

# FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 69-86  
April 8, 1969

## REGULATION Z ANNUAL PERCENTAGE RATE TABLES

To All Banks, Other Creditors, and Others Concerned  
in the Eleventh Federal Reserve District:

Volume I of the Regulation Z Annual Percentage Rate Tables is now available from the Federal Reserve Bank of Dallas. The tables have been prepared by the Board of Governors of the Federal Reserve System for use in connection with the Truth in Lending Act, which is effective July 1, 1969.

Volume I permits determination of the annual percentage rate in regular payment transactions, and in a limited number of irregular payment transactions, in which the payment period is a month or a week, or a multiple or fraction of a month or a week. It contains the following tables:

FRB-100-M, one to 60 monthly payments, 2% to 61-3/4%  
FRB-200-M, 61 to 120 monthly payments, 2% to 41-3/4%  
FRB-300-M, 121 to 480 monthly payments, 2% to 21-3/4%  
FRB-100-W, one to 104 weekly payments, 2% to 61-3/4%

The price of Volume I is \$1, or 85¢ in orders of 10 or more. Orders should include remittance, payable to the Federal Reserve Bank of Dallas, and should be forwarded to Z Tables, Federal Reserve Bank of Dallas, Station K, Dallas, Texas 75222.

Volume II will contain factor tables for use in all types of irregular transactions, and is to be used in connection with Volume I. The price for Volume II will be the same as for Volume I.

Volume II is not presently available. Orders will be accepted at this time, however, and filled as soon as possible.

Creditors having inquiries with respect to Truth in Lending, or requesting additional copies of the Regulation Z pamphlet, should contact their respective supervisory agencies in accordance with the table on the reverse.

Yours very truly,

P. E. Coldwell

President

## Federal Agencies

From the list that follows, you will be able to tell which Federal Agency covers your particular business. Any questions you have should be directed to that agency. These agencies are also responsible for enforcing Regulation Z.

### **National Banks**

Comptroller of the Currency  
United States Treasury Department  
Washington, D.C. 20220

### **State Member Banks**

Federal Reserve Bank serving the area in which the State member bank is located.

### **Nonmember Insured Banks**

Federal Deposit Insurance Corporation Supervising Examiner for the District in which the non-member insured bank is located.

### **Savings Institutions Insured by the FSLIC and Members of the FHLB System (except for Savings Banks insured by FDIC)**

The FHLB's Supervising Agent in the Federal Home Loan Bank District in which the institution is located.

### **Federal Credit Unions**

Regional Office of the Bureau of Federal Credit Unions, serving the area in which the Federal Credit Union is located.

### **Creditors Subject to Civil Aeronautics Board**

Director, Bureau of Enforcement  
Civil Aeronautics Board  
1825 Connecticut Avenue, N.W.  
Washington, D.C. 20428

### **Creditors Subject to Interstate Commerce Commission**

Office of Proceedings  
Interstate Commerce Commission  
Washington, D.C. 20523

### **Creditors Subject to Packers and Stockyards Act**

Nearest Packers and Stockyards Administration area supervisor.

### **Retail, Department Stores, Consumer Finance Companies, and All Other Creditors**

Truth in Lending  
Federal Trade Commission  
Washington, D.C. 20580