

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 73-90
April 24, 1973

R E V I S I O N S

Rules of Organization
Rules of Procedure

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

The Board of Governors of the Federal Reserve System has revised its "Rules of Organization" and "Rules of Procedure".

The revision of the "Rules of Organization" brings descriptions of the functions of the various offices and divisions of the Board's staff up to date and otherwise brings the Rules into conformity with current practice; the revision of the "Rules of Procedure" brings them into conformity with current practice and makes them more informative to the public.

A pamphlet containing these revisions, which became effective March 1, 1973, is enclosed for insertion in the binder of Regulations of the Board of Governors of the Federal Reserve System and Bulletins of the Federal Reserve Bank of Dallas furnished all member banks.

Your copy of the "Rules of Organization" and "Rules of Procedure" effective August 9, 1967, together with the Amendment to the "Rules of Procedure" effective September 1, 1971, may now be removed from your binder and destroyed.

Yours very truly,

P. E. Coldwell,

President

Enclosure (1)

BOARD OF GOVERNORS
of the
FEDERAL RESERVE SYSTEM

RULES OF ORGANIZATION

RULES OF PROCEDURE
(12 CFR 262)



Any inquiry relating to this regulation should be addressed to the Federal Reserve Bank of the Federal Reserve district in which the inquiry arises.

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RULES OF ORGANIZATION

As revised effective March 1, 1973

SECTION 1.—BASIS AND SCOPE

These Rules are issued by the Board of Governors of the Federal Reserve System (the "Board") pursuant to the requirement of section 552 of Title 5 of the United States Code that each agency shall publish in the Federal Register a description of its central and field organization.

SECTION 2.—COMPOSITION AND LOCATION

(a) **Governors, Chairman, Vice Chairman.** The Board consists of seven members appointed by the President, by and with the advice and consent of the Senate, for fourteen-year terms. The members of the Board are required by law to devote their entire time to the business of the Board. One of them is designated by the President as Chairman and one as Vice Chairman, to serve as such for terms of four years. At meetings, the Chairman presides or, in his absence, the Vice Chairman presides. In the absence of the Chairman and Vice Chairman, the member of the Board present with the longest service acts as Chairman. The Chairman of the Board, subject to its supervision, is its active executive officer. The Board meets regularly and frequently to consider matters relating to monetary and credit policies, regulatory and supervisory duties with which it has been charged by the Congress, and administrative and other questions arising in the conduct of the work of the Board.

(b) **Location and business hours.** The principal offices of the Board are in the Federal Reserve Building, 20th Street and Constitution Avenue, N.W., Washington, D. C. 20551. The Board's regular business hours are from 8:45 a.m. to 5:15 p.m. each weekday except Saturday; but such business hours may be changed from time to time.

SECTION 3.—CENTRAL ORGANIZATION

The Board's central organization consists of the members of the Board and the following Offices, Divisions, and officials:

(a) **Office of the Executive Director** is headed by an Executive Director whose functions include the coordination and overall planning of the activities of the staff in carrying out the Board's programs, and the handling of administrative affairs under the direction of the Chairman of the Board and other Board members with delegated functions. The Executive Director is responsible to the Board for the direct supervision of the Office of the Secretary, Division of Personnel Administration, Office of the Controller, Division of Administrative Services, Division of Data Processing, and for certain special programs. The Director has administrative and coordination responsibilities for the Legal Division, Division of Federal Bank Operations, Division of Research and Statistics, Division of International Finance, Division of Supervision and Regulation, and for the Federal Reserve Labor Relations Panel. In addition, the Executive Director is concerned with coordination of the functions of the Board and its Divisions with the activities of the Federal Reserve Banks, operating through the appropriate Division of the Board's staff, and with the Conference of Chairmen of the Federal Reserve Banks, the Conference of Presidents of the Federal Reserve Banks, and other System organizations.

