

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 79-78
April 24, 1979

EXPANDED CONSUMER PROTECTION AND CIVIL RIGHTS
ENFORCEMENT PROGRAM

TO ALL STATE MEMBER BANKS IN THE
ELEVENTH FEDERAL RESERVE DISTRICT:

The Federal Reserve Board has announced an expanded and strengthened program to improve compliance by member banks with the civil rights and consumer protection laws and regulations for which Congress has assigned responsibilities to the Board.

As a part of the strengthened program for compliance, we are enclosing with this circular the Federal Reserve System's Compliance Handbook. This Handbook is designed for use by state member banks as an educational aid, and will also be used by System examiners in determining compliance. Members of the public and others concerned may order copies of the Compliance Handbook by mailing a check for \$7.00 per copy to:

Publications Services
Division of Support Services
Board of Governors of the
Federal Reserve System
Washington, D.C. 20551

Questions may be directed to our Consumer Affairs Section of the Bank Supervision and Regulations Department, Ext. 6171.

Sincerely yours,

Robert H. Boykin

First Vice President

Enclosure

Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank: 1-800-492-4403 (intrastate) and 1-800-527-4970 (interstate). For calls placed locally, please use 651 plus the extension referred to above.