

**FEDERAL RESERVE BANK  
OF NEW YORK**

[Circular No. 10594]  
[November 27, 1992]

**CHECK SERVICES**

**New Price Schedules, Effective January 1, 1993**

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

Effective January 1, 1993, 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 **new Systemwide standard terminology** for all check products, and some price increases in cash letter fees, forward collection and return item products, and large dollar return item notification fees. There are no changes in fees for the payor bank services 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

**East Rutherford Operations Center (ERO)  
(Formerly the Cranford Office)**

Fred A. Denesevich, Regional Manager  
(201) 531-3430

**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, 1993*



[Enc. Cir. No. 10594]

## 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

#### East Rutherford Operations Center (EROC) (Formerly the Cranford Office)

Fred Denesevich, Regional Manager (201) 531-3430

#### 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	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>									
Regular	0220,2220	Immediate	2.5¢	8:15 a.m.	\$1.62	12:01 a.m.	48.0¢	8:15 a.m.	
<b>RCPC</b>									
Regular	0223,2223	Immediate	2.7¢	12:01 a.m.	\$1.62	12:01 a.m.	49.0¢	12:01 a.m.	
Premium A	0223,2223	Immediate	4.9¢	3:15 a.m.			56.0¢	3:15 a.m.	
Group Sort Premium I	0220,2220 0223,2223	Immediate	3.1¢/2.1¢ <sup>4/</sup>	3:15 a.m.					
<b>Fine Sort <sup>5/</sup></b>									
City	0220,2220	Immediate	0.6¢ <sup>6/</sup>	9:30 a.m.	0.6¢ <sup>6/</sup>	9:30 a.m.	0.6¢ <sup>6/</sup>	9:30 a.m.	
RCPC	0223,2223	Immediate	0.8¢ <sup>6/</sup>	5:00 a.m.	0.8¢ <sup>6/</sup>	5:00 a.m.	0.8¢ <sup>6/</sup>	5:00 a.m.	
<b>Other Feds <sup>5/7/</sup></b>									
Early Weekday A	All	Computed	5.8¢	8:00 p.m. Mon.-Thurs.			81.0¢	8:00 p.m. Mon.-Thurs.	
Regular	All	Computed	5.9¢	12:01 a.m.	\$1.97	12:01 a.m.	75.0¢	12:01 a.m.	
Weekend	All	Computed	5.8¢	6:00 p.m. Sat.			75.0¢	6:00 p.m. Sat.	
Inter Group Sort I	<sup>5/</sup>	Immediate	5.5¢	8:00 p.m. Mon.-Thurs.					
Inter Group Sort II	<sup>5/</sup>	Immediate	5.4¢	12:00 a.m. Tues.-Fri.					
<b>Mixed Cash Letter <sup>5/7/8/</sup></b>									
Weekday A	In-Zone (City)		2.5¢	8:00 p.m.	\$1.62	8:00 p.m. <sup>9/</sup>	53.0¢	8:00 p.m. <sup>10/</sup>	
	In Zone (RCPC)		2.7¢	Mon.-Thurs.	\$1.62	Mon.-Thurs.	54.0¢	Mon.-Thurs.	
	In-District	Computed	3.1¢	6:00 p.m.	\$1.62	2:00 p.m.	58.0¢	6:00 p.m.	
	Other Feds		5.8¢	Sat.	\$1.97	Sat.	86.0¢	Sat.	
Regular Weekday	In-Zone (City)		2.5¢				58.0¢		
	In-Zone (RCPC)		2.7¢				59.0¢		
	In-District	Computed	3.1¢	12:01 a.m.			62.0¢	12:01 a.m.	
	Other Feds		5.9¢				91.0¢		
Weekday B	In-Zone (City)		2.5¢				58.0¢		
	In-Zone (RCPC)		4.9¢				67.0¢		
	In-District	Computed	3.1¢	2:00 a.m.			62.0¢	2:00 a.m.	
	Other Feds		5.8¢				91.0¢		
<b>Non-machineable</b>									
City A	0220,2220	1 Business Day	25.0¢	8:30 a.m.					
RCPC A	0223,2223	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>Mixed Unencoded <sup>5/7/</sup></b>									
	In-Zone (City)		6.5¢						
	In-Zone (RCPC)		6.7¢						
	In-District	Computed	7.1¢	12:01 a.m.					
	Other Feds		9.9¢						
<b>High Dollar Group Sort <sup>5/</sup></b>		Immediate	13.0¢ <sup>11/</sup>	8:30 a.m. Tues.-Fri.					
<b>Government Checks</b>		Immediate	--	3:00 p.m.					
<b>Savings Bonds</b>		Immediate	--	12:00 noon					

<sup>1/</sup> A cash letter fee of \$3.00 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 \$3.50 applies to mixed and other Fed forward collection cash letters.  
<sup>3/</sup> A cash letter fee of \$4.50 applies to mixed and other Fed return letters.  
<sup>4/</sup> RCPC and city work can be included in the same cash letter. RCPC items are priced at \$.031 and city items are priced at \$.021.  
<sup>5/</sup> Contact an account manager for details.  
<sup>6/</sup> A fixed charge of \$4.50 applies to each fine sort endpoint for cash items and return items.  
<sup>7/</sup> Availability on these deposits is subject to our interterritory crediting procedures.  
<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 \$6.25 applies to High Dollar Group Sort cash letters.

**East Rutherford Operations Center (EROC)  
In-Zone Depositors (Monday-Friday)**

Product	Routing Symbol	Availability	Forward Collection Items		Return 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
<b>City</b>								
Regular	0210,0260, 0280,2260	Immediate	3.1¢	7:00 a.m.	\$1.68	12:01 a.m.	50.0¢	7:00 a.m.
Premium A	0210,0260, 0280,2260	Immediate	4.9¢	8:30 a.m.			53.0¢	8:30 a.m.
Group Sort I	0210	Immediate	2.7¢	8:30 a.m.				
<b>RCPC</b>								
Regular	0212,0270, 2212	Immediate	2.8¢	12:01 a.m.	\$1.68	12:01 a.m.	50.0¢	12:01 a.m.
Premium A	0212,0270, 2212	Immediate	4.9¢	3:00 a.m.			57.0¢	3:00 a.m.
Group Sort I	<sup>4/</sup>	Immediate	2.4¢	12:01 a.m.				
Group Sort Premium I	<sup>4/</sup>	Immediate	3.1¢	3:00 a.m.				
Group Sort Premium II	<sup>4/</sup>	Immediate	4.1¢	6:00 a.m.				
<b>Fine Sort <sup>4/</sup></b>								
City (EROC depositors only)	0210,0260 0280,2260	Immediate	0.8¢ <sup>5/</sup>	9:30 a.m.	0.8¢ <sup>5/</sup>	9:30 a.m.	0.8¢ <sup>5/</sup>	9:30 a.m.
RCPC	0212,0270 2212	Immediate	0.9¢ <sup>5/</sup>	5:00 a.m.	0.9¢ <sup>5/</sup>	5:00 a.m.	0.9¢ <sup>5/</sup>	5:00 a.m.
<b>Other Feds <sup>4/6/</sup></b>								
Regular	All	Computed	5.8¢	12:01 a.m.			81.0¢	12:01 a.m.
Early Weekday A	All	Computed	5.7¢	10:00 p.m.	\$2.08	12:01 a.m.		
Weekend	All	Computed	5.6¢	8:00 p.m. Sat.			75.0¢	8:00 p.m. Sat.
Inter Group Sort I	<sup>4/</sup>	Computed	6.1¢	10:30 p.m. Mon.-Thurs. 1:00 a.m. Sat.				
Inter Group Sort II	<sup>4/</sup>	Immediate	5.0¢	12:01 a.m. Tues.-Fri. 1:00 a.m. Sat.				
Inter Group Sort IV	<sup>4/</sup>	1 Business Day	6.0¢	12:01 a.m. Tues.-Fri. 1:00 a.m. Sat.				
<b>Mixed Cash Letter <sup>4/6/7/</sup></b>								
Weekday A	In-Zone (City)		3.1¢		\$1.68		55.0¢	
	In-Zone (RCPC)		2.8¢		\$1.68		55.0¢	
	In-District	Computed	3.1¢	10:00 p.m.	\$1.68	8:00 p.m. <sup>8/</sup>	57.0¢	10:00 p.m. <sup>9/</sup>
	Other Feds		5.8¢		\$2.08		86.0¢	
Regular Weekday	In-Zone (City)		3.1¢				60.0¢	
	In-Zone (RCPC)		2.8¢				60.0¢	
	In-District	Computed	3.1¢	12:01 a.m.			62.0¢	12:01 a.m.
	Other Feds		5.8¢				91.0¢	
<b>Non-machineable</b>								
RCPC A	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>Mixed Unencoded <sup>4/6/</sup></b>								
	In-Zone (City)		7.1¢					
	In-Zone (RCPC)		6.8¢					
	In-District	Computed	7.1¢	8:00 p.m.				
	Other Feds		9.8¢					
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	40.0¢ <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 \$3.00 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 \$3.50 applies to mixed and other Fed forward collection cash letters.

