

COVID-19 RESOURCE GUIDE

The United States has been operating under a presidentially declared emergency since March 13, 2020.

[CDC Coronavirus \(COVID-19\)](#)

[Coronavirus \(COVID-19\)](#)

Date Published	Agency	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
State Guidance Resource			State Agency Communication/Guidance on Coronavirus/COVID-19			
May 26, 2020	IRS	News Release	Treasury, IRS release latest state-by-state Economic Impact Payment figures for May 22, 2020			
May 22, 2020	SBA	Interim Final Rule	Business Loan Program Temporary Changes; Paycheck Protection Program –Requirements-Loan Forgiveness			
May 22, 2020	SBA	Interim Final Rule	Business Loan Program Temporary Changes; Paycheck Protection Program – SBA Loan Review Procedures and Related Borrower and Lender Responsibilities			
May 21, 2020	SBA	Procedural Notice	Paycheck Protection Program Lender Processing Fee Payment and 1502 Reporting Process			
May 20, 2020	CFPB	Consumer Guidance	How to use your Economic Impact Payment prepaid debit card without paying a fee			
May 19, 2020	SBA	Updated FAQ	PAYCHECK PROTECTION PROGRAM LOANS UPDATED FAQ			
May 19, 2020	CFPB	Consumer Guidance	Credit card debt during coronavirus: Relief options and tips			
May 19, 2020	FTC	News Release	COVID-19 contact tracing text message scams			
May 18, 2020	CFPB	Consumer Video Guidance	Consumer Video on EIP			
May 18, 2020	FinCEN	Advisory	Advisory on Medical Scams Related to the Coronavirus			
May 18, 2020	FTC	Article	Credit reports are now free, every week			

May 17, 2020	CFPB/CSBS	Guide	Consumer Relief Guide – Your Rights to Mortgage Payment Forbearance and Foreclosure Protection Under the Federal CARES Act			
May 15, 2020	SBA	PPP Loan Forgiveness Application	PPP Loan Forgiveness Application			
May 14, 2020	FHFA	News Release	FHFA Extends Foreclosure and Eviction Moratorium			
May 13, 2020	CFPB	Supervisory Statement	Statement on Supervisory and Enforcement Practices Regarding Regulation Z Billing Error Resolution Timeframes in Light of the COVID-19 Pandemic			
May 13, 2020	CFPB	Compliance Aid/FAQ	Payments and Deposits Rules FAQs Related to the COVID-19 Pandemic			
May 13, 2020	CFPB	Compliance Aid/FAQ	Open-End (not Home-Secured) Rules FAQs Related to the COVID-19 Pandemic			
May 13, 2020	FHFA	News Release	FHFA Announces Payment Deferral as New Repayment Option for Homeowners in COVID-19 Forbearance Plans			
May 12, 2020	CFPB/FHFA/HUD	Website	CFPB, FHFA, & HUD Launch Joint Mortgage and Housing Assistance Website for Americans Impacted by COVID-19			
May 12, 2020	FDIC	FIL	Proposed Rulemaking to Mitigate the Deposit Insurance Assessment Effects of Participation in the Paycheck Protection Program (PPP), the PPP Lending Facility, and the Money Market Mutual Fund Liquidity Facility			
May 12, 2020	OCC	Bulletin	Corporate Governance: Annual Meetings and the COVID-19 Emergency			
May 8, 2020	NMLS	Temporary Change	NMLS Enhancement for Temporary Change to Fingerprint Windows, Effective May 11			
May 6, 2020	CFPB	FAQ	CFPB Issues Clarifications to Support Small Business Applying for PPP Loans			
May 6, 2020	FRB	Letter/FAQ	CA 20-7: Flood Insurance Compliance in Response to the Coronavirus			
May 6, 2020	Joint Agencies	Rule	Liquidity Coverage Ratio Rule: Treatment of Certain Emergency Facilities			
May 4, 2020	IRS	QA	Coronavirus-related relief for retirement plans and IRAs questions and answers			
May 5, 2020	FHFA	News Release	FHFA Extends Loan Processing Flexibilities for Fannie Mae and Freddie Mac Customers			
May 5, 2020	SBA	FAQ Update	PAYCHECK PROTECTION PROGRAM LOANS UPDATED FAQ			
May 4, 2020	IRS	Guidance	Guidance regarding the deductibility for Federal income tax for PPP			

