



FEDERAL RESERVE BANK
OF DALLAS

ROBERT D. McTEER, JR.
PRESIDENT
AND CHIEF EXECUTIVE OFFICER

DALLAS, TEXAS
75265-5906

January 13, 1999

Notice 99-03

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

SUBJECT

**Revised Pamphlets for the
Capital Adequacy Guidelines, Regulation E, and the
Official Staff Commentaries on Regulation M and DD**

DETAILS

The Board of Governors of the Federal Reserve System has published revised pamphlets for the *Capital Adequacy Guidelines*, effective October 1, 1998. In addition, the Board has published revised pamphlets for Regulation E (*Electronic Fund Transfers*), effective September 24, 1998, and the Official Staff Commentaries on Regulation M (*Consumer Leasing*) and Regulation DD (*Truth in Savings*), both effective September 24, 1998.

ENCLOSURES

The revised pamphlets are enclosed. Please insert them in your Regulations binders.

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 the *Capital Adequacy Guidelines*, please contact Dorsey Davis, (214) 922-6051. For more information regarding Regulations E, DD, and M, please contact Eugene Coy at (214) 922-6201.

For additional copies of this Bank's notice, contact the Public Affairs Department at (214) 922-5254.

Sincerely yours,

A handwritten signature in black ink that reads "Robert D. McTeer, Jr." The signature is written in a cursive style with a large, prominent initial 'R' and a long, sweeping underline.