<sup>3/</sup> A cash letter fee of \$4.50 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 \$12.00 applies to High Dollar Group Sort cash letters.

<sup>11/</sup> A cash letter fee of \$51.50 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			
			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
City Fine Sort <sup>2/</sup> (New York City depositors only)	0210,0260, 0280,2260	Immediate	0.8¢	9:30 a.m.	0.8¢	9:30 a.m.	0.8¢	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				

<sup>1/</sup> A fixed charge of \$4.50 applies to each fine sort endpoint.  
<sup>2/</sup> 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	Per Item Charge <sup>1/3/</sup>	Cut-Off Time	Per Item Charge <sup>1/3/</sup>	Cut-Off Time
<b>City</b>								
Regular	0210,0260, 0280,2260	Immediate	3.1¢	7:00 a.m.	\$1.68	12:01 a.m.	50.0¢	7:00 a.m.
Premium A	0210,0260, 0280,2260	Immediate	4.9¢	8:30 a.m.			53.0¢	8:30 a.m.
Group Sort I	0210	Immediate	2.7¢	8:30 a.m.				
<b>RCPC</b>								
Regular	0214,0219, 0280,2214, 2219	Immediate	2.8¢	12:01 a.m.	\$1.68	12:01 a.m.	50.0¢	12:01 a.m.
Premium A	0214,0219, 0280,2214, 2219	Immediate	4.9¢	3:00 a.m.			57.0¢	3:00 a.m.
Group Sort I	<sup>4/</sup>	Immediate	2.4¢	12:01 a.m.				
Group Sort Premium I	<sup>4/</sup>	Immediate	3.1¢	3:00 a.m.				
<b>Fine Sort <sup>4/</sup></b>								
City (Jericho depositors only)	0210,0260, 0280,2260	Immediate	0.8¢ <sup>5/</sup>	9:30 a.m.	0.8¢ <sup>5/</sup>	9:30 a.m.	0.8¢ <sup>5/</sup>	9:30 a.m.
RCPC	0214,0219, 0280,2214, 2219	Immediate	0.9¢ <sup>5/</sup>	5:00 a.m.	0.9¢ <sup>5/</sup>	5:00 a.m.	0.9¢ <sup>5/</sup>	5:00 a.m.
<b>Country Regular</b>	0211,0215, 0216,2211, 2215,2216	1 Business Day	4.0¢	12:00 noon	\$1.68	12:01 a.m.	56.0¢	12:00 noon
<b>Other Feds <sup>4/5/7/</sup></b>								
Regular	All	Computed	5.6¢	12:01 a.m.	\$2.08	12:01 a.m.	81.0¢	12:01 a.m.
Inter Group Sort II	<sup>4/</sup>	Immediate	5.2¢	12:01 a.m. Tues.-Fri.				
<b>Mixed Cash Letter <sup>4/5/7/8/</sup></b>								
Weekday A	In-Zone (City)		3.1¢		\$1.68		55.0¢	
	In-Zone (RCPC)		2.8¢		\$1.68		55.0¢	
	In-District	Computed	3.1¢	10:00 p.m.	\$1.68	8:00 p.m. <sup>9/</sup>	57.0¢	10:00 p.m. <sup>10/</sup>
	Other Feds		5.6¢		\$2.08		86.0¢	
Regular Weekday	In-Zone (City)		3.1¢				60.0¢	
	In-Zone (RCPC)		2.8¢				60.0¢	
	In-District	Computed	3.1¢	12:01 a.m.			62.0¢	12:01 a.m.
	Other Feds		5.6¢				91.0¢	
<b>Non-machineable</b>								
City A	0210,0260, 0280,2260	1 Business Day	25.0¢	8:30 a.m.				
RCPC A	0214,0219, 2214,2219	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 A	0211,0215, 0216,2211, 2215,2216	2 Business Days	25.0¢	8:30 a.m.				
<b>Mixed Unencoded <sup>4/5/</sup></b>								
	In-Zone (City)		7.1¢					
	In-Zone (RCPC)		6.8¢					
	In-District	Computed	7.1¢	8:00 p.m.				
	Other Feds		9.6¢					
<b>High Dollar Group Sort</b>	<sup>4/</sup>	Immediate	10.0¢ <sup>11/</sup>	8:30 a.m. Tues.-Fri.				
<b>Government Checks</b>		Immediate	--	3:00 p.m.				
<b>Savings Bonds</b>		Immediate	--	12:00 noon				

<sup>1/</sup> A cash letter fee of \$3.00 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 \$3.50 applies to mixed and other Fed forward collection cash letters.  
<sup>3/</sup> A cash letter fee of \$4.50 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 \$11.00 also applies to High Dollar Group Sort cash letters.

