



FEDERAL RESERVE BANK
OF DALLAS

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

July 26, 2006

Notice 06-35

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

SUBJECT

**New Pamphlets for Regulations FF (*Obtaining
and Using Medical Information in Connection with Credit*),
Capital Adequacy Guidelines, and the Official Staff Commentary
on Regulation E (*Electronic Fund Transfers*)**

DETAILS

The Board of Governors of the Federal Reserve System has published new pamphlets for Regulation FF (*Obtaining and Using Medical Information in Connection with Credit*), effective April 2006; Capital Adequacy Guidelines, various effective dates; and the Official Staff Commentary on Regulation E, (*Electronic Fund Transfers*), effective February 2006.

ATTACHMENTS

Updated indexes are attached. Copies of the pamphlets are being mailed. Please insert them in the appropriate sections of your Regulations binders. You may discard all previous indexes as well as any previous pamphlets for the Capital Adequacy Guidelines and the

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.

Official Staff Commentary on Regulation E. Please consult the indexes to ensure that your binders have been properly updated.

MORE INFORMATION

For more information regarding Regulation FF and the Official Staff Commentary on Regulation E, please contact Diane van Gelder, Banking Supervision Department, (214) 922-6282. For more information regarding the Capital Adequacy Guidelines, please contact Dorsey Davis, Banking Supervision, (214) 922-6051.

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. Previous District notices can be accessed on our web site at 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	February 2006
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

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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 ^{1/}	April 1998
U Credit by Banks for the Purpose of Purchasing or Carrying Margin Stocks ^{1/}	April 1998
V <i>Repealed</i>	October 1996
W Transactions Between Member Banks and Their Affiliates	April 2003
X Borrowers of Securities Credit ^{1/}	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

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

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REGULATION	EFFECTIVE DATE
Capital Adequacy Guidelines	September 1995 April 2002 April 2005 February 2006 March 2006
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
FF Obtaining and Using Medical Information in Connection with Credit	April 2006