**BANKING** 

DEPARTMENT OF BANKING AND INSURANCE

DIVISION OF BANKING

**Depository Institutions** 

Readoption with Amendments: N.J.A.C. 3:4

Adopted New Rules: N.J.A.C. 3:4-1.1 and 2.1

Proposed:

December 3, 2007 at 39 N.J.R. 4983(a).

Adopted:

February 25, 2008 by Steven M. Goldman, Commissioner, Department of

Banking and Insurance.

Filed:

February 26, 2008 as R.2008 d. 69, without change.

Authority:

N.J.S.A. 17:1-8.1, 17:1-15e, 17:9A-8.10, 17:9A-27.50, 17:9A-106, 17:9A-266 et

seq., 17:12B-72 and 17:12B-177 et seq.

Effective Dates:

February 26, 2008, Readoption;

April 7, 2008, Amendments and New Rules.

Expiration Date:

February 26, 2013.

Summary of Public Comment and Agency Response:

No comments were received.

The readopted rules with amendments and new rules do not contain standards or requirements that exceed standards or requirements imposed by Federal law. The readopted rules with adopted amendments and new rules continue to apply to State- chartered depositories certain Federal standards, as set forth at 12 CFR §325 Appendix A, §304.4, §324, §325.2t and

325.2v, and §567.6, and 12 U.S.C. §1813(a)(2).

Full text of the readopted rules can be found in the New Jersey Administrative Code at N.J.A.C.

3:4.

<u>Full text</u> of the adopted amendments and new rules follows:

Fos08-re1/INOREGS