

Regulatory Compliance Calendar



February 2019

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
August 19, 2019	12 CFR Part 1041	Final Rule	CFPB Payday Loan Rule			
July 1, 2018	Flood Disaster Protection Act	Final Rule	Agencies Issue Private Flood Insurance Acceptance Rule			
60 days after publication	Various	Proposed Rule	Agencies Propose Rule Exempting Community Banks from Volcker Rule			
60 days after publication	Various	Proposed Rule	FDIC Proposes 9 Percent Leverage Ratio as Threshold for Basel III Exemption			
February 19, 2019	26 CFR Part 1	Proposed Rule	IRS Issues Base Erosion Proposal: Addresses FATCA			
February 8, 2019	Regulation CC	Proposed Rule	Changes to Regulation CC & Comments on 2011 Proposal			
February 5, 2019	12 CFR 34, 225 & 323	Proposed Rule	Agencies Propose Raising Residential Real Estate Appraisal Threshold to \$400K			
February 1, 2019	12 CFR Parts 211 & 238	Final Rule	New Rating System for Large Financial Institutions			
January 22, 2019	Regulations Y, LL, PP & YY	Proposed Rule	Fed Proposes Tailored Supervisory Approach for Largest Banks			
January 18, 2019	12 CFR 52, 208 & 304	Proposed Rule	Agencies Issue Proposal to Reduce Call Report Burden on Small Institutions			
January 1, 2019	HMDA	Final Rule	Agencies Update Regulation Asset-Size Thresholds			
January 1, 2019	Regulation Z	Final Rule	CFPB Update HMDA Asset-Size Threshold			
January 1, 2019	CRA	Final Rule	Agencies Update CRA Asset-Size Thresholds			
January 1, 2019	Regulations Z & M	Final Rule	Dollar Thresholds for Exempt Transactions Increase			
January 1, 2019	Regulation J	Final Rule	Regulation J Amendments			

January 1, 2019	Regulation CC	Final Rule	Fed Approves Changes to Regulation CC			
January 1, 2019	Regulation Z	Final Rule	CFPB Announces 2019 Regulation Z Dollar Thresholds			
November 19, 2018	12 CFR Parts 25 & 195	Proposed Rule	OCC Seeks Comment on CRA Regulation Modernization			
October 9, 2018	12 CFR Part 701	Proposed Rule	NCUA Proposes Loan Regulations Amendments			
September 17, 2018	Regulation P	Final Rule	CFPB Issues Final Privacy Rule to Codify Legal Exemption for Annual Privacy Notice			
October 17, 2018	Various	Proposed Rule	Simplified Volcker Rule Requirements			
September 28, 2018	BSA	Executive Order	Agencies Provide CIP Relief for Premium Finance Loans			
September 21, 2018	FCRA	Final Rule	CFPB Updates Model Disclosure Forms to Reflect Changes to FCRA			
September 14, 2018	Various	Proposed Rule	FEMA Proposes Updates to Flood Requirements			
Upon Publication	HMDA	Final Rule	CFPB Clarifies HMDA Partial Exemptions			
September 8, 2018	BSA	Final Rule	FinCEN Temporarily Delays Beneficial Ownership Requirements for Rollovers & Automatic Renewals			
August 29, 2018	Various	Final Rule	Expanded Examination Cycles for Qualified Small Banks			
April 1, 2019	Regulations E and Z	Final Rule	Revisions Finalized to April 2018 Prepaid Account Rule			
April 1, 2019	Regulations E and Z	Final Rule	Prepaid Account Rule			
July 1, 2018	Regulation CC	Final Rule	Regulation CC Rule Amends Check Collection & Return Provisions			
June 1, 2018	Regulation Z	Final Rule	CFPB Finalizes TRID Amendment			
June 1, 2018	BSA	Final Rule	Updates to Suspicious Activity Reports			
May 11, 2018	BSA	Final Rule	FinCEN Issues Final Customer Due Diligence Rule			
April 19, 2018	Regulation Z	Final Rule	Adjustment to Mortgage Servicing Rules for Borrowers Facing Bankruptcy			

April 9, 2018	12 CFR 225/323/34	Final Rule	Agencies Finalize Rule Raising CRE Appraisal Threshold			
January 1, 2018	Regulation Z	Final Rule	Annual Adjustments to Reg Z Thresholds			
January 1, 2018	Regulation Z	Final Rule	HPML Escrow Asset Threshold Exemption Increased			
January 1, 2018	HMDA	Final Rule	HMDA Asset Threshold Exemption Increased			
January 1, 2018	Regulation BB (CRA)	Final Rule	Annual CRA Adjustments			
January 1, 2018	Regulation B	Final Rule	CFPB Rule Aligns Data Collection under Regulation B & HMDA			
January 1, 2018	HMDA	Final Rule	HMDA HELOC Reporting Thresholds			
January 1, 2018	Regulation Z	Final Rule	CFPB Publishes Three Final Rules for Threshold Adjustments			
January 1, 2018	HMDA	Final Rule	Final HMDA Rule on Data Collection Expansion			
January 1, 2018	CRA	Final Rule	Final Rule to Amend Community Reinvestment Act (CRA) Regulations			

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.