

Regulatory Compliance Calendar



March 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, 2019 | Flood Disaster Protection Act | Final Rule | Agencies Issue Private Flood Insurance Acceptance Rule | | | |
| May 15, 2019 | 12 CFR Part 1041 | Proposed Rule | CFPB Proposes to Eliminate Small-Dollar Lending Rule's Ability-To-Repay | | | |
| April 9, 2019 | Various | Proposed Rule | FDIC Proposes 9 Percent Leverage Ratio as Threshold for Basel III Exemption | | | |
| April 9, 2019 | Various | Proposed Rule | Agencies Propose Rule Exempting Community Banks from Volcker Rule | | | |
| 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 | Regulation Z | Final Rule | Agencies Update Regulation Asset-Size Thresholds | | | |
| January 1, 2019 | HMDA | 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 | | | |

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| 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 | | | |

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| 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.