

Regulatory Compliance Calendar



May 2019

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
August 19, 2019 (Effective Date)	12 CFR Part 1041	Final Rule	CFPB Payday Loan Rule			
July 1, 2019 (Effective Date)	Flood Disaster Protection Act	Final Rule	Agencies Issue Private Flood Insurance Acceptance Rule			
April 1, 2020 (Effective Date)	FRB Intracredit Policy	Final Rule	Federal Reserve Policy on Payment System Risk; U.S. Branches and Agencies of Foreign Banking Organizations			
June 24, 2019 (Comment period closes)	OREO Regulatory Amendments	Proposed Rule	Other Real Estate Owned and Technical Amendments			
June 21, 2019 (Comment period closes)	FBO Regulatory Framework	Proposed Rule	Prudential Standards for Large Foreign Banking Organizations			
June 21, 2019 (Comment period closes)	FBO Regulatory Framework	Proposed Rule	Notice of Proposed Rulemaking with Request for Public Comment			
June 21, 2019 (Comment period closes)	Resolution Plan	Proposed Rule	Notice of Proposed Rulemaking for Resolution Planning			
June 3, 2019 (Notice to Comment Published in FR 4/4/2019)	Safeguards/Privacy Rules	Proposed Rule	FTC Seeks Comments on Privacy of Customer Information			
May 15, 2019	12 CFR Part 1041	Proposed Rule	CFPB Proposes to Eliminate Small-Dollar Lending Rule's Ability-To-Repay (This proposal is related to another proposal seeking comment on whether the Bureau should delay the August 19, 2019 compliance date for these portions of the 2017 Final Rule.)			
April 17, 2019	12 CFR Part 350	Final Rule	FDIC Rescinds Disclosure Requirement			
April 9, 2019 (Comment Period Closes)	Various	Proposed Rule	FDIC Proposes 9 Percent Leverage Ratio as Threshold for Basel III Exemption			
April 9, 2019 (Comment Period Closes)	Various	Proposed Rule	Agencies Propose Rule Exempting Community Banks from Volcker Rule			
February 19, 2019 (Comment Period Closed)	26 CFR Part 1	Proposed Rule	IRS Issues Base Erosion Proposal; Addresses FATCA			
February 8, 2019 (Comment Period Closed)	Regulation CC	Proposed Rule	Changes to Regulation CC & Comments on 2011 Proposal			
February 5, 2019 (Comment Period Closed)	12 CFR 34, 225 & 323	Proposed Rule	Agencies Propose Raising Residential Real Estate Appraisal Threshold to \$400K			

February 1, 2019 (Effective Date)	12 CFR Parts 211 & 238	Final Rule	New Rating System for Large Financial Institutions			
January 22, 2019 (Comment Period Closed)	Regulations Y, LL, PP & YY	Proposed Rule	Fed Proposes Tailored Supervisory Approach for Largest Banks			
January 18, 2019 (Comment Period Closed)	12 CFR 52, 208 & 304	Proposed Rule	Agencies Issue Proposal to Reduce Call Report Burden on Small Institutions			
January 1, 2019 (Effective Date)	Regulation Z	Final Rule	Agencies Update Regulation Asset-Size Thresholds			
January 1, 2019 (Effective Date)	HMDA	Final Rule	CFPB Update HMDA Asset-Size Threshold			
January 1, 2019 (Effective Date)	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 (Comment Period Closed)	12 CFR Parts 25 & 195	Proposed Rule	OCC Seeks Comment on CRA Regulation Modernization			
October 9, 2018 (Effective Date 4/24/2019)	12 CFR Part 701	Final Rule	NCUA Proposes Loan Regulations Amendments			
September 17, 2018 (Effective Date)	Regulation P	Final Rule	CFPB Issues Final Privacy Rule to Codify Legal Exemption for Annual Privacy Notice			
September 17, 2018	Various	Proposed Rule	Simplified Volcker Rule Requirements			
September 27, 2018	BSA	Executive Order	Agencies Provide CIP Relief for Premium Finance Loans			
September 21, 2018 (Interim Rule Effective) (Comment Period for final rule closed November 19, 2018)	FCRA	Final Rule	CFPB Updates Model Disclosure Forms to Reflect Changes to FCRA			
September 14, 2018 (Comment Period closed)	Various	Proposed Rule	FEMA Proposes Updates to Flood Requirements			
Upon Publication	HMDA	Final Rule	CFPB Clarifies HMDA Partial Exemptions			
September 8, 2018 (Exemptive Relief)	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 (Effective Date)	Regulations E and Z	Interim Final Rule	Revisions Finalized to April 2018 Prepaid Account Rule			
April 1, 2019 (Effective Date)	Regulations E and Z	Final Rule	Prepaid Account Rule			

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.