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.

^{6/} Availability on these deposits is subject to our interterritory crediting procedures.

^{7/} On Friday nights and Saturday mornings, there is one cut-off time of 1:00 a.m. Saturday morning

^{8/} A fixed availability option is also available for mixed return items. Contact an Account Manager for details

^{9/} A cash letter fee of \$10.00 also applies to High Dollar Group Sort cash letters.

HEAD OFFICE
 CHECK COLLECTION AND RETURN ITEM SERVICE AND PRICE SCHEDULE
 IN-ZONE DEPOSITORS
 MONDAY - FRIDAY

PRODUCT	ROUTING SYMBOL	AVAILABILITY	FORWARD COLLECTION ITEMS		RETURN ITEMS			
			PER ITEM CHARGE ^{1/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/}	CUT-OFF TIME
Fine Sort ^{2/}	0210,0260, 0280,2260	Immediate	0.7*	9:30 a.m.	0.7*	9:30 a.m.	0.7*	9:30 a.m.
Government Checks		Immediate	—	3:00 p.m.				
Postal Money Orders		Immediate	—	3:00 p.m.				
Savings Bonds		Immediate	—	12:00 noon				

^{1/} A fixed charge of \$4.50 applies to each line sort endpoint.
^{2/} Contact an Account Manager for details.

CRANFORD OFFICE
CHECK COLLECTION AND RETURN ITEM SERVICE AND PRICE SCHEDULE
IN-ZONE DEPOSITORS
MONDAY - FRIDAY

PRODUCT	ROUTING SYMBOL	AVAILABILITY	FORWARD COLLECTION ITEMS		RETURN ITEMS			
			PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	RAW RETURNS		QUALIFIED RETURNS	
					PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME
City								
Unsorted Regular	0210,0260, 0280,2260	Immediate	2.9 [¢]	7:00 a.m.	\$1.21	12:01 a.m.	39.0 [¢]	7:00 a.m.
Unsorted Premium	0210,0260, 0280,2260	Immediate	4.8 [¢]	8:30 a.m.			42.0 [¢]	8:30 a.m.
Group	0210	Immediate	2.5 [¢]	8:30 a.m.				
RCPC								
Unsorted Regular	0212,0270, 2212	Immediate	2.6 [¢]	12:01 a.m.	\$1.21	12:01 a.m.	39.0 [¢]	12:01 a.m.
Unsorted Premium	0212,0270, 2212	Immediate	4.8 [¢]	2:30 a.m.			46.0 [¢]	2:30 a.m.
Group Regular	^{4/}	Immediate	2.2 [¢]	12:01 a.m.				
Group Premium	^{4/}	Immediate	3.0 [¢]	3:00 a.m.				
Group Premium Plus	^{4/}	Immediate	4.0 [¢]	6:00 a.m.				
Fine Sort ^{4/}								
City (Cranford depositors only)	0210,0260, 0280,2260	Immediate	0.7 ^{¢5/}	9:30 a.m.	0.7 ^{¢5/}	9:30 a.m.	0.7 ^{¢5/}	9:30 a.m.
RCPC	0212,0270, 2212	Immediate	0.8 ^{¢5/}	5:00 a.m.	0.8 ^{¢5/}	5:00 a.m.	0.8 ^{¢5/}	5:00 a.m.
Other Feds ^{4/6/}								
Unsorted Regular	All	Computed	5.6 [¢]	12:01 a.m.	\$1.61	12:01 a.m.	70.0 [¢]	12:01 a.m.
Unsorted Premium	All	Computed	5.6 [¢]	10:00 p.m.				
Unsorted Weekend	All	Computed	5.4 [¢]	8:00 p.m. Sat			64.0 [¢]	8:00 p.m. Sat
Group A	^{4/}	Computed	5.9 [¢]	10:30 p.m. M-Th 1:00 a.m. Sat				
Group B	^{4/}	Immediate	4.8 [¢]	12:01 a.m. T-Fri 1:00 a.m. Sat				
Group D	^{4/}	1 Business Day	5.8 [¢]	12:01 a.m. T-Fri 1:00 a.m. Sat				
Mixed Cash Letter ^{4/6/7/}								
Early	In-Zone (City)		2.9 [¢]		\$1.21		44.0 [¢]	
	In-Zone (RCPC)		2.6 [¢]		\$1.21		44.0 [¢]	
	In-District	Computed	2.9 [¢]	10:00 p.m.	\$1.21	8:00 p.m.	46.0 [¢]	10:00 p.m.
	Other Feds		5.6 [¢]		\$1.61		75.0 [¢]	
Regular	In-Zone (City)		2.9 [¢]				49.0 [¢]	
	In-Zone (RCPC)		2.6 [¢]				49.0 [¢]	
	In-District	Computed	2.9 [¢]	12:01 a.m.			51.0 [¢]	12:01 a.m.
	Other Feds		5.6 [¢]				80.0 [¢]	
Non-machineable								
Standard	0212,0270, 2212	1 Business Day	25.0 [¢]	8:30 a.m.				
Non-Standard	All	2 Business Days	\$1.00	8:30 a.m.				
Other Feds	All	2 Business Days	30.0 [¢]	8:30 a.m.				
Unencoded Mixed								
Cash Letter ^{4/6/}	In-Zone (City)		6.9 [¢]					
	In-Zone (RCPC)		6.6 [¢]					
	In-District	Computed	6.9 [¢]	8:00 p.m.				
	Other Feds		9.6 [¢]					
High Dollar								
Group Sort	^{4/}	Immediate	10.0 ^{¢9/}	8:30 a.m.				
Super High Dollar								
Group Sort	^{4/}	Immediate	38.7 ^{¢9/}	1:00 a.m.				
Government Checks		Immediate	—	3:00 p.m.				
Savings Bonds		Immediate	—	12:00 noon				

^{1/} A cash letter fee of \$2.00 applies to all intradistrict cash letters except mixed, other Fed, fine sort, High Dollar Group Sort and Super High Dollar Group Sort cash letters.
^{2/} A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.
^{3/} A cash letter fee of \$3.50 applies to mixed and other Fed return letters.
^{4/} Contact an Account Manager for details.
^{5/} A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.
^{6/} Availability on these deposits is subject to our interterritory crediting procedures.
^{7/} A fixed availability option is also available for mixed return items. Contact an Account Manager for details.
^{8/} A cash letter fee of \$11.00 applies to High Dollar Group Sort cash letters.
^{9/} A cash letter fee of \$50.50 applies to Super High Dollar Group Sort cash letters.

UTICA OFFICE
CHECK COLLECTION AND RETURN ITEM SERVICE AND PRICE SCHEDULE
IN-ZONE DEPOSITORS
MONDAY - FRIDAY

PRODUCT	ROUTING SYMBOL	AVAILABILITY	FORWARD COLLECTION ITEMS		RETURN ITEMS			
			PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	RAW RETURNS		QUALIFIED RETURNS	
					PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME
City	0210,0260, 0280,2260	Immediate	2.9 ^e	12:01 a.m.	\$1.15	12:01 a.m.		
RCPC								
Unsorted Regular	0213,2213	Immediate	2.5 ^e	12:01 a.m.	\$1.15	12:01 a.m.	38.0 ^e	12:01 a.m.
Unsorted Premium	0213,2213	Immediate	4.8 ^e	2:45 a.m.			45.0 ^e	2:45 a.m.
Group Regular	^{4/}	Immediate	2.2 ^e	12:01 a.m.				
Group Premium	^{4/}	Immediate	3.0 ^e	3:00 a.m.				
Fine Sort ^{4/}	0213,2213	Immediate	0.8 ^{e5/}	5:00 a.m.	0.8 ^{e5/}	5:00 a.m.	0.8 ^{e5/}	5:00 a.m.
Other Feds ^{4/6/7/}								
Unsorted Regular	All	Computed	5.4 ^e	12:01 a.m.	\$1.50	12:01 a.m.	70.0 ^e	12:01 a.m.
Group A	^{4/}	1 Business Day	5.3 ^e	10:00 p.m.				
Group B	^{4/}	Immediate	4.7 ^e	12:01 a.m. Tu-Fr				
Group C	^{4/}	1 Business Day	5.4 ^e	12:01 a.m. Tu-Fr				
Mixed Cash Letter ^{4/6/7/8/}								
Early	In-Zone (City)		3.0 ^e		\$1.15		47.0 ^e	
	In-Zone (RCPC)		2.5 ^e		\$1.15		43.0 ^e	
	In-District	Computed	3.0 ^e	10:00 p.m.	\$1.15	8:00 p.m.	47.0 ^e	10:00 p.m.
	Other Feds		5.4 ^e		\$1.50		75.0 ^e	
Regular	In-Zone (City)		3.0 ^e				51.0 ^e	
	In-Zone (RCPC)		2.5 ^e				48.0 ^e	
	In-District	Computed	3.0 ^e	12:01 a.m.			51.0 ^e	12:01 a.m.
	Other Feds		5.4 ^e				80.0 ^e	
Premium	In-Zone (City)		3.0 ^e				51.0 ^e	
	In-Zone (RCPC)		4.8 ^e				56.0 ^e	
	In-District	Computed	3.0 ^e	1:30 a.m.			51.0 ^e	1:30 a.m.
	Other Feds		5.4 ^e				80.0 ^e	
Non-machineable								
Standard	0213,2213	1 Business Day	25.0 ^e	8:30 a.m.				
Non-Standard	All	2 Business Days	\$1.00	8:30 a.m.				
Other Feds	All	2 Business Days	30.0 ^e	8:30 a.m.				
Unencoded Mixed Cash Letter ^{4/7/}								
	In-Zone (City)		7.0 ^e					
	In-Zone (RCPC)		6.5 ^e					
	In-District	Computed	7.0 ^e	8:00 p.m.				
	Other Feds		9.4 ^e					
High Dollar Group Sort	^{4/}	Immediate	14.0 ^{e9/}	8:30 a.m.				
Albany Relay	^{4/}		\$10.00 per day per user	^{4/}				
Government Checks		Immediate	—	3:00 p.m.				
Savings Bonds		Immediate	—	12:00 noon				

