

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 81-29  
February 3, 1981

REGULATION Q - INTEREST ON DEPOSITS

Announcement of Rate for Two and One-Half Year  
Small Saver Certificate

TO ALL MEMBER BANKS  
AND OTHERS CONCERNED IN THE  
ELEVENTH FEDERAL RESERVE DISTRICT:

The ceiling rate for commercial banks on the two and one-half year or more small saver certificate for the period from February 5 through February 18 is:

11.75%.

Financial institutions may continue to compound the rate paid on these time deposits using any of the methods authorized by Regulation Q.

For further information concerning the two and one-half year or more small saver certificates, please consult Circular No. 80-110 dated June 5, 1980.

Questions regarding Regulation Q should be directed to the Consumer Affairs Section of our Bank Supervision and Regulations Department, Ext. 6171.

Sincerely yours,

William H. Wallace

First Vice President

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Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank: 1-800-442-7140 (intrastate) and 1-800-527-9200 (interstate). For calls placed locally, please use 651 plus the extension referred to above.