

# FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 78-5  
January 16, 1978

## CONSUMER ADVISORY VISITS

TO ALL MEMBER BANKS IN THE  
ELEVENTH FEDERAL RESERVE DISTRICT:

Last summer the Federal Reserve Bank of Dallas initiated a program of consumer advisory visits in order to aid member banks in compliance with the various consumer regulations. These visits consist of a full day consultation with your bank personnel by one of our representatives in order to advise you on consumer compliance. The visits are conducted at your bank with the Federal Reserve Bank of Dallas paying all expenses. Forms, policies, and procedures are reviewed and advice furnished.

To date only about 40 member banks have requested this service. However, according to these banks, the visits we have conducted have proved very successful. One large national bank termed it "...the most help we have received from any source in our effort to comply with the various acts and regulations..."

Given the increasing emphasis placed on consumer regulations by the bank regulatory agencies, we feel all member banks would benefit from this service. Accordingly, we are once again announcing its availability. If you would like us to make a consumer advisory visit to your bank, please write the Consumer Affairs Section of this Bank. Include in your request which of the consumer regulations you wish us to emphasize in our visit. We will contact you shortly to arrange a mutually satisfactory date.

Sincerely yours,

Robert H. Boykin

First Vice President