

**FEDERAL RESERVE BANK  
OF NEW YORK**

[Circular No. 10493]  
[November 27, 1991]

**CHECK SERVICES**

**New Price Schedules, Effective January 1, 1992**

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

Effective January 1, 1992, 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 price increases in return item fees, and changes in the payor bank services pricing structure. There are no changes in cash letter fees, forward collection products, or fine-sort products.

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**

Bob McDonnell,  
Operations Officer  
(716) 849-5022

**Cranford Office**

Fred A. Denesevich, Regional Manager  
(908) 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, 1992*



[Enc. Cir. No. 10493]

## Fed Contacts for Check Services

### Bank Services

#### Head Office

Bruce Cassella, Bank Services Officer (212) 720-6070

#### 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

Jim Feldmann -5085

### Check

#### Head Office

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

#### Buffalo Branch

Bob McDonnell, Operations Officer (716) 849-5022

#### Cranford Office

Fred Denesevich, Regional Manager (908) 272-9000

#### Jericho Office

Anthony Sagliano, Regional Manager (516) 997-4569

#### Utica Office

Angus Kennedy, Regional Manager (315) 768-2220



**Buffalo Branch  
In-Zone Depositors (Monday-Friday)**

Product	Routing Symbol	Availability	Forward Collection Items		Return Items		Qualified Returns	
			Per Item Charge	Cut-Off Time	Per Item Charge	Cut-Off Time	Per Item Charge	Cut-Off Time
Unsorted Regular	0220,2220	Immediate	2.3¢	8:15 a.m.	\$1.22	12:01 a.m.	40.0¢	8:15 a.m.
RCPC								
Unsorted Regular	0223,2223	Immediate	2.5¢	12:01 a.m.	\$1.22	12:01 a.m.	41.0¢	12:01 a.m.
Unsorted Premium	0223,2223	Immediate	4.8¢	3:15 a.m.			48.0¢	3:15 a.m.
Fine Sort <sup>4/</sup>								
City	0220,2220	Immediate	0.6¢ <sup>5/</sup>	9:30 a.m.	0.6¢ <sup>5/</sup>	9:30 a.m.	0.6¢ <sup>5/</sup>	9:30 a.m.
RCPC	0223,2223	Immediate	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.
Other Feds <sup>4/6/</sup>								
Early	All	Computed	5.6¢	8:00 p.m. Mon.-Thurs.			73.0¢	8:00 p.m. Mon.-Thurs.
Regular	All	Computed	5.7¢	12:01 a.m.	\$1.57	12:01 a.m.	67.0¢	12:01 a.m.
Weekend	All	Computed	5.6¢	6:00 p.m. Sat.			67.0¢	6:00 p.m. Sat.
Mixed Cash Letter <sup>4/6/7/</sup>								
Early	In-Zone (City)		2.3¢	8:00 p.m.	\$1.22	8:00 p.m. <sup>9/</sup>	45.0¢	8:00 p.m. <sup>9/</sup>
	In-Zone (RCPC)		2.5¢	Mon.-Thurs.	\$1.22	Mon.-Thurs.	46.0¢	Mon.-Thurs.
	In-District	Computed	2.9¢	6:00 p.m.	\$1.22	2:00 p.m.	50.0¢	6:00 p.m.
	Other Feds		5.6¢	Sat.	\$1.57	Sat.	78.0¢	Sat.
Regular	In-Zone (City)		2.3¢	12:01 a.m.			50.0¢	12:01 a.m.
	In-Zone (RCPC)		2.5¢				51.0¢	
	In-District	Computed	2.9¢				54.0¢	
	Other Feds		5.7¢				83.0¢	
Premium	In-Zone (City)		2.3¢				50.0¢	
	In-Zone (RCPC)		4.8¢				59.0¢	
	In-District	Computed	2.9¢	2:00 a.m.			54.0¢	2:00 a.m.
	Other Feds		5.6¢				83.0¢	
Non-machineable								
Standard	0220,0223	1 Business Day	25.0¢	8:30 a.m.				
	2220,2223							
Non-Standard	All	2 Business Days	\$1.00	8:30 a.m.				
Other Feds	All	2 Business Days	30.0¢	8:30 a.m.				
Encoded Mixed Cash Letter <sup>4/6/</sup>								
	In-Zone (City)		6.3¢					
	In-Zone (RCPC)		6.5¢					
	In-District	Computed	6.9¢	12:01 a.m.				
	Other Feds		9.7¢					
High Dollar Group Sort <sup>4/</sup>		Immediate	13.0¢ <sup>10/</sup>	8:30 a.m. Tues.-Fri.				
Government Checks		Immediate	—	3:00 p.m.				
Savings Bonds		Immediate	—	12:00 noon				

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.

A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.

A cash letter fee of \$3.50 applies to mixed and other Fed return letters.

Contact an account manager for details.

A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.

Availability on these deposits is subject to our interterritory crediting procedures.

A fixed availability option is also available for mixed return items. Contact an account manager for details.

Subject to regular mixed cash letter availability schedule.

If large dollar cash letter, subject to regular mixed cash letter availability schedule.

A cash letter fee of \$5.25 applies to High Dollar Group Sort cash letters.



**Cranford Office  
In-Zone Depositors (Monday-Friday)**

Product	Routing Symbol	Availability	Return Items					
			Forward Collection Items		Raw Returns		Qualified Returns	
			Per Item Charge <sup>1/2/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time
<b>City</b>								
Unsorted Regular	0210,0260, 0280,2260	Immediate	2.9¢	7:00 a.m.	\$1.28	12:01 a.m.	42.0¢	7:00 a.m.
Unsorted Premium	0210,0260, 0280,2260	Immediate	4.8¢	8:30 a.m.			45.0¢	8:30 a.m.
Group	0210	Immediate	2.5¢	8:30 a.m.				
<b>RCPC</b>								
Unsorted Regular	0212,0270, 2212	Immediate	2.6¢	12:01 a.m.	\$1.28	12:01 a.m.	42.0¢	12:01 a.m.
Unsorted Premium	0212,0270, 2212	Immediate	4.8¢	2:30 a.m.			49.0¢	2:30 a.m.
Group Regular	<sup>4/</sup>	Immediate	2.2¢	12:01 a.m.				
Group Premium	<sup>4/</sup>	Immediate	3.0¢	3:00 a.m.				
Group Premium Plus	<sup>4/</sup>	Immediate	4.0¢	6:00 a.m.				
<b>Fine Sort <sup>4/</sup></b>								
City (Cranford depositors only)	0210,0260 0280,2260	Immediate	0.7¢ <sup>5/</sup>	9:30 a.m.	0.7¢ <sup>5/</sup>	9:30 a.m.	0.7¢ <sup>5/</sup>	9:30 a.m.
RCPC	0212,0270 2212	Immediate	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.
<b>Other Feds <sup>4/5/</sup></b>								
Unsorted Regular	All	Computed	5.6¢	12:01 a.m.	\$1.68	12:01 a.m.	73.0¢	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.			67.0¢	8:00 p.m. Sa
Group A	<sup>4/</sup>	Computed	5.9¢	10:30 p.m. Mon.-Thurs. 1:00 a.m. Sat.				
Group B	<sup>4/</sup>	Immediate	4.8¢	12:01 a.m. Tues.-Fri. 1:00 a.m. Sat.				
Group D	<sup>4/</sup>	1 Business Day	5.8¢	12:01 a.m. Tues.-Fri. 1:00 a.m. Sat.				
<b>Mixed Cash Letter <sup>4/5/7/</sup></b>								
Early	In-Zone (City)		2.9¢		\$1.28		47.0¢	
	In-Zone (RCPC)		2.6¢		\$1.28		47.0¢	
	In-District	Computed	2.9¢	10:00 p.m.	\$1.28	8:00 p.m. <sup>8/</sup>	49.0¢	10:00 p.m. <sup>9/</sup>
	Other Feds		5.6¢		\$1.68		78.0¢	
Regular	In-Zone (City)		2.9¢				52.0¢	
	In-Zone (RCPC)		2.6¢				52.0¢	
	In-District	Computed	2.9¢	12:01 a.m.			54.0¢	12:01 a.m.
	Other Feds		5.6¢				83.0¢	
<b>Non-machineable</b>								
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.				
<b>Unencoded Mixed Cash Letter <sup>4/5/</sup></b>								
	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	<sup>4/</sup>	Immediate	10.0¢ <sup>10/</sup>	8:30 a.m. Tues.-Fri.				
Super High Dollar Group Sort	<sup>4/</sup>	Immediate	38.7¢ <sup>11/</sup>	1:00 a.m. Tues.-Sat.				
Government Checks		Immediate	—	3:00 p.m.				
Savings Bonds		Immediate	—	12:00 noon				

- <sup>1/</sup> 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.
- <sup>2/</sup> A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.
- <sup>3/</sup> A cash letter fee of \$3.50 applies to mixed and other Fed return letters.
- <sup>4/</sup> Contact an account manager for details.
- <sup>5/</sup> A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.
- <sup>6/</sup> Availability on these deposits is subject to our interterritory crediting procedures.
- <sup>7/</sup> A fixed availability option is also available for mixed return items. Contact an account manager for details.
- <sup>8/</sup> Subject to regular mixed cash letter availability schedule.
- <sup>9/</sup> If large dollar cash letter, subject to regular mixed cash letter availability schedule.
- <sup>10/</sup> A cash letter fee of \$11.00 applies to High Dollar Group Sort cash letters.
- <sup>11/</sup> A cash letter fee of \$50.50 applies to Super High Dollar Group Sort cash letters.

