

Regulatory Compliance Calendar

December 2019

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
November 27, 2019	FCRA	Final	FCRA Annual Adjustments			
November 27, 2019	NA	Notice	Federal Reserve Board Approves Fee Schedule for Federal Reserve Bank Priced Services			
November 24, 2019	Regulation Z	Interpretive Rule	Regulation Z (Truth in Lending): Screening and Training Requirements for Loan Originators			
November 20, 2019	Section 214 of the Economic Growth, Regulatory Relief, and Consumer Protection Act	Final (effective 4/1/2020)	Regulatory Capital Rules: Revised Definition of a High Volatility Commercial Real Estate (HVCRE) Exposure			
November 20, 2019	Regulation D Reserve Requirements	Annual Notice	Federal Reserve Board Announces Annual Indexing of Reserve Requirement Exemption Amount and of Low Reserve Tranche for 2020			
November 19, 2019	Section 402 of the Economic Growth, Regulatory Relief, and Consumer Protection Act	Final (effective 4/1/2020)	Regulatory Capital Rule: Revisions to the Supplementary Leverage Ratio to Exclude			
November 19, 2019	12 CFR Parts 3 and 32; 12 CFR Part 217; 12 CFR Part 324	Final (effective 4/1/2020. Mandatory)	Standardized Approach for Calculating the Exposure Amount of Derivative			
November 12, 2019	FATF List of Jurisdictions	Advisory	Combating the Financing of Terrorism Deficiencies and Relevant Actions by the United States Government			
November 4, 2019	12 CFR Part 324 (Regulatory Capital Rules)	Revised Rule (Revised effective date of 1/1/2020 election or wait until the quarter beginning 4/1/2020)	Revised Effective Date for Simplifications to the Capital Rule			
November 4, 2019	Section 201 of the Economic Growth, Regulatory Relief, and Consumer Protection Act	Final	Community Bank Leverage Ratio Framework			
October 30, 2019	TILA	Amendment (Effective 1/1/2020)	Appraisals for Higher-Priced Mortgage Loans Exemption Threshold Adjustment			
October 30, 2019	TILA	Amendment (Effective 1/1/2020)	Truth in Lending (Regulation Z) Threshold Adjustments			
October 30, 2019	TILA	Amendment (Effective 1/1/2020)	Consumer Leasing (Regulation M) Annual Threshold Adjustments			

October 29, 2019	EGRRCPA	Final	Regulatory Capital Rule: Capital Simplification for Qualifying Community Banking			
October 28, 2019	EGRRCPA	Final (Effective 60 days after publication in	Agencies finalize changes to resolution plan requirements; keeps requirements for largest firms and reduces requirements for smaller firms			
October 25, 2019	FinCEN	Final	Imposition of Fifth Special Measure against the Islamic Republic of Iran as a			
October 10, 2019	EGRRCPA	Final	Federal Reserve Board finalizes rules that tailor its regulations for domestic and foreign banks to more closely match their risk profiles			
October 10, 2019	Depository Institution Management Interlocks Act	Final	Thresholds Increase for the Major Assets Prohibition of the Depository Institution Management Interlocks Act Rules: Final Rule			
October 10, 2019	EGRRCPA (12 CFR 46)	Final (Effective 11/24/2019)	Amendments to the Stress Testing Rule for National Banks and Federal Savings Associations: Final Rule			
October 10, 2019	Regulation C	Final (Effective 1/20/2020)	Home Mortgage Disclosure Act Final Rule			
October 9, 2019	Title XI FIRREA	Final (Effective 10/9/2019)	Appraisals for Residential Real Estate Transactions: Final Rule			
October 8, 2019	Bank Holding Company Act	Final (Effective 1/1/2020 Compliance by	Agencies finalize changes to simplify Volcker rule			
September 27, 2019	FIRREA Title XI as amended by the Dodd Frank Act	Amendment	New Appraisal Threshold for Residential Real Estate Loans			
September 25, 2019	Section 199A of IRS Code	Rule	IRS Safe Harbor Rule for Rental Real Estate			
September 25, 2019	Regulations G and H	FAQ (Effective 11/24/2019)	CFPB FAQ Update to Safe Banking Act			
September 24, 2019	Fair Labor Standards Act	Final Rule (Effective 1/1/2020)	Final Rule: Overtime Update			
September 23, 2019	FDIC Insurance Regulation	FAQ Update	FDIC Adds Q&A for Applications for Insurance			
September 18, 2019	Economic Growth, Regulatory Relief and Consumer Protection Act	Final Rule (Effective for March 2020 Call Report)	FDIC Final Changes to Capital Rule			
September 17, 2019	CTR Filing Instructions	FAQ Update	Update to Frequently Asked Questions Regarding the FinCEN Currency Transaction Report (CTR)			
September 16, 2019	IRS Code	Final Regulation	IRS Regulations Finalized for 100% Business Depletion			
September 16, 2019	Section 1473 of the Dodd-Frank	Final Rule (effective 8/10/2019)	Appraisal Management Company Registration Requirements			
September 25, 2019	Executive Order 13846	FAQ	OFAC Iran FAQ Update			

