

# Regulatory Compliance Calendar



December 2018

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
August 19, 2019	12 CFR Part 1041	Final Rule	<a href="#">CFPB Payday Loan Rule</a>			
60 days after publication	12 CFR 34, 225 & 323	Proposed Rule	<a href="#">Agencies Propose Raising Residential Real Estate Appraisal Threshold to \$400K</a>			
60 days after publication	Regulation CC	Proposed Rule	<a href="#">Changes to Regulation CC &amp; Comments on 2011 Proposal</a>			
60 days after publication	Various	Proposed Rule	<a href="#">FDIC Proposes 9 Percent Leverage Ratio as Threshold for Basel III Exemption</a>			
February 1, 2019	12 CFR Parts 211 & 238	Final Rule	<a href="#">New Rating System for Large Financial Institutions</a>			
January 22, 2019	Regulations Y, LL, PP & YY	Proposed Rule	<a href="#">Fed Proposes Tailored Supervisory Approach for Largest Banks</a>			
January 18, 2019	12 CFR 52, 208 & 304	Proposed Rule	<a href="#">Agencies Issue Proposal to Reduce Call Report Burden on Small Institutions</a>			
January 1, 2019	Regulations Z & M	Final Rule	<a href="#">Dollar Thresholds for Exempt Transactions Increase</a>			
January 1, 2019	Regulation J	Final Rule	<a href="#">Regulation J Amendments</a>			
January 1, 2019	Regulation CC	Final Rule	<a href="#">Fed Approves Changes to Regulation CC</a>			
January 1, 2019	Regulation Z	Final Rule	<a href="#">CFPB Announces 2019 Regulation Z Dollar Thresholds</a>			
November 19, 2018	12 CFR Parts 25 & 195	Proposed Rule	<a href="#">OCC Seeks Comment on CRA Regulation Modernization</a>			
October 9, 2018	12 CFR Part 701	Proposed Rule	<a href="#">NCUA Proposes Loan Regulations Amendments</a>			
September 17, 2018	Regulation P	Final Rule	<a href="#">CFPB Issues Final Privacy Rule to Codify Legal Exemption for Annual Privacy Notice</a>			
October 17, 2018	Various	Proposed Rule	<a href="#">Simplified Volcker Rule Requirements</a>			
September 28, 2018	BSA	Executive Order	<a href="#">Agencies Provide CIP Relief for Premium Finance Loans</a>			

September 21, 2018	FCRA	Final Rule	<a href="#">CFPB Updates Model Disclosure Forms to Reflect Changes to FCRA</a>			
September 14, 2018	Various	Proposed Rule	<a href="#">FEMA Proposes Updates to Flood Requirements</a>			
Upon Publication	HMDA	Final Rule	<a href="#">CFPB Clarifies HMDA Partial Exemptions</a>			
September 8, 2018	BSA	Final Rule	<a href="#">FinCEN Temporarily Delays Beneficial Ownership Requirements for Rollovers &amp; Automatic Renewals</a>			
August 29, 2018	Various	Final Rule	<a href="#">Expanded Examination Cycles for Qualified Small Banks</a>			
April 1, 2019	Regulations E and Z	Final Rule	<a href="#">Revisions Finalized to April 2018 Prepaid Account Rule</a>			
April 1, 2019	Regulations E and Z	Final Rule	<a href="#">Prepaid Account Rule</a>			
July 1, 2018	Regulation CC	Final Rule	<a href="#">Regulation CC Rule Amends Check Collection &amp; Return Provisions</a>			
June 1, 2018	Regulation Z	Final Rule	<a href="#">CFPB Finalizes TRID Amendment</a>			
June 1, 2018	BSA	Final Rule	<a href="#">Updates to Suspicious Activity Reports</a>			
May 11, 2018	BSA	Final Rule	<a href="#">FinCEN Issues Final Customer Due Diligence Rule</a>			
April 19, 2018	Regulation Z	Final Rule	<a href="#">Adjustment to Mortgage Servicing Rules for Borrowers Facing Bankruptcy</a>			
April 9, 2018	12 CFR 225/323/34	Final Rule	<a href="#">Agencies Finalize Rule Raising CRE Appraisal Threshold</a>			
January 1, 2018	Regulation Z	Final Rule	<a href="#">Annual Adjustments to Reg Z Thresholds</a>			
January 1, 2018	Regulation Z	Final Rule	<a href="#">HPML Escrow Asset Threshold Exemption Increased</a>			
January 1, 2018	HMDA	Final Rule	<a href="#">HMDA Asset Threshold Exemption Increased</a>			
January 1, 2018	Regulation BB (CRA)	Final Rule	<a href="#">Annual CRA Adjustments</a>			
January 1, 2018	Regulation B	Final Rule	<a href="#">CFPB Rule Aligns Data Collection under Regulation B &amp; HMDA</a>			
January 1, 2018	HMDA	Final Rule	<a href="#">HMDA HELOC Reporting Thresholds</a>			
January 1, 2018	Regulation Z	Final Rule	<a href="#">CFPB Publishes Three Final Rules for Threshold Adjustments</a>			

January 1, 2018	HMDA	Final Rule	<a href="#">Final HMDA Rule on Data Collection Expansion</a>			
January 1, 2018	CRA	Final Rule	<a href="#">Final Rule to Amend Community Reinvestment Act (CRA) Regulations</a>			
October 19, 2017	RESPA	Final Rule	<a href="#">Servicing Rule Amendments Finalized</a>			
October 10, 2017	Regulation Z	Final Rule	<a href="#">Amendments to Federal Mortgage Disclosure Requirements</a>			
September 18, 2017	12 CFR 1040	Final Rule	<a href="#">CFPB Final Rule on Arbitration Clauses</a>			
September 14, 2017	Regulation B	Request for Comments	<a href="#">CFPB Seeks Information on Small Business Lending</a>			
May, 25, 2017	HMDA	Proposed Rule	<a href="#">Corrections to HMDA Final Rule</a>			

**Highlight reflects a change from the prior Regulatory Calendar.**

\* **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.