FEDERAL RESERVE BANK
OF DALLAS

DALLAS, TEXAS
75265-5906

August 31, 1999

Notice 99-73

TO: The Chief Executive Officer of each financial institution and others concerned in the Eleventh Federal Reserve District

SUBJECT

Revised Pamphlets for the Capital Adequacy Guidelines and the Official Commentary on Regulation Z; Slip-Sheet Amendments to Regulation CC

DETAILS

The Board of Governors of the Federal Reserve System has published pamphlets for the Capital Adequacy Guidelines, as amended effective July 1, 1999, and the Official Staff Commentary on Regulation Z (*Truth in Lending*), as amended effective March 31, 1999. In addition, the Board has published slip-sheet amendments to Regulation CC (*Availability of Funds and Collection of Checks*), as amended effective April 1, 1999.

ENCLOSURES

The revised pamphlets and the amendment slip sheet are enclosed. Also enclosed are corrected and updated copies of the indexes to regulations. Please insert the enclosures in your Regulations binders.

For additional copies, bankers and others are encouraged to use one of the following toll-free numbers in contacting the Federal Reserve Bank of Dallas: Dallas Office (800) 333-4460; El Paso Branch *Intrastate* (800) 592-1631, *Interstate* (800) 351-1012; Houston Branch *Intrastate* (800) 392-4162, *Interstate* (800) 221-0363; San Antonio Branch *Intrastate* (800) 292-5810.

MORE INFORMATION

For more information regarding Capital Adequacy Guidelines, please contact Dorsey Davis in the Banking Supervision Department at (214) 922-6051. For more information regarding Regulation Z, please contact Eugene Coy in the Banking Supervision Department at (214) 922-6201.

For more information regarding Regulation CC, please contact Larry Snell, (214) 922-5571, in the Payments Services Department at the Dallas Office; Eloise Guinn, (915) 521-8201, in the Payments Mechanism Department at the El Paso Branch; René Gonzales, (713) 652-1543, in the Payments Services Department at the Houston Branch; or Herb Barbee, (210) 978-1402, in the Payments Services Department at the San Antonio Branch.

For additional copies of this Bank's notice, contact the Public Affairs Department at (214) 922-5254.