^{1/} A cash letter fee of \$2.00 applies to all intradistrict cash letters except mixed, other Fed, fine sort and High Dollar Group Sort cash letters.
^{2/} A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.
^{3/} A cash letter fee of \$3.50 applies to mixed and other Fed return letters.
^{4/} Contact an Account Manager for details.
^{5/} A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.
^{6/} On Friday nights and Saturday mornings, there is one cut-off time at 1:00 a.m. Saturday morning.
^{7/} Availability on these deposits is subject to our interterritory crediting procedures.
^{8/} A fixed availability option is also available for mixed return items. Contact an Account Manager for details.
^{9/} A cash letter fee of \$18.00 applies to High Dollar Group Sort cash letters.

BUFFALO BRANCH
CHECK COLLECTION AND RETURN ITEM SERVICE AND PRICE SCHEDULE
IN-ZONE DEPOSITORS
MONDAY - FRIDAY

PRODUCT	ROUTING SYMBOL	AVAILABILITY	FORWARD COLLECTION ITEMS		RETURN ITEMS				
			PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	
City									
Unsorted Regular	0220,2220	Immediate	2.3 ⁴	8:15 a.m.	\$1.15	12:01 a.m.	37.0 ⁶	8:15 a.m.	
RCPC									
Unsorted Regular	0223,2223	Immediate	2.5 ⁴	12:01 a.m.	\$1.15	12:01 a.m.	38.0 ⁶	12:01 a.m.	
Unsorted Premium	0223,2223	Immediate	4.8 ⁴	3:15 a.m.			45.0 ⁶	3:15 a.m.	
Fine Sort ^{4/}									
City	0220,2220	Immediate	0.6 ^{5/}	9:30 a.m.	0.6 ^{5/}	9:30 a.m.	0.6 ^{5/}	9:30 a.m.	
RCPC	0223,2223	Immediate	0.8 ^{5/}	5:00 a.m.	0.8 ^{5/}	5:00 a.m.	0.8 ^{5/}	5:00 a.m.	
Other Feds ^{4/6/}									
Early	All	Computed	5.6 ⁴	8:00 p.m.			70.0 ⁶	8:00 p.m.	
Regular	All	Computed	5.7 ⁴	12:01 a.m.	\$1.50	12:01 a.m.	64.0 ⁶	12:01 a.m.	
Weekend	All	Computed	5.6 ⁴	6:00 p.m.			64.0 ⁶	6:00 p.m.	
				Saturday				Saturday	
Mixed Cash Letter ^{4/6/7/}									
Early	In-Zone (City)		2.3 ⁴		\$1.15	8:00 p.m.	42.0 ⁶		
	In-Zone (RCPC)		2.5 ⁴	8:00 p.m.	\$1.15	Mon-Thurs	43.0 ⁶	8:00 p.m.	
	In-District	Computed	2.9 ⁴	Mon-Thurs	\$1.15	2:00 p.m.	47.0 ⁶	Mon-Thurs	
	Other Feds		5.6 ⁴	6:00 p.m.	\$1.50	Saturday	75.0 ⁶	6:00 p.m.	
				Saturday				Saturday	
Regular	In-Zone (City)		2.3 ⁴	12:01 a.m.			47.0 ⁶	12:01 a.m.	
	In-Zone (RCPC)		2.5 ⁴				48.0 ⁶		
	In-District	Computed	2.9 ⁴				51.0 ⁶		
	Other Feds		5.7 ⁴				80.0 ⁶		
Premium	In-Zone (City)		2.3 ⁴				47.0 ⁶		
	In-Zone (RCPC)		4.8 ⁴				56.0 ⁶		
	In-District	Computed	2.9 ⁴	2:00 a.m.			51.0 ⁶	2:00 a.m.	
	Other Feds		5.6 ⁴				80.0 ⁶		
Non-machineable									
Standard	0220,0223 2220,2223	1 Business Day	25.0 ⁶	8:30 a.m.					
Non-Standard	All	2 Business Days	\$1.00	8:30 a.m.					
Other Feds	All	2 Business Days	30.0 ⁶	8:30 a.m.					
Unencoded Mixed Cash Letter ^{4/6/}									
	In-Zone (City)		6.3 ⁴						
	In-Zone (RCPC)		6.5 ⁴						
	In-District	Computed	6.9 ⁴	12:01 a.m.					
	Other Feds		9.7 ⁴						
High Dollar Group Sort	^{4/}	Immediate	13.0 ^{6/}	8:30 a.m.					
Government Checks		Immediate	—	3:00 p.m.					
Savings Bonds		Immediate	—	12:00 noon					

^{1/} A cash letter fee of \$2.00 applies to all intradistrict cash letters except mixed, other Fed, fine sort and High Dollar Group Sort cash letters.
^{2/} A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.
^{3/} A cash letter fee of \$3.50 applies to mixed and other Fed return letters.
^{4/} Contact an Account Manager for details.
^{5/} A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.
^{6/} Availability on these deposits is subject to our interterritory crediting procedures.
^{7/} A fixed availability option is also available for mixed return items. Contact an Account Manager for details.
^{8/} A cash letter fee of \$5.25 applies to High Dollar Group Sort cash letters.

PAYOR BANK SERVICES PRICE SCHEDULE

SERVICE TYPE	SERVICE LEVEL	
	Basic ^{1/}	Enhanced ^{2/}
Account Total Service ^{3/}		
Minimum Daily Fee	\$18 up to 18 totals;	\$27 up to 18 totals;
Additional Charges	\$.25 per total above 18	\$.25 per total above 18; plus a \$.03 surcharge per low speed item handled above 10 ^{4/}
Delivery Fee		
Magnetic Tape	\$40	\$40
Electronic Transmission	\$50	\$50
Facsimile or Telephone ^{5/}	\$10	\$10
Hardcopy	no charge	no charge
MICR Line Capture Service^{3/}		
Magnetic Tape		
Minimum Daily Fee	\$25 up to 25,000 items;	\$34 up to 25,000 items;
Additional Charges	\$.001 per item above 25,000	\$.001 per item above 25,000, plus a \$.03 surcharge per low speed item handled above 10 ^{4/}
Contingency Processing ^{3/}	\$2.50 per day	
Electronic Transmission		
Minimum Daily Fee	\$50 up to 5,000 items;	\$59 up to 5,000 items;
Additional Charges	\$.005 per item above 5,000, plus telephone line charges	\$.005 per item above 5,000, plus telephone line charges, plus a \$.03 surcharge per low speed item handled above 10 ^{4/}
Account Level Sorting Service ^{3/}		
Head Office		
Minimum Daily Fee		\$9.50 for low speed outsort pockets;
Additional Charges		\$.001 per item above 25,000
Buffalo and Utica		
Minimum Daily Fee	\$25 for additional high speed outsort pockets; ^{6/}	\$34 for high and low speed outsort pockets; ^{6/}
Additional Charges	\$.001 per item above 25,000	\$.001 per item above 25,000
Jericho and Cranford		
Minimum Daily Fee	\$50 for additional high speed outsort pockets; ^{6/}	\$59 for high and low speed outsort pockets; ^{6/}
Additional Charges	\$.001 per item above 25,000	\$.001 per item above 25,000
Package Sort Processing Service		
Head Office		
Minimum Daily Fee	\$2.30 up to 100 items;	
Additional Charges	\$.023 per item above 100	
Buffalo Branch and RCPCs		
Minimum Daily Fee	\$1.20 up to 100 items;	
Additional Charges	\$.012 per item above 100	
Large Dollar Reject Item Notification		
Minimum Daily Fee	\$5 up to 5 items;	
Additional Charges	\$1 per item above 5 for telephone or facsimile advice of reject items \$25,000 and over	
Microfilming^{3/}	\$.002 per item	

^{1/} High Speed data capture only.

^{2/} Both high and low speed data capture. Items processed on low speed equipment are sorted into two cash letters, one containing specified accounts and the other containing all other items. No additional charge is made for this separation.

^{3/} Contact an Account Manager for details.

^{4/} Per item surcharge applies to those low speed items within a specified account number range and all out-of-range items for which the low speed operator keys the account number. The first 10 low speed items are included in the minimum charge.

^{5/} Subject to a maximum of 100 totals.

^{6/} Subject to a maximum of two additional outsort pockets for each sort type

LARGE DOLLAR RETURN ITEM NOTIFICATION ^{1/}

<u>SERVICE TYPE</u>	<u>PRICE</u>
Wire	\$1.75
Telephone	\$4.25
Item	\$5.25

^{1/} Contact an Account Manager for details.

