

# Regulatory Compliance Calendar

September 2019

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
August 26, 2019	FDIC Rule Part 390	Proposed, comments must be received on or before September 25, 2019.	Removal of Transferred OTS Regulation Regarding Deposits			
August 26, 2019	FDIC Rule Part 370	Final with an effective date of October 1, 2019.	Recordkeeping for Timely Deposit Insurance Determination			
August 20, 2019	FDIC Rule Part 351	Final, effective date of January 1, 2020, and a compliance date of January 1, 2021. However, a banking entity may voluntarily comply, in whole or in part, with the changes to the rule prior to January 1, 2021.	FDIC Approves Interagency Final Rule to Simplify and Tailor the "Volcker Rule"			
August 20, 2019	FDIC Rule Part 337	Proposed, comments will be accepted for 60 days after the NPR is published in the Federal Register	Notice of Proposed Rulemaking on Interest Rate Restrictions Applicable to Less Than Well Capitalized Banks			
August 16, 2019	FEMA		FEMA to suspend communities from flood program			
August 13, 2019	FHFA		URLA February 1, 2020 Mandate Rescheduled; New Requirements Provided			
July 31, 2019	TRID	FAQ	<a href="#">CFPB releases frequently asked questions on providing Loan Estimates to consumers.</a>			

July 31, 2019	CRA	Guidance	<a href="#">OCC Guidelines for Requesting Designation as a Wholesale, Limited Purpose, or Special Purpose Bank</a>			
July 31, 2019	CRA	Guidance	<a href="#">OCC Guidelines for Requesting Approval of a Strategic Plan</a>			
July 31, 2019	Regulation C/HMDA	Proposed Rule (Comments must be received by October 15, 2019)	<a href="#">CFPB reopening the comment period for certain aspects of the May 2019 Notice of Proposed Rulemaking relating to Regulation C, which implements the Home Mortgage Disclosure Act.</a>			
July 24, 2019	Various	Guidance	<a href="#">OCC Fraud Risk Management Principles</a>			
July 23, 2019	12 CFR 30, 12 CFR 34 (national banks), and 12 CFR 160.101 (FSAs)	Guidance	<a href="#">OCC Lending Standards for Asset Dissipation Underwriting</a>			
July 22, 2019	Volcker Rule	Final Rule	<a href="#">Agencies adopt final rule to exclude community banks from the Volcker Rule</a>			
July 18, 2019	12 CFR Part 704 and 713	Final Rule	<a href="#">NCUA Fidelity Bonds</a>			
July 18, 2019	12 CFR Part 722	Final Rule	<a href="#">NCUA Real Estate Appraisals</a>			
July 12, 2019	Economic Growth, Regulatory Relief, and Consumer Protection Act	Proposed Rule	<a href="#">Agencies propose rule on the capital treatment of land development loans</a>			
July 16, 2019	FDIC Rule Part 370 and Part 330	Final Rule (Part 370 Effective 10/1/2019; Part 330 effective 30 days after publication)	<a href="#">FDIC Board Finalizes Changes to Recordkeeping Requirements for Deposit Insurance Determinations</a>			
July 9, 2019	Economic Growth, Regulatory Relief, and Consumer Protection Act	Final Rule (Effective dates 10/1/2019 and 4/1/2020)	<a href="#">Agencies simplify regulatory capital rules</a>			
July 3, 2019	Regulation CC	Final Rule (Effective dates 9/3/2019 and 7/1/2020)	<a href="#">Availability of Funds and Regulation CC Final Rule</a>			
June 21, 2019	Call Report Instructions (FFIEC 031, FFIEC 041, and FFIEC 051)	Final Rule	<a href="#">Reduced Reporting in Call Reports for Covered Depository Institutions</a>			

June 28, 2019	Payday Lending Rule	Small Entity Guide	<a href="#">CFPB has updated the small entity compliance guide regarding the Payday Lending Rule</a>			
July 1, 2019	Regulation EE Sections 401-407 of FDICIA	Proposed Rule	<a href="#">Netting Provisions for Financial Institutions</a>			
June 14, 2019	S.A.F.E. Act	Final Amendment	<a href="#">Repeal of S.A.F.E. Act Provisions for Mortgage Licensing</a>			
May 10, 2019	FinCEN Regulations	Guidance	<a href="#">Application of FinCEN's Regulations to Certain Business Models Involving Convertible Virtual Currency</a>			
May 16, 2019	Section 402 of the Economic Growth, Regulatory Relief, and Consumer Protection Act	Proposed Rule	<a href="#">Revisions to the Supplemental Leverage Ratio for Custody Banks</a>			
May 8, 2019	AML Reform Bill	Proposed Rule	<a href="#">Legislative Proposals to Detect and Deter Financial Crime</a>			
July 1, 2019	Home Owners Loan Act (HOLA) CFR Part 101; section 206 of the Economic Growth, Regulatory Relief, and Consumer Protection Act	Final Rule	<a href="#">Covered Savings Association Rule</a>			
May 22, 2019	FCRA 16 CFR Parts 640, 680, and 698	Rule Amendment	<a href="#">Rescission of FCRA Model Forms and Disclosures</a>			
August 19, 2019	12 CFR Part 1041	Final Rule	<a href="#">CFPB Payday Loan Rule</a>			
July 1, 2019	Flood Disaster Protection Act	Final Rule	<a href="#">Agencies Issue Private Flood Insurance Acceptance Rule</a>			
August 2, 2019	Safeguards/Privacy Rules	Proposed Rule Comment Period Extended	<a href="#">FTC Seeks Comments on Privacy of Customer Information</a>			
May 15, 2019	12 CFR Part 1041	Proposed Rule	<a href="#">CFPB Proposes to Eliminate Small-Dollar Lending Rule's Ability-To-Repay</a>			
April 17, 2019	12 CFR Part 350	Final Rule	<a href="#">FDIC Rescinds Disclosure Requirement</a>			
April 9, 2019	Various	Proposed Rule	<a href="#">FDIC Proposes 9 Percent Leverage Ratio as Threshold for Basel III Exemption</a>			
April 9, 2019	Various	Proposed Rule	<a href="#">Agencies Propose Rule Exempting Community Banks from Volcker Rule</a>			
February 19, 2019	26 CFR Part 1	Proposed Rule	<a href="#">IRS Issues Base Erosion Proposal; Addresses FATCA</a>			
February 8, 2019	Regulation CC	Proposed Rule	<a href="#">Changes to Regulation CC &amp; Comments on 2011 Proposal</a>			
February 5, 2019	12 CFR 34, 225 & 323	Proposed Rule	<a href="#">Agencies Propose Raising Residential Real Estate Appraisal Threshold to \$400K</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	Regulation Z	Final Rule	<a href="#">Agencies Update Regulation Asset-Size Thresholds</a>			
January 1, 2019	HMDA	Final Rule	<a href="#">CFPB Update HMDA Asset-Size Threshold</a>			
January 1, 2019	CRA	Final Rule	<a href="#">Agencies Update CRA Asset-Size Thresholds</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>			

**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.