



FEDERAL RESERVE BANK *of* KANSAS CITY

November 8, 2013

Revised Interagency Examination Procedures for Regulation E

To the Chief Executive Officer of Each Tenth District State Member Bank, Bank Holding Company, and Savings and Loan Holding Company:

On October 30, 2013, the Task Force on Consumer Compliance of the Federal Financial Institutions Examination Council approved interagency examination procedures for Regulation E—Electronic Fund Transfers. The procedures were updated to include a new Subpart B that incorporates Consumer Financial Protection Bureau final rules implementing the remittance transfer provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act. They also include amendments that eliminate the requirement to post fee notices on or at automated teller machines (ATMs). The requirement that fee disclosures be provided on ATM screens or on paper issued from ATMs was retained.

A copy of the revised examination procedures is available on the Federal Reserve Board of Governors' web site at <http://www.federalreserve.gov/bankinforeg/caletters/caltr1317.htm>. Please direct any questions concerning the guidance to the Consumer Affairs Department of the Federal Reserve Bank of Kansas City at (800) 333-1010, extension 8812488, or via email at linda.painter@kc.frb.org.

Sincerely,

Michael R. Steckline
Assistant Vice President



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

SANDRA F. BRAUNSTEIN
DIRECTOR
DIVISION OF CONSUMER
AND COMMUNITY AFFAIRS

CA 13-17

October 30, 2013

**TO THE OFFICERS AND MANAGERS IN CHARGE OF CONSUMER AFFAIRS
SECTIONS:**

SUBJECT: Revised Interagency Examination Procedures for Regulation E

Applicability to Community Banking Organizations: This guidance applies to all state member banks, including those with \$10 billion or less in consolidated assets.

The Task Force on Consumer Compliance of the Federal Financial Institutions Examination Council has approved the attached interagency examination procedures for Regulation E - Electronic Fund Transfers. These revised procedures supersede the Regulation E interagency examination procedures transmitted with CA 10-12.

The attached procedures incorporate the Consumer Financial Protection Bureau's addition of remittance transfer provisions into a new Subpart B of Regulation E. Additionally, these procedures are updated to reflect elimination of the requirement that a fee notice be posted on or at automated teller machines in section 12 CFR 1005.16, leaving in place the requirement for a specific fee disclosure to appear on the screen of that machine or on paper issued from the machine.

If you have any questions, please contact Lanette Meister, Senior Supervisory Consumer Financial Services Analyst, at (202) 452-2705.

Sincerely,

A handwritten signature in black ink, appearing to read "Sandra F. Braunstein".

Attachment: Revised Regulation E Examination Procedures

Supersedes: CA 10-12