**FEDERAL RESERVE BANK
OF NEW YORK**

Atty. No. 10402
November 28, 1990

*To Direct Sending and Consolidated Shipping Institutions
in the Second Federal Reserve District:*

Effective January 1, 1991, new price schedules for check services will be implemented at all Federal Reserve Banks. We have enclosed the following schedules, which contain this Bank's fees for check collection, return item, and payor bank services, the new price schedules for other Federal Reserve offices, and updated information regarding Systemwide deposit deadlines:

- I. ***Check Services: Collection and Return Item Price Schedules for In-Zone Depositors.***
This schedule provides information about deposit deadlines, credit availability, and prices for the check collection, return item, and payor bank services offered at each of the five offices in the Second District.
- II. ***Federal Reserve System: Summary of Forward Collection and Return Item Services, Deposit Deadlines, and Price Schedules.***
This schedule lists the check collection and return item service prices and deposit deadlines at each Federal Reserve office throughout the country.

Please refer to the enclosures for further details. If you have any questions, we encourage you to contact your Account Manager or one of the following Check officers at your local Federal Reserve office:

Account Managers

Head Office (212) 720-6600
Buffalo Branch (716) 849-5085

New York Head Office

Matthew J. Puglisi, Manager,
Check Services Department
(212) 720-6551

Buffalo Branch

David P. Schwarzmueller,
Operations Officer
(716) 849-5018

Cranford Office

Fred A. Denesevich, Regional Manager
(201) 272-9000

Jericho Office

Anthony N. Sagliano, Regional Manager
(516) 997-4569

Utica Office

Angus J. Kennedy, Regional Manager
(315) 768-2220

E. GERALD CORRIGAN,
President.

Federal Reserve Bank of New York

Schedule I
Check Services

**Collection and Return Item Price Schedules
for In-Zone Depositors**

Effective January 1, 1991



[Enc. Cir. No. 10402]

FED CONTACTS FOR CHECK SERVICES

Bank Services Office

Head Office

Howard Crumb, Senior Bank Services Officer (212) 720-6812
Bruce Cassella, Bank Services Officer -6070

Account Managers

Al Bevacqua -6603
Ron Cook -6823
Rocco Magnotta -6825
Chuck Mineer -8045
Wezley Richards -6602

Customer Relations Representative

Clem Maglione -6600

Buffalo Branch

Bob McDonnell, Operations Officer (716) 849-5022

Account Manager

Phil Coletti -5085

Check Processing

Head Office

Matthew Puglisi, Manager, Check Services Department (212) 720-6551

Buffalo Branch

David Schwarzmuller, Operations Officer (716) 849-5018

Cranford Office

Fred Denesevich, Regional Manager (201) 272-9000

Jericho Office

Anthony Sagliano, Regional Manager (516) 997-4569

Utica Office

Angus Kennedy, Regional Manager (315) 768-2220

JERICHO OFFICE
CHECK COLLECTION AND RETURN ITEM SERVICE AND PRICE SCHEDULE
IN-ZONE DEPOSITORS
MONDAY - FRIDAY

PRODUCT	ROUTING SYMBOL	AVAILABILITY	FORWARD COLLECTION ITEMS		RETURN ITEMS			
			PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	RAW RETURNS		QUALIFIED RETURNS	
					PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME
City								
Unsorted Regular	0210,0260, 0280,2260	Immediate	2.9 ⁴	7:00 a.m.	\$1.21	12:01 a.m.	39.0 ⁴	7:00 a.m.
Unsorted Premium	0210,0260, 0280,2260	Immediate	4.8 ⁴	8:30 a.m.			42.0 ⁴	8:30 a.m.
Group	0210	Immediate	2.5 ⁴	8:30 a.m.				
RCPC								
Unsorted Regular	0214,0219, 0280,2214, 2219	Immediate	2.6 ⁴	12:01 a.m.	\$1.21	12:01 a.m.	39.0 ⁴	12:01 a.m.
Unsorted Premium	0214,0219, 0280,2214, 2219	Immediate	4.8 ⁴	2:30 a.m.			46.0 ⁴	2:30 a.m.
Group	^{4/}	Immediate	2.2 ⁴	12:01 a.m.				
Group Premium	^{4/}	Immediate	3.0 ⁴	3:00 a.m.				
Fine Sort ^{4/}								
City (Jericho depositors only)	0210,0260, 0280,2260	Immediate	0.7 ^{45/}	9:30 a.m.	0.7 ^{45/}	9:30 a.m.	0.7 ^{45/}	9:30 a.m.
RCPC	0214,0219, 0280,2214, 2219	Immediate	0.8 ^{45/}	5:00 a.m.	0.8 ^{45/}	5:00 a.m.	0.8 ^{45/}	5:00 a.m.
Country								
	0211,0215, 0216,2211, 2215,2216	1 Business Day	3.8 ⁴	12:00 noon	\$1.21	12:01 a.m.	45.0 ⁴	12:00 noon
Other Feds ^{4/8/7/}								
Unsorted Regular	All	Computed	5.4 ⁴	12:01 a.m.	\$1.61	12:01 a.m.	70.0 ⁴	12:01 a.m.
Group B	^{4/}	Immediate	5.0 ⁴	12:01 a.m. Tu-Fr				
Mixed Cash Letter ^{4/8/7/8/}								
Early	In-Zone (City)		2.9 ⁴		\$1.21		44.0 ⁴	
	In-Zone (RCPC)		2.6 ⁴		\$1.21		44.0 ⁴	
	In-District	Computed	2.9 ⁴	10:00 p.m.	\$1.21	8:00 p.m.	46.0 ⁴	10:00 p.m.
	Other Feds		5.4 ⁴		\$1.61		75.0 ⁴	
Regular	In-Zone (City)		2.9 ⁴				49.0 ⁴	
	In-Zone (RCPC)		2.6 ⁴				49.0 ⁴	
	In-District	Computed	2.9 ⁴	12:01 a.m.			51.0 ⁴	12:01 a.m.
	Other Feds		5.4 ⁴				80.0 ⁴	
Non-machineable								
Standard	0210,0214, 0219,0260, 0280,2214, 2219,2260	1 Business Day	25.0 ⁴	8:30 a.m.				
Non-Standard	All	2 Business Days	\$1.00	8:30 a.m.				
Other Feds	All	2 Business Days	30.0 ⁴	8:30 a.m.				
Country	0211,0215, 0216,2211, 2215,2216	2 Business Days	25.0 ⁴	8:30 a.m.				
Unencoded Mixed Cash Letter ^{4/8/}								
	In-Zone (City)		6.9 ⁴					
	In-Zone (RCPC)		6.6 ⁴					
	In-District	Computed	6.9 ⁴	8:00 p.m.				
	Other Feds		9.4 ⁴					
High Dollar Group Sort ^{4/}								
	^{4/}	Immediate	10.0 ^{49/}	8:30 a.m.				
Government Checks								
		Immediate	—	3:00 p.m.				
Savings Bonds								
		Immediate	—	12:00 noon				

^{1/} A cash letter fee of \$2.00 applies to all intradistrict cash letters except mixed, other Fed, fine sort and High Dollar Group Sort cash letters
^{2/} A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.
^{3/} A cash letter fee of \$3.50 applies to mixed and other Fed return letters.
^{4/} Contact an Account Manager for details
^{5/} A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.
^{6/} Availability on these deposits is subject to our interterritory crediting procedures.
^{7/} On Friday nights and Saturday mornings, there is one cut-off time of 1:00 a.m. Saturday morning
^{8/} A fixed availability option is also available for mixed return items. Contact an Account Manager for details
^{9/} A cash letter fee of \$10.00 also applies to High Dollar Group Sort cash letters.

HEAD OFFICE
 CHECK COLLECTION AND RETURN ITEM SERVICE AND PRICE SCHEDULE
 IN-ZONE DEPOSITORS
 MONDAY - FRIDAY

PRODUCT	ROUTING SYMBOL	AVAILABILITY	FORWARD COLLECTION ITEMS		RETURN ITEMS			
			PER ITEM CHARGE ^{1/}	CUT-OFF TIME	RAW RETURNS		QUALIFIED RETURNS	
					PER ITEM CHARGE ^{1/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/}	CUT-OFF TIME
Fine Sort ^{2/}	0210,0260. 0280,2260	Immediate	0.7 ^c	9:30 a.m.	0.7 ^c	9:30 a.m.	0.7 ^c	9:30 a.m.
Government Checks		Immediate	—	3:00 p.m.				
Postal Money Orders		Immediate	—	3:00 p.m.				
Savings Bonds		Immediate	—	12:00 noon				

^{1/} A fixed charge of \$4.50 applies to each line sort endpoint.
^{2/} Contact an Account Manager for details.