(b) **Office of the Secretary**, headed by the Board's Secretary, coordinates items regarding Board actions, prepares agendas for Board meetings, and implements actions taken. This Office clears and conducts official correspondence of the Board, and is charged with responsibility for maintaining and providing reference service to the official records of the Board and of the Federal Open Market Committee.

(c) **Legal Division**, headed by the Board's General Counsel, advises and assists the Board with respect to legal aspects of its daily operations, including applicable statutes, regulations, applications, interpretations, opinions, orders, hearings, litigation, and legislation.

(d) **Division of Research and Statistics**, headed

by a Director, provides the Board and the Federal Open Market Committee with the economic analysis and information needed for current operations, for the formulation of monetary and credit policies, and for the exercise of responsibilities with regard to bank regulation; prepares, publishes, and interprets a variety of statistical series in the financial and nonfinancial fields; conducts basic research relating to the effects of monetary policy on economic activity and prices, and to the effects of financial regulation on the structure and functioning of financial markets.

(e) **Division of International Finance**, headed by a Director, advises and assists the Board on international financial, banking, and economic matters and conducts research in this field. It carries on staff work in connection with the supervision of foreign operations of the Federal Reserve System, the membership of the Chairman of the Board on the National Advisory Council on International Monetary and Financial Policies, and the administration of the Voluntary Foreign Credit Restraint Program.

(f) **Division of Federal Reserve Bank Operations**, headed by a Director, advises and assists the Board with respect to matters concerning the planning and programs for operation of the Federal Reserve Banks. The Division monitors the implementation and achievement of such programs and informs the Board of the status of each program. It is responsible for the examination of the Federal Reserve Banks and the System Open Market Account; reviews and appraises Reserve Bank audit activities; provides an appraisal of Reserve Bank building programs; provides analysis and recommendations for Board policy in the payments mechanism area; administers an accounting system for collection and analysis of budget and expense data; reviews the lending and credit activities of the Reserve Banks; and maintains liaison with the Treasury and other Government agencies on fiscal agency operations and with various interested parties on payments mechanism matters. The Division also coordinates the printing, issuance, and redemption of Federal Reserve notes and is jointly responsible with the Bureau of the Mint for the production and distribution of coin.

(g) **Division of Supervision and Regulation**, headed by a Director, coordinates the bank supervisory functions of the System and evaluates the

examination procedures of the Reserve Banks; exercises general supervision of the commercial and fiduciary activities of State member banks; administers the supervisory features of laws and regulations relating to affiliates and bank holding companies; supervises various foreign banking activities of member banks and foreign banking and financing corporations; administers the public disclosure provisions of the Securities Exchange Act of 1934, as amended, in their application to State member banks, and the provisions of the Act giving responsibility to the Board for regulating security credit transactions; drafts regulations pursuant to the Truth in Lending Act for financial institutions and other firms engaged in consumer lending and administers the regulations in their application to State member banks; administers the provisions of the Fair Credit Reporting Act, the Currency and Foreign Transactions Reporting Act, and the Civil Rights Act of 1968 in their application to State member banks; processes and presents to the Board applications filed pursuant to the Bank Holding Company Act of 1956, as amended, and the Bank Merger Act and various other applications submitted under the provisions of the Federal Reserve Act or related statutes; and advises the Board regarding developments in banking and bank supervisory policies and procedures.

(h) **Division of Personnel Administration**, headed by a Director, is responsible for the development and implementation of Board personnel policies and programs, serves as the Board's personnel security office, and advises and assists the Board on personnel matters pertaining to the Federal Reserve Banks.

(i) **Division of Administrative Services**, headed by a Director, serves as the central procurement, duplicating, communications, and service unit of the Board and advises and assists the Board with respect to such matters. It also performs various administrative functions, including the distribution of Board publications and the operation of the Board's building and other facilities.

(j) **Office of the Controller**, headed by the Board's Controller, is responsible for maintaining an effective internal financial management system, including budgeting, accounting, reporting, internal and contract auditing, and operational analyses; determining assessments on the Federal Reserve Banks for funds to cover expenses of

the Board; receiving and disbursing the Board's funds; and handling reimbursement to the Treasury Department for the printing, issuance, and redemption of Federal Reserve notes.