May 4, 2020	FHFA	News Release	FHFA Announces Tools to Help Renters Find Out if They are Protected from Eviction			
May 3, 2020	SBA	Updated FAQ	PAYCHECK PROTECTION PROGRAM LOANS UPDATED FAQ			
May 1, 2020	FRB	Webpage Update	FRB COVID-19 Resources Page Update			
May 1, 2020	CFPB	Report	CFPB Report The Early Effects of the of the COVID-19 Pandemic on Credit Applications			
May 1, 2020	IRS	Guidance	IRS Guidance on PPP Loan Forgiveness			
April 30, 2020	CFPB	Guidance	CFPB Updates A guide to COVID-19 economic stimulus relief			
April 30, 2020	Treasury	Interim Final Rule	SBA Business Loan Program Temporary Changes; PPP – Additional Criterion for Seasonal Employers			
April 30, 2020	FRB	Announcement	Federal Reserve Board announces it is expanding the scope and eligibility for the Main Street Lending Program			
April 30, 2020	FRB	Term Sheet	Paycheck Protection Program Liquidity Facility Term Sheet			
April 29, 2020	SBA	Interim Final Rule	Business Loan Program Temporary Changes; Paycheck Protection Program – Disbursements			
April 29, 2020	CFPB	FAQ	The Bureau’s Mortgage Origination Rules FAQs Related to the COVID-19 Emergency			
April 29, 2020	CFPB	Interpretive Guidance	Application of Certain Provisions in the TILA-RESPA Integrated Disclosure Rule and Regulation Z Right of Rescission Rules in Light of the COVID-19 Pandemic			
April 29, 2020	CFPB	Factsheet	Factsheet: Transaction coverage under the ECOA Valuations Rule			
April 28, 2020	FATF	Announcement	FATF extends its assessment and follow-up deadlines in response to COVID-19			
April 27, 2020	ICE	Web Page on Fraud Schemes	Operation Stolen Promise			
April 27, 2020	FHFA	Announcement	Lump Sum Repayment is Not Required in Forbearance			
April 27, 2020	FRB	Announcement	Federal Reserve Board announces an expansion of the scope and duration of the Municipal Liquidity Facility			
April 27, 2020	OCC	Bulletin	Credit Administration: Documentation of SBA Paycheck Protection Program Loans			

April 26, 2020	SBA	FAQ	UPDATED PAYCHECK PROTECTION PROGRAM LOANS FAQ			
April 25, 2020	FDIC	FAQ	FDIC Frequently Asked Questions (FAQs) on the Small Business Administration's			
April 24, 2020	DHS	Web Page on Fraud Schemes	Fact Sheet: DHS is Taking on COVID-19 Related Fraud			
April 24, 2020	CFPB	Guidance	CFPB Guide to coronavirus mortgage relief options			
April 24, 2020	FRB	Interim Final Rule	Regulation D Limitations Suspended			
April 24, 2020	OCC	Bulletin	OCC Visitorial Authority			
April 23, 2020	FRB	Temporary Action	FRB announces temporary actions aimed at increasing the availability of intraday credit extended by Federal Reserve Banks			
April 23, 2020	FHFA	Announcement	FHFA Supports Small Business by Allowing Federal Home Loan Banks to Accept Paycheck Protection Program Loans as Collateral			
April 22, 2020	FHFA	Announcement	FHFA Announces that Enterprises will Purchase Qualified Loans in Forbearance to Keep Lending Flowing			
April 22, 2020	NCUA	Interim Final Rule	NCUA Regulatory Capital Rule: Paycheck Protection Program Lending Facility and Paycheck			
April 21, 2020	FHFA	Announcement	FHFA Addresses Servicer Liquidity Concerns, Announces Four Month Advance Obligation Limit for Loans in Forbearance			
April 21, 2020	OFAC	Guidance	The Office of Foreign Assets Control (OFAC) Encourages Persons to Communicate OFAC Compliance Concerns Related to the Coronavirus Disease 2019 (COVID-19)			
April 21, 2020	NCUA	Temporary Relief	Temporary Regulatory Relief in Response to COVID-19			
April 21, 2020	FRB	Website Resource Update	COVID-19 Resources			
April 20, 2020	FRB	Interim Final Rule	PPP and Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks			
April 20, 2020	NCUA	Supervisory Letter	NCUA COVID Relief			
April 17, 2020	FRB	Website	Paycheck Protection Program Liquidity Facility (PPPLF)			
April 17, 2020	Joint Agencies	Webinar-April 24, 2020	Interagency Statement on Loan Modifications and Reporting for Financial Institutions Working with Customers Affected by the Coronavirus			

