

# Regulatory Compliance Calendar



April 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>   |                     |                     |              |
| July 1, 2018    | Regulation CC           | Final Rule    | <a href="#">Regulation CC Rule Amends Check Collection &amp; Return Provisions</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>                        |                     |                     |              |
| May 1, 2018     | Regulation J            | Proposed Rule | <a href="#">Regulation J Amendments</a>  |                     |                     |              |
| April 19, 2018  | Regulation Z            | Final Rule    | <a href="#">Adjustment to Mortgage Servicing Rules for Borrowers Facing Bankruptcy</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> |  |  |  |
| 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.