(k) **Division of Data Processing**, headed by a Director, supports the Board organization through the development, operation, and maintenance of information processing systems. Activities include systems and mathematical statistical analysis, computer programming, equipment operation, data and production control, advanced planning and implementation of computer systems and communication networks. The Division develops, collects, and processes statistical information on banking developments and on the condition of Federal Reserve Banks and member banks; and designs and produces graphics used in economic analysis and information presentation.

(l) **Other personnel**. In addition to the Divisions mentioned above, the staff of the Board includes Advisers, Assistants, and Special Assistants to the Board. The Federal Reserve BULLETIN is issued monthly under the direction of a Staff Editorial Committee. The Board does not employ administrative law judges or hearing officers as regular members of its staff; but, in accordance with applicable provisions of law and in individual cases as the need may arise, the Board obtains and utilizes administrative law judges and hearing officers, whose functions in such capacity are appropriately separated, as required by law, from investigative and prosecuting functions of the staff.

SECTION 4.—FIELD ORGANIZATION

(a) **Federal Reserve Banks**. The United States is divided into twelve Federal Reserve districts. In one city in each Federal Reserve district there is located a Federal Reserve Bank; in ten of the districts there are one or more branches of the Federal Reserve Bank in other cities; and in some districts there are offices or facilities with specialized functions. Each Federal Reserve Bank is a separate legal entity, created pursuant to the Federal Reserve Act and operating under the

general supervision of the Board. The locations of the twelve Federal Reserve Banks and the twenty-four branches and the boundaries of the Federal Reserve district and branch territories are shown in the Appendix. Each Federal Reserve Bank, in addition to its other duties, carries out local functions for the Board pursuant to instructions of the Board, and in many matters acts as the Board's field representative in the Bank's district. Each Reserve Bank assists in the regional administration of the Board's regulations and policies, keeps the Board informed of local conditions, and recommends such actions as it thinks appropriate in particular cases. In general, persons concerned with Federal Reserve matters should deal in the first instance with the Federal Reserve Bank of the appropriate district or a branch thereof, and the Board requests all persons to follow this procedure.

(b) **Federal Reserve Agents**. Each Federal Reserve Bank has nine directors, three of whom are appointed by the Board. One of the directors appointed by the Board is designated by the Board as Chairman of the Board of Directors of the Bank and as Federal Reserve Agent. He acts as the Board's official representative and maintains a local office of the Board on the premises of the Federal Reserve Bank.

