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Press Release

November 01, 2007

Board announces amendments to five regulations to clarify requirements for providing consumer disclosures in electronic form

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The Federal Reserve Board on Thursday announced the adoption of amendments to five consumer financial services and fair lending regulations (Regulations B, E, M, Z, and DD) to clarify the requirements for providing consumer disclosures in electronic form.

In 2001, the Board published interim final rules to establish uniform standards for the electronic delivery of disclosures. However, the mandatory compliance date for these rules was later lifted and institutions have not been required to comply with the 2001 interim final rules.

The amendments, which represent final action on a proposal issued for comment in April, simplify the Board's rules by: (1) withdrawing certain portions of the 2001 interim final rules that restate or cross-reference provisions of the Electronic Signatures in Global and National Commerce Act (E-Sign Act) and accordingly are unnecessary; (2) withdrawing provisions of the 2001 interim final rules that may impose undue burdens on electronic banking and commerce and may be unnecessary for consumer protection; and (3) adopting certain provisions that provide guidance on the use of electronic disclosures. The mandatory compliance date is October 1, 2008.

The *Federal Register* notices are attached.

Federal Register Notices

Regulation B [77 KB PDF](#) | [TEXT](#)

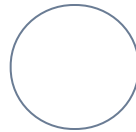
Regulation E [63 KB PDF](#) | [TEXT](#)

Regulation M [73 KB PDF](#) | [TEXT](#)

Regulation Z [116 KB PDF](#) | [TEXT](#)

Regulation DD [78 KB PDF](#) | [TEXT](#)

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