April 15, 2020	Joint Agencies	Interim Final Rule	Appraisal Relief			
April 14, 2020	OCC	Resource	OCC Announces Paycheck Protection Program Listening Sessions			
April 14, 2020	CFPB	Interpretive Rule	Treatment of Pandemic Relief Payments Under Regulation E and Application of the			
April 14, 2020	CFPB	Policy Statement	Statement on Supervisory and Enforcement Practices Regarding the Remittance Rule in			
April 14, 2020	NCUA	Interim Final Rule	NCUA's Central Liquidity Facility			
April 13, 2020	FinCEN	FAQ	FinCEN Paycheck Protection Program FAQ			
April 10, 2020	CFPB	Guidance	A guide to COVID-19 economic stimulus relief			
April 10, 2020	HUD	Guidance	HUD's Implementation of the Coronavirus Aid, Relief, and Economic Security (CARES)			
April 10, 2020	FRB	Interim Final Rule	Regulatory Capital Rule: Paycheck Protection Program Lending Facility and Paycheck			
April 9, 2020	SEC	Exemptive Relief	SEC Provides Temporary, Conditional Relief for BDCs Making Investments in Small and Medium-Sized Businesses			
April 9, 2020	CFPB	Article	What you need to know about student loans and the coronavirus pandemic			
April 7, 2020	OCC	Notice	OCC Supports FinCEN's Regulatory Relief and Risk-Based Approach for Financial Institution Compliance in Response to COVID-19			
April 7, 2020	FRB	Interagency Statement	Interagency Statement on Loan Modifications and Reporting for Financial Institutions (REVISED)			
April 6, 2020	FBI	FAQ	FBI Exec Discusses COVID-19-Related Schemes			
April 6, 2020	Treasury	FAQ	PAYCHECK PROTECTION PROGRAM LOANS FAQ			
April 6, 2020	CFPB	Guide	CFPB Guide to coronavirus mortgage relief options			
April 6, 2020	FRB	FAQ	Reserves Central—Reserve Account Administration Application Frequently Asked Questions			
April 6, 2020	FRB	Letter	SR 20-10: Small Business Administration (SBA) and Treasury Small Business Loan Programs			

