

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

SEPTEMBER 2005

- 05-46** The Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, National Credit Union Administration, Office of the Comptroller of the Currency, and Office of Thrift Supervision, as well as the Conference of State Bank Supervisors asked insured depository institutions to consider all reasonable and prudent steps to assist customers' and credit union members' cash and financial needs in areas affected by Hurricane Katrina.
- 05-47** The Board of Governors requested public comment on a proposal to amend Regulation E, which implements the Electronic Fund Transfer Act.
- 05-48** The federal banking agencies announced the availability of the list of distressed and underserved nonmetropolitan middle-income geographies in which bank revitalization or stabilization activities will receive Community Reinvestment Act (CRA) consideration as "community development" pursuant to the revised CRA rules issued by the agencies on August 2, 2005.
- 05-49** The Federal Reserve and the other federal financial institutions regulatory agencies jointly issued a list of Frequently Asked Questions to assist regulated institutions in complying with their appraisal regulations and real estate lending requirements when financing residential construction in a tract development.
- 05-50** The Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision announced that the quality of syndicated bank credits showed continued improvement this year (2005).
- 05-51** The Board of Governors of the Federal Reserve System requested comments on a proposal to raise the asset size threshold and revise the other criteria for determining whether a bank holding company (BHC) qualifies for the Board's Small Bank Holding Company Policy Statement (Regulation Y, Appendix C) (Policy Statement) and an exemption from the Board's risk-based and leverage capital adequacy guidelines for BHCs (Regulation Y, Appendices A and D) (Capital Guidelines).
- 05-52** The Federal Financial Institutions Examination Council (FFIEC) announced the availability of data on 2004 mortgage lending transactions at 8,853 financial institutions covered by the Home Mortgage Disclosure Act (HMDA) in metropolitan statistical areas throughout the nation.

- 05-53** The Board of Governors of the Federal Reserve System, in consultation with the other federal banking agencies and the Financial Crimes Enforcement Network, issued responses to questions frequently asked by financial institutions regarding the applicability of certain provisions of the Bank Secrecy Act in providing services to victims of Hurricane Katrina.
- 05-54** The Federal Reserve Bank of Dallas announced Hurricane Rita related information.
- 05-55** The Board of Governors issued an SR letter to advise banking organizations that the Federal Reserve System will work actively to respond to issues that arise in the wake of the damage caused by Hurricane Katrina.
- 05-56** The Federal Reserve Bank of Dallas announced voting procedures for the election of directors.
- 05-57** The Federal Reserve System advised caution against Katrina-related marketing practices by certain firms invoking the name of the Federal Reserve as a way of promoting their services to banking organizations.