11. Model C–9. This clause must be incorporated in the specific availability policy disclosure by banks that reserve the right to delay availability of deposits at nonproprietary ATMs until the fifth business day following the date of deposit, as permitted by section 229.12(f). A bank must choose among the alternative language based on how it chooses to differentiate between proprietary and nonproprietary ATMs, as required under § 229.16(b)(5).

12. Model C-10. This clause may be used to disclose cash withdrawal limitations under § 229.12. Banks using Model C-5 to disclose availability may substitute this clause for the sections titled "Local checks"

and "Nonlocal checks."

13. Model C-11. This clause must be incorporated in the specific availability policy disclosure by credit unions seeking to satisfy the notice requirement of § 229.14(b). This model clause is only an example of a hypothetical policy. Credit unions may follow any policy for accrual provided the method of accruing interest is the same for cash and check deposits.

14. Models C-12 through C-21 generally. These forms are models for various notices

required by the regulation.

- 15. Model C-12. This form satisfies the written notice required under § 229.13(g) when a bank places a hold based on a § 229.13 exception. If a hold is being placed on more than one check in a deposit, each check need not be described, but if different reasons apply, each reason must be indicated. A bank may use the actual date when funds will be available for withdrawal rather than the number of the business day following the day of deposit. The bank must incorporate in the notice the material set out in brackets if it imposes overdraft fees after invoking a § 229.13 exception.
- 16. Model C-13. This form satisfies the same requirement as Model C-12, and the same instructions apply, except that Model C-13 is for use by a bank that invokes the reasonable cause exception in § 229.13. The form provides the bank with a list of specific reasons that may be given for invoking the exception. If a hold is being placed on more than one check in a deposit, each check must be described separately, and if different reasons apply, each reason must be indicated. Banks may disclose the reason for their doubting collectibility by checking the appropriate reason on the form. If the "Other" category is checked, the reason must be given.
- 17. Model C-14. This form satisfies the notice requirements of § 229.13(g)(2).

18. Model C-15. This form satisfies the notice requirements of § 229.13(g)(3).

19. Model C–16. This form satisfies the notice required under § 229.16(b)(2) when a bank with a case-by-case hold policy imposes a delay on a deposit. This notice does not require a statement of the specific reason for the hold, as is the case when a § 229.13 exception hold is placed. A bank may specify the actual date when funds will be available for withdrawal rather than the number of the business day following the day of deposit when funds will be available. The bank must incorporate in the notice the material set out in brackets if it imposes overdraft fees after invoking a case-by-case hold.

20. Model C-17 and C-18. Either of these forms satisfies the notice requirement of § 229.18(b) (notice at locations where employees accept consumer deposits). Model C-17 is based on an availability policy that is the same as the schedule described in § 229.12 of the regulation and the policy reflected in models C-4 and C-5. Model C-18 may be used by a bank with a case-by-case availability policy.

21. Model C-19. This form satisfies the ATM notice requirement of § 229.18(c)(1).

- 22. Model C–20. This form satisfies the ATM notice requirement of § 229.18(c)(2) when receipt of deposits at off-premise ATMs is delayed under § 229.19(a)(4). It is based on collection of deposits once a week. If collections occur more or less frequently, the description of when deposits are received must be adjusted accordingly.
- 23. Model C-21. This form satisfies the notice requirements of § 229.18(a) for deposit slips.
- 15. In appendix F to part 229, the appendix heading is revised and the *New Mexico* heading and all text under the *New Mexico* heading are removed, to read as follows:

# Appendix F to Part 229—Official Board Interpretations; Preemption Determinations

\* \* \* \* \*

By order of the Board of Governors of the Federal Reserve System, acting through the Secretary of the Board under delegated authority, September 20, 1995.

William W. Wiles, Secretary of the Board.

[FR Doc. 95-23755 Filed 10-2-95; 8:45 am] BILLING CODE 6210-01-P

#### **DEPARTMENT OF TRANSPORTATION**

### **Federal Aviation Administration**

### 14 CFR Part 39

[Docket No. 95-NM-101-AD; Amendment 39-9362; AD 95-19-01]

Airworthiness Directives; Airbus Model A330 and A340 Series Airplanes Equipped With BFGoodrich Evacuation Slides and Slide/Rafts

**AGENCY:** Federal Aviation Administration, DOT.

**ACTION:** Final rule; request for

comments.

SUMMARY: This amendment adopts a new airworthiness directive (AD), applicable to Airbus Model A330 and A340 series airplanes equipped with certain BFGoodrich evacuation slides and slide/rafts. This action requires an inspection to detect the presence of certain discrepancies of the packboard

associated with the evacuation slides and slide/rafts, and replacement or modification of the packboard unit, if necessary. It also requires the eventual modification of all affected packboard units. This amendment is prompted by reports indicating that these packboards have disengaged from the door mounting, due to cracking of the packboard and associated latch assembly that was incurred during hard landings. The actions specified in this AD are intended to prevent the packboard from disengaging from the door and restraining the door from fully opening, thereby preventing the evacuation slide from inflating and making both the slide and the door unusable during an emergency evacuation.

DATES: Effective October 18, 1995.

The incorporation by reference of certain publications listed in the regulations is approved by the Director of the Federal Register as of October 18, 1995.

Comments for inclusion in the Rules Docket must be received on or before December 4, 1995.

ADDRESSES: Submit comments in triplicate to the Federal Aviation Administration (FAA), Transport Airplane Directorate, ANM–103, Attention: Rules Docket No. 95–NM–101–AD, 1601 Lind Avenue, SW., Renton, Washington 98055–4056.

The service information referenced in this AD may be obtained from BFGoodrich Company, Aircraft Evacuation Systems, Department 7916, Phoenix, Arizona 85040. This information may be examined at the FAA, Transport Airplane Directorate, 1601 Lind Avenue, SW., Renton, Washington; or at the FAA, Los Angeles Aircraft Certification Office, Transport Airplane Directorate, 3960 Paramount Boulevard, Lakewood, California; or at the Office of the Federal Register, 800 North Capitol Street, NW., suite 700, Washington, DC.

## FOR FURTHER INFORMATION CONTACT:

Andrew Gfrerer, Aerospace Engineer, Systems and Equipment Branch, ANM– 130L, FAA, Los Angeles Aircraft Certification Office, 3960 Paramount Boulevard, Lakewood, California 90712; telephone (310) 627–5338; fax (310) 627–5210.

SUPPLEMENTARY INFORMATION: During flight testing on one Airbus Model A340 series airplane, the packboard units partially disengaged from the door mountings during hard landings. This caused cracking of the packboard edge and subsequent breakage of the latch assembly that connects the packboard to the door mounting. Such cracking of the