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

**CIRCULAR NO. 10594**

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 Regular</b> (Utica depositors only)	0210,0260, 0280,2260	Immediate	3.1¢	12:01 a.m.	\$1.62	12:01 a.m.		
<b>RCPC</b>								
Regular	0213,2213	Immediate	2.7¢	12:01 a.m.	\$1.62	12:01 a.m.	49.0¢	12:01 a.m.
Premium A	0213,2213	Immediate	4.9¢	3:00 a.m.			56.0¢	3:00 a.m.
Group Sort I	<sup>4/</sup>	Immediate	2.4¢	12:01 a.m.				
Group Sort Premium I	<sup>4/</sup>	Immediate	3.1¢	3:00 a.m.				
<b>RCPC Fine Sort <sup>4/</sup></b>	0213,2213	Immediate	0.9¢ <sup>5/</sup>	5:00 a.m.	0.9¢ <sup>5/</sup>	5:00 a.m.	0.9¢ <sup>5/</sup>	5:00 a.m.
<b>Other Feds <sup>4/6/7/</sup></b>								
Regular	All	Computed	5.6¢	12:01 a.m.	\$1.97	12:01 a.m.	81.0¢	12:01 a.m.
Inter Group I	<sup>4/</sup>	1 Business Day	5.5¢	10:00 p.m.				
Inter Group II	<sup>4/</sup>	Immediate	4.9¢	12:01 a.m. Tues.-Fri.				
Inter Group III	<sup>4/</sup>	1 Business Day	5.6¢	12:01 a.m. Tues.-Fri.				
<b>Mixed Cash Letter <sup>4/6/7/8/</sup></b>								
Weekday A	In-Zone (City)		3.2¢		\$1.62		58.0¢	
	In-Zone (RCPC)		2.7¢		\$1.62		54.0¢	
	In-District	Computed	3.2¢	10:00 p.m.	\$1.62	8:00 p.m. <sup>9/</sup>	58.0¢	10:00 p.m. <sup>10/</sup>
	Other Feds		5.6¢		\$1.97		86.0¢	
Regular Weekday	In-Zone (City)		3.2¢				62.0¢	
	In-Zone (RCPC)		2.7¢				59.0¢	
	In-District	Computed	3.2¢	12:01 a.m.			62.0¢	12:01 a.m.
	Other Feds		5.6¢				91.0¢	
Weekday B	In-Zone (City)		3.2¢				62.0¢	
	In-Zone (RCPC)		4.9¢				67.0¢	
	In-District	Computed	3.2¢	1:30 a.m.			62.0¢	1:30 a.m.
	Other Feds		5.6¢				91.0¢	
<b>Non-Machineable</b>								
RCPC A	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.				
<b>Mixed Unencoded <sup>4/7/</sup></b>								
	In-Zone (City)		7.2¢					
	In-Zone (RCPC)		6.7¢					
	In-District	Computed	7.2¢	8:00 p.m.				
	Other Feds		9.6¢					
<b>High Dollar Group Sort</b>	<sup>4/</sup>	Immediate	14.0¢ <sup>11/</sup>	8:30 a.m. Tues.-Fri.				
<b>Albany Relay</b>	<sup>4/</sup>		\$10.00 per day per user	<sup>4/</sup>				
<b>Government Checks</b>		Immediate	--	3:00 p.m.				
<b>Savings Bonds</b>		Immediate	--	12:00 noon				

<sup>1/</sup> A cash letter fee of \$3.00 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 \$3.50 applies to mixed and other Fed forward collection cash letters.  
<sup>3/</sup> A cash letter fee of \$4.50 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> On Friday nights and Saturday mornings, there is one cut-off time at 1:00 a.m. Saturday morning.  
<sup>7/</sup> Availability on these deposits is subject to our interterritory crediting procedures.  
<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 \$19.00 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>	
Key account daily minimum fee - trans/paper	\$ 30.00
Key account fee per account - trans/paper <sup>3/</sup>	\$ .30
Delivery fee	
Magnetic tape key account mag tape surcharge	\$ 10.00
Key account wire surcharge	No additional charge
Key account fax/tele surcharge	No additional charge
Key account paper surcharge	No additional charge
<b>MICR Line Capture<sup>1/2/</sup></b>	
MICR daily minimum fee	\$ 15.00
MICR mag tape fee (per item) <sup>3/</sup>	\$ .001
MICR per item fee (trans) <sup>3/</sup>	\$ .005 (plus telephone line charges)
MICR magnetic tape surcharge	\$ 10.00
Truncation	
Mag tape fee	\$ .02
Per item fee (trans)	\$ .025
<b>Account Level Sort<sup>1/</sup></b>	
Head Office	
Special outsort - low speed	\$ 9.00
Buffalo and Utica	
Special outsort - high speed	\$ 25.00
Special outsort - low speed	\$ 9.00
Jericho and Cranford	
Special outsort - high speed	\$ 50.00
Special outsort - low speed	\$ 9.00
<b>Enhancements</b>	
Fine sort	
Head Office - fee per item	\$ .023
Buffalo Branch and RCPCs - fee per item	\$ .012
Reject reentry <sup>4/</sup>	\$ .03
Reject information per item	\$ 1.00
Microfilming <sup>5/</sup>	\$ .002
Truncation - returns and retrievals	
Return item request - telephone	\$ 2.35
Return item request - trans	\$ 1.60
Retrieval - fax	\$ 1.00
Magnetic tapes <sup>1/</sup>	\$ 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.

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

<u>Service</u>	<u>Price</u>	<u>Cut-off Hour</u>
Wire	\$ 1.75	12:00 noon <sup>2/</sup>
Telephone	\$ 6.00	9:00 a.m. <sup>3/</sup>
Item	\$ 7.25	9:00 a.m. <sup>4/</sup>

<sup>1/</sup> Contact an account manager for details. This service is offered under the provisions of our Operating Circular 4.

<sup>2/</sup> To assure timely notification, we must receive your wire by 12 noon Eastern time of our second banking day after you have received the check in your cash letter.

<sup>3/</sup> The telephone can be used to notify the bank of first deposit or your local Fed office of large dollar return items. However, if you choose the Fed's service, we must receive your call by 9:00 a.m. local time, Monday through Friday, on our second banking day after you have received a check in your cash letter, in order to ensure timeliness.

<sup>4/</sup> This option requires that your courier or messenger deliver the return check(s) to us by 9:00 a.m. local time of our second banking day after you received the check in your cash letter. Note: The 9:00 a.m. deadline for notification services does not supersede the U.C.C or Regulation CC deadlines for returns.

**FEDERAL RESERVE BANK  
OF NEW YORK**

November 27, 1992

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

Effective January 1, 1993, 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

**East Rutherford Operations Center (EROC)  
(Formerly the Cranford Office)**

Fred A. Denesevich, Regional Manager  
(201) 531-3430

**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 II**  
**Federal Reserve System**

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

*Effective January 1, 1993*



Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1993

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)			Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2			
<b>District 1 - BOSTON</b>								
<b>Boston</b>								
<b>City</b>								
Regular	2.50	1.6				23.0		0700
Premium A	2.50	2.8				26.0		0830
Fine Sort	3.75	0.4				0.4		0830
<b>RCPC</b>								
Regular	2.50		2.1	1.8	2.3	26.0		0001
Premium A	2.50		3.3	3.0	3.5	30.0		0300
Group Sort I	2.50	2.2						0400
Fine Sort	3.75		0.6	0.5	0.7	0.8		0500
<b>HDGS</b>	11.25	5.9						0830
<b>Non-Machineable</b>	2.50	16.0						0830
<b>Lewiston</b>								
<b>RCPC</b>								
Regular	2.50		1.9	1.6	2.2	26.0		0030
Premium A	2.50		2.4	2.0	2.7	30.0		0300
Group Sort I	2.50	1.8						0300
Fine Sort	3.00		0.4	0.3	0.7	0.5		0500
<b>HDGS</b>	22.25	5.4						0830
<b>Non-Machineable</b>	2.50	16.0						0830
<b>Windsor Locks</b>								
<b>RCPC (NWNE/SWNE)<sup>1/2/</sup></b>								
Regular	2.50		2.4/2.2	2.1/1.9	2.5/2.3	26.0		0001
Premium A	2.50		3.7/3.5	3.3/3.1	3.7/3.5	30.0		0300
Group Sort I	2.50	2.5/2.3						0300
Fine Sort	3.75		0.8/0.7	0.5/0.5	0.8/0.7	0.8		0315/0400
<b>HDGS</b>	7.25	5.9						0830
<b>Non-Machineable</b>	2.50	16.0						0830
<b>District 2 - NEW YORK<sup>3/</sup></b>								
<b>Buffalo</b>								
<b>City</b>								
Regular	4.50	2.5				48.0		0815
Group Sort I	4.50	2.1						0315
Fine Sort	4.50	0.6				0.6		0930
<b>RCPC</b>								
Regular	4.50	2.7				49.0		0001
Premium A	4.50	4.9				56.0		0315
Group Sort Premium I	4.50	3.1						0315
Fine Sort	4.50	0.8				0.8		0500
<b>HDGS</b>	7.75	13.0						0830
<b>Non-Machineable</b>	4.50	25.0/100.0 <sup>4/</sup>						0830
<b>East Rutherford</b>								
<b>City</b>								
Regular	4.50	3.1				50.0		0700
Premium A	4.50	4.9				53.0		0830
Group Sort I	4.50	2.7						0830
Fine Sort	4.50	0.8				0.8		0930
<b>RCPC</b>								
Regular	4.50	2.8				50.0		0001
Premium A	4.50	4.9				57.0		0300
Group Sort I	4.50	2.4						0001
Group Sort Premium I	4.50	3.1/4.1 <sup>5/</sup>						0300/0600
Fine Sort	4.50	0.9				0.9		0500
<b>HDGS</b>	13.50	10.0						0830
<b>Non-Machineable</b>	4.50	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, 1993

