



FEDERAL RESERVE BANK  
OF DALLAS

2200 N. PEARL ST.  
DALLAS, TEXAS  
75265-5906

November 25, 2005

**Notice 05-74**

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

**SUBJECT**

**New Pamphlets for Regulations BB (*Community Reinvestment*),  
DD (*Truth in Savings*), and the Official Staff  
Commentary on Regulation DD**

**DETAILS**

The Board of Governors of the Federal Reserve System has published new pamphlets for Regulation BB (*Community Reinvestment*), effective September 2005; Regulation DD (*Truth in Savings*), effective July 2006; and the Official Staff Commentary on Regulation DD, also effective July 2006.

**ATTACHMENTS**

Updated indexes are attached. Copies of the pamphlets are being mailed. Please insert them in the appropriate section of your Regulations binder. You may discard all previous indexes as well as any previous amendment slipsheets and pamphlets for Regulations BB, DD, and the Official Staff Commentary on Regulation DD. Please consult the indexes to ensure that your binders have been properly updated.

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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 (800) 846-6858; Houston Branch *Intrastate* (800) 392-4162, *Interstate* (800) 221-0363; San Antonio Branch *Intrastate* (800) 292-5810.

### **MORE INFORMATION**

For more information regarding Regulations BB, DD, and the Official Staff Commentary on Regulation DD, please contact Diane van Gelder, Banking Supervision Department, (214) 922-6282.

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](http://www.federalreserve.gov/regulations/default.htm). For additional copies of this Bank's notice, contact the Public Affairs Department at (214) 922-5254 or access District Notices on our web site at [www.dallasfed.org/banking/notices/index.html](http://www.dallasfed.org/banking/notices/index.html).

# INDEX TO REGULATIONS

Board of Governors of the Federal Reserve System

REGULATION	EFFECTIVE DATE
A Extensions of Credit by Federal Reserve Banks	January 2003
B 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 <i>Amendments to Regulation D</i>	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
H 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	October 2004
K International Banking Operations	November 2001
L Management Official Interlocks	January 2000
M Consumer Leasing <i>Amendments to Regulation M</i>	September 1998 March 2001
Official Staff Commentary to Regulation M <i>Amendments to the Official Commentary</i>	March 1999 March 2001
N Relations with Foreign Banks and Bankers	February 1962
O Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks <i>Amendments to Regulation O</i>	February 1994 November 1998

# INDEX TO REGULATIONS

Board of Governors of the Federal Reserve System

REGULATION	EFFECTIVE DATE
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
W Transactions Between Member Banks and Their Affiliates	April 2003
X Borrowers of Securities Credit <sup>1/</sup>	April 1998
Y Bank Holding Companies and Change in Bank Control	July 2002
Z Truth in Lending	March 2001
<i>Amendments to Regulation Z</i>	April 2002
Official Staff Commentary on Regulation Z	April 2002

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

# INDEX TO REGULATIONS

Board of Governors of the Federal Reserve System

REGULATION	EFFECTIVE DATE
Capital Adequacy Guidelines <i>Amendments to Capital Adequacy Guidelines</i>	July 2002 April 2004 & September 2004
Rules of Organization and Rules of Procedure <i>Amendments to Rules of Organization and Rules of Procedure</i>	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 <i>Amendments to the Staff Guidelines</i>	January 1986 November 1986
BB Community Reinvestment	September 2005
CC Availability of Funds and Collection of Checks	October 2004
DD Truth in Savings	July 2006
Official Staff Commentary on Regulation DD	July 2006
EE Netting Eligibility for Financial Institutions <i>Amendments to Regulation EE</i>	March 1994 February 1996