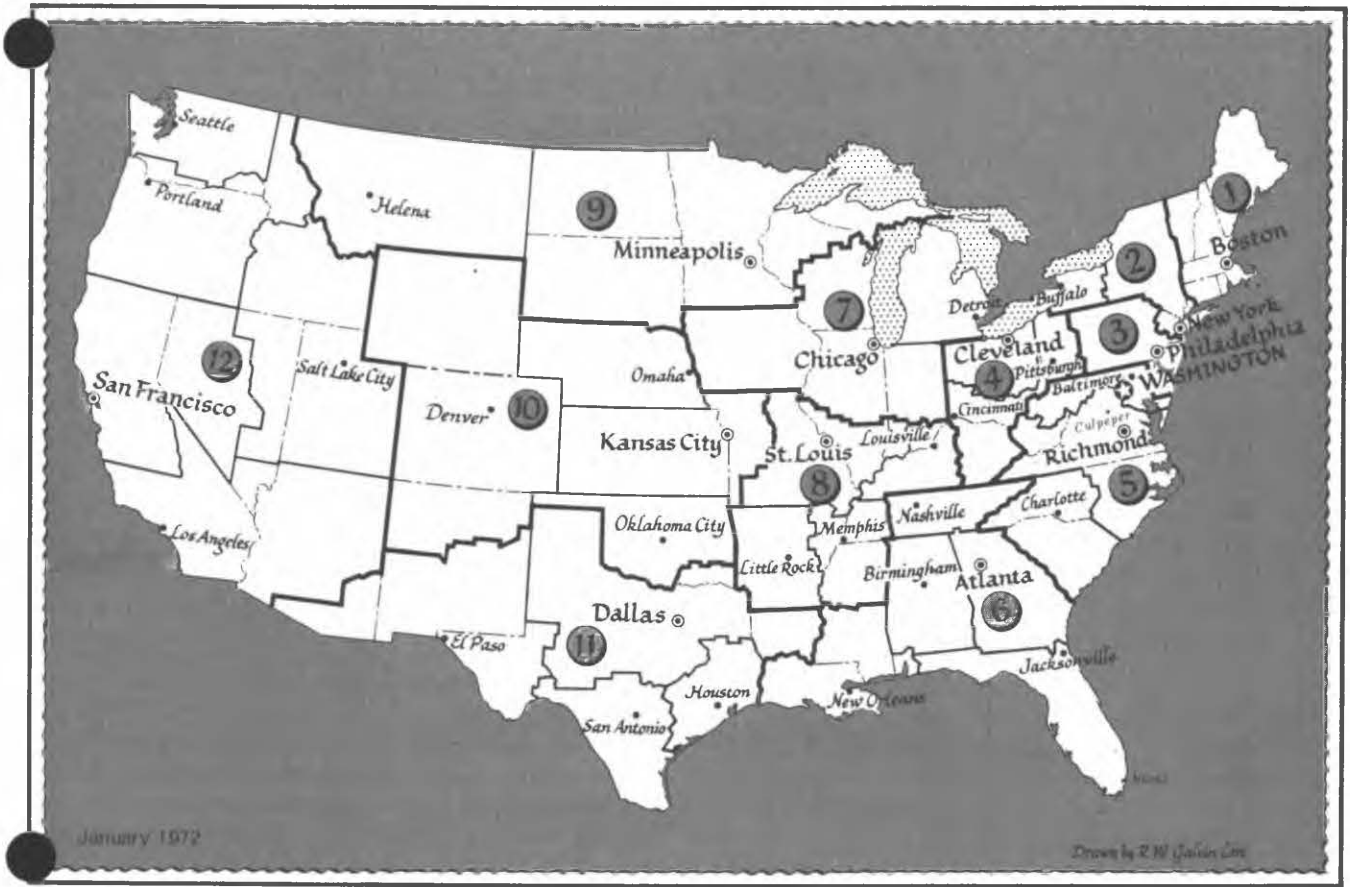
SECTION 5.—DELEGATIONS OF AUTHORITY

The Board does not delegate any of its functions relating to rule-making or pertaining principally to monetary or credit policies or involving any questions of general policy. However, the Board delegates certain of its supervisory and other functions prescribed by statute or regulations of the Board to its members or employees or to the Federal Reserve Banks as provided in its Rules Regarding Delegation of Authority (12 CFR 265). In addition, the Board delegates to the Federal Reserve Banks certain functions not provided for by statute or regulations of the Board, including authority to extend the time within which certain transactions may be consummated.

