

FEDERAL RESERVE BANK OF DALLAS

2200 N. PEARL ST.
DALLAS, TX 75201-2272

March 26, 2004

Notice 04-15

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

SUBJECT

New Pamphlets for Regulation C (Home Mortgage Disclosure); Official Staff Commentary on Regulation C; and Regulation F (Limitations on Interbank Liabilities)

Alert: Free E-mail Subscription Service

DETAILS

The Board of Governors of the Federal Reserve System has published new pamphlets for Regulation C (*Home Mortgage Disclosure*), effective January 2004; the Official Staff Commentary on Regulation C, also effective January 2004; and Regulation F (*Limitations on Interbank Liabilities*), effective September 2003.

ATTACHMENT

Updated indexes are **attached**. Copies of each pamphlet are being mailed. Please insert them in the appropriate sections of your Regulations binders. You may discard all previous indexes as well as pamphlets for Regulation C, the Official Staff Commentary on Regulation C, and Regulation F. Please consult the indexes to ensure that your binders have been properly updated.

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 C or the Official Staff Commentary on Regulation C, please contact Eugene Coy, Banking Supervision Department, (214) 922-6201. For more information on Regulation F, please contact James Dean, Banking Supervision Department, (214) 922-6237.

For your convenience, the full text of all Federal Reserve System regulations can now be found on the Board's web site at the following address: www.federalreserve.gov/regulations/default.htm. Paper copies of this notice or previous Federal Reserve Bank notices can be printed from our web site at www.dellasfed.org/banking/notices/index.html.

ALERT!

Have you or your colleagues missed an important Bank Notice? If so, be sure to sign up for the Fed's e-mail subscription service for District Notices at www.dallasfed.org/pubs/e-sub/index.html.

By subscribing, you will receive timely regulatory and financial services information. And remember, your organization can have an *unlimited* number of subscribers to this *free* service.

Board of Governors of the Federal Reserve System ATIONS

REGULATION

EFFECTIVE DATE

A	Extensions of Credit by Federal Reserve Banks	January 2003
В	Equal Credit Opportunity	April 2003
	Official Staff Commentary to Regulation B	April 2003
C	Home Mortgage Disclosure	January 2004
	Official Staff Commentary to Regulation C	January 2004
D	Reserve Requirements of Depository Institutions Amendments to Regulation ${\cal D}$	April 1997 November 2001
E	Electronic Fund Transfers	March 2001
	Official Staff Commentary to Regulation E	March 2001
F	Limitations on Interbank Liabilities	September 2003
G	Disclosure and Reporting of CRA-Related Agreements	April 2001
Н	Membership of State Banking Institutions in the Federal Reserve System	September 2001
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	November 2001
L	Management Official Interlocks	January 2000
M	Consumer Leasing Amendments to Regulation M	September 1998 March 2001
	Official Staff Commentary to Regulation M Amendments to the Official Commentary	March 1999 March 2001
N	Relations with Foreign Banks and Bankers	February 1962
O	Loans to Executive Officers, Directors, and	February 1994
	Principal Shareholders of Member Banks Amendments to Regulation O	November 1998

Board of Governors of the Federal Reserve System

REGULATION

EFFECTIVE DATE

P	Privacy of Consumer Financial Information	November 2000
\mathbf{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 ¹	April 1998
U	Credit by Banks for the Purpose of Purchasing or Carrying Margin Stocks ^{1/}	April 1998
V	Repealed	October 1996
W	Transactions Between Member Banks and Their Affiliates	April 2003
X	Borrowers of Securities Credit $^{\perp}$	April 1998
Y	Bank Holding Companies and Change in Bank Control	July 2002
Z	Truth in Lending Amendments to Regulation Z	March 2001 April 2002
	Official Staff Commentary on Regulation Z	April 2002

 $^{^{}_{1\!\!/}}$ Contained in Regulation T, U & X in volume 2 of the section entitled *Securities Credit Transactions*.

Board of Governors of the Federal Reserve System ATIONS

REGULATION

EFFECTIVE DATE

Capital Adequacy Guidelines		July 2002
Rules of Organization and Rules of Procedure Amendments to Rules of Organization and Rules of Procedure		May 1993 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 Amendments to the Staff Guidelines	January 1986 November 1986
BB	Community Reinvestment	July 1997
CC	Availability of Funds and Collection of Checks Amendments to Regulation CC	October 1997 December 1999
DD	Truth in Savings Amendments to Regulation DD	November 1998 March 2001
	Official Staff Commentary to Regulation DD Amendments to the Official Staff Commentary	August 1994 March 2001
EE	Netting Eligibility for Financial Institutions Amendments to Regulation EE	March 1994 February 1996