DATE: August 26, 2003

SUBJECT: Adjustment of fee-based trigger for mortgage loan disclosure.

HIGHLIGHTS: The Federal Reserve Bank on Tuesday published its annual adjustment of the dollar amount that triggers additional disclosure requirements under the Truth in Lending Act for home mortgage loans that bear rates or fees above a certain amount.


FURTHER INFORMATION: Henry F. Dove, Jr., Supervisory Examiner, Banking Supervision and Regulation Department (314) 444-8846, or 1-800-333-0810, ext. 448846.