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 2 - NEW YORK<sup>3/</sup> (cont.)</b>									
<b>Jericho</b>									
<b>RCPC</b>									
Regular	4.50	2.8					50.0		0001
Premium A	4.50	4.9					57.0		0300
Group Sort I	4.50	2.4							0001
Group Sort Premium I	4.50	3.1							0300
Fine Sort	4.50	0.9					0.9		0500
<b>Country</b>									
Regular	4.50	4.0					56.0		1200
<b>HDGS</b>	12.50	10.0							0830
<b>Non-Machineable</b>	4.50	25.0/100.0 <sup>4/</sup>							0830
<b>Utica</b>									
<b>RCPC</b>									
Regular	4.50	2.7					49.0		0001
Premium A	4.50	4.9					56.0		0300
Group Sort I	4.50	2.4							0001
Group Sort Premium I	4.50	3.1							0300
Fine Sort	4.50	0.9					0.9		0500
<b>HDGS</b>	20.50	14.0							0830
<b>Non-Machineable</b>	4.50	25.0/100.0 <sup>4/</sup>							0830
<b>District 3 - PHILADELPHIA</b>									
<b>Philadelphia</b>									
<b>City</b>									
Regular	2.75	1.5					18.0		0700
Premium A	2.75	1.7					22.0		0830
Fine Sort	4.25	0.4					0.9		0830
<b>RCPC</b>									
Regular	2.75		2.0	1.8	2.1		19.0		0030
Premium A	2.75		3.3	3.1	3.6		24.0		0300
Group Sort I	2.75	1.7/1.4							0300/0400/0500
Group Sort Premium I	2.75	0.7/0.9/0.5 <sup>5/7/</sup>							0030/0230/0400
Fine Sort	4.25		0.6	0.4	0.7		1.2		0330/0430/0530
<b>HDGS</b>	8.75	9.0							0830
<b>Non-Machineable</b>	2.75	18.0							0830
<b>District 4 - CLEVELAND</b>									
<b>Cleveland</b>									
<b>City</b>									
Regular	4.00	1.6					12.0		0930
Premium A	4.00	2.4					14.0		1030
Group Sort I	4.00	0.9							0930 <sup>10/</sup>
Fine Sort	4.00/4.25 <sup>8/</sup>	0.6					2.0		1030
<b>RCPC</b>									
Regular	4.00		2.1	1.8	2.2		15.0		0100
Premium A	4.00		4.5	4.2	4.6		24.0		0415
Group Sort Premium I	4.00	1.0/0.9/0.8 <sup>9/</sup>							0415/0430
Fine Sort	4.00/4.25 <sup>8/</sup>	0.8					2.0		0415/0430 <sup>8/</sup>
<b>HDGS</b>	7.50	10.0							0830
<b>Non-Machineable</b>	4.00	20.0							1030

Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits Effective January 1, 1993

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 4 - CLEVELAND (cont.)</b>									
<b>Cincinnati</b>									
<b>City</b>									
Regular	4.00	1.6				12.0		0830	
Premium A	4.00	2.4						0930	
Group Sort I	4.00	1.0						0830	
Fine Sort	4.00/4.25 <sup>8/</sup>	0.6				2.0		0930	
<b>RCPC</b>									
Regular	4.00		2.1	1.8	2.2	15.0		0100	
Premium A	4.00		4.5	4.2	4.6	24.0		0300	
Group Sort Premium I	4.00	1.1/0.8 <sup>9/</sup>						0300/0330	
Fine Sort	4.00/4.25 <sup>8/</sup>	0.8				2.0		0330	
<b>HDGS</b>	9.50	10.0						0830	
<b>Non-Machineable</b>	4.00	20.0						0930	
<b>Columbus</b>									
<b>City</b>									
Regular	4.00	1.6				12.0		0745	
Group Sort I	4.00	0.8/0.5 <sup>11/</sup>						0745/0900	
Fine Sort	4.00/4.25 <sup>8/</sup>	0.6				2.0		0900	
<b>RCPC</b>									
Regular	4.00		2.1	1.8	2.2	15.0		0001	
Premium A	4.00		4.5	4.2	4.6	24.0		0300	
Group Sort Premium I	4.00	1.0/0.8 <sup>9/</sup>						0300	
Fine Sort	4.00/4.25 <sup>8/</sup>	0.8				2.0		0300	
<b>HDGS</b>	9.50	10.0						0800	
<b>Non-Machineable</b>	4.00	20.0						0745	
<b>Pittsburgh</b>									
<b>City</b>									
Regular	4.00	1.6				12.0		0830	
Premium A	4.00	2.4				14.0		0930	
Group Sort I	4.00	0.8						0830	
Fine Sort	4.00/4.25 <sup>8/</sup>	0.6				2.0		0930	
<b>RCPC</b>									
Regular	4.00		2.1	1.8	2.2	15.0		0130	
Premium A	4.00		4.5	4.2	4.6	24.0		0330 <sup>12/</sup>	
Group Sort Premium I	4.00	1.0/0.8 <sup>9/</sup>						0430/2330	
Fine Sort	4.00/4.25 <sup>8/</sup>	0.8				2.0		0430	
<b>HDGS</b>	9.50	10.0						0830	
<b>Non-Machineable</b>	4.00	20.0						0930	
<b>District 5 - RICHMOND</b>									
<b>Richmond</b>									
<b>City</b>									
Regular	2.75	1.6				11.0		0900	
Fine Sort	3.25	0.6				0.6		0900	
<b>RCPC</b>									
Regular	2.75	2.1				15.0		0001	
Premium A	2.75	3.2/4.4/5.5				25.0		0100/0300/0500	
Group Sort I	2.75	1.7						0100	
Group Sort Premium I	2.75	2.7						0300	
Fine Sort	3.25	0.8				0.8		0400	
<b>HDGS</b>	15.25	10.9						0815	
<b>Non-Machineable</b>	2.75	9.9						1600	

Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1993

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 5 - RICHMOND (cont.)</b>									
<b>Baltimore</b>									
<b>City</b>									
Regular	3.00	1.7					12.0		0830
Fine Sort	2.75	0.5					0.5		0830
<b>RCPC</b>									
Regular	3.00	2.2					15.0		0001
Premium A	3.00	2.9/4.1					25.0		0300/0400
Group Sort I	3.00	1.8							0100
Group Sort Premium I	3.00	3.3							0400
Fine Sort	2.75		0.7	0.5	0.9		0.7		0500
<b>HDGS</b>	12.25	7.9							0830
<b>Non-Machineable</b>	3.00	12.0							0830
<b>Charleston</b>									
<b>City</b>									
Regular	3.25	1.9					12.0		0900
Fine Sort	3.25	0.7					0.7		0900
<b>RCPC</b>									
Regular	3.25	2.3					15.0		0001
Premium A	3.25	4.4					26.0		0300
Group Sort I	3.25	2.0							0100
Group Sort Premium I	3.25	2.8							0300
Fine Sort	3.25	0.9					0.9		0300
<b>Non-Machineable</b>	3.25	10.0							0900
<b>Charlotte</b>									
<b>City</b>									
Regular	2.75	1.5					11.0		0900
Fine Sort	2.25	0.6					0.6		1000
<b>RCPC</b>									
Regular	2.75	1.9					15.0		0001/0700 <sup>13</sup> /
Premium A	2.75	4.3					27.0		0300
Group Sort I	2.75	1.7							0100
Group Sort Premium I	2.75	2.5/1.0/2.7							0300/0345/0430 <sup>14</sup> /
Fine Sort	2.25	0.8					0.8		0345/0400 (Mag Tape)
<b>HDGS</b>	15.25	9.9							0800
<b>Non-Machineable</b>	2.75	9.9							0900
<b>Columbia</b>									
<b>City</b>									
Regular	2.75	1.7					11.0		0900
Fine Sort	2.25	0.6					0.6		0900
<b>RCPC</b>									
Regular	2.75	2.0					15.0		0001
Premium A	2.75	4.3					24.0		0300
Group Sort I	2.75	1.7							0100
Group Sort Premium I	2.75	2.7							0300
Fine Sort	2.25	0.8					0.8		0330
<b>HDGS</b>	9.25	9.9							0900
<b>Non-Machineable</b>	2.75	9.9							0900



Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits Effective January 1, 1993

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/Item)	Forward Fees (cents/Item)				Return Fee (cents/Item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 6 - ATLANTA</b>									
<b>Atlanta</b>									
<b>City</b>									
Regular	2.75	1.1					11.0		0930
Fine Sort	2.00	0.6					0.8		1000
<b>RCPC</b>									
Regular	2.75	1.8					15.0		0001
Premium A	4.75	3.3					24.0		0130
Group Sort I	2.75	1.7/1.5							2200/2000
Group Sort Premium I	2.75	1.2/3.6							0300
Fine Sort	2.75	0.9					1.2		0300
<b>HDGS</b>	10.75	9.9							0830
<b>Non-Machineable</b>	2.75	20.0							0900
<b>Birmingham</b>									
<b>City</b>									
Regular	2.75	1.2					13.0		0900
Fine Sort	2.00	0.6					0.8		1000
<b>RCPC</b>									
Regular	2.75	1.8					17.0		0001
Premium A	4.75	3.3					28.0		0130
Group Sort I	2.75	1.5/1.3							1900/2200
Group Sort Premium I	2.75	1.2/3.3							0300
Fine Sort	2.75	0.9					1.2		0300
<b>HDGS</b>	10.75	9.9							0800
<b>Non-Machineable</b>	2.75	20.0							0900
<b>Jacksonville</b>									
<b>City</b>									
Regular	2.75	1.1					15.0		0900
Fine Sort	2.00	0.6					0.8		1000
<b>RCPC</b>									
Regular	2.75	1.7					20.0		0030
Premium A	4.75	3.2					30.0		0300
Group Sort I	2.75	1.2							0030
Group Sort Premium I	2.75	2.4							0300
Fine Sort	2.75	0.9					1.2		0400
<b>HDGS</b>	32.75	9.9							0830
<b>Non-Machineable</b>	2.75	20.0							0900
<b>Miami</b>									
<b>City</b>									
Regular	2.75	1.1					11.0		0830
Group Sort I	2.75	1.0							0100
Fine Sort	2.00	0.6					0.8		0830
<b>RCPC</b>									
Regular	2.75	1.7					16.0		0001
Premium A	4.75	3.1					25.0		0300
Group Sort I	2.75	1.3							0001
Group Sort Premium I	2.75	1.9							0300
Fine Sort	2.75	0.9					1.2		0500
<b>HDGS</b>	12.75	9.9							0830
<b>Non-Machineable</b>	2.75	20.0							0830

Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1993

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/Item)	Forward Fees (cents/Item)				Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 6 - ATLANTA (cont.)</b>									
<b>Nashville</b>									
<b>City</b>									
Regular	2.75	1.3					13.0		0900
Premium A	4.75	1.8					17.0		1000
Fine Sort	2.00	0.6					0.8		1000
<b>RCPC</b>									
Regular	2.75	1.8					18.0		0001
Premium A	4.75	3.5					29.0		0300
Group Sort I	2.75	1.3							0100
Group Sort Premium I	2.75	1.3							0300
Fine Sort	2.75	0.9					1.2		0300
<b>HDGS</b>	32.75	9.9							0800
<b>Non-Machineable</b>	2.75	20.0							0900
<b>New Orleans</b>									
<b>City</b>									
Regular	2.75	1.1					16.8		0900
Premium A	5.25	1.8							1000
Fine Sort	2.00	0.6					0.8		1100
<b>RCPC</b>									
Regular	2.75	1.8					21.7		0100
Premium A	5.25	3.6					31.6		0300
Group Sort I	2.75	1.4							0300
Fine Sort	2.75	0.9					1.2		0400
<b>HDGS</b>	11.75	9.9							0830
<b>Non-Machineable</b>	2.75	20.0							0900
<b>District 7 - CHICAGO</b>									
<b>Chicago</b>									
<b>City</b>									
Regular	2.50	2.2					30.0		0630
Premium A	2.50	2.7					30.5		0730
Fine Sort	3.75	0.7					0.7		0730
<b>RCPC</b>									
Regular	2.50	3.5					35.5		0001
Premium A	2.50	4.2					39.0		0100
Group Sort	2.50	3.1/2.9 <sup>15/</sup>							0100/0001
Group Sort Premium I	2.50	3.8/3.6/6.0 <sup>15/18/</sup>							0200/0100/0300
Fine Sort	3.75	0.9					0.9		0300
Fine Sort Premium I	3.75	1.5							0330
<b>HDGS</b>	10.50	13.0							0800
<b>Non-Machineable</b>	2.50	15.0							0700
<b>Des Moines</b>									
<b>City</b>									
Regular	2.00	1.2					22.0	4.2	0800
Fine Sort	2.50	0.5					0.8		0830
<b>RCPC</b>									
Regular	2.00	2.1					26.5	5.1	0001
Premium A	2.00	4.1					37.0	7.1	0300
Group Sort I	2.00	3.0							0300
Fine Sort	2.50	0.7					1.1		0315
<b>Non-Machineable</b>	2.00	19.9							0800

Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits Effective January 1, 1993