Head Office  
In-Zone Depositors (Monday-Friday)

Product	Routing Symbol	Availability	Forward Collection Items		Return Items		Qualified Returns	
			Per Item Charge <sup>1/</sup>	Cut-Off Time	Per Item Charge <sup>1/</sup>	Cut-Off Time	Per Item Charge <sup>1/</sup>	Cut-Off Time
Fine Sort <sup>2/</sup>	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				

A fixed charge of \$4.50 applies to each fine sort endpoint.  
Contact an account manager for details.



**Jericho Office  
In-Zone Depositors (Monday-Friday)**

Product	Routing Symbol	Availability	Forward Collection Items		Return Items			
			Per Item Charge <sup>1/2/</sup>	Cut-Off Time	Raw Returns		Qualified Returns	
					Per Item Charge <sup>1/3/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time
<b>City</b>								
Unsorted Regular	0210,0260,0280,2260	Immediate	2.9¢	7:00 a.m.	\$1.28	12:01 a.m.	42.0¢	7:00 a.m.
Unsorted Premium	0210,0260,0280,2260	Immediate	4.8¢	8:30 a.m.			45.0¢	8:30 a.m.
Group	0210	Immediate	2.5¢	8:30 a.m.				
<b>RCPC</b>								
Unsorted Regular	0214,0219,0280,2214,2219	Immediate	2.6¢	12:01 a.m.	\$1.28	12:01 a.m.	42.0¢	12:01 a.m.
Unsorted Premium	0214,0219,0280,2214,2219	Immediate	4.8¢	2:30 a.m.			49.0¢	2:30 a.m.
Group	<sup>4/</sup>	Immediate	2.2¢	12:01 a.m.				
Group Premium	<sup>4/</sup>	Immediate	3.0¢	3:00 a.m.				
<b>Fine Sort <sup>4/</sup></b>								
City (Jericho depositors only)	0210,0260,0280,2260	Immediate	0.7¢ <sup>5/</sup>	9:30 a.m.	0.7¢ <sup>5/</sup>	9:30 a.m.	0.7¢ <sup>5/</sup>	9:30 a.m.
RCPC	0214,0219,0280,2214,2219	Immediate	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.
<b>Country</b>								
	0211,0215,0216,2211,2215,2216	1 Business Day	3.8¢	12:00 noon	\$1.28	12:01 a.m.	48.0¢	12:00 noon
<b>Other Feds <sup>4/5/7/</sup></b>								
Unsorted Regular	All	Computed	5.4¢	12:01 a.m.	\$1.68	12:01 a.m.	73.0¢	12:01 a.m.
Group B	<sup>4/</sup>	Immediate	5.0¢	12:01 a.m. Tues.-Fri.				
<b>Mixed Cash Letter <sup>4/5/7/8/</sup></b>								
Early	In-Zone (City)		2.9¢		\$1.28		47.0¢	
	In-Zone (RCPC)		2.6¢		\$1.28		47.0¢	
	In-District	Computed	2.9¢	10:00 p.m.	\$1.28	8:00 p.m. <sup>9/</sup>	49.0¢	10:00 p.m. <sup>10/</sup>
	Other Feds		5.4¢		\$1.68		78.0¢	
Regular	In-Zone (City)		2.9¢				52.0¢	
	In-Zone (RCPC)		2.6¢				52.0¢	
	In-District	Computed	2.9¢	12:01 a.m.			54.0¢	12:01 a.m.
	Other Feds		5.4¢				83.0¢	
<b>Non-machineable</b>								
Standard	0210,0214,0219,0260,0280,2214,2219,2260	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.				
Country	0211,0215,0216,2211,2215,2216	2 Business Days	25.0¢	8:30 a.m.				
<b>Unencoded Mixed Cash Letter <sup>4/5/</sup></b>								
	In-Zone (City)		6.9¢					
	In-Zone (RCPC)		6.6¢					
	In-District	Computed	6.9¢	8:00 p.m.				
	Other Feds		9.4¢					
<b>High Dollar Group Sort</b>	<sup>4/</sup>	Immediate	10.0¢ <sup>11/</sup>	8:30 a.m. Tues.-Fri.				
		Immediate	--	3:00 p.m.				
		Immediate	--	12:00 noon				

<sup>1/</sup> 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.

<sup>2/</sup> A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.

<sup>3/</sup> A cash letter fee of \$3.50 applies to mixed and other Fed return letters.

<sup>4/</sup> Contact an account manager for details.

<sup>5/</sup> A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.

<sup>6/</sup> Availability on these deposits is subject to our interterritory crediting procedures.

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

<sup>8/</sup> A fixed availability option is also available for mixed return items. Contact an account manager for details.

<sup>9/</sup> Subject to regular mixed cash letter availability schedule.

<sup>10/</sup> If large dollar cash letter, subject to regular mixed cash letter availability schedule.

<sup>11/</sup> A cash letter fee of \$10.00 also applies to High Dollar Group Sort cash letters.



**Utica Office  
In-Zone Depositors (Monday-Friday)**

Product	Routing Symbol	Availability	Forward Collection Items		Return Items			
			Per Item Charge <sup>1/2/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time
PC	0210,0260, 0280,2260	Immediate	2.9¢	12:01 a.m.	\$1.22	12:01 a.m.		
Sorted Regular	0213,2213	Immediate	2.5¢	12:01 a.m.	\$1.22	12:01 a.m.	41.0¢	12:01 a.m.
Sorted Premium	0213,2213	Immediate	4.8¢	2:45 a.m.			48.0¢	2:45 a.m.
Group Regular	4/	Immediate	2.2¢	12:01 a.m.				
Group Premium	4/	Immediate	3.0¢	3:00 a.m.				
High Dollar Sort <sup>4/</sup>	0213,2213	Immediate	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.
Other Feds <sup>4/5/1/</sup>								
Sorted Regular	All	Computed	5.4¢	12:01 a.m.	\$1.57	12:01 a.m.	73.0¢	12:01 a.m.
Group A	4/	1 Business Day	5.3¢	10:00 p.m.				
Group B	4/	Immediate	4.7¢	12:01 a.m. Tues.-Fri.				
Group C	4/	1 Business Day	5.4¢	12:01 a.m. Tues.-Fri.				
High Dollar Cash Letter <sup>4/5/1/3/</sup>								
Early	In-Zone (City)		3.0¢		\$1.22		50.0¢	
	In-Zone (RCPC)		2.5¢		\$1.22		46.0¢	
	In-District	Computed	3.0¢	10:00 p.m.	\$1.22	8:00 p.m. <sup>9/</sup>	50.0¢	10:00 p.m. <sup>10/</sup>
	Other Feds		5.4¢		\$1.57		78.0¢	
Regular	In-Zone (City)		3.0¢				54.0¢	
	In-Zone (RCPC)		2.5¢				51.0¢	
	In-District	Computed	3.0¢	12:01 a.m.			54.0¢	12:01 a.m.
	Other Feds		5.4¢				83.0¢	
Premium	In-Zone (City)		3.0¢				54.0¢	
	In-Zone (RCPC)		4.8¢				59.0¢	
	In-District	Computed	3.0¢	1:30 a.m.			54.0¢	1:30 a.m.
	Other Feds		5.4¢				83.0¢	
Non-Machineable								
Standard	0213,2213	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.				
High Dollar Mixed								
High Dollar Cash Letter <sup>4/1/</sup>	In-Zone (City)		7.0¢					
	In-Zone (RCPC)		6.5¢					
	In-District	Computed	7.0¢	8:00 p.m.				
	Other Feds		9.4¢					
High Dollar Group Sort	4/	Immediate	14.0¢ <sup>11/</sup>	8:30 a.m. Tues.-Fri.				
High Dollar Relay	4/		\$10.00 per day per user	4/				
Government Checks		Immediate	—	3:00 p.m.				
High Dollar Bonds		Immediate	—	12:00 noon				

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.

A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.

A cash letter fee of \$3.50 applies to mixed and other Fed return letters.

Contact an account manager for details.

A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.

On Friday nights and Saturday mornings, there is one cut-off time at 1:00 a.m. Saturday morning.

Availability on these deposits is subject to our interterritory crediting procedures.

A fixed availability option is also available for mixed return items. Contact an account manager for details.

Subject to regular mixed cash letter availability schedule.

High dollar cash letter, subject to regular mixed cash letter availability schedule.

A cash letter fee of \$18.00 applies to High Dollar Group Sort cash letters.

## Payor Bank Services Price Schedule

<u>Service</u>	<u>Price</u>
<b>Account Totals<sup>1/2/</sup></b>	
Daily minimum	\$ 30.00
or fee per item <sup>3/</sup>	\$ .30
Delivery fee	
Magnetic tape	\$ 10.00
Electronic transmission	No additional charge
Facsimile or telephone	No additional charge
Hardcopy	No additional charge
<b>MICR Line Capture<sup>1/2/</sup></b>	
Daily minimum	\$ 15.00
or Magnetic tape - fee per item <sup>3/</sup>	\$ .001
or Electronic transmission - fee per item <sup>3/</sup>	\$ .005 (plus telephone line charges)
MICR magnetic tape handling charge	\$ 10.00
Truncation	
Fee per item (includes MICR capture on magnetic tape)	\$ .02
Electronic transmission - additional fee per item	\$ .005 (plus telephone line charges)
<b>Account Level Sort<sup>1/</sup></b>	
Head Office	
Low speed pocket charge	\$ 9.00
Buffalo and Utica	
High speed pocket charge	\$ 25.00
Low speed pocket charge	\$ 9.00
Jericho and Cranford	
High speed pocket charge	\$ 50.00
Low speed pocket charge	\$ 9.00
<b>Enhancements</b>	
Package sort processing	
Head Office - fee per item	\$ .023
Buffalo Branch and RCPCs - fee per item	\$ .012
Low speed <sup>4/</sup> - fee per item	\$ .03
Large dollar reject item notification - fee per item	\$ 1.00
Microfilm <sup>5/</sup> - fee per item	\$ .002
Truncation - returns and retrievals	
Return items	
Telephone - fee per item	\$ 2.35
Automated - fee per item	\$ 1.60
Retrievals - fee per item	\$ 1.00
Magnetic tape contingency processing <sup>6/</sup> - fee per day	\$ 2.50

<sup>1/</sup> Contact an account manager for details.

