

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

OCTOBER 2004

- 04-68** The Board of Governors revised its Policy Statement on Payments System Risk to modify the daylight overdraft measurement rules.
- 04-69** The Federal Reserve System revised Operating Circular 3 (*Collection of Cash Items and Returned Checks*) in preparation for Check 21.
- 04-70** The Board of Governors amended Regulation D (*Reserve Requirements of Depository Institutions*) to reflect indexing of the low reserve tranche and the reserve requirement exemption amount for 2005.
- 04-71** The Federal Financial Institutions Examination Council announced the availability of an InfoBase for depository institutions that provides information on consumer compliance aspects of the Check Clearing for the 21st Century Act (Check 21).
- 04-72** The federal bank, thrift, and credit union regulatory agencies announced the publication of a new consumer resource, *Protecting Yourself from Overdraft and Bounced-Check Fees*.
- 04-73** The Federal Reserve Bank of Dallas announced the results of the election of a Class A and a Class B director.
- 04-74** The Board of Governors requested public comment on a proposal that the Federal Reserve Banks withdraw from the Noncash collection service at year-end 2005.
- 04-75** The federal banking, thrift, and credit union regulatory agencies published an informational brochure to assist consumers in identifying a new type of Internet fraud known as “phishing.”
- 04-76** The Federal Reserve System announced amendments Operating Circular 3 (*Collection of Cash Items and Returned Checks*) to Support Implementation of Check 21.