CRANFORD OFFICE
CHECK COLLECTION AND RETURN ITEM SERVICE AND PRICE SCHEDULE
IN-ZONE DEPOSITORS
MONDAY - FRIDAY

PRODUCT	ROUTING SYMBOL	AVAILABILITY	FORWARD COLLECTION ITEMS		RETURN ITEMS			
			PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	RAW RETURNS		QUALIFIED RETURNS	
					PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME
City								
Unsorted Regular	0210,0260, 0280,2260	Immediate	2.9 [¢]	7:00 a.m.	\$1.21	12:01 a.m.	39.0 [¢]	7:00 a.m.
Unsorted Premium	0210,0260, 0280,2260	Immediate	4.8 [¢]	8:30 a.m.			42.0 [¢]	8:30 a.m.
Group	0210	Immediate	2.5 [¢]	8:30 a.m.				
RCPC								
Unsorted Regular	0212,0270, 2212	Immediate	2.6 [¢]	12:01 a.m.	\$1.21	12:01 a.m.	39.0 [¢]	12:01 a.m.
Unsorted Premium	0212,0270, 2212	Immediate	4.8 [¢]	2:30 a.m.			46.0 [¢]	2:30 a.m.
Group Regular	^{4/}	Immediate	2.2 [¢]	12:01 a.m.				
Group Premium	^{4/}	Immediate	3.0 [¢]	3:00 a.m.				
Group Premium Plus	^{4/}	Immediate	4.0 [¢]	6:00 a.m.				
Fine Sort ^{4/}								
City (Cranford depositors only)	0210,0260, 0280,2260	Immediate	0.7 ^{¢5/}	9:30 a.m.	0.7 ^{¢5/}	9:30 a.m.	0.7 ^{¢5/}	9:30 a.m.
RCPC	0212,0270, 2212	Immediate	0.8 ^{¢5/}	5:00 a.m.	0.8 ^{¢5/}	5:00 a.m.	0.8 ^{¢5/}	5:00 a.m.
Other Feds ^{4/6/}								
Unsorted Regular	All	Computed	5.6 [¢]	12:01 a.m.	\$1.61	12:01 a.m.	70.0 [¢]	12:01 a.m.
Unsorted Premium	All	Computed	5.6 [¢]	10:00 p.m.				
Unsorted Weekend	All	Computed	5.4 [¢]	8:00 p.m. Sat			64.0 [¢]	8:00 p.m. Sat
Group A	^{4/}	Computed	5.9 [¢]	10:30 p.m. M-Th 1:00 a.m. Sat				
Group B	^{4/}	Immediate	4.8 [¢]	12:01 a.m. T-Fri 1:00 a.m. Sat				
Group D	^{4/}	1 Business Day	5.8 [¢]	12:01 a.m. T-Fri 1:00 a.m. Sat				
Mixed Cash Letter ^{4/6/7/}								
Early	In-Zone (City)		2.9 [¢]		\$1.21		44.0 [¢]	
	In-Zone (RCPC)		2.6 [¢]		\$1.21		44.0 [¢]	
	In-District	Computed	2.9 [¢]	10:00 p.m.	\$1.21	8:00 p.m.	46.0 [¢]	10:00 p.m.
	Other Feds		5.6 [¢]		\$1.61		75.0 [¢]	
Regular	In-Zone (City)		2.9 [¢]				49.0 [¢]	
	In-Zone (RCPC)		2.6 [¢]				49.0 [¢]	
	In-District	Computed	2.9 [¢]	12:01 a.m.			51.0 [¢]	12:01 a.m.
	Other Feds		5.6 [¢]				80.0 [¢]	
Non-machineable								
Standard	0212,0270, 2212	1 Business Day	25.0 [¢]	8:30 a.m.				
Non-Standard	All	2 Business Days	\$1.00	8:30 a.m.				
Other Feds	All	2 Business Days	30.0 [¢]	8:30 a.m.				
Unencoded Mixed Cash Letter ^{4/8/}								
Cash Letter ^{4/8/}	In-Zone (City)		6.9 [¢]					
	In-Zone (RCPC)		6.6 [¢]					
	In-District	Computed	6.9 [¢]	8:00 p.m.				
	Other Feds		9.6 [¢]					
High Dollar Group Sort								
Group Sort	^{4/}	Immediate	10.0 ^{¢9/}	8:30 a.m.				
Super High Dollar Group Sort								
Group Sort	^{4/}	Immediate	38.7 ^{¢9/}	1:00 a.m.				
Government Checks								
		Immediate	—	3:00 p.m.				
Savings Bonds								
		Immediate	—	12:00 noon				

^{1/} A cash letter fee of \$2.00 applies to all intradistrict cash letters except mixed, other Fed, fine sort, High Dollar Group Sort and Super High Dollar Group Sort cash letters.

^{2/} A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.

^{3/} A cash letter fee of \$3.50 applies to mixed and other Fed return letters.

^{4/} Contact an Account Manager for details.

^{5/} A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.

^{6/} Availability on these deposits is subject to our interterritory crediting procedures.

^{7/} A fixed availability option is also available for mixed return items. Contact an Account Manager for details.

^{8/} A cash letter fee of \$11.00 applies to High Dollar Group Sort cash letters.

^{9/} A cash letter fee of \$50.50 applies to Super High Dollar Group Sort cash letters.

UTICA OFFICE
CHECK COLLECTION AND RETURN ITEM SERVICE AND PRICE SCHEDULE
IN-ZONE DEPOSITORS
MONDAY - FRIDAY

PRODUCT	ROUTING SYMBOL	AVAILABILITY	FORWARD COLLECTION ITEMS		RETURN ITEMS			
			PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	RAW RETURNS		QUALIFIED RETURNS	
					PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME
City	0210,0260, 0280,2260	Immediate	2.9 ^c	12:01 a.m.	\$1.15	12:01 a.m.		
RCPC								
Unsorted Regular	0213,2213	Immediate	2.5 ^c	12:01 a.m.	\$1.15	12:01 a.m.	38.0 ^c	12:01 a.m.
Unsorted Premium	0213,2213	Immediate	4.8 ^c	2:45 a.m.			45.0 ^c	2:45 a.m.
Group Regular	^{4/}	Immediate	2.2 ^c	12:01 a.m.				
Group Premium	^{4/}	Immediate	3.0 ^c	3:00 a.m.				
Fine Sort ^{4/}	0213,2213	Immediate	0.8 ^{c5/}	5:00 a.m.	0.8 ^{c5/}	5:00 a.m.	0.8 ^{c5/}	5:00 a.m.
Other Feds ^{4/6/7/8/}								
Unsorted Regular	All	Computed	5.4 ^c	12:01 a.m.	\$1.50	12:01 a.m.	70.0 ^c	12:01 a.m.
Group A	^{4/}	1 Business Day	5.3 ^c	10:00 p.m.				
Group B	^{4/}	Immediate	4.7 ^c	12:01 a.m. Tu-Fr				
Group C	^{4/}	1 Business Day	5.4 ^c	12:01 a.m. Tu-Fr				
Mixed Cash Letter ^{4/6/7/8/}								
Early	In-Zone (City)		3.0 ^c		\$1.15		47.0 ^c	
	In-Zone (RCPC)		2.5 ^c		\$1.15		43.0 ^c	
	In-District	Computed	3.0 ^c	10:00 p.m.	\$1.15	8:00 p.m.	47.0 ^c	10:00 p.m.
	Other Feds		5.4 ^c		\$1.50		75.0 ^c	
Regular	In-Zone (City)		3.0 ^c				51.0 ^c	
	In-Zone (RCPC)		2.5 ^c				48.0 ^c	
	In-District	Computed	3.0 ^c	12:01 a.m.			51.0 ^c	12:01 a.m.
	Other Feds		5.4 ^c				80.0 ^c	
Premium	In-Zone (City)		3.0 ^c				51.0 ^c	
	In-Zone (RCPC)		4.8 ^c				56.0 ^c	
	In-District	Computed	3.0 ^c	1:30 a.m.			51.0 ^c	1:30 a.m.
	Other Feds		5.4 ^c				80.0 ^c	
Non-machineable								
Standard	0213,2213	1 Business Day	25.0 ^c	8:30 a.m.				
Non-Standard	All	2 Business Days	\$1.00	8:30 a.m.				
Other Feds	All	2 Business Days	30.0 ^c	8:30 a.m.				
Unencoded Mixed Cash Letter ^{4/7/}								
	In-Zone (City)		7.0 ^c					
	In-Zone (RCPC)		6.5 ^c					
	In-District	Computed	7.0 ^c	8:00 p.m.				
	Other Feds		9.4 ^c					
High Dollar Group Sort	^{4/}	Immediate	14.0 ^{c9/}	8:30 a.m.				
Albany Relay	^{4/}		\$10.00 per day per user	^{4/}				
Government Checks		Immediate	—	3:00 p.m.				
Savings Bonds		Immediate	—	12:00 noon				

^{1/} A cash letter fee of \$2.00 applies to all intradistrict cash letters except mixed, other Fed, fine sort and High Dollar Group Sort cash letters.
^{2/} A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.
^{3/} A cash letter fee of \$3.50 applies to mixed and other Fed return letters.
^{4/} Contact an Account Manager for details.
^{5/} A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.
^{6/} On Friday nights and Saturday mornings, there is one cut-off time at 1:00 a.m. Saturday morning.
^{7/} Availability on these deposits is subject to our interterritory crediting procedures.
^{8/} A fixed availability option is also available for mixed return items. Contact an Account Manager for details.
^{9/} A cash letter fee of \$18.00 applies to High Dollar Group Sort cash letters.

