



FEDERAL RESERVE BANK  
OF DALLAS

2200 N. PEARL ST.  
DALLAS, TEXAS  
75265-5906

July 26, 2006

**Notice 06-35**

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

**SUBJECT**

**New Pamphlets for Regulations FF (*Obtaining  
and Using Medical Information in Connection with Credit*),  
Capital Adequacy Guidelines, and the Official Staff Commentary  
on Regulation E (*Electronic Fund Transfers*)**

**DETAILS**

The Board of Governors of the Federal Reserve System has published new pamphlets for Regulation FF (*Obtaining and Using Medical Information in Connection with Credit*), effective April 2006; Capital Adequacy Guidelines, various effective dates; and the Official Staff Commentary on Regulation E, (*Electronic Fund Transfers*), effective February 2006.

**ATTACHMENTS**

Updated indexes are attached. Copies of the pamphlets are being mailed. Please insert them in the appropriate sections of your Regulations binders. You may discard all previous indexes as well as any previous pamphlets for the Capital Adequacy Guidelines and the

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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 (800) 846-6858; Houston Branch *Intrastate* (800) 392-4162, *Interstate* (800) 221-0363; San Antonio Branch *Intrastate* (800) 292-5810.

Official Staff Commentary on Regulation E. Please consult the indexes to ensure that your binders have been properly updated.

### **MORE INFORMATION**

For more information regarding Regulation FF and the Official Staff Commentary on Regulation E, please contact Diane van Gelder, Banking Supervision Department, (214) 922-6282. For more information regarding the Capital Adequacy Guidelines, please contact Dorsey Davis, Banking Supervision, (214) 922-6051.

For your convenience, the full text of all Federal Reserve System regulations can now be found on the Board's web site at the following address: [www.federalreserve.gov/regulations/default.htm](http://www.federalreserve.gov/regulations/default.htm). Previous District notices can be accessed on our web site at [www.dallasfed.org/banking/notices/index.html](http://www.dallasfed.org/banking/notices/index.html).

# INDEX TO REGULATIONS

Board of Governors of the Federal Reserve System

| REGULATION   | EFFECTIVE DATE                 |
|--|--------------------------------|
| A Extensions of Credit by Federal Reserve Banks  | January 2003                   |
| B Equal Credit Opportunity   | April 2003                     |
| Official Staff Commentary to Regulation B  | April 2003                     |
| C Home Mortgage Disclosure   | January 2004                   |
| Official Staff Commentary to Regulation C  | January 2004                   |
| D Reserve Requirements of Depository Institutions<br><i>Amendments to Regulation D</i>                                       | April 1997<br>November 2001    |
| E Electronic Fund Transfers  | March 2001                     |
| Official Staff Commentary to Regulation E  | February 2006                  |
| F Limitations on Interbank Liabilities   | September 2003                 |
| G Disclosure and Reporting of CRA-Related Agreements   | April 2001                     |
| H Membership of State Banking Institutions in the<br>Federal Reserve System  | September 2001                 |
| I Issue and Cancellation of Capital Stock of<br>Federal Reserve Banks  | October 1998                   |
| J Collection of Checks and Wire Transfers of Funds<br>by Federal Reserve Banks   | October 2004                   |
| K International Banking Operations   | November 2001                  |
| L Management Official Interlocks   | January 2000                   |
| M Consumer Leasing<br><i>Amendments to Regulation M</i>  | September 1998<br>March 2001   |
| Official Staff Commentary to Regulation M<br><i>Amendments to the Official Commentary</i>                                    | March 1999<br>March 2001       |
| N Relations with Foreign Banks and Bankers   | February 1962                  |
| O Loans to Executive Officers, Directors, and<br>Principal Shareholders of Member Banks<br><i>Amendments to Regulation O</i> | February 1994<br>November 1998 |

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Board of Governors of the Federal Reserve System

| REGULATION |   | EFFECTIVE DATE           |
|------------|---|--------------------------|
| P          | Privacy of Consumer Financial Information   | November 2000            |
| Q          | Interest on Deposits  | June 1993                |
| R          | Rescinded   | December 1996            |
| S          | Reimbursement to Financial Institutions for Assembling or Providing Financial Records | July 1996                |
| T          | Credit by Brokers and Dealers <sup>1/</sup>   | April 1998               |
| U          | Credit by Banks for the Purpose of Purchasing or Carrying Margin Stocks <sup>1/</sup> | April 1998               |
| V          | <i>Repealed</i>   | October 1996             |
| W          | Transactions Between Member Banks and Their Affiliates                                | April 2003               |
| X          | Borrowers of Securities Credit <sup>1/</sup>  | April 1998               |
| Y          | Bank Holding Companies and Change in Bank Control                                     | July 2002                |
| Z          | Truth in Lending<br><i>Amendments to Regulation Z</i>                                 | March 2001<br>April 2002 |
|            | Official Staff Commentary on Regulation Z   | April 2002               |

<sup>1/</sup> Contained in Regulation T, U & X in volume 2 of the section entitled *Securities Credit Transactions*.

# INDEX TO REGULATIONS

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| REGULATION  | EFFECTIVE DATE  |
|---|---|
| Capital Adequacy Guidelines   | September 1995<br>April 2002<br>April 2005<br>February 2006<br>March 2006 |
| Rules of Organization and Rules of Procedure<br><i>Amendments to Rules of Organization and Rules of Procedure</i> | May 1993<br>October 1999  |
| T, U & X Securities Credit Transactions   | April 1998  |
| AA Unfair or Deceptive Acts or Practices  | May 1992  |
| Staff Guidelines on Regulation AA, Subpart B<br><i>Amendments to the Staff Guidelines</i>                         | January 1986<br>November 1986   |
| BB Community Reinvestment   | September 2005  |
| CC Availability of Funds and Collection of Checks   | October 2004  |
| DD Truth in Savings   | July 2006   |
| Official Staff Commentary on Regulation DD  | July 2006   |
| EE Netting Eligibility for Financial Institutions<br><i>Amendments to Regulation EE</i>                           | March 1994<br>February 1996   |
| FF Obtaining and Using Medical Information in<br>Connection with Credit   | April 2006  |