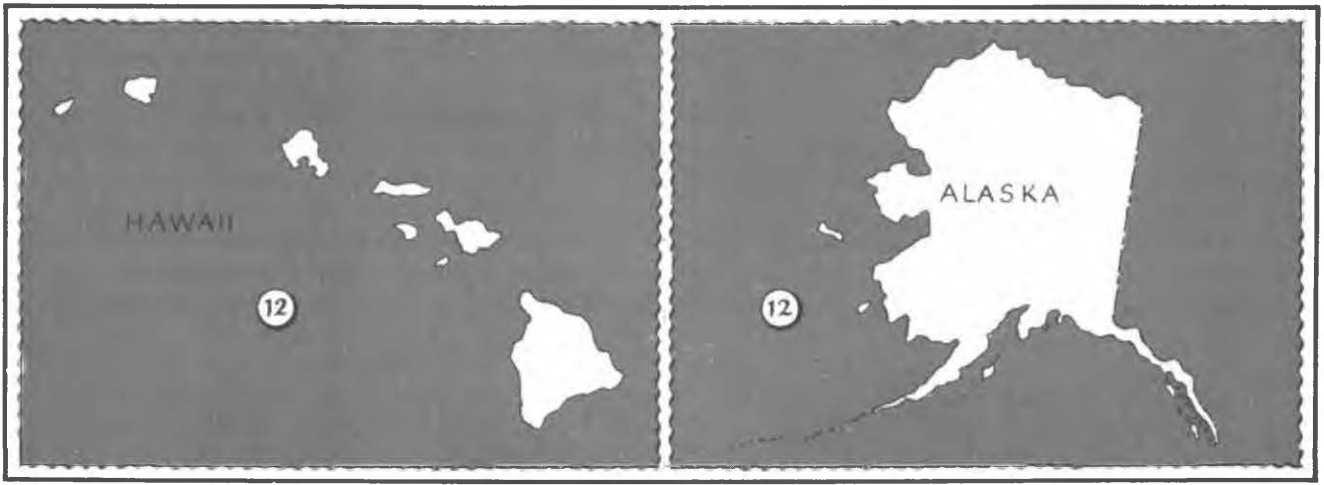
APPENDIX

<i>Federal Reserve Bank</i>	<i>Address</i>
BOSTON	30 Pearl Street (Boston, Massachusetts 02106)
NEW YORK	33 Liberty Street (Federal Reserve P.O. Station, New York, New York 10045)
Buffalo Branch	160 Delaware Avenue (P.O. Box 961, Buffalo, New York 14240)
PHILADELPHIA	925 Chestnut Street (Philadelphia, Pennsylvania 19101)
CLEVELAND	1455 East Sixth Street (P.O. Box 6387, Cleveland, Ohio 44101)
Cincinnati Branch	105 West Fourth Street (P.O. Box 999, Cincinnati, Ohio 45201)
Pittsburgh Branch	717 Grant Street (P.O. Box 867, Pittsburgh, Pennsylvania 15230)
RICHMOND	100 North Ninth Street (P.O. Box 27622, Richmond, Virginia 23261)
Baltimore Branch	114-120 East Lexington Street (P.O. Box 1378, Baltimore, Maryland 21203)
Charlotte Branch	401 South Tryon Street (Charlotte, North Carolina 28201)
Culpeper Communications Center	P.O. Drawer 20 (Culpeper, Virginia 22701)
ATLANTA	104 Marietta Street N. W. (Atlanta, Georgia 30303)
Birmingham Branch	1801 Fifth Avenue, North (P.O. Box 2574, Birmingham, Alabama 35202)
Jacksonville Branch	515 Julia Street (P.O. Box 929, Jacksonville, Florida 32203)
Nashville Branch	301 Eighth Avenue, North (Nashville, Tennessee 37203)
New Orleans Branch	525 St. Charles Avenue (P.O. Box 61630, New Orleans, Louisiana 70161)
Miami Office	P.O. Box 847, (Miami, Florida 33152)
CHICAGO	230 South LaSalle Street (P.O. Box 834, Chicago, Illinois 60690)
Detroit Branch	160 Fort Street, West (P.O. Box 1059, Detroit, Michigan 48231)
ST. LOUIS	411 Locust Street (P.O. Box 442, St. Louis, Missouri 63166)
Little Rock Branch	325 West Capitol Avenue (P.O. Box 1261, Little Rock, Arkansas 72203)
Louisville Branch	410 South Fifth Street (P.O. Box 899, Louisville, Kentucky 40201)
Memphis Branch	200 North Main Street (P.O. Box 407, Memphis, Tennessee 38101)
MINNEAPOLIS	73 South Fifth Street (Minneapolis, Minnesota 55480)
Helena Branch	400 North Park Avenue (Helena, Montana 59601)
KANSAS CITY	925 Grand Avenue (Federal Reserve Station, Kansas City, Missouri 64198)
Denver Branch	1020 16th Street (P.O. Box 5228, Terminal Annex, Denver Colorado 80217)
Oklahoma City Branch	226 Northwest Third Street (P.O. Box 25129, Oklahoma City, Oklahoma 73125)
Omaha Branch	102 South Seventeenth Street (Omaha, Nebraska 68102)
DALLAS	400 South Akard Street (Station K, Dallas, Texas 75222)
El Paso Branch	301 East Main Street (P.O. Box 100, El Paso, Texas 79999)
Houston Branch	1701 San Jacinto Street (P.O. Box 2578, Houston, Texas 77001)
San Antonio Branch	126 East Nueva Street (P.O. Box 1471, San Antonio, Texas 78295)
SAN FRANCISCO	400 Sansome Street (P.O. Box 7702, San Francisco, California 94120)
Los Angeles Branch	409 West Olympic Boulevard (P.O. Box 2077, Terminal Annex, Los Angeles, California 90051)
Portland Branch	915 S. W. Stark Street (P.O. Box 3436, Portland, Oregon 97208)
Salt Lake City Branch	120 South State Street (P.O. Box 780, Salt Lake City, Utah 84110)
Seattle Branch	1015 Second Avenue (P.O. Box 3567, Seattle, Washington 98124)

BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES



☆ THE FEDERAL RESERVE SYSTEM ☆



Legend

- Boundaries of Federal Reserve Districts — Boundaries of Federal Reserve Branch Territories
- ☆ Board of Governors of the Federal Reserve System
- ⊙ Federal Reserve Bank Cities • Federal Reserve Branch Cities
- Federal Reserve Bank Facilities

RULES OF PROCEDURE

As revised effective March 1, 1973

SECTION 262.1—BASIS AND SCOPE

This Part is issued pursuant to section 552 of Title 5 of the United States Code, which requires that every agency shall publish in the Federal Register statements of the general course and method by which its functions are channeled and determined, rules of procedure, and descriptions of forms available or the places at which forms may be obtained.

SECTION 262.2—PROCEDURE FOR REGULATIONS

(a) **Notice.** Notices of proposed regulations of the Board of Governors of the Federal Reserve System (the "Board") or amendments thereto are published in the Federal Register, except as specified in paragraph (e) of this section or otherwise excepted by law. Such notices include a statement of the terms of the proposed regulations or amendments and a description of the subjects and issues involved; but the giving of such notices does not necessarily indicate the Board's final approval of any feature of any such proposal. The notices also include a reference to the authority for the proposed regulations or amendments and a statement of the time, place, and nature of public participation.

(b) **Public participation.** The usual method of public submission of data, views, or arguments is in writing. It is ordinarily preferable that they be sent to the Secretary of the Board, Washington, D. C. 20551, with copies to the appropriate Federal Reserve Bank. The locations of the twelve Federal Reserve Banks and the boundaries of the Federal Reserve districts are shown in the Appendix to the Board's Rules of Organization. Such material will be made available for inspection and copying upon request, except as provided in § 261.6(a) of this chapter regarding availability of information.

(c) **Preparation of draft and action by Board.** In the light of consideration of all relevant matter presented or ascertained, the appropriate division

of the Board's staff, in collaboration with other divisions, prepares drafts of proposed regulations or amendments, and the staff submits them to the Board. The Board takes such action as it deems appropriate in the public interest. Any other documents that may be necessary to carry out any decision by the Board in the matter are usually prepared by the Legal Division, in collaboration with the other divisions of the staff.

(d) **Effective dates.** Any substantive regulation or amendment thereto issued by the Board is published not less than 30 days prior to the effective date thereof, except as specified in paragraph (e) of this section or as otherwise excepted by law.