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 7 - CHICAGO (cont.)</b>									
<b>Detroit</b>									
<b>City</b>									
Regular	3.25	1.6 <sup>17/</sup>				22.7		0900	
Group Sort I	3.25	1.5						0900	
Fine Sort	3.50	0.6				0.6		0900	
<b>RCPC</b>									
Regular	3.25	2.1				25.4		0001	
Premium A	3.75	3.9				35.3		0215/0300	
Group Sort I	3.25	1.6						0001	
Group Sort Premium I	3.75	3.0/4.5 <sup>18/</sup>						0215/0300	
Fine Sort	3.50	0.8				0.8		0315	
Fine Sort Premium I	3.95	1.1				1.1		0430	
<b>HDGS</b>	9.50	12.0						0815	
<b>Non-Machineable</b>	3.25	7.6						0900	
<b>Indianapolis</b>									
<b>City</b>									
Regular	2.00	1.4				15.0	6.4	0900	
Premium A	2.00	1.6				22.0	6.6	0930	
Fine Sort	2.50	0.6				1.0		1000	
<b>RCPC</b>									
Regular	2.00	1.7				20.0	6.7	0001	
Premium A	2.00	3.6				30.0	8.6	0315	
Group Sort I	2.00	3.0/0.8						0315/0400 <sup>19/</sup>	
Fine Sort	2.50	0.8				1.4		0400	
<b>HDGS</b>	7.00	9.9						0900	
<b>Non-Machineable</b>	2.00	15.0						0900	
<b>Milwaukee</b>									
<b>City</b>									
Regular	2.00	1.7				15.0	6.5	0915	
Fine Sort	2.50	0.6				0.6		0945	
<b>RCPC</b>									
Regular	2.00	2.0				20.0	6.8	0100	
Premium A	2.00	3.5				30.0	8.3	0300	
Group Sort I	2.00	1.0 <sup>20/</sup>						0315	
Fine Sort	2.50	0.8				0.8		0245/0400 (Automated Input)	
<b>HDGS</b>	7.00	9.9						0800	
<b>Non-Machineable</b>	2.00	15.0						0915	
<b>District 8 - ST. LOUIS</b>									
<b>St. Louis</b>									
<b>City</b>									
Regular	2.25	1.8				18.2		0900	
Premium A	2.75	3.1				20.9		0930	
Group Sort	2.25	1.3						0900	
Fine Sort	2.50/2.75 <sup>21/</sup>	0.6/0.7				0.6/0.7		1030/1100 <sup>22/</sup>	
<b>RCPC</b>									
Regular	2.25	2.0				20.4		0230	
Premium A	2.75	3.6				24.2		0330	
Fine Sort	2.50/2.75	0.8				0.8		0330	
Fine Sort Premium I	2.50/2.75	0.9				0.9		0400	
<b>Country</b>									
Regular	2.25	2.2				23.1		0001	
Premium A	2.25	3.8						0300	
Group Sort	2.25	1.5						0100	
Fine Sort	2.50/2.75	1.0				1.0		0130	
Fine Sort Premium I	2.50/2.75	1.3				1.3		0200	
<b>HDGS</b>	18.00	9.9						0800	
<b>Non-Machineable</b>	2.25	25.0						0900	

Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits Effective January 1, 1993

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/Item)	Forward Fees (cents/item)				Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 8 - ST. LOUIS (cont.)</b>									
<b>Little Rock</b>									
<b>City</b>									
Regular	2.25	1.8					12.5		0900
Premium A	2.25	2.9					18.0		1030
Fine Sort	2.00	0.6					0.6		1100
<b>RCPC</b>									
Regular	2.25	2.2					14.5		0001
Premium A	2.25	3.3					21.0		0300
Group Sort I	2.25	1.8							0300
Fine Sort	2.00	0.7					0.7		0300
<b>Non-Machineable</b>	2.25	14.9							0900
<b>Louisville</b>									
<b>City</b>									
Regular	2.50	1.6					10.0		0815
Premium A	3.00	2.9					17.0		0900
Fine Sort	3.00/3.50	0.2/0.5 <sup>23/</sup>					0.2/0.5		1000/1030
<b>RCPC</b>									
Regular	2.50	1.9					12.0		0100
Premium A	3.00	3.9					23.0		0300
Group Sort I	2.50	1.0							0300
Fine Sort	4.50	0.2					0.2		0430
Fine Sort Premium I	5.00	0.5					0.5		0445
<b>HDGS</b>	8.50	9.0/15.0 <sup>24/</sup>							0815/0845
<b>Non-Machineable</b>	2.50	12.0							0900
<b>Memphis</b>									
<b>City</b>									
Regular	2.75	1.6					15.0		0900
Premium A	3.75	3.1					20.0		0930
Fine Sort	4.00	0.5/0.9 <sup>25/</sup>					0.5		0930/1000
<b>RCPC</b>									
Regular	2.75	1.9					17.0		0130
Premium A	3.75	3.5/1.1 <sup>26/</sup>					23.0		0300/0330
Group Sort I	2.75	1.1							0300
Fine Sort	4.00	0.7					0.7		0430
Fine Sort Premium I	4.00	1.2							0445
<b>HDGS</b>	11.75	6.6							0800
<b>Non-Machineable</b>	2.75	25.0							0900
<b>District 9 - MINNEAPOLIS</b>									
<b>Minneapolis</b>									
<b>City</b>									
Regular	2.75		1.4	1.8			25.0	11.4/11.8	0800
Premium A	2.75		2.3	2.7				12.3/12.7	0915
Group Sort	2.75	1.3/0.6							0300/0800 <sup>29/</sup>
Fine Sort	3.00	0.4					2.0		0915
<b>RCPC</b>									
Regular	2.75		1.6	2.4	3.2		30.0	11.6/12.4/13.2	0001
Premium A	2.75		2.7	3.5	4.3		35.0	12.7/13.5/14.3	0230
Group Sort I	2.75	2.2/0.7							0300/0330 <sup>30/</sup>
Fine Sort	3.00		0.4	0.8			2.2		0430
<b>Country</b>									
Regular	2.75	3.6 <sup>27/</sup>					35.0 <sup>28/</sup>	13.6	1230 M-Th/0001 Sat
Premium A	2.75	4.5					14.5		1500 M-Th
Group Sort I	2.75	3.2/0.8/0.9							0230/varies <sup>31/</sup>
Fine Sort	3.00	0.8					2.4		0001/1530/1700 <sup>32/</sup>
Fine Sort Premium I	3.00	1.2					2.8		0300 <sup>33/</sup>
<b>HDGS</b>	6.00	6.0							0800
<b>Non-Machineable</b>	2.75	16.0							0800/0001/1230 <sup>34/</sup>

Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits Effective January 1, 1993

