



FEDERAL RESERVE BANK OF DALLAS

2200 N. PEARL ST.
DALLAS, TX 75201-2272

December 17, 2004

Notice 04-89

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

SUBJECT

**New Pamphlets for Regulation CC
(*Availability of Funds and Collection of Checks*) and
Capital Adequacy Guidelines**

DETAILS

The Board of Governors of the Federal Reserve System has published new pamphlets for Regulation CC (*Availability of Funds and Collection of Checks*), effective October 2004, and the Capital Adequacy Guidelines, effective September 2004.

ATTACHMENT

Updated indexes are **attached**. Copies of each pamphlet are being mailed. Please insert them in the appropriate sections of your Regulations binders. You may discard all previous indexes as well as pamphlets for Regulation CC and the Capital Adequacy Guidelines. Please consult the indexes to ensure that your binders have been properly updated.

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 *Intrastate* (800) 592-1631, *Interstate* (800) 351-1012; Houston Branch *Intrastate* (800) 392-4162, *Interstate* (800) 221-0363; San Antonio Branch *Intrastate* (800) 292-5810.

MORE INFORMATION

For more information regarding Regulation CC, please contact Don Jackson, Payments Services Department, (214) 922-5431. For more information on the Capital Adequacy Guidelines, please contact Dorsey Davis, Banking Supervision Department, (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. For additional copies of this Bank's notice, contact the Public Affairs Department at (214) 922-5254 or access District Notices on our web site at www.dallasfed.org/banking/notices/index.html.