(e) **Exceptions as to notice or effective date.** In certain situations, notice and public participation with respect to proposed regulations may be impracticable, unnecessary, contrary to the public interest, or otherwise not required in the public interest, or there may be reason and good cause in the public interest why the effective date should not be deferred for 30 days. The reason or reasons in such cases usually are that such notice, public participation, or deferment of effective date would prevent the action from becoming effective as promptly as necessary in the public interest, would permit speculators or others to reap unfair profits or to interfere with the Board's actions taken with a view to accommodating commerce and business and with regard to their bearing upon the general credit situation of the country, would provoke other consequences contrary to the public interest, would unreasonably interfere with the Board's necessary functions with respect to management or personnel, would not aid the persons affected, or would otherwise serve no useful purpose. The following may be mentioned as some examples of situations in which advance notice or deferred effective date, or both, will ordinarily be omitted in the public interest: The review and determination of discount rates established by Federal Reserve Banks, and changes in general requirements regarding reserves of member banks, maximum interest rates on

time and savings deposits, or credit for purchasing or carrying securities.

SECTION 262.3—APPLICATIONS

(a) **Forms.** Any application, request, or petition (hereafter referred to as “application”) for the approval, authority, determination, or permission of the Board with respect to any action for which such approval, authority, determination, or permission is required by law or regulation of the Board (including actions authorized to be taken by a Federal Reserve Bank or others on behalf of the Board pursuant to authority delegated under Part 265 of this chapter) shall be submitted in accordance with the pertinent form, if any, prescribed by the Board. Copies of any such form and details regarding information to be included therein may be obtained from any Federal Reserve Bank. Any application for which no form is prescribed should be signed by the person making the application or by his duly authorized agent, should state the facts involved, the action requested, and the applicant’s interest in the matter, and should indicate the reasons why the application should be granted. Applications for access to, or copying of, records of the Board should be submitted as provided in § 261.4(d) of this chapter.

(b) **Filing of applications.** Any application should be sent to the Federal Reserve Bank of the district in which the applicant is located, except as otherwise specified on application forms, and that Bank will forward it to the Board when appropriate.

(c) **Analysis by staff.** In every case, the Reserve Bank makes such investigation as may be necessary, and, except when acting pursuant to delegated authority, reports the relevant facts, with its recommendation, to the Board. In the light of consideration of all relevant matter presented or ascertained, the Board’s staff prepares and submits to the Board comments on the subject.

(d) **Action on applications.** The Board takes such action as it deems appropriate in the public interest. Such documents as may be necessary to carry out any decision by the Board are prepared by the Board’s staff. With respect to actions taken by a Federal Reserve Bank on behalf of the Board under delegated authority, statements and necessary documents are prepared by the staff of such Federal Reserve Bank.

(e) **Notice of action.** Prompt notice is given to the applicant of the granting or denial in whole or in part of any application. In the case of a denial, except in affirming a prior denial or where the denial is self-explanatory, such notice is accompanied by a simple statement of the grounds for such action.

(f) **Action at Board’s initiative.** When the Board, without receiving an application, takes action with respect to any matter as to which opportunity for hearing is not required by statute or Board regulation, similar procedure is followed, including investigations, reports, and recommendations by the Board’s staff and by the Reserve Banks, where appropriate.

(g) **General procedures for bank holding company and merger applications.** In addition to procedures applicable under other provisions of this Part, the following procedures are applicable in connection with the Board’s consideration of applications under sections 3 and 4 of the Bank Holding Company Act of 1956 (12 U.S.C. § 1842 and § 1843), hereafter referred to as “section 3 applications” or “section 4 applications”, and of applications under section 18(c) of the Federal Deposit Insurance Act (12 U.S.C. § 1823), hereafter called “merger applications.” Except as otherwise indicated, the following procedures apply to all such applications.

(1) The Board issues each week a list that identifies section 3 and section 4 and merger applications received and acted upon during the preceding week by the Board or the Reserve Banks pursuant to delegated authority. Notice of receipt of all section 3 applications and of section 4(c)(8) applications acted on by the Board is published in the Federal Register.