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/Item)	Forward Fees (cents/Item)				Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 9 - MINNEAPOLIS (cont.)</b>									
Helena <sup>35/</sup>									
<b>City</b>									
Regular	2.00	1.7					18.1	8.7	1000
Fine Sort	1.50	0.6					0.7		1000
<b>RCPC</b>									
Regular	2.00		2.6	2.2	2.4	3.9	22.8	9.6	0001
Premium A	2.00		3.9	3.5	3.7	5.2	29.8	10.9	0300
Group Sort I	2.00	1.9							0300
Fine Sort	2.25	0.8					0.9		0300
<b>Country</b>									
Regular	2.00	2.8 <sup>36/</sup>					24.0	9.8	1430 M-F/0001 Sat
Fine Sort	3.00	0.9					1.0		1600
<b>HDGS</b>	20.00	11.7							0830
<b>Non-Machineable</b>	2.00	13.7							0001
<b>District 10 - KANSAS CITY</b>									
<b>Kansas City</b>									
<b>City</b>									
Regular	2.25	1.5					10.0		1030
Fine Sort	2.25	0.6					1.0		1030/1100 <sup>38/</sup>
<b>Country</b>									
Regular	2.25		3.0	1.8	2.7	4.4	24.0		0001
Fine Sort	2.50/3.00 <sup>37/</sup>		1.0	0.7	1.2	1.6	2.0		0130/0230 <sup>38/</sup>
<b>HDGS</b>	12.00	10.0							0830
<b>Non-Machineable</b>	2.25	20.2							0830
<b>Denver</b>									
<b>City</b>									
Regular	2.25	1.4					15.0		0900
Fine Sort	2.00	0.4					1.0		1000
<b>RCPC</b>									
Regular	2.25	1.9					23.0		0001
Premium A	2.25	3.8					32.0		0300
Group Sort I	2.25	1.9							0300
Fine Sort	2.00	0.5					1.0		0300
<b>Country</b>									
Regular	2.25		3.0	2.2	2.9	5.5	28.0		2100
Group Sort I	2.25		3.0	2.2	2.9	5.5			0001
Fine Sort	2.00		0.7	0.5	0.9	2.0	1.0		2300/0300
<b>HDGS</b>	8.00	10.0							0815
<b>Non-Machineable</b>	2.25	11.9							0900
<b>Oklahoma City</b>									
<b>City</b>									
Regular	2.25	1.7					12.6		0930
Fine Sort	2.50	0.5					1.0		1030
<b>RCPC</b>									
Regular	2.25	2.3					16.0		0600
Premium A	2.25	3.6					25.0		0800
Fine Sort	2.50	0.7					2.0		0800
<b>Country</b>									
Regular	2.25		2.6	2.0	2.8		16.8		0001
Fine Sort	2.50		0.8	0.5	0.9		2.0		0200
<b>HDGS</b>	10.00	12.0							0900
<b>Non-Machineable</b>	2.25	14.0							0900

Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits  
Effective January 1, 1993

Destined For: FRB-Office Product	Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 10 - KANSAS CITY (cont.)</b>									
<b>Omaha</b>									
<b>City</b>									
Regular	2.75	1.9					20.0		0900
Fine Sort	2.50	0.6					1.0		1000
<b>RCPC</b>									
Regular	2.75		2.3	2.0	2.4		25.0		0030
Premium A	2.75		3.5	3.2	3.6		31.0		0300
Group Sort I	2.75	3.0							0300
Fine Sort	2.50		0.8	0.6	0.9		2.0		0300
<b>Country</b>									
Regular	2.75	3.3					30.0	1500 M-Th/2130 Fri	
Group Sort I	2.75	3.3					30.0	2130 M-Th	
Fine Sort	2.50	1.0					2.0	1600 M-Th/2230 Fri	
<b>HDGS</b>	8.00	8.5							0900
<b>Non-Machineable</b>	2.75	13.5							0900
<b>District 11 - DALLAS</b>									
<b>Dallas</b>									
<b>City</b>									
Regular	3.00	1.6					13.0	11.6	0900
Premium A	3.00	2.6					21.0	12.6	0930
Fine Sort	2.50	0.6					0.7		0930
<b>RCPC</b>									
Regular	3.00	2.2					16.0	12.2	0001
Premium A	5.00	4.3/1.1 <sup>39/</sup>					29.0	14.3	0300/0400
Group Sort I	3.00	1.9/2.6							0330
Fine Sort	2.50	0.8					0.9		0400/0500
<b>COUNTRY</b>									
Regular	3.00	2.8					19.0	12.8	2300 M-Th/1700 Sun
Fine Sort	2.50	0.9					1.1		0001 M-Th/1845 Sun
<b>HDGS</b>	11.00	7.5							0830
<b>Non-Machineable</b>	3.00	23.0							0900
<b>El Paso</b>									
<b>City</b>									
Regular	3.00	1.7					13.0	4.7	0915
Premium A	3.00	2.7					21.0	5.7	0945
Fine Sort	2.50	0.8					0.8		1015
<b>RCPC</b>									
Regular	3.00	3.0					16.0	6.0	0200
Premium A	5.00	5.1					29.0	8.1	0300
Group Sort I	3.00	2.7							0300
Fine Sort	3.00	0.9					0.9		0300
<b>HDGS</b>	15.50	15.0							0915
<b>Non-Machineable</b>	3.00	23.0							0915
<b>Houston</b>									
<b>City</b>									
Regular	3.00	1.6					13.0	11.6	0900
Premium A	3.00	2.6					21.0	12.6	0930
Group Sort I	3.00	1.5							1100
Fine Sort	1.50	0.4					0.4		1100
<b>RCPC</b>									
Regular	3.00	2.2					16.0	12.2	0100
Premium A	5.00	4.3					29.0	14.3	0330
Group Sort I	3.00	1.9							0330
Fine Sort	2.50	0.8					0.9		0400
<b>HDGS</b>	11.00	7.5							0900
<b>Non-Machineable</b>	3.00	23.0							0900

Federal Reserve System Check Collection Service Fee and Deadline Schedule For Direct Send and Consolidated Shipment Interterritory Deposits Effective January 1, 1993

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 11 - DALLAS (cont.)</b>									
<b>San Antonio</b>									
<b>City</b>									
Regular	3.00	1.6				13.0	11.6	0930	
Premium A	5.00	2.6				21.0	12.6	1000	
Fine Sort	2.50	0.6				0.7		1030	
<b>RCPC</b>									
Regular	3.00	2.2				16.0	12.2	0200	
Premium A	5.00	4.3				29.0	14.3	0330	
Group Sort I	3.00	1.9						0330	
Fine Sort	2.50	0.8				0.9		0400	
HDGS	11.00	7.5						0900	
Non-Machineable	3.00	23.0						0930	
<b>District 12 - SAN FRANCISCO</b>									
<b>San Francisco</b>									
<b>City</b>									
Regular	2.50	1.9				28.0		0730	
Premium A	2.50	3.0				35.0		0830	
Fine Sort	2.50	0.5				1.0		1000	
<b>RCPC</b>									
Regular	2.50		2.5	2.3	2.6	32.0		0001	
Premium A	2.50		4.8	4.6	4.9	40.0		0300	
Group Sort I	2.50	2.0						0300	
Fine Sort	2.50		0.8	0.6	0.9	1.4		0500	
<b>COUNTRY</b>									
Regular	2.50	3.0				36.0		0730	
Fine Sort	2.50	1.5				2.6		1200	
HDGS	8.00	8.0						0800	
Non-Machineable	2.50	25.0						0730	
<b>Los Angeles</b>									
<b>City</b>									
Regular	2.50	1.9				28.0		0800	
Group Sort I	2.50	1.7						0830	
Fine Sort	2.50	0.5				1.0		1000	
<b>RCPC</b>									
Regular	2.50		2.5	2.3	2.6	32.0		0001	
Premium A	2.50		4.8	4.6	4.9	40.0		0300	
Group Sort I	2.50	2.0						0500	
Fine Sort	2.50		0.8	0.6	0.9	1.4		0500	
HDGS	8.00	8.0						0800	
Non-Machineable	2.50	25.0						0800	
<b>Portland</b>									
<b>City</b>									
Regular	2.50	1.8				28.0		0900	
Premium A	2.50	2.9				35.0		0930	
Fine Sort	2.50	0.5				1.0		0930	
<b>RCPC</b>									
Regular	2.50		2.5	2.1	2.7	32.0		0001	
Premium A	2.50		4.6	4.2	4.8	40.0		0300	
Group Sort I	2.50	1.8						0300	
Fine Sort	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 Effective January 1, 1993**

