



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

DIVISION OF CONSUMER AND
COMMUNITY AFFAIRS

CA 19-8

April 09, 2019

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

Applicability to Community Banking Organizations: This guidance applies to institutions supervised by the Federal Reserve with total consolidated assets of \$10 billion or less.

SUBJECT: Interagency Examination Procedures for Regulation X

This CA Letter republishes interagency examination procedures for Regulation X – Real Estate Settlement Procedures Act (RESPA) for procedural reasons, without any change. Specifically:

- Contemporaneously with this CA Letter, the Board is publishing interagency examination procedures for Regulation E – Electronic Fund Transfers and Regulation Z – Truth in Lending (TILA) to reflect amendments to those regulations published by the Consumer Financial Protection Bureau regarding prepaid card accounts.
- CA Letter 19-7, which transmits the Regulation Z examination procedures, supersedes CA Letter 18-3. CA Letter 18-3 also transmitted interagency examination procedures for Regulation X.
- Because CA Letter 18-3 has been superseded, this CA Letter separately republishes the interagency examination procedures for Regulation X to confirm that they remain valid. The Regulation X examination procedures remain unchanged.

If you have any questions concerning this letter, please contact Dana Miller, Senior Counsel, Supervisory Policy and Outreach at (202) 452-2751. In addition, questions may be sent via the Board's public website.¹

¹ See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>.

Sincerely,

Carol Evans
Associate Director

Attachments:

- Interagency Examination Procedures for Regulation X

Cross-References:

- CA 19-7 “Revised Interagency Examination Procedures for Regulation Z” (Apr. 09, 2019)
- CA 18-3, “Revised Interagency Examination Procedures for Regulation Z” (Apr. 09, 2019)