

2011 Regulatory Compliance Calendar



December 2011

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
January 1	Regulation P	Final Rule	Federal Regulators Issue Final Model Privacy Notice Form			
January 1	Regulation V	Final Rule	Agencies Issue Final Rules on Risk-Based Pricing Notices			
January 1	Regulation Z	Final Rule	Purchaser or Assignee of Consumer Loan Must Now Provide Mortgage Sale or Transfer Notice			
January 1	12 C.F.R. Part 330	Final Rule	Permanent Increases in FDIC Standard Coverage Amount are Effective			
January 3	12 C.F.R. Part 328	Final Rule	Mandatory Compliance Date for Displaying Updated FDIC Insurance Signs			
January 19	Regulation BB	Final Rule	Agencies Expand Scope of CRA Regulations to Encourage Support for HUD			
January 30	Regulation Z	Interim Rule	Required Disclosures on Mortgage Loans with Variable Rates of Payment are Effective			
January 31	Regulation E	Final Rule	Required Disclosures for Gift Cards are Effective			
March 15	ADA	Final Rule	American Disability Act Requirements for ATMs are Effective			
March 28	Bank Secrecy Act	Final Rule	Regulation on Reports of Foreign Financial Accounts Amended			
April 1	Regulation Z	Final Rule	Loan Originator Compensation and Steering Rules Issued			
April 1	Regulation Z	Final Rule	Escrow Rules for Higher-Priced Jumbo Mortgages Issued			
April 1	Regulation Z	Interim Final Rule	Appraisal Independence Required for Consumer Transactions			

2011 Regulatory Compliance Calendar

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
April 1	12 C.F.R. 327	Final Rule	FDIC Large Bank Assessment Rules Issued			
April 24	24 C.F.R. Chapter XV	Interim Rule	HUD's Emergency Homeowner's Relief Program Reinstated			
May 1	31 C.F.R. Part 212	Interim Final Rule	New Garnishment Rules are Effective for Accounts Containing Federal Benefits			
May 2	Regulation Z	Proposed Rule	Extension of Escrow Period Proposed for Higher-Priced Mortgage Loans			
May 31	12 C.F.R. 701, 704 & 741,	Final Rule	Amendments to Rules Governing Corporate Credit Unions			
June 1	CISADA	Final	Comprehensive Iran Sanctions, Accountability, and Divestment Act of 2010 – Reporting Findings to FinCEN			
June 10	Various	Proposed Rule	Incentive Compensation Proposal for Large Financial Institutions			
July 1	FDIC	Guidance	FDIC Overdraft Guidance			
July 8	OCC	Guidance	OCC Issues Deposit-Related Consumer Credit Products Guidance			
July 15	12 C.F.R. Part 349	Final Rule	FDIC Retail Foreign Exchange Transactions Rule			
July 15	12 C.F.R Part 48	Final Rule	OCC Retail Foreign Exchange Transactions Rule			
July 21	Various	Interim Final Rule	OCC Issues Rule to Reissue Former OTS Regulations			
July 21	Dodd-Frank	Final Rule	OCC to Implement Various Dodd-Frank Provisions			
July 21	Regulation Z & M	Final Rule	Proposal to Increase Transaction Coverage for Regulation Z & M from \$25,000 to \$50,000			

2011 Regulatory Compliance Calendar

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
July 21	Regulation CC**	Proposed Rule	Collection of Checks and Availability of Funds Amendments			
July 21	Regulation Q	Final Rule	Repeal of Regulation Q			
July 22	Regulation Z	Proposed Rule	Ability-to-Repay Rules Proposal			
July 22	12 C.F.R. 1004	Interim Final Rule	CFPB Publishes Alternative Mortgage Transaction Parity Act Rule			
July 22	Regulation E	Proposed Rule	Protection for Consumers Sending Foreign Remittances			
July 28	Various	Final Rule	Advanced Capital Rules (largest banking organizations)			
July 29	SAFE Act	Final Rule	Deadline to Register with SAFE Act Registry			
August 5	Regulation Y	Proposed Rule	Large bank (\$50 Billion+) Capital Plans			
August 10	RESPA	Final Rule	HUD Updates RESPA			
August 15	Regulation V & B	Final Rule	Credit Score Disclosure Requirements			
August 30	Regulation RR	Proposed Rule	Risk-Retention Proposal for Asset-Backed Securities			
September 12	12 C.F.R. Part 48	Final Rule	OCC Retail FX Rule for Savings Associations			
September 30	OCC	Guidance	OCC Guidance on Foreclosure Practices			
October 1	Regulation Z	Final Rule	Clarification of Credit CARD Act Regulations			

2011 Regulatory Compliance Calendar

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
October 1	Regulation II	Final Rule	Debit Interchange Rule			
October 11	Regulation NN	Proposed Rule	FRB Retail Foreign Exchange Transactions Rule			
November 30	Regulation QQ	Final Rule	Bank Holding Company Resolution Plans			
December 19	Regulation D & J	Proposed Rule	Reserve Requirement Amendments			
December 29	Various	Proposed Rule	OCC Proposes Credit Rating Alternatives			
December 30	Regulation Y	Final Rule	Large bank (\$50 Billion+) Capital Plans			
January 1, 2012	HOEPA/ Regulation Z	Final Rule	HOEPA Fee Triggers Adjustment			
January 1, 2012	Regulation Z/M	Final Rule	Regulation Z and M Exception Adjustment			
January 1, 2012	12 C.F.R. Part 360	Interim Final Rule	Large Bank Resolution Plans			
January 13, 2012	Various	Proposed Rule	Volcker Rule			
January 13, 2012	Various	Proposed Rule	Prohibitions on Proprietary Trading with Hedge Funds & Private Equity Funds			

2011 Regulatory Compliance Calendar

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
January 17, 2012	24 C.F.R. Part 100	Proposed Rule	HUD Proposes FHA Discriminatory Effects Standard			

* **Proposed Rules** contain notices to the public of the proposed issuance of regulations, and they allow an opportunity for interested parties to provide input. The date in the calendar above is when public comments are due.

Interim Rules are issued without prior notice and are effective immediately; the interim rule is designed to respond to an emergency situation and is usually followed by a final rule document which confirms that the interim rule is final.

Interim Final Rules are final rules having the full force and effect of law. They allow stakeholders to submit comments the agency will consider before deciding whether to issue a revised final rule or confirm the interim final rule as final.

Final Rules are federal agency final rules and regulations that have general applicability and legal effect.

****Rulemaking Proposals** generally do not have an effective date, except for the Dodd-Frank proposed regulations because Congress specified the effective date in the legislation.

Guidance is issued by the various regulators. Although a bank cannot be cited for a violation of law for not complying; nevertheless, a regulator can enforce the guidance through other means. The agency guidance included in this calendar are those that have action dates.

Highlight reflects a change from the prior Regulatory Calendar.

