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This proposal is the product of a joint effort by the federal banking agencies in which a joint preamble was drafted to accompany separate, but substantially identical, regulations that each agency is proposing. The proposal defines new terms that have been added to implement statutory amendments and modifies some existing definitions to streamline and simplify the regulations.

The joint notice of proposed rulemaking was published in the December 29, 1995 edition of the Federal Register, Vol. 60, No. 250, pp. 67425-67441. Written comments must be received on or before February 27, 1996, and should be addressed to the Manager, Dissemination Branch, Records Management and Information Policy, Office of Thrift Supervision, 1700 G Street, NW, Washington, DC 20552.

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