BUFFALO BRANCH
CHECK COLLECTION AND RETURN ITEM SERVICE AND PRICE SCHEDULE
IN-ZONE DEPOSITORS
MONDAY - FRIDAY

PRODUCT	ROUTING SYMBOL	AVAILABILITY	FORWARD COLLECTION ITEMS		RETURN ITEMS				
			PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	RAW RETURNS		QUALIFIED RETURNS		
					PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	PER ITEM CHARGE ^{1/2/}	CUT-OFF TIME	
City									
Unsorted Regular	0220,2220	Immediate	2.3 ⁴	8:15 a.m.	\$1.15	12:01 a.m.	37.0 ⁶	8:15 a.m.	
RCPC									
Unsorted Regular	0223,2223	Immediate	2.5 ⁴	12:01 a.m.	\$1.15	12:01 a.m.	38.0 ⁶	12:01 a.m.	
Unsorted Premium	0223,2223	Immediate	4.8 ⁴	3:15 a.m.			45.0 ⁶	3:15 a.m.	
Fine Sort ^{4/}									
City	0220,2220	Immediate	0.6 ^{45/}	9:30 a.m.	0.6 ^{45/}	9:30 a.m.	0.6 ^{45/}	9:30 a.m.	
RCPC	0223,2223	Immediate	0.8 ^{45/}	5:00 a.m.	0.8 ^{45/}	5:00 a.m.	0.8 ^{45/}	5:00 a.m.	
Other Feds ^{4/8/}									
Early	All	Computed	5.6 ⁴	8:00 p.m.			70.0 ⁶	8:00 p.m.	
Regular	All	Computed	5.7 ⁴	12:01 a.m.	\$1.50	12:01 a.m.	64.0 ⁶	12:01 a.m.	
Weekend	All	Computed	5.6 ⁴	6:00 p.m.			64.0 ⁶	6:00 p.m.	
				Saturday				Saturday	
Mixed Cash Letter ^{4/8/7/}									
Early	In-Zone (City)		2.3 ⁴		\$1.15	8:00 p.m.	42.0 ⁶		
	In-Zone (RCPC)		2.5 ⁴	8:00 p.m.	\$1.15	Mon-Thurs	43.0 ⁶	8:00 p.m.	
	In-District	Computed	2.9 ⁴	Mon-Thurs	\$1.15	2:00 p.m.	47.0 ⁶	Mon-Thurs	
	Other Feds		5.6 ⁴	6:00 p.m.	\$1.50	Saturday	75.0 ⁶	6:00 p.m.	
				Saturday				Saturday	
Regular	In-Zone (City)		2.3 ⁴	12:01 a.m.			47.0 ⁶	12:01 a.m.	
	In-Zone (RCPC)		2.5 ⁴				48.0 ⁶		
	In-District	Computed	2.9 ⁴				51.0 ⁶		
	Other Feds		5.7 ⁴				80.0 ⁶		
Premium	In-Zone (City)		2.3 ⁴				47.0 ⁶		
	In-Zone (RCPC)		4.8 ⁴				56.0 ⁶		
	In-District	Computed	2.9 ⁴	2:00 a.m.			51.0 ⁶	2:00 a.m.	
	Other Feds		5.6 ⁴				80.0 ⁶		
Non-machineable									
Standard	0220,0223 2220,2223	1 Business Day	25.0 ⁴	8:30 a.m.					
Non-Standard	All	2 Business Days	\$1.00	8:30 a.m.					
Other Feds	All	2 Business Days	30.0 ⁴	8:30 a.m.					
Unencoded Mixed Cash Letter ^{4/6/}									
	In-Zone (City)		6.3 ⁴						
	In-Zone (RCPC)		6.5 ⁴						
	In-District	Computed	6.9 ⁴	12:01 a.m.					
	Other Feds		9.7 ⁴						
High Dollar Group Sort	^{4/}	Immediate	13.0 ^{48/}	8:30 a.m.					
Government Checks		Immediate	—	3:00 p.m.					
Savings Bonds		Immediate	—	12:00 noon					

^{1/} A cash letter fee of \$2.00 applies to all intradistrict cash letters except mixed, other Fed, fine sort and High Dollar Group Sort cash letters.
^{2/} A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.
^{3/} A cash letter fee of \$3.50 applies to mixed and other Fed return letters.
^{4/} Contact an Account Manager for details.
^{4/} A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.
^{4/} Availability on these deposits is subject to our interterritory crediting procedures.
^{7/} A fixed availability option is also available for mixed return items. Contact an Account Manager for details.
^{8/} A cash letter fee of \$5.25 applies to High Dollar Group Sort cash letters.

PAYOR BANK SERVICES PRICE SCHEDULE

SERVICE TYPE	SERVICE LEVEL	
	Basic ^{1/}	Enhanced ^{2/}
Account Total Service ^{3/}		
Minimum Daily Fee	\$18 up to 18 totals;	\$27 up to 18 totals;
Additional Charges	\$.25 per total above 18	\$.25 per total above 18; plus a \$.03 surcharge per low speed item handled above 10 ^{4/}
Delivery Fee		
Magnetic Tape	\$40	\$40
Electronic Transmission	\$50	\$50
Facsimile or Telephone ^{5/}	\$10	\$10
Hardcopy	no charge	no charge
MICR Line Capture Service^{3/}		
Magnetic Tape		
Minimum Daily Fee	\$25 up to 25,000 items;	\$34 up to 25,000 items;
Additional Charges	\$.001 per item above 25,000	\$.001 per item above 25,000, plus a \$.03 surcharge per low speed item handled above 10 ^{4/}
Contingency Processing ^{3/}	\$2.50 per day	
Electronic Transmission		
Minimum Daily Fee	\$50 up to 5,000 items;	\$59 up to 5,000 items;
Additional Charges	\$.005 per item above 5,000, plus telephone line charges	\$.005 per item above 5,000, plus telephone line charges, plus a \$.03 surcharge per low speed item handled above 10 ^{4/}
Account Level Sorting Service ^{3/}		
Head Office		
Minimum Daily Fee		\$9.50 for low speed outsort pockets;
Additional Charges		\$.001 per item above 25,000
Buffalo and Utica		
Minimum Daily Fee	\$25 for additional high speed outsort pockets; ^{6/}	\$34 for high and low speed outsort pockets; ^{6/}
Additional Charges	\$.001 per item above 25,000	\$.001 per item above 25,000
Jericho and Cranford		
Minimum Daily Fee	\$50 for additional high speed outsort pockets; ^{6/}	\$59 for high and low speed outsort pockets; ^{6/}
Additional Charges	\$.001 per item above 25,000	\$.001 per item above 25,000
Package Sort Processing Service		
Head Office		
Minimum Daily Fee	\$2.30 up to 100 items;	
Additional Charges	\$.023 per item above 100	
Buffalo Branch and RCPCs		
Minimum Daily Fee	\$1.20 up to 100 items;	
Additional Charges	\$.012 per item above 100	
Large Dollar Reject Item Notification		
Minimum Daily Fee	\$5 up to 5 items;	
Additional Charges	\$1 per item above 5 for telephone or facsimile advice of reject items \$25,000 and over	
Microfilming^{3/}	\$.002 per item	

^{1/} High Speed data capture only.

^{2/} Both high and low speed data capture. Items processed on low speed equipment are sorted into two cash letters, one containing specified accounts and the other containing all other items. No additional charge is made for this separation.

^{3/} Contact an Account Manager for details.

^{4/} Per item surcharge applies to those low speed items within a specified account number range and all out-of-range items for which the low speed operator keys the account number. The first 10 low speed items are included in the minimum charge.

^{5/} Subject to a maximum of 100 totals.

^{6/} Subject to a maximum of two additional outsort pockets for each sort type.

LARGE DOLLAR RETURN ITEM NOTIFICATION ^{1/}

<u>SERVICE TYPE</u>	<u>PRICE</u>
Wire	\$1.75
Telephone	\$4.25
Item	\$5.25

^{1/} Contact an Account Manager for details.

Federal Reserve Bank of New York

Schedule II
Federal Reserve System

**Summary of Forward Collection and Return Item
Services, Deposit Deadlines, and Price Schedules**

Effective January 1, 1991



Federal Reserve System Check Collection Service Fee and Deadline Schedule
 For Direct Send and Consolidated Shipment Interterritory Deposits
 Effective January 1, 1991