<sup>2/</sup> High speed data capture only.

<sup>3/</sup> Customer will be charged either the daily minimum or the per item fee, whichever is greater.

<sup>4/</sup> Inclusion of all low-speed items for the account totals and MICR line capture services.

<sup>5/</sup> The fee per item for microfilm of incoming deposits is \$.002; for outgoing items (presentments to payor banks) the fee is \$.002 plus the applicable package sort processing fee, \$.023 or \$.012 per item.

<sup>6/</sup> Contact an account manager for details.

## Large Dollar Return Item Notification Price Schedule<sup>1/</sup>

<u>Service</u>	<u>Price</u>
Wire	\$ 1.75
Telephone	\$ 4.25
Item	\$ 5.25

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Contact an account manager for details.



**FEDERAL RESERVE BANK  
OF NEW YORK**

*At-Cin-no. 10493*

November 27, 1991

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

Effective January 1, 1992, 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**

Bob McDonnell,  
Operations Officer  
(716) 849-5022

**Cranford Office**

Fred A. Denesevich, Regional Manager  
(908) 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, 1992*



[Enc. Cir. No. 10493]

## Fed Contacts for Check Services

### Bank Services

#### Head Office

Bruce Cassella, Bank Services Officer (212) 720-6070

#### 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

Jim Feldmann -5085

### Check

#### Head Office

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

#### Buffalo Branch

Bob McDonnell, Operations Officer (716) 849-5022

#### Cranford Office

Fred Denesevich, Regional Manager (908) 272-9000

#### Jericho Office

Anthony Sagliano, Regional Manager (516) 997-4569

#### Utica Office

Angus Kennedy, Regional Manager (315) 768-2220



**Buffalo Branch  
In-Zone Depositors (Monday-Friday)**

Product	Routing Symbol	Availability	Forward Collection Items		Raw Returns		Return Items	
			Per Item Charge <sup>1/2/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time
Unsorted Regular PC	0220,2220	Immediate	2.3¢	8:15 a.m.	\$1.22	12:01 a.m.	40.0¢	8:15 a.m.
Unsorted Regular	0223,2223	Immediate	2.5¢	12:01 a.m.	\$1.22	12:01 a.m.	41.0¢	12:01 a.m.
Unsorted Premium	0223,2223	Immediate	4.8¢	3:15 a.m.			48.0¢	3:15 a.m.
Sorted <sup>4/</sup>								
City	0220,2220	Immediate	0.6¢ <sup>5/</sup>	9:30 a.m.	0.6¢ <sup>5/</sup>	9:30 a.m.	0.6¢ <sup>5/</sup>	9:30 a.m.
CPC	0223,2223	Immediate	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.
Other Feds <sup>4/6/</sup>								
Early	All	Computed	5.6¢	8:00 p.m. Mon.-Thurs.			73.0¢	8:00 p.m. Mon.-Thurs.
Regular	All	Computed	5.7¢	12:01 a.m.	\$1.57	12:01 a.m.	67.0¢	12:01 a.m.
Weekend	All	Computed	5.6¢	6:00 p.m. Sat.			67.0¢	6:00 p.m. Sat.
Mixed Cash Letter <sup>4/6/7/</sup>								
Early	In-Zone (City)		2.3¢	8:00 p.m.	\$1.22	8:00 p.m. <sup>8/</sup>	45.0¢	8:00 p.m. <sup>9/</sup>
	In-Zone (RCPC)		2.5¢	Mon.-Thurs.	\$1.22	Mon.-Thurs.	46.0¢	Mon.-Thurs.
	In-District	Computed	2.9¢	6:00 p.m.	\$1.22	2:00 p.m.	50.0¢	6:00 p.m.
	Other Feds		5.6¢	Sat.	\$1.57	Sat.	78.0¢	Sat.
Regular	In-Zone (City)		2.3¢	12:01 a.m.			50.0¢	12:01 a.m.
	In-Zone (RCPC)		2.5¢				51.0¢	
	In-District	Computed	2.9¢				54.0¢	
	Other Feds		5.7¢				83.0¢	
Premium	In-Zone (City)		2.3¢				50.0¢	
	In-Zone (RCPC)		4.8¢				59.0¢	
	In-District	Computed	2.9¢	2:00 a.m.			54.0¢	2:00 a.m.
	Other Feds		5.6¢				83.0¢	
Non-machineable								
Standard	0220,0223	1 Business Day	25.0¢	8:30 a.m.				
	2220,2223							
Non-Standard	All	2 Business Days	\$1.00	8:30 a.m.				
Other Feds	All	2 Business Days	30.0¢	8:30 a.m.				
Encoded Mixed Cash Letter <sup>4/6/</sup>								
	In-Zone (City)		6.3¢					
	In-Zone (RCPC)		6.5¢					
	In-District	Computed	6.9¢	12:01 a.m.				
	Other Feds		9.7¢					
High Dollar Group Sort <sup>4/</sup>		Immediate	13.0¢ <sup>10/</sup>	8:30 a.m. Tues.-Fri.				
Government Checks		Immediate	—	3:00 p.m.				
U.S. Savings Bonds		Immediate	—	12:00 noon				

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.

A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.

A cash letter fee of \$3.50 applies to mixed and other Fed return letters.

Contact an account manager for details.

A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.

Availability on these deposits is subject to our interterritory crediting procedures.

A fixed availability option is also available for mixed return items. Contact an account manager for details.

Subject to regular mixed cash letter availability schedule.

If large dollar cash letter, subject to regular mixed cash letter availability schedule.

A cash letter fee of \$5.25 applies to High Dollar Group Sort cash letters.



**Cranford Office  
In-Zone Depositors (Monday-Friday)**

Product	Routing Symbol	Availability	Return Items					
			Forward Collection Items		Raw Returns		Qualified Returns	
			Per Item Charge <sup>1/2/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time
<b>City</b>								
Unsorted Regular	0210,0260, 0280,2260	Immediate	2.9¢	7:00 a.m.	\$1.28	12:01 a.m.	42.0¢	7:00 a.m.
Unsorted Premium	0210,0260, 0280,2260	Immediate	4.8¢	8:30 a.m.			45.0¢	8:30 a.m.
Group	0210	Immediate	2.5¢	8:30 a.m.				
<b>RCPC</b>								
Unsorted Regular	0212,0270, 2212	Immediate	2.6¢	12:01 a.m.	\$1.28	12:01 a.m.	42.0¢	12:01 a.m.
Unsorted Premium	0212,0270, 2212	Immediate	4.8¢	2:30 a.m.			49.0¢	2:30 a.m.
Group Regular	<sup>4/</sup>	Immediate	2.2¢	12:01 a.m.				
Group Premium	<sup>4/</sup>	Immediate	3.0¢	3:00 a.m.				
Group Premium Plus	<sup>4/</sup>	Immediate	4.0¢	6:00 a.m.				
<b>Fine Sort <sup>4/</sup></b>								
City (Cranford depositors only)	0210,0260 0280,2260	Immediate	0.7¢ <sup>5/</sup>	9:30 a.m.	0.7¢ <sup>5/</sup>	9:30 a.m.	0.7¢ <sup>5/</sup>	9:30 a.m.
RCPC	0212,0270 2212	Immediate	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.
<b>Other Feds <sup>4/5/</sup></b>								
Unsorted Regular	All	Computed	5.6¢	12:01 a.m.	\$1.68	12:01 a.m.	73.0¢	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.			67.0¢	8:00 p.m. Sa
Group A	<sup>4/</sup>	Computed	5.9¢	10:30 p.m. Mon.-Thurs.				
Group B	<sup>4/</sup>	Immediate	4.8¢	1:00 a.m. Sat.				
Group D	<sup>4/</sup>	Immediate	4.8¢	12:01 a.m. Tues.-Fri.				
		1 Business Day	5.8¢	1:00 a.m. Sat.				
<b>Mixed Cash Letter <sup>4/5/7/</sup></b>								
Early	In-Zone (City)		2.9¢		\$1.28		47.0¢	
	In-Zone (RCPC)		2.6¢		\$1.28		47.0¢	
	In-District	Computed	2.9¢	10:00 p.m.	\$1.28	8:00 p.m. <sup>8/</sup>	49.0¢	10:00 p.m. <sup>9/</sup>
	Other Feds		5.6¢		\$1.68		78.0¢	
	In-Zone (City)		2.9¢				52.0¢	
Regular	In-Zone (RCPC)		2.6¢				52.0¢	
	In-District	Computed	2.9¢	12:01 a.m.			54.0¢	12:01 a.m.
	Other Feds		5.6¢				83.0¢	
<b>Non-machineable</b>								
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.				
<b>Unencoded Mixed Cash Letter <sup>4/5/</sup></b>								
	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	<sup>4/</sup>	Immediate	10.0¢ <sup>10/</sup>	8:30 a.m. Tues.-Fri.				
Super High Dollar Group Sort	<sup>4/</sup>	Immediate	38.7¢ <sup>11/</sup>	1:00 a.m. Tues.-Sat.				
Government Checks		Immediate	—	3:00 p.m.				
Savings Bonds		Immediate	—	12:00 noon				

- <sup>1/</sup> 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.
- <sup>2/</sup> A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.
- <sup>3/</sup> A cash letter fee of \$3.50 applies to mixed and other Fed return letters.
- <sup>4/</sup> Contact an account manager for details.
- <sup>5/</sup> A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.
- <sup>6/</sup> Availability on these deposits is subject to our interterritory crediting procedures.
- <sup>7/</sup> A fixed availability option is also available for mixed return items. Contact an account manager for details.
- <sup>8/</sup> Subject to regular mixed cash letter availability schedule.
- <sup>9/</sup> If large dollar cash letter, subject to regular mixed cash letter availability schedule.
- <sup>10/</sup> A cash letter fee of \$11.00 applies to High Dollar Group Sort cash letters.
- <sup>11/</sup> A cash letter fee of \$50.50 applies to Super High Dollar Group Sort cash letters.

