

**State of Vermont
Department of Financial Regulation**

**Banking Bulletin No. 39
(November 27, 2013)**

Withdrawal of Unnecessary Banking Bulletins

The Department has reviewed the Banking Bulletins issued by the Commissioner and the Commissioner has determined that a number of existing bulletins are either no longer necessary or have been rendered irrelevant by the passage of time or changed circumstances.

The following Banking Bulletins are WITHDRAWN:

Banking Bulletin #1 (Revised) – Payment Order Accounts

Banking Bulletin #3 – Practices by Institutions Regarding Maturing Certificates of Deposit

Banking Bulletin #4 – Negotiable Order of Withdrawal “NOW” Accounts

Banking Bulletin #5 – Loans and Investments Not Otherwise Qualifying or Permitted

Banking Bulletin #6 – Loans to Officers

Banking Bulletin #7 – Loans versus Commitments

Banking Bulletin # 8 - State Chartered Credit Unions Rate of Interest

Banking Bulletin #9 – Service Charges on Dormant Accounts

Banking Bulletin #10 – Adjustable Rate Loans Secured by Subordinate Liens on Residential Real Estate of Two Units or Less Which are Owner-Occupied

Banking Bulletin #12 – Permitted Interest Rates on Loans (Credit Unions)

Banking Bulletin #13 – Internal Revenue Service Form 990 (Credit Unions)

Banking Bulletin #14 – Risk Assets (Credit Unions)

Banking Bulletin #16 – Late Fees on Credit Cards

Banking Bulletin #18 – Sale of Annuities

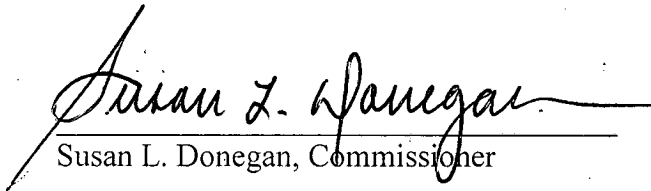
Banking Bulletin #20 – New Charges and Assessment Formula

Banking Bulletin #22 (Revised) – New Minimum Assessment and Loan Production Assessment

Banking Bulletin #24 – Funded Settlements

Banking Bulletin #33 - Motor Vehicle Retail Installment Contract DMV Warranty Fee Federal
Car Allowance Rebate System (a/k/a Cash for Clunkers Program)

Dated this 27th day of November 2013


Susan L. Donegan, Commissioner