REGULATION Z
(Deletion of Certain Paragraphs)

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

The Board of Governors of the Federal Reserve System has amended its Regulation Z, "Truth-in-Lending", by deleting certain paragraphs included when the regulation was promulgated to assist creditors in making the transition to compliance with the rules.

The provisions of 5 U.S.C. Section 553 with respect to notice and public participation were not followed in connection with these rule changes since the rules involved were transitional and were inapplicable to any action taken after December 31, 1969.

The amendments are effective March 1, 1974.

Very truly yours,

P. E. Coldwell,

President

Enclosure
Effective March 1, 1974, Regulation Z is amended in the following respects:

1. Section 226.6(j) and (k), 226.7(f), 226.602 and 226.605 are deleted.

2. As an incident to these amendments, §226.6(1) is redesignated 226.6(j).

† For this Regulation to be complete as amended effective March 1, 1974 retain:

1) Printed Pamphlet on Regulation Z containing amendments and interpretations through September 11, 1969.

2) Printed Pamphlet on Regulation Z containing amendments and interpretations (September 12, 1969 — October 31, 1971).

3) Amendment (Section 226.6) effective December 31, 1971.

4) Amendment (Section 226.13(a)(4), (b) and (c)) effective December 15, 1972.

5) Amendments (Sections 226.5 (a)(3), 226.7 (a)(4), (b)(5) and (6) and (c), effective June 1, 1973.

6) Amendments (Section 226.2(u), 226.6(a), 226.10(c) and (d), effective November 1, 1973, should be included on that date.

7) Amendment (Section 226.8(b)(7)) effective January 1, 1974.

8) This slip sheet.