BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING

**Depository Institutions** 

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

Proposed: July 1, 2002 at 34 N.J.R. 2173(a) (see also 34 N.J.R. 2549(b))

Adopted: October 24, 2002 by Holly C. Bakke, Commissioner, Department of

Banking and Insurance

Filed: October 24, 2002 as R.2002 d.383, without change.

Authority: N.J.S.A. 17:1-8.1, 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 Date: October 24, 2002, Readoption

November 18, 2002, Amendments

Expiration Date: October 24, 2007

**Summary** of Public Comment and Agency Response:

No comments were received.

## Federal Standards Statement

The readopted rules and adopted amendments do not contain standards or requirements that exceed standards or requirements imposed by Federal law. The readopted rules and adopted amendments continue to apply to depositories certain Federal standards, as set forth at 12 C.F.R. §325 Appendix A, 12 C.F.R. §304.4, 12 C.F.R. §324, 12 C.F.R. §325.2t and 325.2v, 12 C.F.R. § 567.6, and 12 U.S.C. § 1813(a)(2).

<u>Full text</u> of the readoption can be found in the New Jersey Administrative Code at N.J.A.C. 3:4.

Full text of the adopted amendments follows:

diadd/INOREGS