

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 82-128
October 12, 1982

REGULATION Z

TRUTH IN LENDING

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


The Board of Governors of the Federal Reserve System has granted exemptions, effective October 1, 1982, from certain parts of the Federal Truth in Lending Act to the States of Connecticut, Maine, Massachusetts, Oklahoma, and Wyoming.

Exemptions from certain requirements of the Truth in Lending Act were granted on the grounds that consumer credit protection laws and enforcement in these states met the standards of the Act for exemptions. All five states sought and received exemption from Chapter 2 of the Act (credit transactions). Connecticut, Maine, and Massachusetts sought and received exemption from Chapter 4 (credit billing). Maine and Oklahoma sought and received exemption from Chapter 5 (consumer leasing).

Questions regarding the material contained in this circular should be directed to this Bank's Legal Department, Extension 6171.

Additional copies of this circular and the material submitted for publication in the Federal Register can be obtained, upon request, from this Bank's Department of Communications, Financial and Community Affairs, Extension 6289.

Sincerely yours,



William H. Wallace
First Vice President

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.