



Federal Reserve Bank of Philadelphia
 Check Deposit Availability Schedule
 Philadelphia, East Rutherford, and Utica

DEPOSIT DEADLINES													
Philadelphia	8:00 / 10:30 PM M-Th			12:01 / 12:30 AM Tu-F / 1:15 AM Tu-F			1:00 AM Tu-F			11:00 PM Sa			
Transit Points East Rutherford Utica	9:00 PM M-Th -			10:30 PM M-Th 10:30 PM M-Th			- -			9:15 PM Sa 2:00 PM Sa			
Type of Items	City	RCPC	Crnty	City	RCPC	Crnty	City	RCPC	Crnty	City	RCPC	Crnty	LEGEND:
Boston	0	0	-	0	1	-	0	1	-	0	0	-	0 = Availability on the same business day as the deposit deadline date or at opening of business in the case of the 8:00 & 10:30 pm deadline.
Windsor Locks	-	0	-	-	1	-	-	1	-	-	0	-	
New York													1 = Availability on the first business day after the deposit deadline date or 2 days after the 8:00 & 10:30 pm deadline.
East Rutherford	0	0	1	0	0	1	0	0	1	0	0	1	
Utica	0	0	-	0	0	-	0	0	-	0	0	-	2 = Availability on second business day after the deposit deadline date.
Buffalo	0	1	-	0	1	-	1	1	-	0	0	-	
Philadelphia	0	0	-	0	0	-	0	0	-	0	0	-	3 = Availability on third business day after the deposit deadline date.
Cleveland	0	1	-	0	1	-	1	1	-	0	0	-	
Cincinnati	0	1	-	0	1	-	1	1	-	0	0	-	Notes:
Columbus	0	1	-	0	1	-	1	1	-	0	0	-	
Pittsburgh	0	1	-	0	1	-	1	1	-	0	0	-	For 4-digit routing number prefix information access the link below: Prefix / Routing Numbers Table
Richmond	0	0	-	0	1	-	0	1	-	0	0	-	
Baltimore	0	0	-	0	1	-	0	1	-	0	0	-	Availability of funds on Other Fed items (in a mixed or sorted cash letter) is determined by this availability schedule and fractional float adjustment factors.
Charleston	1	1	-	1	1	-	1	1	-	0	0	-	
Charlotte	0	1	-	0	1	-	1	1	-	0	0	-	These factors are reassessed periodically to reflect the on-time performance of our transportation system.
Columbia	0	1	-	0	1	-	1	1	-	0	0	-	
Atlanta	0	1	-	0	1	-	1	1	-	0	0	-	Reject items from Mixed and Other Fed deposits are deferred an additional day.
Birmingham	0	1	-	0	1	-	1	1	-	0	0	-	
Jacksonville	0	1	-	0	1	-	1	1	-	0	0	-	For information on current float fractions please contact Check Customer Service or your account executive.
Miami	1	1	-	1	1	-	1	1	-	0	0	-	
Nashville	0	1	-	0	1	-	1	1	-	0	0	-	Effective March 29, 2008
New Orleans	0	1	-	0	1	-	1	1	-	0	0	-	
Chicago	0	1	-	0	1	-	1	1	-	0	0	-	122707CRSO03
Peoria	-	1	-	-	1	-	-	1	-	-	0	-	
Detroit	0	1	-	0	1	-	1	1	-	0	0	-	
Des Moines	0	1	-	0	1	-	1	1	-	0	0	-	
Indianapolis	0	1	-	0	1	-	1	1	-	0	0	-	
Milwaukee	0	1	-	0	1	-	1	1	-	0	0	-	
St. Louis	0	1	-	0	1	-	1	1	-	0	0	-	
Little Rock	0	1	-	0	1	-	1	1	-	0	0	-	
Louisville	0	1	-	0	1	-	1	1	-	0	0	-	
Memphis	0	1	-	0	1	-	1	1	-	0	0	-	
Minneapolis	0	1	1	0	1	1	1	1	2	0	0	1	
Helena	1	1	-	1	1	-	1	2	-	0	0	-	
Kansas City	0	-	1	0	-	1	1	-	2	0	-	0	
Denver	0	1	1	0	1	1	1	2	2	0	0	0	
Oklahoma City	1	1	1	1	1	1	1	1	2	0	0	0	
Omaha	0	1	1	0	1	1	1	1	2	0	0	0	
Dallas	1	1	1	1	1	1	1	1	2	0	0	0	
El Paso	1	1	-	1	1	-	1	2	-	0	0	-	
Houston	1	1	-	1	1	-	1	1	-	0	0	-	
San Antonio	1	1	-	1	1	-	1	1	-	0	0	-	
San Francisco	1	1	3	1	1	3	1	2	3	0	0	1	
Los Angeles	1	1	-	1	1	-	1	2	-	0	0	-	
Portland	1	1	-	1	1	-	1	2	-	0	0	-	
Salt Lake City	1	1	-	1	1	-	2	2	-	0	0	-	
Seattle	1	1	-	1	1	-	1	2	-	0	0	-	

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