DESTINED FOR: FEDERAL RESERVE OFFICE 1/	CITY				RPCC						COUNTRY					Non- Machine- Able	
	Unsorted		Group Sort 2/	Fine Sort	Unsorted		Group Sort 2/		Fine Sort		HDGS 3/	Unsorted		Group Sort 2/	Fine Sort		
	Regular	Premium			Regular	Premium	Regular	Premium	Regular	Premium		Regular	Premium		Regular		Premium
BOSTON																	
Cash Letter Fee (\$)	2.50	2.50		3.50	2.50	2.50	2.50		3.25	11.25							2.50
Forward Fee (cents/item)	1.7	2.9		0.5	2.2	3.4	2.8		0.8	5.9							16.0
Return Fee (cents/item)	18.0	21.0		0.5	21.0	25.0			0.8								
Deposit Deadline	0700	0830		0830	0001	0245	0300		0500	0830							0830
Lewiston																	
Cash Letter Fee (\$)					2.50	2.50	2.50	2.50	2.50	22.25							2.50
Forward Fee (cents/item)					2.0	2.5	1.4	2.0	0.5	5.4							16.0
Lo-Tier/Hi-Tier Fees 4/					1.7/2.2	2.1/2.7			0.4/0.8								
Return Fee (cents/item)					21.0	25.0			0.5								
Deposit Deadline					0030	0245	0030	0300	0400	0830							0830
Windsor Locks																	
Cash Letter Fee (\$)					2.50	2.50	2.50		3.25	7.25							2.50
Forward Fee (cents/item)					2.2	3.4	2.8		0.8	5.9							16.0
Return Fee (cents/item)					21.0	25.0			0.8								
Deposit Deadline					0001	0245	0300 5/		0315 8/ NWNE	0830							0830
							SWNE		0400 5/ SWNE								
NEW YORK																	
Cash Letter Fee (\$)																	
Forward Fee (cents/item)																	
Return Fee (cents/item)																	
Deposit Deadline																	
Buffalo																	
Cash Letter Fee (\$)	3.50			4.50	3.50	3.50			4.50	6.75							3.50
Forward Fee (cents/item)	2.3			0.6	2.5	4.8			0.8	13.0							25.0
Return Fee (cents/item)	37.0			0.6	38.0	45.0			0.8								7/
Deposit Deadline	0815			0930	0001	0315			0500	0830							0830
Cranford																	
Cash Letter Fee (\$)	3.50	3.50	3.50	4.50	3.50	3.50	3.50	3.50	4.50	12.50							3.50
Forward Fee (cents/item)	2.9	4.8	2.5	0.7	2.6	4.8	2.2	3.0	0.8	10.0							25.0
Return Fee (cents/item)	39.0	42.0		0.7	39.0	46.0			0.8								7/
Deposit Deadline	0700	0830	0830	0930	0001	0230	0001 8/	0300	0500	0830							0830
Jericho																	
Cash Letter Fee (\$)					3.50	3.50	3.50	3.50	4.50	11.50	3.50						3.50
Forward Fee (cents/item)					2.6	4.8	2.2	3.0	0.8	10.0	3.8						25.0
Return Fee (cents/item)					39.0	46.0			0.8		45.0						7/
Deposit Deadline					0001	0230	0001	0300	0500	0830	1200						0830
Utica																	
Cash Letter Fee (\$)					3.50	3.50	3.50	3.50	4.50	19.50							3.50
Forward Fee (cents/item)					2.5	4.8	2.2	3.0	0.8	14.0							25.0
Return Fee (cents/item)					38.0	45.0			0.8								7/
Deposit Deadline					0001	0245	0001	0300	0500	0830							0830
PHILADELPHIA																	
Cash Letter Fee (\$)	2.75	2.75	2.75	4.25	2.75	2.75	2.75		4.25	8.75							2.75
Forward Fee (cents/item)	1.5	1.7	1.7	0.3	1.9	3.0	1.7		0.6	8.5							18.0
Lo-Tier/Hi-Tier Fees 4/					1.8/2.1	2.9/3.2			0.4/0.7								
Return Fee (cents/item)	16.0	20.0		0.9	17.0	22.0			1.2								
Deposit Deadline	0700	0830	0230	0830	0030	0230	0300/0400		0330/0430	0830							0830
			9/				0500 10/		0530 10/								
CLEVELAND																	
Cash Letter Fee (\$)	3.50	3.50	11/	3.00	3.50	3.50	3.50	3.50	3.00	7.00							3.50
Forward Fee (cents/item)	1.6	2.4		0.6	2.0	4.4	1.6	0.8	0.8	9.9							15.9
Lo-Tier/Hi-Tier Fees 4/					1.8/2.1	4.2/4.5											
Return Fee (cents/item)	9.0	12.0		2.0	12.0	22.0			2.0								
Deposit Deadline	0930	1030		1030	0100	0415	0415	0430	0415 15/	0830							1030
					12/	13/		14/	0430 16/								
Cincinnati																	
Cash Letter Fee (\$)	3.50	3.50		3.00	3.50	3.50	3.50	3.50	3.00	11.50							3.50
Forward Fee (cents/item)	1.6	2.4		0.6	2.0	4.4	1.6	0.8	0.8	9.9							15.9
Lo-Tier/Hi-Tier Fees 4/					1.8/2.1	4.2/4.5											
Return Fee (cents/item)	9.0			2.0	12.0	22.0			2.0								
Deposit Deadline	0830	0930		0930	0100 17/	0300 18/	0300	0330 14/	0330 19/	0830							0930
Columbus																	
Cash Letter Fee (\$)	3.50		3.50	3.00	3.50	3.50	3.50	3.50	3.00	9.00							3.50
Forward Fee (cents/item)	1.6		0.6	0.8	2.0	4.4	1.6	0.8	0.8	9.9							15.9
Lo-Tier/Hi-Tier Fees 4/					1.8/2.1	4.2/4.5											
Return Fee (cents/item)	9.0			2.0	12.0	22.0			2.0								
Deposit Deadline	0745		0900 20/	0900	0001	0230	0001	0300 14/	0300	0800 *							0745
Pittsburgh																	
Cash Letter Fee (\$)	3.50	3.50		3.00	3.50	3.50	3.50	3.50	3.00	9.00							3.50
Forward Fee (cents/item)	1.6	2.4		0.6	2.0	4.4	1.6	0.8	0.8	9.9							15.9
Lo-Tier/Hi-Tier Fees 4/					1.8/2.1	4.2/4.5											
Return Fee (cents/item)	9.0	12.0		2.0	12.0	22.0			2.0								
Deposit Deadline	0830	0930		0930	0130	0330	0330	0400 14/	0400	0830							0930

Federal Reserve System Check Collection Service Fee and Deadline Schedule
 For Direct Send and Consolidated Shipment Interterritory Deposits
 Effective January 1, 1991

DESTINED FOR: FEDERAL RESERVE OFFICE 1/	CITY				RCPC					COUNTRY				Non- Machine- Able		
	Unsorted		Group Sort 2/	Fine Sort	Unsorted		Group Sort 2/ Premium	Fine Sort		HDGS 3/	Unsorted		Group Sort 2/		Fine Sort	
	Regular	Premium			Regular	Premium		Regular	Premium		Regular	Premium			Regular	Premium
ST. LOUIS																
Cash Letter Fee (\$)	2.25	2.75	2.25	2.50	2.25	2.75		2.50	2.50	13.00	2.25		2.25	2.50	2.25	
Forward Fee (cents/item)	1.8	3.1	1.3	0.6	2.0	3.6		0.8	0.9	9.9	2.2		1.5	1.0	11.9	
Return Fee (cents/item)	16.5	19.0		0.6	18.5	22.0		0.8	0.9		21.0			1.0		
Deposit Deadline	0900	0930	0900	1045 29/ 1030 30/	0230	0330		0330	0400	0800 *	2230 26/		2330 26/	0001	0900	
Little Rock																
Cash Letter Fee (\$)	2.25	2.25		2.00	2.25	2.25	2.25	2.00							2.25	
Forward Fee (cents/item)	1.8	2.9		0.6	2.2	3.3	1.8	0.7							14.9	
Return Fee (cents/item)	12.5	18.0		0.6	14.5	21.0		0.7								
Deposit Deadline	0900	1030		1100	0001	0200	0100	0200							0900	
Louisville																
Cash Letter Fee (\$)	2.50	3.00		1.75	2.50	3.00		1.75		8.50					2.50	
Forward Fee (cents/item)	1.6	2.9		0.5	1.9	3.9		0.6		9.0					12.0	
Return Fee (cents/item)	10.5	17.0		0.5	12.5	23.0		0.6								
Deposit Deadline	0815	0900		0900	0100	0230		0400		0815 *					0900	
Memphis																
Cash Letter Fee (\$)	2.50	3.50		2.00	2.50	3.50		2.00	2.00						2.50	
Forward Fee (cents/item)	2.0	3.1		0.6	2.3	3.5		0.8	1.3						11.9	
Return Fee (cents/item)	15.0	20.0		0.6	17.0	23.0		0.8								
Deposit Deadline	0900	0930		0930 31/	0001	0230		0430	0445						0900	
MINNEAPOLIS																
Cash Letter Fee (\$)	2.75	2.75	32/	3.00	2.75	2.75	32/	3.00		6.00	2.75	2.75	32/	3.00	3.00	
Forward Fee (cents/item)	1.5	2.4		0.4	2.5	4.0		0.6		6.0	3.5 33/	4.3		0.8	1.2	
Lo-Tier/Hi-Tier Fees 4/					1.8/2.8	3.5/4.2		0.4/0.8						1.4	1.8	
Return Fee (cents/item)	16.0			1.0	20.0	25.0		1.2			26.0			1530/	0300 37/	
Deposit Deadline	0800	0915		0915	0001	0230		0430		0800	1230 34/	1500 35/		1700 36/	0800	
Helena																
Cash Letter Fee (\$)	2.00			1.50	2.00	2.00	2.00	2.25		30.00	2.00			3.00	2.00	
Forward Fee (cents/item)	1.7			0.6	2.4	3.7	1.5	0.8		11.7	2.7 38/			0.9	11.7	
Return Fee (cents/item)	15.5			0.7	19.5	25.0		0.9			20.5			1.0		
Deposit Deadline	1000			1030	0001	0030	0130	0300		0630	1430			1600	1000	
KANSAS CITY																
Cash Letter Fee (\$)	2.25	2.25	2.25	2.25						34.00	2.25			2.50	2.50	
Forward Fee (cents/item)	1.7	2.5	1.5	0.6						10.0	3.0			1.0	11.9	
Lo-Tier/Hi-Tier Fees 4/											2.2/3.2			0.7/1.4	0.7/1.4	
Return Fee (cents/item)	10.0			1.0							24.0			2.0		
Deposit Deadline	0830	0930	0930	0930						0630	0001			0130	0230 39/	
Denver																
Cash Letter Fee (\$)	2.00			2.00	2.00	2.00		2.00		7.00	2.00			2.00	2.00	
Forward Fee (cents/item)	1.5			0.4	1.9	3.8		0.5		10.0	3.0			0.7	11.9	
Lo-Tier/Hi-Tier Fees 4/											2.5/3.5			0.5/0.9		
Return Fee (cents/item)	15.0			1.0	20.0	29.0		1.0			25.0			1.0		
Deposit Deadline	0900			1000	0001	0130		0300		0815 *	2100 26/			2300 26/	0815	
Oklahoma City																
Cash Letter Fee (\$)	2.25			2.50	2.25	2.25		2.50		18.25	2.25			2.50	2.25	
Forward Fee (cents/item)	1.8			0.5	2.5	3.8		0.7		12.0	2.6			0.8	14.0	
Return Fee (cents/item)	12.6			1.0	16.0	25.0		2.0			16.8			2.0		
Deposit Deadline	0900			1000	0400	0500		0530		0900 *	0001			0200	0900	
Omaha																
Cash Letter Fee (\$)	3.00			2.50	3.00	3.00		2.50		8.00	3.00		3.00	2.50	3.00	
Forward Fee (cents/item)	2.0			0.6	2.4	3.6		0.8		8.5	3.4		3.4	1.0	13.5	
Return Fee (cents/item)	20.0			1.0	25.0	31.0		2.0			30.0		30.0	2.0		
Deposit Deadline	0900			1000	0030	0130		0230		0900	1500		2130	1600	0900	
DALLAS																
Cash Letter Fee (\$)	2.75			2.50	2.75	4.75	2.75	2.50		10.75	2.75			2.5	2.75	
Forward Fee (cents/item)	1.6			0.6	2.2	4.0	2.6	0.8		7.5	2.6			0.9	15.0	
Return Fee (cents/item)	7.0			0.7	9.0	21.0		0.9			13.0			0.9		
Deposit Deadline	0900			0930	0001	0145	0330	0400/0500 40/		0830	2000 41/			2130 26/	0900	
El Paso																
Cash Letter Fee (\$)	2.75			2.50	2.75	4.75		2.50		15.25					2.75	
Forward Fee (cents/item)	1.6			0.6	3.0	4.0		0.8		15.0					15.0	
Return Fee (cents/item)	7.0			0.7	9.0	21.0		0.9								
Deposit Deadline	0915			1015	0001	0030		0230		0915					0915	
Houston																
Cash Letter Fee (\$)	2.75		2.75	1.00	2.75	4.75	2.75	2.50		10.75					2.75	
Forward Fee (cents/item)	1.6		1.5	0.4	2.2	4.0	1.9	0.8		7.5					15.0	
Return Fee (cents/item)	7.0			0.4	9.0	21.0		0.9								
Deposit Deadline	0900		1100	1100	0001	0230	0200	0400		0900					0900	
San Antonio																
Cash Letter Fee (\$)	2.75			2.50	2.75	4.75		2.50		10.75					2.75	
Forward Fee (cents/item)	1.6			0.6	2.2	4.0		0.8		7.5					15.0	
Return Fee (cents/item)	7.0			0.7	9.0	21.0		0.9								
Deposit Deadline	0930			1030	0200	0245		0400		0900					0930	

