To All Member Banks and Others Concerned in the Eleventh Federal Reserve District:

The Board of Governors of the Federal Reserve System, as part of its responsibilities under the Truth in Lending Act, published a leaflet entitled "What Truth in Lending Means to You". A copy of this leaflet was transmitted to you under Circular No. 70-47. This leaflet, written in layman's terms, is now available in a Spanish translation.

The Federal Reserve Bank of Dallas will be glad to make copies of this newly translated leaflet available to your bank for use in public areas where customers may pick them up or for inclusion with bank statements.

If you desire copies of this leaflet, we will be pleased to supply them. Please advise the Regulations Department of this Bank by February 29, 1972, of the number of copies desired.

Yours very truly,

P. E. Coldwell,
President