Head Office  
In-Zone Depositors (Monday-Friday)

Product	Routing Symbol	Availability	Forward Collection Items		Return Items			
					Raw Returns		Qualified Returns	
			Per Item Charge <sup>1/</sup>	Cut-Off Time	Per Item Charge <sup>1/</sup>	Cut-Off Time	Per Item Charge <sup>1/</sup>	Cut-Off Time
Fine Sort <sup>2/</sup>	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				

A fixed charge of \$4.50 applies to each fine sort endpoint.  
Contact an account manager for details.



**Jericho Office  
In-Zone Depositors (Monday-Friday)**

Product	Routing Symbol	Availability	Forward Collection Items		Return Items			
			Per Item Charge <sup>1/2/</sup>	Cut-Off Time	Raw Returns		Qualified Returns	
					Per Item Charge <sup>1/3/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time
<b>City</b>								
Unsorted Regular	0210,0260, 0280,2260	Immediate	2.9¢	7:00 a.m.	\$1.28	12:01 a.m.	42.0¢	7:00 a.m.
Unsorted Premium	0210,0260, 0280,2260	Immediate	4.8¢	8:30 a.m.			45.0¢	8:30 a.m.
Group	0210	Immediate	2.5¢	8:30 a.m.				
<b>RCPC</b>								
Unsorted Regular	0214,0219, 0280,2214, 2219	Immediate	2.6¢	12:01 a.m.	\$1.28	12:01 a.m.	42.0¢	12:01 a.m.
Unsorted Premium	0214,0219, 0280,2214, 2219	Immediate	4.8¢	2:30 a.m.			49.0¢	2:30 a.m.
Group	<sup>4/</sup>	Immediate	2.2¢	12:01 a.m.				
Group Premium	<sup>4/</sup>	Immediate	3.0¢	3:00 a.m.				
<b>Fine Sort <sup>4/</sup></b>								
City (Jericho depositors only)	0210,0260, 0280,2260	Immediate	0.7¢ <sup>5/</sup>	9:30 a.m.	0.7¢ <sup>5/</sup>	9:30 a.m.	0.7¢ <sup>5/</sup>	9:30 a.m.
RCPC	0214,0219, 0280,2214, 2219	Immediate	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.
<b>Country</b>								
	0211,0215, 0216,2211, 2215,2216	1 Business Day	3.8¢	12:00 noon	\$1.28	12:01 a.m.	48.0¢	12:00 noon
<b>Other Feds <sup>4/5/7/</sup></b>								
Unsorted Regular	All	Computed	5.4¢	12:01 a.m.	\$1.68	12:01 a.m.	73.0¢	12:01 a.m.
Group B	<sup>4/</sup>	Immediate	5.0¢	12:01 a.m. Tues.-Fri.				
<b>Mixed Cash Letter <sup>4/5/7/9/</sup></b>								
Early	In-Zone (City)		2.9¢		\$1.28		47.0¢	
	In-Zone (RCPC)		2.6¢		\$1.28		47.0¢	
	In-District	Computed	2.9¢	10:00 p.m.	\$1.28	8:00 p.m. <sup>9/</sup>	49.0¢	10:00 p.m. <sup>10/</sup>
	Other Feds		5.4¢		\$1.68		78.0¢	
Regular	In-Zone (City)		2.9¢				52.0¢	
	In-Zone (RCPC)		2.6¢				52.0¢	
	In-District	Computed	2.9¢	12:01 a.m.			54.0¢	12:01 a.m.
	Other Feds		5.4¢				83.0¢	
<b>Non-machineable</b>								
Standard	0210,0214, 0219,0260, 0280,2214, 2219,2260	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.				
Country	0211,0215, 0216,2211, 2215,2216	2 Business Days	25.0¢	8:30 a.m.				
<b>Unencoded Mixed Cash Letter <sup>4/6/</sup></b>								
	In-Zone (City)		6.9¢					
	In-Zone (RCPC)		6.6¢					
	In-District	Computed	6.9¢	8:00 p.m.				
	Other Feds		9.4¢					
<b>High Dollar Group Sort</b>	<sup>4/</sup>	Immediate	10.0¢ <sup>11/</sup>	8:30 a.m. Tues.-Fri.				
		Immediate	—	3:00 p.m.				
		Immediate	—	12:00 noon				
<b>Government Checks</b>								
<b>Savings Bonds</b>								

- <sup>1/</sup> 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.
- <sup>2/</sup> A cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.
- <sup>3/</sup> A cash letter fee of \$3.50 applies to mixed and other Fed return letters.
- <sup>4/</sup> Contact an account manager for details.
- <sup>5/</sup> A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.
- <sup>6/</sup> Availability on these deposits is subject to our interterritory crediting procedures.
- <sup>7/</sup> On Friday nights and Saturday mornings, there is one cut-off time of 1:00 a.m. Saturday morning.
- <sup>8/</sup> A fixed availability option is also available for mixed return items. Contact an account manager for details.
- <sup>9/</sup> Subject to regular mixed cash letter availability schedule.
- <sup>10/</sup> If large dollar cash letter, subject to regular mixed cash letter availability schedule.
- <sup>11/</sup> A cash letter fee of \$10.00 also applies to High Dollar Group Sort cash letters.

**Utica Office  
In-Zone Depositors (Monday-Friday)**

Product	Routing Symbol	Availability	Forward Collection Items		Return Items		Qualified Returns	
			Per Item Charge <sup>1/2/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time
Y	0210,0260, 0280,2260	Immediate	2.9¢	12:01 a.m.	\$1.22	12:01 a.m.		
PC								
nsorted Regular	0213,2213	Immediate	2.5¢	12:01 a.m.	\$1.22	12:01 a.m.	41.0¢	12:01 a.m.
nsorted Premium	0213,2213	Immediate	4.8¢	2:45 a.m.			48.0¢	2:45 a.m.
roup Regular	<sup>4/</sup>	Immediate	2.2¢	12:01 a.m.				
roup Premium	<sup>4/</sup>	Immediate	3.0¢	3:00 a.m.				
e Sort <sup>4/</sup>	0213,2213	Immediate	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.	0.8¢ <sup>5/</sup>	5:00 a.m.
er Feds <sup>4/6/7/</sup>								
nsorted Regular	All	Computed	5.4¢	12:01 a.m.	\$1.57	12:01 a.m.	73.0¢	12:01 a.m.
roup A	<sup>4/</sup>	1 Business Day	5.3¢	10:00 p.m.				
roup B	<sup>4/</sup>	Immediate	4.7¢	12:01 a.m. Tues.-Fri.				
roup C	<sup>4/</sup>	1 Business Day	5.4¢	12:01 a.m. Tues.-Fri.				
ed Cash Letter <sup>4/6/7/8/</sup>								
arly	In-Zone (City)		3.0¢		\$1.22		50.0¢	
	In-Zone (RCPC)		2.5¢		\$1.22		46.0¢	
	In-District	Computed	3.0¢	10:00 p.m.	\$1.22	8:00 p.m. <sup>9/</sup>	50.0¢	10:00 p.m. <sup>10/</sup>
	Other Feds		5.4¢		\$1.57		78.0¢	
egular	In-Zone (City)		3.0¢				54.0¢	
	In-Zone (RCPC)		2.5¢				51.0¢	
	In-District	Computed	3.0¢	12:01 a.m.			54.0¢	12:01 a.m.
	Other Feds		5.4¢				83.0¢	
remium	In-Zone (City)		3.0¢				54.0¢	
	In-Zone (RCPC)		4.8¢				59.0¢	
	In-District	Computed	3.0¢	1:30 a.m.			54.0¢	1:30 a.m.
	Other Feds		5.4¢				83.0¢	
-Machineable								
andard	0213,2213	1 Business Day	25.0¢	8:30 a.m.				
on-Standard	All	2 Business Days	\$1.00	8:30 a.m.				
ther Feds	All	2 Business Days	30.0¢	8:30 a.m.				
ncoded Mixed								
sh Letter <sup>4/7/</sup>	In-Zone (City)		7.0¢					
	In-Zone (RCPC)		6.5¢					
	In-District	Computed	7.0¢	8:00 p.m.				
	Other Feds		9.4¢					
Dollar Group Sort	<sup>4/</sup>	Immediate	14.0¢ <sup>11/</sup>	8:30 a.m. Tues.-Fri.				
ny Relay	<sup>4/</sup>		\$10.00 per day per user	<sup>4/</sup>				
ernment Checks		Immediate	--	3:00 p.m.				
ngs Bonds		Immediate	--	12:00 noon				

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.

cash letter fee of \$2.50 applies to mixed and other Fed forward collection cash letters.

cash letter fee of \$3.50 applies to mixed and other Fed return letters.

contact an account manager for details.

fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.

on Friday nights and Saturday mornings, there is one cut-off time at 1:00 a.m. Saturday morning.

availability on these deposits is subject to our interterritory crediting procedures.

fixed availability option is also available for mixed return items. Contact an account manager for details.

subject to regular mixed cash letter availability schedule.

large dollar cash letter, subject to regular mixed cash letter availability schedule.

cash letter fee of \$18.00 applies to High Dollar Group Sort cash letters.