Federal Reserve System Check Collection Service Fee and Deadline Schedule
 For Direct Send and Consolidated Shipment Interterritory Deposits
 Effective January 1, 1991

DESTINED FOR: FEDERAL RESERVE OFFICE 1/	CITY				RCPC					COUNTRY				Non-Machine- Able		
	Unsorted		Group Sort 2/	Fine Sort	Unsorted		Group Sort 2/		Fine Sort		HDGS 3/	Unsorted			Fine Sort	
	Regular	Premium			Regular	Premium	Regular	Premium	Regular	Premium		Regular	Premium		Regular	Premium
RICHMOND																
Cash Letter Fee (\$)	2.50			2.50	2.50	2.50	2.50	2.50	2.50		15.00					2.50
Forward Fee (cents/item)	1.6			0.6	2.1	4.3	1.7	2.6	0.8		10.9					9.9
Return Fee (cents/item)	8.0			0.6	11.0	20.0			0.8							
Deposit Deadline	0900			0900	0001	0245	0100	0245	0400		0615					1600
Baltimore																
Cash Letter Fee (\$)	2.75	2.75		2.50	2.75	2.75	2.75	2.75	2.50		17.00					2.75
Forward Fee (cents/item)	1.7	2.3		0.6	2.2	4.1	1.8	3.3	0.8		7.9					9.9
Return Fee (cents/item)	9.0	11.0		0.6	11.0	20.0			0.8							
Deposit Deadline	0700	0630		0630	0001	0330 21/	0001	0330	0500		0630					0630
Charleston																
Cash Letter Fee (\$)	3.00			3.00	3.00	3.00	3.00	3.00	3.00							3.00
Forward Fee (cents/item)	1.9			0.6	2.2	4.3	1.9	2.7	0.8							9.9
Return Fee (cents/item)	9.0			0.6	11.0	21.0			0.8							
Deposit Deadline	0900			0900	0001	0230	0100	0230	0300							0900
Charlotte																
Cash Letter Fee (\$)	2.50			2.00	2.50	2.50	2.50	2.50	2.00		15.00					2.50
Forward Fee (cents/item)	1.5			0.6	1.9	4.5	1.7	2.7	0.8		9.9					9.9
Return Fee (cents/item)	8.0			0.6	11.0	22.0			0.8							
Deposit Deadline	0900			1000	0001 22/	0245	0100	0245	0345		0800					0900
Columbia																
Cash Letter Fee (\$)	2.50			2.25	2.50	2.50	2.50	2.50	2.25		9.00					2.50
Forward Fee (cents/item)	1.7			0.6	2.0	4.3	1.7	2.7	0.8		9.9					9.9
Return Fee (cents/item)	8.0			0.6	11.0	19.0			0.8							
Deposit Deadline	0900			0900	0001	0245	0100	0245	0330		0900					1600
ATLANTA																
Cash Letter Fee (\$)	2.50			2.00	2.50	4.00	2.50	2.50	2.50		9.50					2.50
Forward Fee (cents/item)	1.1			0.6	1.8	3.3	1.5	1.7	0.8		9.9					15.0
Return Fee (cents/item)	9.8			0.8	14.7	23.1			1.2							
Deposit Deadline	0930			1000	0001 23/	0130 24/	2200	2200	0300		0800					0900
Birmingham																
Cash Letter Fee (\$)	2.50			2.00	2.50	4.50	2.50	2.50	2.50		9.50					2.50
Forward Fee (cents/item)	1.2			0.6	1.8	3.4	1.6	1.4	0.8		9.9					15.0
Return Fee (cents/item)	10.5			0.8	14.7	25.9			1.2							
Deposit Deadline	0900			1000	0001	0130	1900	2100	0230		0900					0900
Jacksonville																
Cash Letter Fee (\$)	2.50			2.00	2.50	5.00	2.50	2.50	2.50		27.50					2.50
Forward Fee (cents/item)	1.1			0.6	1.7	3.6	1.4	2.4	0.8		9.9					16.0
Return Fee (cents/item)	10.0			0.8	15.0	23.1			1.2							
Deposit Deadline	0900			1000	0001	0230	0001	0230	0400		0800					0900
Miami																
Cash Letter Fee (\$)	2.50		2.50	2.00	2.50	4.50	2.50		2.50		12.50					2.50
Forward Fee (cents/item)	1.1		1.0	0.6	1.7	3.3	1.3		0.8		9.9					15.0
Return Fee (cents/item)	10.0			0.8	15.0	23.0			1.2							
Deposit Deadline	0630		0001	0630	0001 25/	0300	0001		0430		0630					0630
Nashville																
Cash Letter Fee (\$)	2.50	4.00		2.00	2.50	4.00	2.50		2.50		27.50					2.50
Forward Fee (cents/item)	1.3	2.2		0.6	1.8	3.7	1.3		0.8		9.9					13.0
Return Fee (cents/item)	9.8	16.1		0.8	14.7	23.1			1.2							
Deposit Deadline	0900	1000		1000	0001	0145 24/	0100 26/		0245		0900					0900
New Orleans																
Cash Letter Fee (\$)	2.50	5.00		2.00	2.50	5.00	2.50		2.50		37.50					2.50
Forward Fee (cents/item)	1.1	1.8		0.6	1.8	3.6	1.4		0.8		9.9					15.0
Return Fee (cents/item)	11.8			0.8	16.7	26.6			1.2							
Deposit Deadline	0900	1000		1000	0001	0230	2100/0230		0330		0630 *					0900
CHICAGO																
Cash Letter Fee (\$)	2.00	2.00	2.00	3.75	2.00	2.00	2.00		3.75		9.00					2.00
Forward Fee (cents/item)	2.2	2.5	2.2	0.6	3.5	4.0	3.1/2.9	3.6/3.4	0.8		8.9					9.9
Return Fee (cents/item)	12.0	12.5		0.6	17.5	21.0			0.8							
Deposit Deadline	0630	0730	0630	0730	0001	0100	0100/0001	0200/0100	0300		0800					0700
Des Moines																
Cash Letter Fee (\$)	2.00			2.50	2.00	2.00			2.50							2.00
Forward Fee (cents/item)	1.3			0.6	2.1	4.1			0.7							9.9
Return Fee (cents/item)	7.5			0.6	11.5	22.0			0.7							
Deposit Deadline	0800			0830	0001	0230			0315							0800
Detroit																
Cash Letter Fee (\$)	2.50		2.50	2.75	2.50	3.00	2.50	3.00	2.75	3.20	7.00					2.50
Forward Fee (cents/item)	1.6		1.2	0.5	2.1	3.9	1.3	2.5	0.7	1.0	9.9					7.6
Return Fee (cents/item)	10.0			0.5	12.5	21.5			0.7	1.0						
Deposit Deadline	0900		0900	0900	0001	0215	0001	0215	0315	0430	0815					0900
Indianapolis																
Cash Letter Fee (\$)	2.00	2.00		2.50	2.00	2.00			2.50		7.00					2.00
Forward Fee (cents/item)	1.4	1.6		0.5	1.7	3.6			0.7		9.9					9.9
Return Fee (cents/item)	7.0	8.0		0.5	8.5	18.0			0.7							
Deposit Deadline	0900	0930		1000	0001	0315			0400		0900					0900
Milwaukee																
Cash Letter Fee (\$)	2.00			2.50	2.00	2.00			2.50		7.00					2.00
Forward Fee (cents/item)	1.7			0.5	2.0	3.5			0.7		9.9					9.9
Return Fee (cents/item)	10.0			0.5	11.0	18.5			0.7							
Deposit Deadline	0915			0945	0100	0215			0400		0800 *					0915

