

SUMMARY OF NOTICES

F e d e r a l R e s e r v e B a n k o f D a l l a s

JULY 2004

- 04-36** The Board of Governors of the Federal Reserve System requested public comment on a proposal to amend subpart A of Regulation J to provide for the rights and obligations of sending banks, paying banks, returning banks, and Reserve Banks in connection with collection of substitute checks and items that have been converted to electronic form.
- 04-37** Five federal agencies agreed to extend the comment period on a proposed statement concerning complex structured finance activities.
- 04-38** The Board of Governors of the Federal Reserve System requested public comment on a proposal to amend Regulation DD, which implements the Truth in Savings Act, and the staff commentary to the regulation, to address concerns about the uniformity and adequacy of information provided to consumers when they overdraw their accounts.
- 04-39** The Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, Office of Thrift Supervision, and the National Credit Union Administration requested public comment on a proposed Interagency Guidance on Overdraft Protection Programs.
- 04-40** The staffs of the Federal Reserve Board, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision announced the revision of the Uniform Agreement on the Classification of Assets and Appraisal of Securities Held by Banks and Thrifts.
- 04-41** The Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, Office of Thrift Supervision, and National Credit Union Administration issued an interagency advisory concerning the embassy banking business and related banking matters.
- 04-42** The Federal Reserve Bank of Dallas announced the discontinuation of

courtesy call notifications for large-dollar check adjustment and settlement entries.

- 04-43** The Federal Reserve Bank of Dallas reminded depository institutions that the Check 21 Act, which supports the use of substitute checks, does not become effective until October 28, 2004.
- 04-44** The Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, Office of Thrift Supervision, and National Credit Union Administration requested public comment on proposed regulations to implement the affiliate marketing provisions in Section 214 of the Fair and Accurate Credit Transactions Act of 2003.
- 04-45** The Board of Governors of the Federal Reserve System announced the withdrawal of proposed revisions to Regulation B (*Equal Credit Opportunity*), Regulation E (*Electronic Fund Transfers*), Regulation M (*Consumer Leasing*), Regulation Z (*Truth in Lending*), and Regulation DD (*Truth in Savings*).
- 04-46** The Board of Governors of the Federal Reserve System invited the public to nominate qualified individuals for appointment to its Consumer Advisory Council.
- 04-47** The Board of Governors of the Federal Reserve System announced the withdrawal of proposed amendments to its Community Reinvestment Act regulations.
- 04-48** The Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, and Office of Thrift Supervision announced the amendment of their risk-based capital standards by removing a sunset provision that would preclude a certain capital treatment for asset-backed commercial paper programs after a certain date.