

# Regulatory Compliance Calendar



February 2018

Date	Implementing Regulation	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
August 19, 2019	12 CFR Part 1041	Final Rule	<a href="#">CFPB Payday Loan Rule</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>			
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>			
July 1, 2018	Regulation CC	Final Rule	<a href="#">Regulation CC Rule Amends Check Collection &amp; Return Provisions</a>			
May 11, 2018	BSA	Final Rule	<a href="#">FinCEN Issues Final Customer Due Diligence Rule</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>			

October 19, 2017	RESPA	Final Rule	<a href="#">Servicing Rule Amendments Finalized</a>			
October 10, 2017	Regulation Z	Final Rule	<a href="#">Amendments to Federal Mortgage Disclosure Requirements</a>			
October 10, 2017	Regulation Z	Proposed Rule	<a href="#">Amendments to Federal Mortgage Disclosure Requirements</a>			
September 18, 2017	12 CFR 1040	Final Rule	<a href="#">CFPB Final Rule on Arbitration Clauses</a>			
September 14, 2017	Regulation B	Request for Comments	<a href="#">CFPB Seeks Information on Small Business Lending</a>			
May, 25, 2017	HMDA	Proposed Rule	<a href="#">Corrections to HMDA Final Rule</a>			
March 31, 2017	NA	Final Rule	<a href="#">FFIEC Updates Consumer Compliance Rating System</a>			
March 1, 2017	NY State	Final Rule	<a href="#">New York Publishes Final Cybersecurity Regulations</a>			
January 6, 2017	Flood Disaster Protection Act	Proposed Rule	<a href="#">Private Flood Insurance Proposal</a>			
January 1, 2017	BSA/State Rule	Final Rule	<a href="#">NY State AML Monitoring Requirements</a>			
October 27, 2016	3rd Party Lending	Guidance	<a href="#">FDIC Issues Guidance on Third-Party Lending</a>			
October 3, 2016	32 CFR Part 232	Final Rule	<a href="#">Defense Department Publishes Final Military Lending Act Rule</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.