April 6, 2020	FRB	Announcement	Federal Reserve will establish a facility to facilitate lending to small businesses via the Small Business Administration's Paycheck Protection Program (PPP) by providing term financing backed by PPP loans			
April 6, 2020	FRB	Interim Final Rule	Regulatory Capital Rule: Temporary Changes to the Community Bank Leverage Ratio			
April 6, 2020	SBA	Guidance	SBA Form 3506			
April 6, 2020	SBA	FAQ	FREQUENTLY ASKED QUESTIONS REGARDING PARTICIPATION OF FAITH-BASED ORGANIZATIONS IN PPP AND EIDL			
April 5, 2020	FDIC	FAQ	FAQ on the Small Business Administration's PPP			
April 3, 2020	SBA	Rule	AFFILIATION RULES APPLICABLE TO U.S. SMALL BUSINESS ADMINISTRATION PPP			
April 3, 2020	Joint Agencies	Joint Guidance	Joint Statement on Supervisory and Enforcement Practices Regarding the Mortgage Servicing Rules in Response to the COVID-19 Emergency and the CARES Act			
April 3, 2020	FinCEN	Advisory Update	FinCEN Encourages Financial Institutions to Communicate Concerns Related to the Coronavirus Disease 2019 (COVID-19) and to Remain Alert to Related Illicit Financial Activity			
April 3, 2020	FinCEN	Advisory Update	FinCEN hereby suspends implementation of the February 6, 2020 ruling (FIN-2020-R001) on CTR filing obligations			
April 3, 2020	FDIC	Resource	FDIC Coronavirus (COVID-19) Information for Small Business Lenders			
April 3, 2020	SBA	Interim Final Rule	Business Loan Program Temporary Changes; Paycheck Protection Program			
April 2, 2020	IRS	Notice	IRS issues warning about Coronavirus-related scams			
April 2, 2020	OCC	Notice	Small Business Administration Lending: New Programs for Small Business Relief			
April 2, 2020	FRB	Final Rule Delay	FRB announces it will delay by six months the effective date for its revised control framework			
April 2, 2020	FDIC	Notice	Revised: New SBA and Treasury Programs Available for Small Business Relief			
April 1, 2020	Wage and Hour Division, Department of Labor	Rule	Paid Leave Under the Families First Coronavirus Response Act			
April 1, 2020	CFPB	Guidance	Statement on Supervisory and Enforcement Practices Regarding the Fair Credit			
March 31, 2020	Joint Agencies	Joint Guidance	Joint Statement on the Interaction of Regulatory Capital Rule: Revised Transition of the CECL Methodology for Allowances with Section 4014 of the Coronavirus Aid, Relief, and Economic Security Act			

March 30, 2020	IRS	Announcement	Economic impact payments: What you need to know			
March 27, 2020	FDIC	FIL	FDIC Updates Steps to Protect Banks and Consumers and to Continue Operations			
March 27, 2020	FDIC	FIL	Statement on Part 363 Annual Reports in Response to the Coronavirus			
March 27, 2020	CFPB	Article	What you need to know about student loans and the coronavirus pandemic			
March 26, 2020	IRS	Notice	Filing and Payment Deadlines Questions and Answers			
March 26, 2020	FDIC	FIL	FDIC Announces a 30-Day Grace Period for the Call Report for the First Quarter of 2020			
March 26, 2020	Joint	Guidance	Joint Statement Encouraging Responsible Small-Dollar Lending to Consumers and Small Businesses in Response to COVID-19			
March 26, 2020	CFPB	Guidance	CFPB Provides Flexibility During COVID-19 Pandemic			
March 26, 2020	FDIC	FIL	Temporary Alternative Procedures for Sending Supervision-Related Mail and Email to the FDIC			
March 26, 2020	CISA	Guidance	CISA Guidance on Essential Workers			
March 25, 2020	SEC	Announcement	SEC Extends Conditional Reporting Exemptions From Reporting			
March 25, 2020	FRB	Notice	Federal Reserve Statement on Supervisory Activities			
March 25, 2020	FTC, DOJ	Joint Statement	Joint FTC-DOJ Antitrust Statement Regarding COVID-19			
March 24, 2020	FRB	Implementation Date Delay Notice	Federal Reserve Policy on Payment System Risk; U.S. Branches and Agencies of Foreign			
March 24, 2020	Treasury	Statement	Statement by Secretary Steven T. Mnuchin on Essential Financial Services Workers			
March 24, 2020	NCUA	Press Release	NCUA: Urgent Needs Grants Available to Help Credit Unions Affected by COVID-19			
March 24, 2020	CFPB	Advisory	Media Advisory: Consumer Financial Protection Bureau Resources for Consumers During COVID-19 Pandemic			
March 24, 2020	FHFA	Notice	FHFA Authorizes the Enterprises to Support Additional Liquidity in the Secondary Mortgage Market			

