

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 82-155

November 24, 1982

REGULATION Z

TRUTH IN LENDING

(Technical Amendment)

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

The Board of Governors of the Federal Reserve System has issued technical amendments to its Regulation Z in order to correct a typographical error in the regulation and to remove language that mistakenly appeared in the commentary update.

Printed on the reverse is a copy of the material submitted for publication in the Federal Register. Questions regarding the material contained in this circular should be directed to this Bank's Legal Department, Extension 6171.

Additional copies of this circular will be furnished upon request to the Department of Communications, Financial and Community Affairs, Extension 6289.

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.

FEDERAL RESERVE SYSTEM

12 CFR Part 226

[Reg. Z; Docket No. R-0288]

TRUTH IN LENDING

Revised Regulation Z and Official Staff

Commentary Update; Technical Amendments

AGENCY: Board of Governors of the Federal Reserve System

ACTION: Final rule and official staff interpretation; technical amendments.

SUMMARY: The Board is making a technical amendment to its final rule on Regulation Z (Truth in Lending) published at 46 FR 20848, April 7, 1981; the staff is making a technical amendment to an update to its official staff commentary to Regulation Z published at 47 FR 41338, September 20, 1982. These actions are necessary to correct a typographical error in the regulation and to remove language that mistakenly appeared in the commentary update.

FOR FURTHER INFORMATION CONTACT: Richard S. Garabedian, Staff Attorney, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, (202)452-3667.

SUPPLEMENTARY INFORMATION: The final rule in 12 CFR Part 226 (46 FR 20905, April 7, 1981) is amended as follows: § 226.23(f)(2) is amended by changing the phrase "unearned unpaid finance charge" to "earned unpaid finance charge."

The final official staff interpretation contained in FR Doc. 82-25677 is amended as follows: On page 41349, column 3, the last sentence of Comment 19(a)-2 is amended by removing ["either on a separate document or on the same document (but separate from the required disclosures)."]

Board of Governors of the Federal Reserve System, November 10, 1982.

(signed) William W. Wiles  
William W. Wiles  
Secretary of the Board

[SEAL]