

**BANKING**

**DEPARTMENT OF BANKING AND INSURANCE**

**DIVISION OF BANKING**

**Advertising**

**Readoption with Amendments: N.J.A.C. 3:2**

Proposed: February 22, 2011 at 43 N.J.R. 335(a).

Adopted: May 10, 2011 by Thomas B. Considine, Commissioner, Department of Banking and Insurance.

Filed: May 10, 2011 as R. 2011 d. 162, **without change**.

Authority: N.J.S.A. 17:1-15(e) and 17:16H-1 et seq.

Effective Date: May 10, 2011, Readoption;  
June 6, 2011, Amendments.

Expiration Date: May 10, 2018.

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

**The Department of Banking and Insurance received no comments.**

**Federal Standards Statement**

A Federal standards analysis is not required because the rule readopted with amendments do not exceed any Federal requirements or standards. The rules readopted with amendments continue to apply certain rules and regulations to New Jersey financial institutions. The Federal rules and regulations involved are 12 U.S.C. §§ 4301 et seq., 12 CFR 230, 15 U.S.C. §§ 1601 et seq. and 12 CFR 226 et seq.

**Full text** of the readopted rules can be found in the New Jersey Administrative Code at N.J.A.C. 3:2.

**Full text** of the adopted amendments follows:

TEXT