(2) If a hearing is required by law or if the Board determines that a formal hearing for the purpose of taking evidence is desirable, the Board issues an order for such a hearing, and notice thereof is published in the Federal Register. Any such formal hearing is conducted by an administrative law judge in accordance with the Board’s Rules of Practice for Formal Hearings (Part 263 of this chapter) except that, unless otherwise ordered by the Board, such a hearing is public.

(3) In any case in which a formal hearing is not ordered by the Board, the Board may afford the applicant and other properly interested persons (including Governmental agencies) an oppor-

tunity to present views orally before the Board or its designated representative. Unless otherwise ordered by the Board, any such oral presentation is public and notice of such public proceeding is published in the Federal Register.

(4) Each action taken by the Board on an application is embodied in an Order that indicates the votes of members of the Board. The Order either contains reasons for the Board's action (i.e., an Expanded Order) or is accompanied by a Statement of the reasons for the Board's action. Both the Order and any accompanying Statement are released to the press. Each such Order is published in the Federal Register. Each Order accompanied by a Statement and any Order of general interest, together with a list of other Orders, are published in the Federal Reserve BULLETIN. Action by a Reserve Bank under delegated authority as provided for under Part 265 of this chapter is reflected in a letter of notification to the applicant.

(5) After action by the Board on an application, the Board will not grant any request for reconsideration of its action unless the request presents relevant facts that, for good cause shown, were not previously presented to the Board, or unless it otherwise appears to the Board that reconsideration would be appropriate.

(6) Unless the Board shall otherwise direct, each section 3 and section 4 and merger application is made available for inspection by the public except for portions thereof as to which the Board determines that nondisclosure is warranted under section 552(b) of Title 5 of the United States Code.

(h) **Special procedures for certain applications.** The following types of applications require procedures exclusive of, or in addition to, those described in (g)(1)-(6) above.

(1) Special rules pertaining to section 3 and merger applications follows: (i) Each Order of the Board and each letter of notification by a Reserve Bank acting pursuant to delegated authority approving a section 3 application includes, pursuant to the Act approved July 1, 1966 (12 U.S.C. § 1849(b)), a requirement that the transaction approved shall not be consummated before the thirtieth calendar day following the date of such Order. (ii) Each Order of the Board approving a merger application includes, pursuant to the Act approved February 21, 1966 (12 U.S.C.

§ 1828(c)(1)(6)), a requirement that the transaction approved shall not be consummated before the thirtieth calendar day following the date of such Order, except as the Board may otherwise determine pursuant to emergency situations as to which the Act permits consummation at earlier dates. (iii) Each Order or each letter of notification approving an application also includes, as a condition of approval, a requirement that the transaction approved shall be consummated within three months and, in the case of acquisition by a holding company of stock of a newly organized bank, a requirement that such bank shall be opened for business within six months, but such periods may be extended for good cause by the Board (or by the appropriate Federal Reserve Bank where authority to grant such extensions is delegated to the Reserve Bank).

(2) For special rules governing procedures for section 4(c)(8) applications, refer to § 225.4(a)-(c) of this chapter.

(3) For special rules governing procedures for section 4(c)(9) applications, refer to § 225.4(g) of this chapter.

(4) For special rules governing procedures for section 4(c)(12) applications, refer to § 225.4(d) of this chapter.

(5) For special rules governing procedures for section 4(c)(13) applications, refer to § 225.4(f) of this chapter.

SECTION 262.4—ADJUDICATION WITH FORMAL HEARING

In connection with adjudication with respect to which a formal hearing is required by law or is ordered by the Board, the procedure is set forth in Part 263 of this chapter, entitled "Rules of Practice for Formal Hearings."

SECTION 262.5—APPEARANCE AND PRACTICE

Appearance and practice before the Board in all matters are governed by § 263.3 of this chapter.

SECTION 262.6—FORMS

Necessary forms to be used in connection with applications and other matters are available at the Federal Reserve Banks. A list of all such forms, which is reviewed and revised periodically, may be obtained from any Federal Reserve Bank.