September 9, 2019	OFAC Cuban Assets Control Regulation	Final Rule/Amendment	OFAC Cuban Control Regulations			
August 30, 2019	Truth in Caller ID Rules	Amendment	FTC Amends Truth in Caller ID Rules			
August 26, 2019	FDIC Rule Part 390	Comment Period closes 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. (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 16, 2019	FEMA	Final Rule	FEMA to Suspend Communities from Flood Program			
August 13, 2019	FHFA	Postponement	URLA February 1, 2020 Mandate Rescheduled; New Requirements Provided			
August 20, 2019	FDIC Part 371	Rule	FAQ Updated Recordkeeping Requirements for Qualified Financial Contracts (QFCs)			
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			
July 31, 2019	TRID	FAQ	CFPB releases frequently asked questions on providing Loan Estimates to consumers.			
July 31, 2019	CRA	Guidance	OCC Guidelines for Requesting Designation as a Wholesale, Limited Purpose, or Special Purpose Bank			
July 31, 2019	CRA	Guidance	OCC Guidelines for Requesting Approval of a Strategic Plan			
July 31, 2019	Regulation C/HMDA	Proposed Rule (Comments must be received by October 15, 2019)	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.			

July 24, 2019	Various	Guidance	OCC Fraud Risk Management Principles			
July 23, 2019	12 CFR 30, 12 CFR 34 (national banks), and 12 CFR 160.101 (FSAs)	Guidance	OCC Lending Standards for Asset Dissipation Underwriting			
July 22, 2019	Volcker Rule	Final Rule	Agencies adopt final rule to exclude community banks from the Volcker Rule			
July 18, 2019	12 CFR Part 704 and 713	Final Rule	NCUA Fidelity Bonds			
July 18, 2019	12 CFR Part 722	Final Rule	NCUA Real Estate Appraisals			
July 12, 2019	Economic Growth, Regulatory Relief, and Consumer Protection Act	Proposed Rule	Agencies propose rule on the capital treatment of land development loans			
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)	FDIC Board Finalizes Changes to Recordkeeping Requirements for Deposit Insurance Determinations			
July 9, 2019	Economic Growth, Regulatory Relief, and Consumer Protection Act	Final Rule (Effective dates 10/1/2019 and 4/1/2020)	Agencies simplify regulatory capital rules			
July 3, 2019	Regulation CC	Final Rule (Effective dates 9/3/2019 and 7/1/2020)	Availability of Funds and Regulation CC Final Rule			
June 21, 2019	Call Report Instructions (FFIEC 031, FFIEC 041, and FFIEC 051)	Final Rule	Reduced Reporting in Call Reports for Covered Depository Institutions			
June 28, 2019	Payday Lending Rule	Small Entity Guide	CFPB has updated the small entity compliance guide regarding the Payday Lending Rule			
July 1, 2019	Regulation EE Sections 401-407 of FDICIA	Proposed Rule	Netting Provisions for Financial Institutions			
June 14, 2019	S.A.F.E. Act	Final Amendment	Repeal of S.A.F.E. Act Provisions for Mortgage Licensing			
May 10, 2019	FinCEN Regulations	Guidance	Application of FinCEN's Regulations to Certain Business Models Involving Convertible Virtual Currency			

May 16, 2019	Section 402 of the Economic Growth, Regulatory Relief, and Consumer Protection Act	Proposed Rule	Revisions to the Supplemental Leverage Ratio for Custody Banks			
May 8, 2019	AML Reform Bill	Proposed Rule	Legislative Proposals to Detect and Deter Financial Crime			
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	Covered Savings Association Rule			
May 22, 2019	FCRA 16 CFR Parts 640, 680, and 698	Rule Amendment	Rescission of FCRA Model Forms and Disclosures			
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			
August 2, 2019	Safeguards/Privacy Rules	Proposed Rule Comment Period Extended	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			
April 17, 2019	12 CFR Part 350	Final Rule	FDIC Rescinds Disclosure Requirement			
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			
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.