

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

JUNE 2005

- 05-29** The Federal Reserve Board, Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, Office of Thrift Supervision, and National Credit Union Administration issued an *Interagency Advisory on Accounting and Reporting for Commitments to Originate and Sell Mortgage Loans*.
- 05-30** The Federal Reserve and the other federal financial institutions regulatory agencies issued an interagency guidance to promote sound risk management practices at financial institutions with home equity lending programs.
- 05-31** The Board of Governors requested public comment on potential modifications to the method for calculating the target return on equity in the private-sector adjustment factor (PSAF).
- 05-32** The Board of Governors, Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, Office of Thrift Supervision, and National Credit Union Association published interim final rules to implement Section 411 of the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).
- 05-33** The Board of Governors invited the public to nominate qualified individuals for appointment to its Consumer Advisory Council, whose membership represents interests of consumers, communities, and the financial services industry.
- 05-34** The Board of Governors amended 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 deposit accounts.