



**FEDERAL RESERVE BANK
OF DALLAS**

WILLIAM H. WALLACE
FIRST VICE PRESIDENT

DALLAS, TEXAS 75222

January 11, 1985

Circular 85-2

TO: The Chief Executive Officer of all member
banks and others concerned in the Eleventh
Federal Reserve District

SUBJECT

**Official Staff Commentary on Regulation Z --
Truth in Lending**

DETAILS

The Board of Governors of the Federal Reserve System has published in pamphlet form its Official Staff Commentary on Regulation Z. The pamphlet amendments became effective on October 16, 1984. The commentary is designed to provide guidance to creditors in applying the regulation to specific transactions.

The attached pamphlet should be filed in Volume 2 of your Regulations Binders and the previous Staff Commentary on Regulation Z should be discarded.

ATTACHMENTS

The new Regulation Z pamphlet is attached.

MORE INFORMATION

For more information, please contact this Bank's Legal Department at (214) 651-6171.

Sincerely yours,

William H. Wallace

For additional copies of any circular please contact the Public Affairs Department at (214) 651-6289. Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank (800) 442-7140 (intrastate) and (800) 527-9200 (interstate).