



FEDERAL RESERVE BANK  
OF DALLAS

DALLAS, TEXAS  
75265-5906

October 5, 2001

**Notice 01-71**

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

**SUBJECT**

**New Regulation Pamphlet for E, Staff Commentary on E,  
Z, and Capital Adequacy Guidelines**

**DETAILS**

The Board of Governors of the Federal Reserve System has published new pamphlets for Regulation E (*Electronic Fund Transfers*), effective March 30, 2001; the Official Staff Commentary on Regulation E, effective March 30, 2001; Regulation Z (*Truth in Lending*), effective March 30, 2001; and the Capital Adequacy Guidelines (various effective dates).

**ENCLOSURES**

The pamphlets are enclosed. Also enclosed are updated indexes to the regulations. Please insert them in the appropriate sections of 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 Regulation E, the Official Staff Commentary on Regulation E, or Regulation Z, please contact Eugene Coy, Banking Supervision Department, (214) 922-6201. For more information regarding the Capital Adequacy Guidelines, please contact Dorsey Davis, Banking Supervision Department, (214) 922-6051.

For additional copies of this Bank's notice, the regulation pamphlets, or the indexes to regulations, contact the Public Affairs Department at (214) 922-5254. Copies of the notice and the indexes also can be obtained by accessing District Notices on our web site at <http://www.dallasfed.org/banking/notices/index.html>.

In addition, the full text of all Federal Reserve System regulations can now be found on the Internet at <http://www.federalreserve.gov/regulations/default.htm>.

# INDEX TO REGULATIONS

Board of Governors of the Federal Reserve System

REGULATION	EFFECTIVE DATE
A Extensions of Credit by Federal Reserve Banks <i>Amendments to Regulation A</i>	August 1999 May 2000
B Equal Credit Opportunity	April 1998
Official Staff Commentary to Regulation B <i>Amendments to the Official Staff Commentary</i>	September 1996 February 1998
C Home Mortgage Disclosure	September 1998
Official Staff Commentary to Regulation C <i>Amendments to the Official Staff Commentary</i>	January 1996 February 1998
D Reserve Requirements of Depository Institutions <i>Amendments to Regulation D</i>	April 1997 December 2000
E Electronic Fund Transfers	March 2001
Official Staff Commentary to Regulation E	March 2001
F Limitations on Interbank Liabilities	December 1992
G Disclosure and Reporting of CRA-Related Agreements	April 2001
H Membership of State Banking Institutions in the Federal Reserve System <i>Amendments to Regulation H</i>	September 1998 March 2000
I Issue and Cancellation of Capital Stock of Federal Reserve Banks	October 1998
J Collection of Checks and Wire Transfers of Funds by Federal Reserve Banks	January 1998
K International Banking Operations <i>Amendments to Regulation K</i>	October 1993 July 2001
L Management Official Interlocks	January 2000
M Consumer Leasing	September 1998
Official Staff Commentary to Regulation M	March 1999
N Relations with Foreign Banks and Bankers	February 1962

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REGULATION	EFFECTIVE DATE
O    Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks <i>Amendments to Regulation O</i>	February 1994 November 1998
P    Privacy of Consumer Financial Information	November 2000
Q    Interest on Deposits	June 1993
R    Rescinded	December 1996
S    Reimbursement to Financial Institutions for Assembling or Providing Financial Records	July 1996
T    Credit by Brokers and Dealers <sup>1/</sup>	April 1998
U    Credit by Banks for the Purpose of Purchasing or Carrying Margin Stocks <sup>1/</sup>	April 1998
V <i>Repealed</i>	October 1996
X    Borrowers of Securities Credit <sup>1/</sup>	April 1998
Y    Bank Holding Companies and Change in Bank Control <i>Amendments to Regulation Y</i>	April 1997 March 2000
Z    Truth in Lending	March 2001
Official Staff Commentary on Regulation Z <i>Amendments to the Official Staff Commentary</i>	March 1999 January 2001

<sup>1/</sup> Contained in Regulation T, U & X in volume 2 of the section entitled *Securities Credit Transactions*.

# INDEX TO REGULATIONS

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REGULATION	EFFECTIVE DATE
Capital Adequacy Guidelines	January 2001
Rules of Organization and Rules of Procedure <i>Amendments to Rules of Organization and Rules of Procedure</i>	May 1994 October 1999
T, U & X Securities Credit Transactions	April 1998
AA Unfair or Deceptive Acts or Practices	May 1992
Staff Guidelines on Regulation AA, Subpart B <i>Amendments to the Staff Guidelines</i>	January 1986 November 1986
BB Community Reinvestment	July 1997
CC Availability of Funds and Collection of Checks <i>Amendments to Regulation CC</i>	October 1997 December 1999
DD Truth in Savings <i>Amendments to Regulation DD</i>	November 1998 September 1999
Official Staff Commentary to Regulation DD <i>Amendments to the Official Staff Commentary</i>	August 1994 September 1998
EE Netting Eligibility for Financial Institutions <i>Amendments to Regulation EE</i>	March 1994 February 1996