

FEDERAL RESERVE BANK OF DALLAS  
DALLAS, TEXAS 75222

Circular No. 72-13  
January 31, 1972

To the Chief Executive Officer of the Member Bank Addressed  
in the Eleventh Federal Reserve District:

The Functional Cost Analysis Program offered by this Reserve Bank has completed its sixth year of operation. The 1972 program is now available for interested member banks in the Eleventh Federal Reserve District. This service is available at no charge to all member banks.

Functional Cost Analysis provides participating banks earnings and cost figures for each major bank function, while at the same time allowing them to rate their performance against similar sized competitors. All materials necessary to participate in the FCA program are provided. Representatives from this Bank will be available for visits or consultation at your convenience in order to help you with any problems concerning the program.

If you would like to learn more about the Functional Cost Analysis Program, complete and return the enclosed postal card. Upon receipt of your response, we will forward the necessary forms and instruction manual.

Inquiries concerning the Functional Cost Analysis Program should be directed to Mr. Leon W. Cowan, Vice President.

Yours very truly,

P. E. Coldwell

President

Enclosure