Destined For: FRB Office Product	Cash Letter Fee	Forward Fee (cents/item)	Forward Fees (cents/item)				Return Fee (cents/item)	Intermingled Returns	Deposit Deadline
			Blended	Tier 1	Tier 2	Tier 3			
<b>District 12 - SAN FRANCISCO (cont.)</b>									
<b>Salt Lake City</b>									
<b>City</b>									
Regular	2.50	1.8					28.0		0930
Premium A	2.50	2.9					35.0		1015
Fine Sort	2.50	0.5					1.0		1100
<b>RCPC</b>									
Regular	2.50		2.4	2.1	2.6		32.0		0200
Premium A	2.50		4.5	4.2	4.7		40.0		0300
Group Sort I	2.50	1.8							0300
Fine Sort	2.50		0.9	0.6	1.1		1.4		0500
<b>HDGS</b>	21.00	8.0							0930
<b>Non-Machineable</b>	2.50	25.0							0900
<b>Seattle</b>									
<b>City</b>									
Regular	2.50	1.8					28.0		0900
Premium A	2.50	2.9					35.0		0945
Fine Sort	2.50	0.5					1.0		1100
<b>RCPC</b>									
Regular	2.50		2.4	2.1	2.5		32.0		0001
Premium A	2.50		4.5	4.2	4.6		40.0		0300
Group Sort I	2.50	1.8							0300
Fine Sort	2.50		0.9	0.6	1.0		1.4		0400/0500 <sup>40/</sup>
<b>Non-Machineable</b>	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 is shown first. For example, under the RCPC regular deadline, the NWNE blended fee is 2.4 cents, while the SWNE fee is 2.2 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 East Rutherford.
- <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> East Rutherford offers a premium group sort at 0300 for 3.1 cents per item, and a premium group plus at 0600 for 4.1 cents per item.
- <sup>6/</sup> Philadelphia also offers three payor group sort deposit options priced at 0.7, 0.9, and 0.5 cents per item with deposit deadlines of 0030, 0230, and 0400.
- <sup>7/</sup> For the 0400 deadline, Philadelphia assesses a fee of 0.5 cents per item, but depositors are required to sort items into two cash letters: one containing items greater than \$1,000 and another containing items below \$1,000. Moreover, the depositor must encode and insert control tickets into the greater than \$1,000 item cash letter.
- <sup>8/</sup> All offices in the Cleveland District offer fine sort depositors a 25 cent discount on the package charge provided the depositors make the fine sort accounting data available in an electronic format. In the Cleveland Office, RCPC fine sort depositors have an extra 15 minutes to deposit fine sort work provided the accounting data is in electronic format.
- <sup>9/</sup> The Cleveland Office offers two premium group sort options at 0415 with per item fees of 1.0 and 0.9 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>10/</sup> In addition to the 0930 city group sort option, Cleveland also offer a forward collection option (Sort Fourth), which accepts all Fourth district city and HDGS items in a single cash letter at 0300. Fees are \$5.25 cash letter, 1.8 cents Cleveland city, 2.4 cents other Fourth district city, 4.4 cents Cleveland RCPC, and 25.0 cents for all HDGS endpoints.
- <sup>11/</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>12/</sup> Besides its RCPC regular and premium deposit deadlines, Pittsburgh also offers a forward RCPC premium plus product at 0600 with a per item fee of 5.9 cents.



- 13/ On Monday through Thursday, Charlotte has a 0001 RCPC regular deposit deadline. The 0700 deadline is in effect on Saturday morning.
- 14/ Charlotte offers a 0300 RCPC premium group sort for 2.5 cents per item, and a payor group sort product for 1.0 cents at 0345 and another RCPC premium group sort for 2.7 cents at 0430.
- 15/ The Chicago Office offers two regular and two premium group sort deposit options - a 0719 option and a 0711/0712 option. The first fee shown is the 0719 product, while the second fee is the 0711/0712 product. In addition, Chicago offers a 0300 deadline priced at 6.0 cents per item. Contact the Chicago Office for information concerning these group sorts.
- 16/ 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.
- 17/ In addition to the 0900 city deposit deadline, Detroit also offers a 0900 electronic cash letter (ECL) deposit product with a 1.2 cent per item fee.
- 18/ 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.
- 19/ Indianapolis offers a payor group sort for selected RCPC endpoints at 0400.
- 20/ Milwaukee offers a payor group sort for selected RCPC endpoints at 0315 for 1.0 cents per item.
- 21/ St. Louis offers a 25.0 cent discount to fine sort depositors if the depositor provides the cash letter data electronically.
- 22/ St. Louis offers a regular city fine sort for 0.6 cents per item at 1030 and a premium service for 0.7 cents per item at 1100.
- 23/ Louisville offers regular and premium city fine sort deposit options.
- 24/ Louisville offers two HDGS options: one at 0815 at 9.0 cents per item and another at 0845 at 15.0 cents per item.
- 25/ Memphis offers regular and premium city fine sort deposit options.
- 26/ Memphis offers a payor group sort deposit option consisting of selected RCPC endpoints with a deposit deadline of 0330 and a 1.1 cent per item fee.
- 27/ 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).
- 28/ 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.
- 29/ Minneapolis offers a city payor group sort option at 0800 priced at 0.6 cents per item.
- 30/ Minneapolis offers an RCPC payor group sort option at 0330 priced at 0.7 cents per item.
- 31/ Minneapolis offers several country payor group deposit options. The weekday deadlines are at 1530 and 0230, while the Saturday deadline is at 0001. Contact the Minneapolis Office for more details concerning the group sorts.
- 32/ The Minneapolis' country fine sort deadline at 1530 is a weekday deadline for South Dakota endpoints (0914/2914) Monday through Thursday. The 0001 deadline is a Saturday deadline for all country endpoints.
- 33/ This is a weekday deadline for immediate availability endpoints only.
- 34/ Minneapolis non-machineable deadlines are as follows: city items(0800 M-F); RCPC items (0001 M-F); and country items (1230 M-F).
- 35/ Helena return item depositors incur a \$2.50 cash letter fee for city, RCPC, and country returns.
- 36/ Helena also offers a country deposit option with calculated availability at 0230. The per item fees are 3.5 cents (immediate availability) and 2.8 cents (1 day deferred).
- 37/ Kansas City charges a 3.00 Fine Sort package fee for remote country endpoints.
- 38/ Kansas City premium fine sort deposits require a magnetic tape with accounting data.
- 39/ Dallas offers a payor group sort drawn on RCPC endpoints at 0400 for 1.1 cents per item.
- 40/ Fine sort packages drawn on Alaskan endpoints have a 0400 deadline; Washington State endpoints have 0500 deadline.

- Note:**
- 1) Each office's cash letter fee is a fixed charge that applies to each deposit.
  - 2) The return fee is for qualified returns only.
  - 3) Deposit deadlines are in a military time format and are weekday deadlines, unless otherwise noted.
  - 4) HDGS deadlines usually are offered Tuesday through Friday, although some Fed offices offer Monday HDGS service--contact the local Fed office for specific details.
  - 5) Contact the local Fed office for details regarding all group sort products.