March 23, 2020	FRB	Notice	Federal Reserve announces extensive new measures to support the economy			
March 23, 2020	DHS	Notice	DHS announces flexibility in requirements related to Form I-9 compliance			
March 22, 2020	OCC	Interim Rule	Short-Term Investment Funds: Interim Final Rule and Order			
March 22, 2020	Interagency	Guidance	Interagency Statement on Loan Modifications and Reporting for Financial Institutions			
March 21, 2020	NYS	Law	NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES EMERGENCY RELIEF FOR NEW YORKERS WHO CAN DEMONSTRATE FINANCIAL HARDSHIP AS A RESULT OF COVID-19			
March 20, 2020 (Updated 3/23/2020)	IRS	Notice	Tax Day now July 15: Treasury, IRS extend filing deadline and federal tax payments regardless of amount owed			
March 20, 2020 (Updated 3/23/2020)	IRS	Notice	Treasury, IRS and Labor announce plan to implement Coronavirus-related paid leave for workers and tax credits for small and midsize businesses to swiftly recover the cost of providing Coronavirus-related leave			
March 20, 2020	NMLS	Notice	NMLS Coronavirus/COVID-19 Updates			
March 20, 2020	OCC	Notice	Licensing Filings: Use of Electronic Methods for Submission of Licensing Filings			
March 19, 2020	Joint	Statement	Joint Statement on CRA Consideration			
March 19, 2020	FASB/FDIC	Letter	Delay in Certain Accounting Rules			
March 19, 2020	FRB/OCC/FDIC	Interim Final Rule	Regulatory Capital Rule: Money Market Mutual Fund Liquidity Facility			
March 18, 2020	NCUA	FAQ	Frequently Asked Questions Regarding COVID-19, NCUA and Credit Union Operations			
March 18, 2020	FDIC	Press Release	FDIC: Insured Bank Deposits are Safe; Beware of Potential Scams Using the Agency's Name			
March 18, 2020	HUD	Notice	HUD PROVIDES IMMEDIATE RELIEF FOR HOMEOWNERS AMID			
March 18, 2020	FHFA	Notice	FHFA Suspends Foreclosures and Evictions for Enterprise-Backed Mortgages			
March 17, 2020	US Treasury	Resource	Coronavirus: Resources, Updates, and What You Should Know			
March 17, 2020	Joint	Statement	Statement on the Use of Capital and Liquidity Buffers			

March 17, 2020	OCC	FAQ	Frequently Asked Questions Regarding COVID-19			
March 17, 2020	FinCEN	Notice	The Financial Crimes Enforcement Network (FinCEN) Encourages Financial Institutions to Communicate Concerns Related to the Coronavirus Disease 2019 (COVID-19) and to Remain Alert to Related Illicit Financial Activity			
March 17, 2020	FRB	Notice	Commercial Paper Funding Facility 2020: Program Terms and Conditions			
March 16, 2020	CFPB	Blog	Protect yourself financially from the impact of the coronavirus			
March 13, 2020	OCC	Guidance	Pandemic Planning: Working With Customers Affected by Coronavirus and Regulatory Assistance			
March 13, 2020 Updated as of 3/23/2020	NMLS	Notice	State Agency Communication/Guidance on Coronavirus/COVID-19			
March 9, 2020	Joint	Guidance	Agencies encourage financial institutions to meet financial needs of customers and members affected by coronavirus			
March 6, 2020	Joint	Notice	Interagency Statement on Pandemic Planning			
March 6, 2020	OFAC	FAQ	Guidance Related to Humanitarian Assistance with Regard to the Coronavirus Disease 2019 (COVID-19) outbreak in Iran.			

* **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.