## Payor Bank Services Price Schedule

### Service

### Price

#### **Account Totals<sup>1/2/</sup>**

Daily minimum	\$ 30.00
or fee per item <sup>3/</sup>	\$ .30
Delivery fee	
Magnetic tape	\$ 10.00
Electronic transmission	No additional charge
Facsimile or telephone	No additional charge
Hardcopy	No additional charge

#### **MICR Line Capture<sup>1/2/</sup>**

Daily minimum	\$ 15.00
or Magnetic tape - fee per item <sup>3/</sup>	\$ .001
or Electronic transmission - fee per item <sup>3/</sup>	\$ .005 (plus telephone line charges)
MICR magnetic tape handling charge	\$ 10.00
Truncation	
Fee per item (includes MICR capture on magnetic tape)	\$ .02
Electronic transmission - additional fee per item	\$ .005 (plus telephone line charges)

#### **Account Level Sort<sup>1/</sup>**

Head Office	
Low speed pocket charge	\$ 9.00
Buffalo and Utica	
High speed pocket charge	\$ 25.00
Low speed pocket charge	\$ 9.00
Jericho and Cranford	
High speed pocket charge	\$ 50.00
Low speed pocket charge	\$ 9.00

#### **Enhancements**

Package sort processing	
Head Office - fee per item	\$ .023
Buffalo Branch and RCPCs - fee per item	\$ .012
Low speed <sup>4/</sup> - fee per item	\$ .03
Large dollar reject item notification - fee per item	\$ 1.00
Microfilm <sup>5/</sup> - fee per item	\$ .002
Truncation - returns and retrievals	
Return items	
Telephone - fee per item	\$ 2.35
Automated - fee per item	\$ 1.60
Retrievals - fee per item	\$ 1.00
Magnetic tape contingency processing <sup>6/</sup> - fee per day	\$ 2.50

<sup>1/</sup> Contact an account manager for details.

<sup>2/</sup> High speed data capture only.

<sup>3/</sup> Customer will be charged either the daily minimum or the per item fee, whichever is greater.

<sup>4/</sup> Inclusion of all low-speed items for the account totals and MICR line capture services.

<sup>5/</sup> The fee per item for microfilm of incoming deposits is \$.002; for outgoing items (presentments to payor banks) the fee is \$.002 plus the applicable package sort processing fee, \$.023 or \$.012 per item.

<sup>6/</sup> Contact an account manager for details.



## Large Dollar Return Item Notification Price Schedule<sup>1/</sup>

<u>Service</u>	<u>Price</u>
Wire	\$ 1.75
Telephone	\$ 4.25
Item	\$ 5.25

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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, 1992*





Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1992

Destined For: FRB Office		Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
Product				Blended	Tier 1	Tier 2	Tier 3		
District 1 - BOSTON									
Boston									
City									
Unsorted Regular	2.50		1.6					18.0	0700
Unsorted Premium	2.50		2.8					21.0	0830
Fine Sort	3.50		0.4					0.4	0830
RCPC									
Unsorted Regular	2.50			2.1	1.8	2.3		21.0	0001
Unsorted Premium	2.50			3.3	3.0	3.5		25.0	0245
Fine Sort Regular	3.25			0.6	0.5	0.7		0.8	0500
HDGS	11.25		5.9						0830 Tu-Fri
Non-Machineable	2.50		16.0						0830
Winston									
RCPC									
Unsorted Regular	2.50			1.9	1.6	2.2		21.0	0030
Unsorted Premium	2.50			2.4	2.0	2.7		25.0	0300
Fine Sort Regular	2.50			0.4	0.3	0.7		0.5	0500
HDGS	22.25		5.4						0830 Tu-Fri
Non-Machineable	2.50		16.0						0830
Endsbor Locks									
RCPC (NWNE/SWNE)									
Unsorted Regular <sup>1/</sup>	2.50			2.4/2.1	2.1/1.9	2.5/2.3		21.0	0001
Unsorted Premium <sup>1/</sup>	2.50			3.6/3.3	3.3/3.1	3.7/3.5		25.0	0245
Fine Sort Regular <sup>2/</sup>	3.25			0.7/0.6	0.5/0.5	0.8/0.7		0.8	0315/0400
HDGS	7.25		5.9						0830 Tu-Fri
Non-Machineable	2.50		16.0						0830
District 2 - NEW YORK <sup>3/</sup>									
Buffalo									
City									
Unsorted Regular	3.50		2.3					40.0	0815
Fine Sort	4.50		0.6					0.6	0930
RCPC									
Unsorted Regular	3.50		2.5					41.0	0001
Unsorted Premium	3.50		4.8					48.0	0315
Fine Sort Regular	4.50		0.8					0.8	0500
HDGS	6.75		13.0						0830
Non-Machineable	3.50		25.0/100.0 <sup>4/</sup>						0830
Amford									
City									
Unsorted Regular	3.50		2.9					42.0	0700
Unsorted Premium	3.50		4.8					45.0	0830
Group Sort	3.50		2.5						0830
Fine Sort	4.50		0.7					0.7	0930
RCPC									
Unsorted Regular	3.50		2.6					42.0	0001
Unsorted Premium	3.50		4.8					49.0	0230
Group Sort Regular	3.50		2.2						0001
Group Sort Premium	3.50		3.0/4.0 <sup>5/</sup>						0300/0600
Fine Sort Regular	4.50		0.8					0.8	0500
HDGS	12.50		10.0						0830
Non-Machineable	3.50		25.0/100.0 <sup>4/</sup>						0830

**Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits Effective January 1, 1992**

Destined For: FRB Office		Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
Product				Blended	Tier 1	Tier 2	Tier 3		
District 2 - NEW YORK <sup>3/</sup> (cont.)									
Jericho									
RCPC									
Unsorted Regular	3.50		2.6					42.0	00
Unsorted Premium	3.50		4.8					49.0	02
Group Sort Regular	3.50		2.2						00
Group Sort Premium	3.50		3.0						03
Fine Sort Regular	4.50		0.8					0.8	05
Country									
Unsorted Regular	3.50		3.8					48.0	12
HDGS	11.50		10.0						08
Non-Machineable	3.50		25.0/100.0 <sup>4/</sup>						08
Utica									
RCPC									
Unsorted Regular	3.50		2.5					41.0	00
Unsorted Premium	3.50		4.8					48.0	02
Group Sort Regular	3.50		2.2						00
Group Sort Premium	3.50		3.0						03
Fine Sort Regular	4.50		0.8					0.8	05
HDGS	19.50		14.0						08
Non-Machineable	3.50		25.0/100.0 <sup>4/</sup>						08
District 3 - PHILADELPHIA									
Philadelphia									
City									
Unsorted Regular	2.75		1.5					18.0	07
Unsorted Premium	2.75		1.7					22.0	08
Group Sort	2.75		1.7						0230
Fine Sort	4.25		0.4					0.9	08
RCPC									
Unsorted Regular	2.75			2.0	1.8	2.1		19.0	00
Unsorted Premium	2.75			3.3	3.1	3.6		24.0	02
Group Sort Regular	2.75		1.7/1.4 <sup>6/</sup>						varies/04
Group Sort Premium	2.75		0.5/0.7 <sup>7/</sup>						0030/02
Fine Sort Regular	4.25			0.6	0.4	0.7		1.2	0330/0430/05
HDGS	8.75		8.5						08
Non-Machineable	2.75		18.0						08
District 4 - CLEVELAND <sup>11/</sup>									
Cleveland									
City									
Unsorted Regular	3.75		1.6					9.0	09
Unsorted Premium	3.75		2.4					12.0	10
Group Sort	4.75 <sup>9/</sup>		1.8 City 2.4 City 4.4 RCPC 25.0 HDGS						03
Fine Sort	3.25		0.6					2.0	10
RCPC									
Unsorted Regular	3.75			2.0	1.8	2.1		12.0	0100 F/000
Unsorted Premium	3.75			4.4	4.2	4.5		22.0	0415 F/030
Group Sort Premium	3.75		1.0/0.8 <sup>10/</sup>						0415/0
Fine Sort Regular	3.25		0.8					2.0	0415/0
HDGS	7.25		10.0						0
Non-Machineable	3.75		20.0						1



Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1992

Destined For: FRB Office		Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
Product				Blended	Tier 1	Tier 2	Tier 3		
District 4 - CLEVELAND <sup>11/</sup> (cont.)									
Cincinnati									
City									
Unsorted Regular	3.75	1.6					9.0		0830
Unsorted Premium	3.75	2.4							0930
Fine Sort	3.25	0.6					2.0		0930
RCPC									
Unsorted Regular	3.75		2.0	1.8	2.1		12.0		0100 F/0001 R
Unsorted Premium	3.75		4.4	4.2	4.5		22.0		0300 F/0245 R
Group Sort Premium	3.75	1.1/0.8							0300/0330
Fine Sort Regular	3.25	0.8					2.0		0330
HDGS	9.25	10.0							0830
Non-Machineable	3.75	20.0							0930
Columbus									
City									
Unsorted Regular	3.75	1.6					9.0		0745
Group Sort	3.75	0.8/0.5 <sup>12/</sup>							0745/0900
Fine Sort	3.25	0.6					2.0		0900
RCPC									
Unsorted Regular	3.75		2.0	1.8	2.1		12.0		0001
Unsorted Premium	3.75		4.4	4.2	4.5		22.0		0230
Group Sort Premium	3.75	1.0/0.8							0130/0300
Fine Sort Regular	3.25	0.8					2.0		0300
HDGS	9.25	10.0							0800
Non-Machineable	3.75	20.0							0745
Pittsburgh									
City									
Unsorted Regular	3.75	1.6					9.0		0830
Unsorted Premium	3.75	2.4					12.0		0930
Fine Group Sort	3.25	0.6					2.0		0930
RCPC									
Unsorted Regular	3.75		2.0	1.8	2.1		12.0		0130
Unsorted Premium	3.75		4.4	4.2	4.5		22.0		0330
Group Sort Premium	3.75	1.0							0430
Fine Sort Regular	3.25	0.8					2.0		0430
HDGS	9.25	10.0							0830
Non-Machineable	3.75	20.0							0930
District 5 - RICHMOND									
Richmond									
City									
Unsorted Regular	2.50	1.6					10.0		0900
Fine Sort	3.00	0.6					0.6		0900
RCPC									
Unsorted Regular	2.50	2.1					13.0		0001
Unsorted Premium	2.50	4.3					22.0		0245
Group Sort Regular	2.50	1.7							0100
Group Sort Premium	2.50	2.7							0245
Fine Sort Regular	3.00	0.8					0.8		0400
HDGS	15.00	10.9							0815
Non-Machineable	2.50	9.9							1600

Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1992

Destined For: FRB Office		Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
Product				Blended	Tier 1	Tier 2	Tier 3		
District 5 - RICHMOND (cont.)									
Baltimore									
City									
Unsorted Regular	2.75	1.7					11.0	070	
Unsorted Premium	2.75	2.3					13.0	083	
Fine Sort	2.50	0.6					0.6	083	
RCPC									
Unsorted Regular	2.75	2.2					13.0	000	
Unsorted Premium	2.75	2.8/4.1 <sup>13</sup>					22.0	0230/033	
Group Sort Regular	2.75	1.8						000	
Group Sort Premium	2.75	3.3						033	
Fine Sort Regular	2.50		0.8	0.6	1.0		0.8	050	
HDGS	12.00	7.9						083	
Non-Machineable	2.75	9.9						083	
Charleston									
City									
Unsorted Regular	3.00	1.9					11.0	090	
Fine Sort	3.00	1.0					1.0	090	
RCPC									
Unsorted Regular	3.00	2.2					13.0	000	
Unsorted Premium	3.00	4.3					23.0	023	
Group Sort Regular	3.00	1.9						010	
Group Sort Premium	3.00	2.7						023	
Fine Sort Regular	3.00	1.1					1.1	030	
Non-Machineable	3.00	9.9						090	
Charlotte									
City									
Unsorted Regular	2.50	1.5					10.0	090	
Fine Sort	2.00	0.6					0.6	100	
RCPC									
Unsorted Regular	2.50	1.9					13.0	0001/0700 <sup>1</sup>	
Unsorted Premium	2.50	4.3					24.0	023	
Group Sort Regular	2.50	1.7						010	
Group Sort Premium	2.50	2.7/1.0						0245/0345 <sup>1</sup>	
Fine Sort Regular	2.00	0.8					0.8	0345/0400 (Mag Tap	
HDGS	15.00	9.9						083	
Non-Machineable	2.50	9.9						090	
Columbia									
City									
Unsorted Regular	2.50	1.7					10.0	090	
Fine Sort	2.25	0.6					0.6	090	
RCPC									
Unsorted Regular	2.50	2.0					13.0	000	
Unsorted Premium	2.50	4.3					21.0	023	
Group Sort Regular	2.50	1.7						010	
Group Sort Premium	2.50	2.7						023	
Fine Sort Regular	2.25	0.8					0.8	033	
HDGS	9.00	9.9						090	
Non-Machineable	2.50	9.9						090	



Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1992

Destined For: FRB Office		Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
Product				Blended	Tier 1	Tier 2	Tier 3		
District 6 - ATLANTA									
Atlanta									
City									
Unsorted Regular	2.75	1.1					11.0		0930
Fine Sort	2.00	0.6					0.8		1000
RCPC									
Unsorted Regular	2.75	1.8					14.7		0001
Unsorted Premium	4.25	3.3					23.1		0130
Group Sort Regular	2.75	1.7/1.5							2200/2000
Fine Sort Regular	2.50	0.8					1.2		0300
HDGS	9.75	9.9							0830
Non-Machineable	2.75	15.0							0900
Birmingham									
City									
Unsorted Regular	2.75	1.2					13.0		0900
Fine Sort	2.00	0.6					0.8		1000
RCPC									
Unsorted Regular	2.75	1.8					17.0		0001
Unsorted Premium	4.75	3.3					28.0		0130
Group Sort Regular	2.75	1.5/1.3							1900/2100
Fine Sort Regular	2.50	0.8					1.2		0300
HDGS	9.75	9.9							0900
Non-Machineable	2.75	15.0							0900
Jacksonville									
City									
Unsorted Regular	2.75	1.1					11.0		0900
Fine Sort	2.00	0.6					0.8		1000
RCPC									
Unsorted Regular	2.75	1.7					16.0		0030
Unsorted Premium	4.75	3.0					25.0		0245
Group Sort Regular	2.75	1.2							0030
Group Sort Premium	2.75	2.4							0245
Fine Sort Regular	2.50	0.8					1.2		0400
HDGS	27.75	9.9							0830
Non-Machineable	2.75	16.0							0900
St. Louis									
City									
Unsorted Regular	2.75	1.1					11.0		0830
Group Sort	2.75	1.0							0001
Fine Sort	2.00	0.6					0.8		0830
RCPC									
Unsorted Regular	2.75	1.7					16.0		0001
Unsorted Premium	4.75	3.0					25.0		0300
Group Sort Regular	2.75	1.3/1.9							0001/0300
Fine Sort Regular	2.50	0.8					1.2		0430
HDGS	12.75	9.9							0830
Non-Machineable	2.75	16.0							0830

**Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1992**

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3		
District 6 - ATLANTA (cont.)								
Nashville								
City								
Unsorted Regular	2.75	1.3					12.0	09/01
Unsorted Premium	4.25	1.8					17.0	10/01
Fine Sort	2.00	0.6					0.8	10/01
RCPC								
Unsorted Regular	2.75	1.8					17.0	00/01
Unsorted Premium	4.25	3.5					27.0	01/01
Group Sort Regular	2.75	1.3						01/01
Fine Sort Regular	2.50	0.8					1.2	02/01
HDGS	27.75	9.9						08/01
Non-Machineable	2.75	13.0						09/01
New Orleans								
City								
Unsorted Regular	2.75	1.1					16.8	09/01
Unsorted Premium	5.25	1.8						10/01
Fine Sort	2.00	0.6					0.8	11/01
RCPC								
Unsorted Regular	2.75	1.8					21.7	00/01
Unsorted Premium	5.25	3.6					31.6	02/01
Group Sort Regular	2.75	1.4						2100/02
Fine Sort Regular	2.50	0.8					1.2	03/01
HDGS	10.75	9.9						08/01
Non-Machineable	2.75	20.0						09/01
District 7 - CHICAGO								
Chicago								
City								
Unsorted Regular	2.00	2.2					24.0	06/01
Unsorted Premium	2.00	2.7					24.5	07/01
Fine Sort	3.75	0.6					0.6	07/01
RCPC								
Unsorted Regular	2.00	3.5					29.5	00/01
Unsorted Premium	2.00	4.2					33.0	01/01
Group Sort Regular	2.00	3.1/2.9 <sup>16/</sup>						0100/00
Group Sort Premium	2.00	3.8/3.6 <sup>17/</sup>						0200/01
Fine Sort Regular	3.75	0.8					0.8	03/01
Fine Sort Premium	3.75	1.3						03/01
HDGS	9.00	12.0						08/01
Non-Machineable	2.00	9.9						07/01
Des Moines								
City								
Unsorted Regular	2.00	1.2					12.0	08/01
Fine Sort	2.50	0.5					0.6	08/01
RCPC								
Unsorted Regular	2.00	2.1					16.5	00/01
Unsorted Premium	2.00	4.1					27.0	02/01
Fine Sort Regular	2.50	0.7					0.7	03/01
Non-Machineable	2.00	9.9						08/01



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Effective January 1, 1992

Destined For: FRB Office		Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
Product				Blended	Tier 1	Tier 2	Tier 3		
District 7 - CHICAGO (cont.)									
Detroit									
City									
Unsorted Regular	3.00	1.6					20.6		0900
Group Sort	3.00	1.2							0900
Fine Sort	3.25	0.5					0.5		0900
RCPC									
Unsorted Regular	3.00	2.1					23.1		0001
Unsorted Premium	3.50	3.9					32.1		0215
Group Sort Regular	3.00	1.3							0001
Group Sort Premium	3.50	2.5 <sup>18/</sup>							0215
Fine Sort Regular	3.25	0.7					0.7		0315
Fine Sort Premium	3.70	1.0					1.0		0430
HDGS	7.50	9.9							0815
Non-Machineable	3.00	7.6							0900
Indianapolis									
City									
Unsorted Regular	2.00	1.4					9.3		0900
Unsorted Premium	2.00	1.6					10.3		0930
Fine Sort	2.50	0.5					0.5		1000
RCPC									
Unsorted Regular	2.00	1.7					12.2		0001
Unsorted Premium	2.00	3.6					20.2		0315
Group Sort Regular	2.00	0.8							0400 <sup>19/</sup>
Fine Sort Regular	2.50	0.7					0.7		0400
HDGS	7.00	9.9							0900
Non-Machineable	2.00	9.9							0900
Milwaukee									
City									
Unsorted Regular	2.00	1.7					12.5		0915
Fine Sort	2.50	0.5					0.5		0945
RCPC									
Unsorted Regular	2.00	2.0					16.0		0100
Unsorted Premium	2.00	3.5					25.0		0215
Fine Sort Regular	2.50	0.7					0.7	0245/0400 (Automated Input)	
HDGS	7.00	9.9							0800
Non-Machineable	2.00	9.9							0915
District 8 - ST. LOUIS									
St. Louis									
City									
Unsorted Regular	2.25	1.8					18.2		0900
Unsorted Premium	2.75	3.1					20.9		0930
Group Sort	2.25	1.3							0900
Fine Sort	2.50/2.75 <sup>20/</sup>	0.6/0.7					0.6/0.7	1030/1045/1100 <sup>21/</sup>	
RCPC									
Unsorted Regular	2.25	2.0					20.4		0230
Unsorted Premium	2.75	3.6					24.2		0330
Fine Sort Regular	2.50/2.75	0.8					0.8		0330
Fine Sort Premium	2.50/2.75	0.9					0.9		0400
Country									
Unsorted Regular	2.25	2.2					23.1		0001
Group Sort	2.25	1.5							0100
Fine Sort Regular	2.50/2.75	1.0					1.0		0130
Fine Sort Premium	2.50/2.75	1.3					1.3		0200
HDGS	18.00	9.9							0800
Non-Machineable	2.25	11.9							0900



**Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1992**

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3		
District 8 - ST. LOUIS (cont.)								
Little Rock								
City								
Unsorted Regular	2.25	1.8					12.5	0900
Unsorted Premium	2.25	2.9					18.0	1030
Fine Sort	2.00	0.6					0.6	1100
RCPC								
Unsorted Regular	2.25	2.2					14.5	0001
Unsorted Premium	2.25	3.3					21.0	0200
Group Sort Regular	2.25	1.8						0100
Fine Sort Regular	2.00	0.7					0.7	0200
Non-Machineable	2.25	14.9						0900
Louisville								
City								
Unsorted Regular	2.50	1.6					10.0	0815
Unsorted Premium	3.00	2.9					17.0	0900
Fine Sort	3.00/3.50	0.2/0.5 <sup>22/</sup>					0.2/0.5	1000/1030
RCPC								
Unsorted Regular	2.50	1.9					12.0	0100
Unsorted Premium	3.00	3.9					23.0	0230
Fine Sort Regular	4.50	0.2					0.2	0430
Fine Sort Premium	5.00	0.5					0.5	0440
HDGS	8.50	9.0						0815
Non-Machineable	2.50	12.0						0900
Memphis								
City								
Unsorted Regular	2.75	1.7					15.0	0900
Unsorted Premium	4.00	3.1					20.0	0930
Fine Sort	3.00	0.5/0.9 <sup>23/</sup>					0.6	0930/1000
RCPC								
Unsorted Regular	2.75	2.0					17.0	0000
Unsorted Premium	4.00	3.5					23.0	0230
Fine Sort Regular	3.00	0.7					0.8	0430
Fine Sort Premium	3.00	1.2						0440
Non-Machineable	2.75	15.0						0900
District 9 - MINNEAPOLIS								
Minneapolis								
City								
Unsorted Regular	2.75		1.6	1.4	1.7		20.0	0800
Unsorted Premium	2.75		2.5	2.3	2.6			0910
Group Sort	2.75	0.6 Payor Group						0800
Fine Sort	3.00	0.4					1.8	0910
RCPC								
Unsorted Regular	2.75		2.5	1.6	2.4	3.1	25.0	0000
Unsorted Premium	2.75		3.6	2.7	3.5	4.2	30.0	0230
Group Sort Regular	2.75	0.7 Payor Group						0330
Fine Sort Regular	3.00		0.6	0.4	0.8		2.0	0430
Country								
Unsorted Regular	2.75	3.6 <sup>24/</sup>					30.0 <sup>25/</sup>	1230 M-Th /0001 Sat
Unsorted Premium	2.75	4.4						1500 M-Th /0830 Sat
Group Sort	2.75	0.8/0.9 Payor Group						varies <sup>26/</sup>
Fine Sort Regular	3.00	0.8					2.2	1530/1700/0830 Sat <sup>27/</sup>
Fine Sort Premium	3.00	1.2					2.6	0300 <sup>28/</sup>
HDGS	6.00	6.0						0800
Non-Machineable	2.75	16.0						0800/0001/1230 <sup>29/</sup>

**Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1992**

Destined For: FRB Office		Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
Product	Blended			Tier 1	Tier 2	Tier 3			
District 9 - MINNEAPOLIS (cont.)									
St. Paul									
City									
Unsorted Regular	2.00	1.7					15.5		1000
Fine Sort	1.50	0.6					0.7		1000
RCPC									
Unsorted Regular	2.00		2.6	2.2	2.4	3.9	19.5		0001
Unsorted Premium	2.00		3.9	3.5	3.7	5.2	25.5		0130
Group Sort Regular	2.00	1.9							0130
Fine Sort Regular	2.25	0.8					0.9		0300
Country									
Unsorted Regular	2.00	2.6/3.4 <sup>30/</sup>					20.5	1430 M-F /0001 Sat	
Fine Sort Regular	3.00	0.9					1.0		1600
HDGS	20.00	11.7							0830
Non-Machineable	2.00	11.7							0001
District 10 - KANSAS CITY									
Kansas City									
City									
Unsorted Regular	2.25	1.7					10.0		0930
Group Sort	2.25	1.5							1030
Fine Sort	2.25	0.6					1.0		1030
Country									
Unsorted Regular	2.25		3.0	2.2	3.2		24.0		0001
Fine Sort Regular	2.50		1.0	0.7	1.4		2.0	0130/0230 (Mag Tape)	
Fine Sort Premium	2.50								
HDGS	12.00	10.0							0830
Non-Machineable	2.25	20.2							0830
Denver									
City									
Unsorted Regular	2.25	1.5					15.0		0900
Fine Sort	2.00	0.4					1.0		1000
RCPC									
Unsorted Regular	2.25	1.9					23.0		0001
Unsorted Premium	2.25	3.8					32.0		0130
Fine Sort Regular	2.00	0.5					1.0		0300
Country									
Unsorted Regular	2.25		3.2	2.5	3.5		28.0		2100
Fine Sort Regular	2.00		0.7	0.5	0.9		1.0		2300
HDGS	8.00	10.0							0815
Non-Machineable	2.25	11.9							0815
Oklahoma City									
City									
Unsorted Regular	2.25	1.7					12.6		0900
Fine Sort	2.50	0.5					1.0		1000
RCPC									
Unsorted Regular	2.25	2.3					16.0		0400
Unsorted Premium	2.25	3.6					25.0		0500
Fine Sort Regular	2.50	0.7					2.0		0530
Country									
Unsorted Regular	2.25		2.6	2.0	2.8		16.8		0001
Fine Sort Regular	2.50		0.8	0.5	0.9		2.0		0200
HDGS	10.00	12.0							0900
Non-Machineable	2.25	14.0							0900



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Destined For: FRB Office		Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)			Return Fee (cents/item)	Deposit Deadline
Product	Blended			Tier 1	Tier 2	Tier 3		
District 10 - KANSAS CITY (cont.)								
Omaha								
City								
Unsorted Regular	2.75	1.9				20.0		0900
Fine Sort	2.50	0.6				1.0		1000
RCPC								
Unsorted Regular	2.75		2.3	2.1	2.4	25.0		0030
Unsorted Premium	2.75		3.5	3.3	3.6	31.0		0130
Fine Sort Regular	2.50		0.8	0.6	0.9	2.0		0230
Country								
Unsorted Regular	2.75	3.3				30.0		1500
Group Sort	2.75	3.3				30.0		2130
Fine Sort Regular	2.50	1.0				2.0		1600
HDGS	8.00	8.5						0900
Non-Machineable	2.75	13.5						0900
District 11 - DALLAS								
Dallas								
City								
Unsorted Regular	3.00	1.6				13.0		0900
Fine Sort	2.50	0.6				0.7		0930
RCPC								
Unsorted Regular	3.00	2.2				16.0		0000
Unsorted Premium	5.00	4.3				29.0		0140
Group Sort Regular	3.00	2.6						0330
Fine Sort	2.50	0.8				0.9		0400/0500
COUNTRY								
Unsorted Regular	3.00	2.8				19.0	2200 M-Th/1700 Su	
Fine Sort Regular	2.50	0.9				0.9	2300 M-Th /1845 Su	
HDGS	11.00	7.5						0830
Non-Machineable	3.00	23.0						0900
El Paso								
City								
Unsorted Regular	3.00	1.7				13.0		0910
Fine Sort	2.50	0.6				0.7		1010
RCPC								
Unsorted Regular	3.00	3.0				16.0		0200
Fine Sort Regular	3.00	0.8				0.9		0300
HDGS	15.50	15.0						0910
Non-Machineable	3.00	23.0						0910
Houston								
City								
Unsorted Regular	3.00	1.6				13.0		0900
Group Sort	3.00	1.5						1100
Fine Sort	1.50	0.4				0.4		1100
RCPC								
Unsorted Regular	3.00	2.2				16.0		0000
Unsorted Premium	5.00	4.3				29.0		0230
Group Sort Regular	3.00	1.9						0200
Fine Sort Regular	2.50	0.8				0.9		0400
HDGS	11.00	7.5						0900
Non-Machineable	3.00	23.0						0900

Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
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Estimated For: FRB Office		Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
Product	Cash Letter Fee		Blended	Tier 1	Tier 2	Tier 3		
District 11 - DALLAS (cont.)								
San Antonio								
City								
Unsorted Regular	3.00	1.6					13.0	0930
Fine Sort	2.50	0.6					0.7	1030
RCPC								
Unsorted Regular	3.00	2.2					16.0	0200
Unsorted Premium	5.00	4.3					29.0	0245
Fine Sort Regular	2.50	0.8					0.9	0400
HDGS	11.00	7.5						0900
Non-Machineable	3.00	23.0						0930
District 12 - SAN FRANCISCO								
San Francisco								
City								
Unsorted Regular	2.50	1.9					28.0	0730
Group Sort	2.50	1.7						0800 <sup>31/</sup>
Fine Sort	2.50	0.5					1.0	1000
RCPC								
Unsorted Regular	2.50		2.5	2.3	2.6		32.0	0001
Unsorted Premium	2.50		4.8	4.6	4.9		40.0	0200
Group Sort Regular	2.50	2.0						varies <sup>31/</sup>
Fine Sort Regular	2.50		0.8	0.6	0.9		1.4	0500
COUNTRY								
Unsorted Regular	2.50	3.0					36.0	0001
Fine Sort Regular	2.50	1.5					2.6	1200
Non-Machineable	2.50	25.0						0730
Los Angeles								
City								
Unsorted Regular	2.50	1.9					28.0	0800
Group Sort	2.50	1.7						0830 <sup>31/</sup>
Fine Sort	2.50	0.5					1.0	1000
RCPC								
Unsorted Regular	2.50		2.5	2.3	2.6		32.0	0001
Unsorted Premium	2.50		4.8	4.6	4.9		40.0	0200
Group Sort Regular	2.50	2.0						varies <sup>31/</sup>
Fine Sort Regular	2.50		0.8	0.6	0.9		1.4	0500
HDGS	8.00	8.0						0800
Non-Machineable	2.50	25.0						0800
Portland								
City								
Unsorted Regular	2.50	1.8					28.0	0900
Fine Sort	2.50	0.5					1.0	0930
RCPC								
Unsorted Regular	2.50		2.5	2.1	2.7		32.0	0001
Unsorted Premium	2.50		4.6	4.2	4.8		40.0	0200
Group Sort Regular	2.50	1.8						varies <sup>31/</sup>
Fine Sort Regular	2.50		1.0	0.6	1.2		1.4	0400
HDGS	8.00	8.0						0900
Non-Machineable	2.50	25.0						0900



**Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
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Destined For: FRB Office		Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Deposit Deadline
Product				Blended	Tier 1	Tier 2	Tier 3		
District 12 - SAN FRANCISCO (cont.)									
Salt Lake City									
City									
Unsorted Regular	2.50	1.8					28.0		0900
Unsorted Premium	2.50	3.6							1015
Fine Sort	2.50	0.5					1.0		1100
RCPC									
Unsorted Regular	2.50		2.4	2.1	2.6		32.0		0000
Unsorted Premium	2.50		4.5	4.2	4.7		40.0		0200
Group Sort Regular	2.50	1.8							varies <sup>3</sup>
Fine Sort Regular	2.50		0.9	0.6	1.1		1.4		0500
HDGS	21.00	8.0							0900
Non-Machineable	2.50	25.0							0900
Seattle									
City									
Unsorted Regular	2.50	1.8					28.0		0900
Fine Sort	2.50	0.5					1.0		1100
RCPC									
Unsorted Regular	2.50		2.4	2.1	2.5		32.0		0000
Unsorted Premium	2.50		4.5	4.2	4.6		40.0		0200
Group Sort Regular	2.50	1.8							varies <sup>3</sup>
Fine Sort Regular	2.50		0.9	0.6	1.0		1.4		0400/0500 <sup>3</sup>
Non-Machineable	2.50	25.0							0900

**Footnotes**

- <sup>1/</sup> Windsor Locks requires separate cash letters for NWNE (routing numbers 0116, 0117, 2116, 2117) and SWNE (routing numbers 0111, 0118, 0119, 0211, 2111, 2118, 2119, 2211). Tiered pricing will be offered at both the regular and premium deposit options. In the pricing exhibit, the NWNE fee shown first. For example, under the RCPC regular deadline, the NWNE blended fee is 2.4 cents, while the SWNE fee is 2.1 cents.
- <sup>2/</sup> Windsor Locks also offers a tiered RCPC fine sort pricing option. Similar to the RCPC unsorted products, the NWNE and SWNE zones show different fees. In this case, the deposit deadlines are also different: NWNE has a 0315 deadline, while SWNE shows a 0400 deadline.
- <sup>3/</sup> The New York Office does not accept interterritory deposits. Instead, items drawn on New York City depository institutions should be deposited with the Cranford Office.
- <sup>4/</sup> All offices in the New York District charge a special \$1.00 per item fee for non-standard non-machineable deposits.
- <sup>5/</sup> Cranford offers a premium group sort at 0300 for 3.0 cents per item, and a premium group plus at 0600 for 4.0 cents per item.
- <sup>6/</sup> Philadelphia offers multiple RCPC group sort deposit options with deadlines ranging from 0300 to 0500. With the exception of the group 4 option, all the group sorts are priced at 1.7 cents per item. Group 4 items have a 0400 deadline and are priced at 1.4 cents per item.
- <sup>7/</sup> Philadelphia also offers 2 payor group sort deposit options priced at 0.5 and 0.7 cents per item with deposit deadlines of 0030 and 0230.
- <sup>8/</sup> Philadelphia provides a city group product that combines HDGS endpoints with selected city endpoints.
- <sup>9/</sup> Cleveland offers a forward collection option (Sort Fourth), which accepts all Fourth District city and HDGS items in a single cash letter at 0300. Fees are \$4.75/cash letter, 1.8 cents Cleveland city, 2.4 cents other Fourth District city, 4.4 cents Cleveland RCPC, 25.0 cents for all HDGS endpoints.
- <sup>10/</sup> The Cleveland Office offers a premium group sort option at 0415 with a per item fee of 1.0 cents, and a payor group option at 0430 with a per item fee of 0.8 cents. The other offices in the Cleveland District offer similar group sort options.
- <sup>11/</sup> Every office in the Fourth District offers forward collection regular RCPC and premium RCPC products which are slightly later than the corresponding return deposit deadline.
- <sup>12/</sup> Columbus offers two city group sort products: one at 0745 for 0.8 cents/item, and a payor group sort at 0900 for 0.5 cents/item.
- <sup>13/</sup> Baltimore offers an RCPC premium at 0330 for 4.1 cents per item and an earlier RCPC product at 0230 for 2.8 cents per item.
- <sup>14/</sup> On Monday through Thursday, Charlotte has a 0001 RCPC regular deposit deadline. The 0700 deadline is in effect on Saturday morning.
- <sup>15/</sup> Charlotte offers a 0245 RCPC premium group sort for 2.7 cents per item, and a payor group sort product for 1.0 cents at 0345.



- <sup>16/</sup> The Chicago Office offers two regular and two premium group sort deposit options - a 0719 and a 0711/0712 option. The first fee shown is the 0719 product, while the second fee is the 0711/0712 product.
- <sup>17/</sup> In addition to the two premium group sort products, Chicago also offers an electronic cash letter (ECL) deposit product with a 0300 deadline and a per item fee of 2.1 cents. Contact the Chicago Office for more details concerning the ECL product.
- <sup>18/</sup> In addition to the two group sort products, Detroit offers two electronic cash letter (ECL) deposit products with 0300/0400 deadlines and per item fees of 1.9 and 2.9 cents. Contact the Detroit Office for more details concerning the ECL product.
- <sup>19/</sup> Indianapolis offers a payor group sort for selected RCPC endpoints at 0400.
- <sup>20/</sup> St. Louis offers a 25.0 cent discount to fine sort depositors if the depositor provides the cash letter data on magnetic tape.
- <sup>21/</sup> St. Louis offers a regular city fine sort for 0.6 cents per item at 1030 (non clearinghouse) and at 1045 (clearinghouse), as well as a premium service for 0.7 cents per item at 1100.
- <sup>22/</sup> Louisville offers regular and premium city fine sort deposit options.
- <sup>23/</sup> Memphis offers regular and premium city fine sort deposit options.
- <sup>24/</sup> Minneapolis also offers a country deposit option with calculated availability at 0230. The per item fees are 4.3 cents (immediate availability) and 3.6 cents (1 day deferred).
- <sup>25/</sup> For return deposits, Minneapolis also offers a country deposit with calculated availability at 0230. The per item fee is 30.0 cents for both immediate and one day deferred items.
- <sup>26/</sup> Minneapolis offers several country payor group deposit options. The weekday deadlines are at 1530 and 0230, while the Saturday deadline is at 0830. Contact the Minneapolis Office for more details concerning the group sorts.
- <sup>27/</sup> The Minneapolis' country fine sort deadline at 1530 is a weekday deadline for South Dakota endpoints (0914/2914).
- <sup>28/</sup> This is a weekday deadline for calculated availability endpoints only.
- <sup>29/</sup> Minneapolis non-machineable deadlines are as follows: city items(0800 M-F); RCPC items (0001 M-F); and country items (1230 M-F).
- <sup>30/</sup> Helena also offers a country deposit option with calculated availability at 0230. The per item fees are 3.4 cents (immediate availability) and 2.6 cents (1 day deferred).
- <sup>1/</sup> Contact the San Francisco Financial Services group for details concerning these group sort deposit options.
- <sup>2/</sup> Fine sort packages drawn on Alaskan endpoints have a 0400 deadline; Washington State endpoints have 0500 deadline.

**Note:** Each office's cash letter fee is a fixed charge that applies to each deposit. The return fee is for qualified returns only. Deposit deadlines are in a military time format and are weekday deadlines, unless otherwise noted. HDGS deadlines usually are offered Tuesday through Friday, although some Fed offices do offer Monday HDGS service. Contact the local Fed office for specific details. Federal Reserve offices providing tiered pricing also offer an alternative blended per item fee. Contact the respective office for more details regarding the procedures for blended pricing.