



FEDERAL RESERVE BANK  
OF DALLAS

ROBERT D. McTEER, JR.  
PRESIDENT  
AND CHIEF EXECUTIVE OFFICER

DALLAS, TEXAS  
75265-5906

January 13, 1999

**Notice 99-03**

**TO:** The Chief Executive Officer of each  
financial institution and others concerned  
in the Eleventh Federal Reserve District

**SUBJECT**

**Revised Pamphlets for the  
Capital Adequacy Guidelines, Regulation E, and the  
Official Staff Commentaries on Regulation M and DD**

**DETAILS**

The Board of Governors of the Federal Reserve System has published revised pamphlets for the *Capital Adequacy Guidelines*, effective October 1, 1998. In addition, the Board has published revised pamphlets for Regulation E (*Electronic Fund Transfers*), effective September 24, 1998, and the Official Staff Commentaries on Regulation M (*Consumer Leasing*) and Regulation DD (*Truth in Savings*), both effective September 24, 1998.

**ENCLOSURES**

The revised pamphlets are enclosed. Please insert them in your Regulations binders.

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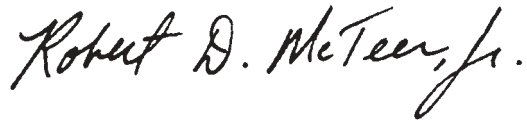
For additional copies, bankers and others are encouraged to use one of the following toll-free numbers in contacting the Federal Reserve Bank of Dallas: Dallas Office (800) 333-4460; El Paso Branch *Intrastate* (800) 592-1631, *Interstate* (800) 351-1012; Houston Branch *Intrastate* (800) 392-4162, *Interstate* (800) 221-0363; San Antonio Branch *Intrastate* (800) 292-5810.

## **MORE INFORMATION**

For more information regarding the *Capital Adequacy Guidelines*, please contact Dorsey Davis, (214) 922-6051. For more information regarding Regulations E, DD, and M, please contact Eugene Coy at (214) 922-6201.

For additional copies of this Bank's notice, contact the Public Affairs Department at (214) 922-5254.

Sincerely yours,

A handwritten signature in black ink that reads "Robert D. McTeer, Jr." The signature is written in a cursive style with a prominent initial 'R' and a trailing flourish.