Federal Reserve System Check Collection Service Fee and Deadline Schedule
 For Direct Send and Consolidated Shipment Interterritory Deposits
 Effective January 1, 1991

DESTINED FOR: FEDERAL RESERVE OFFICE 1/	CITY				RCPC						COUNTRY				Non- Machine- Able			
	Unsorted		Group Sort 2/	Fine Sort	Unsorted		Group Sort 2/		Fine Sort		HDGS 3/	Unsorted		Group Sort 2/		Fine Sort		
	Regular	Premium			Regular	Premium	Regular	Premium	Regular	Premium		Regular	Premium	Regular		Premium	Regular	Premium
SAN FRANCISCO																		
Cash Letter Fee (\$)	2.00	2.00	2.00	2.50	2.00	2.00	2.00		2.50			2.00				2.50		
Forward Fee (cents/item)	1.7	3.4	1.5	0.4	2.1	4.2	1.8		0.6			2.6				1.0		
Return Fee (cents/item)	24.0			0.8	26.0	35.0			1.2			32.0				2.4		
Deposit Deadline	0730	0615	0800	1000	0001	0200	varies		0500			0001 42/				1200 24/		
Los Angeles																		
Cash Letter Fee (\$)	2.00	2.00	2.00	2.50	2.00	2.00	2.00		2.50	8.00							2.00	
Forward Fee (cents/item)	1.7	3.4	1.5	0.4	2.1	4.2	1.8		0.6	8.0							20.0	
Return Fee (cents/item)	24.0			0.8	26.0	35.0			1.2									
Deposit Deadline	0800	0645	0830	1000	0001	0200	varies		0500	0800 *							0800	
Portland																		
Cash Letter Fee (\$)	2.00	2.00		2.50	2.00	2.00	2.00		2.50	8.00							2.00	
Forward Fee (cents/item)	1.6	3.2		0.4	1.9	3.8	1.7		0.6	8.0							20.0	
Return Fee (cents/item)	24.0			0.8	26.0	35.0			1.2									
Deposit Deadline	0900	0645		0930	0001	0200	varies		0400	0900 *							0900	
Salt Lake City																		
Cash Letter Fee (\$)	2.00	2.00		2.50	2.00	2.00	2.00		2.50	21.00							2.00	
Forward Fee (cents/item)	1.6	3.2		0.4	1.9	3.8	1.7		0.6	8.0							20.00	
Return Fee (cents/item)	24.0			0.8	26.0	35.0			1.2									
Deposit Deadline	0930	1015		1100	0001	0200	varies		0500	0930							0900	
Seattle																		
Cash Letter Fee (\$)	2.00	2.00		2.50	2.00	2.00	2.00		2.50								2.00	
Forward Fee (cents/item)	1.6	3.2		0.4	1.9	3.8	1.7		0.6								20.0	
Return Fee (cents/item)	24.0			0.8	26.0	35.0			1.2									
Deposit Deadline	0900	0645		1100	0001	0200	varies		0400/ 43/	0500							0900	

Footnotes

- 1/ Each office's cash letter fee is a fixed charge that applies to each deposit. The return fee is for qualified return items only. Deposit deadlines are in military time, e.g., 2:30 a.m.=0230 or 2:30 p.m.=1430, and are Monday through Friday unless otherwise noted.
- 2/ Contact the receiving Federal Reserve Office for details on group sort deposits.
- 3/ The High Dollar Group Sort (HDGS) product is offered Tuesday through Friday. An asterisk beside the deadline indicates that Monday service is also available.
- 4/ Depositors have the choice of paying one fee for forward collection items (shown one line up) or paying two-tier fees. Use of these two-tier fees does not require additional sorting by the depositor.
- 5/ Southwest New England endpoints only -- routing numbers 0111, 0118, 0119, 0211, 2111, 2118, 2119, and 2211.
- 6/ Northwest New England endpoints only -- routing numbers 0116, 0117, 2116, and 2117.
- 7/ Special \$1.00 per item fee for nonstandard nonmachinable deposits.
- 8/ Cranford offers another RCPC group premium product for 4.0 cents at 0600.
- 9/ Philadelphia group on HDGS and select city items.
- 10/ Deadline varies by group of endpoints.
- 11/ Cleveland offers a forward collection option (Sort Fourth), which accepts all Fourth District city and HDGS items in one cash letter at 0300. Fees are \$4.75/cash letter, 1.8 cents/Cleveland city, 4.4 cents/Cleveland RCPC premium, 2.4 cents/other Fourth District city, and 24.9 cents/HDGS items.
- 12/ Cleveland RCPC regular unsorted return deadline is 0001.
- 13/ Cleveland RCPC premium unsorted return deadline is 0300.
- 14/ All Fourth District offices offer a Payor Group Sort Service option for selected RCPC endpoints.
- 15/ Cleveland Fine Sort RCPC regular unsorted return deadline is 0330.
- 16/ Data cards are required at 0430 deadline.
- 17/ Cincinnati RCPC regular unsorted return deadline is 0001.
- 18/ Cincinnati RCPC premium unsorted return deadline is 0245.
- 19/ Cincinnati Fine Sort RCPC regular return deadline is 0315.
- 20/ The Columbus office offers a Payor Group Sort Service option for selected city endpoints.
- 21/ Baltimore offers another RCPC product for 2.9 cents at 0230.
- 22/ Monday through Thursday; 0700 on Saturday in Charlotte.
- 23/ Atlanta has an early forward collection deadline at 2000 for 1.5 cents per item.
- 24/ Monday through Thursday.
- 25/ The 0001 Miami deadline contains city and RCPC endpoints.
- 26/ Sunday through Thursday.
- 27/ An 0730 deadline for all Chicago Clearinghouse endpoints and an 0930 deadline for select large Chicago Clearinghouse endpoints.
- 28/ Chicago group 719/groups 711 and 712.
- 29/ The 1045 deadline applies to St. Louis Clearinghouse endpoints only.
- 30/ St. Louis offers a city fine sort forward and return premium for 0.7 cents at 1100.
- 31/ Memphis offers a city fine sort forward premium for 1.0 cents at 1000.
- 32/ Minneapolis offers payor group sort options where the fees to the depositor are: 0.6 cents at 0800 city deposits, 0.7 cents at 0330 for RCPC deposits, 0.8 cents at 1530 Monday through Thursday and 0830 Saturday for country deposits, and 0.9 cents at 0230 Tuesday through Friday for country calculated availability deposits.
- 33/ Minneapolis country letters may be deposited for calculated availability at 4.3 cents/item for immediate credit and 3.5 cents/item for next day availability at 0230 Tuesday through Friday.
- 34/ Monday through Thursday; 0001 on Saturday in Minneapolis.
- 35/ Monday through Thursday; 0830 on Saturday in Minneapolis.
- 36/ The 1530 Monday through Thursday deadline is for South Dakota endpoints only -- routing number -- 0914 and 2914. An 0830 Saturday deadline applies to all country endpoints.
- 37/ Tuesday through Friday; Deadline for calculated availability endpoints only.
- 38/ Helena country letters may be deposited for calculated availability at 3.4 cents/item for immediate credit and 2.7 cents/item for next day availability at 0001 Monday through Friday.
- 39/ Magnetic tape required by Kansas City.
- 40/ The 0500 deadline for select Dallas endpoints and forward deposits only.
- 41/ Monday through Thursday; 1700 on Sunday.
- 42/ Monday through Thursday and Saturday.
- 43/ The 0400 deadline for Alaska endpoints only -- routing numbers 1252 and 3252.