



Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

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To: All *Comptroller's Handbook* Subscribers

The enclosed booklet, "Depository Services," replaces the booklet of the same title issued in September 1996. It is part of the *Comptroller's Handbook for Consumer Compliance*.

The booklet incorporates Federal Reserve Board changes to Regulation CC (12 CFR 229). The changes include:

- A summary of Check 21 requirements.
- Revised expanded procedures for Regulation CC to incorporate Subpart D—Substitute Checks.

It also incorporates Federal Reserve Board changes to Regulation E (12 CFR 205). The changes include:

- Revised time limits for resolving errors.
- Disclosure requirements at ATMS.
- Electronic delivery of disclosures.
- Revised expanded procedures to include all sections of Regulation E.

Questions regarding this booklet should be directed to the Compliance Policy Department at (202) 874-4428.

Electronic copies of this booklet can be accessed through the OCC's Web site at www.occ.treas.gov. ~~To order additional copies of this booklet, please send your request and \$25 for each booklet to the Comptroller of the Currency, ATTN: Accounts Receivable, 250 E Street SW, Mail Stop 4-8, Washington, DC 20219.~~

Charges for this publication have been suspended indefinitely.