

# Regulatory Compliance Calendar

October 2022

Date Published	Implementing Regulation	Effective Date	Rule Type*	Description/Hyperlink	Affected Department	Manager Responsible	Action Taken
September 30, 2022	Section 6403 of the Corporate Transparency Act (CTA)	January 1, 2024	Final	<a href="#">Beneficial Ownership Information Reporting Requirements</a>			
September 6, 2022	OFAC Cyber-Related Sanctions Regulations	September 6, 2022	Final	<a href="#">Amendments to Cyber Related Sanctions</a>			
April 27, 2021	Regulation Z - QM	October 1, 2022	Final Rule	<a href="#">QM Definitions Final Rule</a>			
August 10, 2022	Section 1002 of the Consumer Financial Protection Act of 2010	August 17, 2022	Interpretative Rule	<a href="#">Limited Applicability of CFPB Act's "Time or Space" Exception</a>			
August 10, 2022	FHA Preferred Language SCIF	March 1, 2023	Required Procedure Change	<a href="#">FHFA Announces Mandatory Use of the Supplemental Consumer Information Form</a>			
August 18, 2022	Section 5 of the FTC Act prohibiting unfair or deceptive acts or practices (UDAP)	August 18, 2022	Supervisory Guidance	<a href="#">Supervisory Guidance on Multiple Re-Presentation NSF Fees</a>			
July 27, 2022	Section 808 of the Fair Debt Collection Practices Act (FDCPA)	July 27, 2022	FAQ	<a href="#">Debt Collection Rule FAQs</a>			
July 21, 2022	ONES supervision	January 1, 2023	Final	<a href="#">NCUA's Asset Threshold for Determining the Appropriate Supervisory Office</a>			
July 12 2022	FCRA	July 12 2022	Advisory Opinion	<a href="#">Fair Credit Reporting; Permissible Purposes for Furnishing, Using, and Obtaining Consumer Reports</a>			
July 6, 2022	BSA AML	July 6, 2022	Joint Statement	<a href="#">Joint Statement on the Risk-Based Approach to Assessing Customer Relationships and</a>			
June 29, 2022	Section 808 of the Fair Debt Collection Practices Act (FDCPA)	June 29, 2022	Advisory Opinion	<a href="#">CFPB Moves to Reduce Junk Fees Charged by Debt Collectors</a>			
June 28, 2022	FCRA	June 28, 2022	Interpretive Rule	<a href="#">The Fair Credit Reporting Act's Limited Preemption of State Laws</a>			
June 24, 2022	Regulation V (FCRA)	July 25, 2022	Final	<a href="#">Prohibition on Inclusion of Adverse Information in Consumer Reporting in Cases of Human Trafficking (Regulation V)</a>			

June 15, 2022	BSA AML	Immediate	Advisory	<a href="#">Advisory on Elder Financial Exploitation</a>			
June 6, 2022	Regulation J	October 1, 2022	Final	<a href="#">Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers Through Fedwire</a>			
May 20, 2022	Regulation J 12 CFR Part 210	First calendar quarter following publication in FR	Final	<a href="#">Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers Through Fedwire</a>			
May 19, 2022	Consumer Financial Protections Act of 2010	May 26, 2022	Interpretive Rule	<a href="#">Authority of States to Enforce the Consumer Financial Protection Act of 2010</a>			
May 17, 2022	Advertisement of Membership 12 C.F.R. Part 328	30 days after publication in FR	Final	<a href="#">False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo</a>			
May 16, 2022	12 CFR 204	Effective date: May 16, 2022. Applicability date: The IORB rate change was applicable on May 5, 2022.	Final	<a href="#">Regulation D: Reserve Requirements of Depository Institutions</a>			
May 16, 2022	12 CFR 201	Effective date: May 16, 2022. Applicability date: The rate changes for primary and secondary credit were applicable on May 5, 2022.	Final	<a href="#">Regulation A: Extensions of Credit by Federal Reserve Banks</a>			
May 10, 2022	Equal Credit Opportunity Act and Regulation B	May 18, 2022	Advisory Opinion	<a href="#">Equal Credit Opportunity (Regulation B): Revocations or Unfavorable Changes to the Terms of Existing Credit Arrangements</a>			
May 9, 2022	Appendix A to 12 CFR 14	May 9, 2022	Final	<a href="#">Customer Assistance Group Address Change: Final Rule and Rescission</a>			
April 7, 2022	FDI Act Section 39 o Part 364 (including Appendices A and B) safety and soundness standards for all FDIC-supervised institutions	April 7, 2022	Letter	<a href="#">Notification of Engaging in Crypto-Related Activities</a>			
March 29, 2022	Incident Response Requirements	Effective date: April 1, 2022; Compliance date: May 1, 2022.	Final Rule	<a href="#">Computer-Security Incident Notification Requirements for Banking Organizations and Their Bank Service Providers</a>			
March 16, 2022	OCC SAR Regulations	May 1, 2022	Final Rule	<a href="#">OCC Final Rule Addressing Authority for Exemptions to SAR Requirements</a>			
February 22, 2022	ECOA/Regulation B	NA	Interagency Statement	<a href="#">Fair Lending: Interagency Statement on Special Purpose Credit Programs</a>			

February 17, 2022	NCUA PCA Regulations	These temporary modifications will remain in place until 12/31/2022	Interim Final Rule	<a href="#">Prompt Corrective Action: Earnings Retention Waivers and Net Worth Restoration Plans</a>			
February 16, 2022	OFAC	February 16, 2022	Rule	<a href="#">Chinese Military-Industrial Complex Sanctions Regulations</a>			
January 21, 2022	FDIC 12 CFR Part 330	April 1, 2024	Final	<a href="#">FDIC Approves Final Rule Regarding Deposit Insurance Simplification</a>			
December 30, 2021	Community Reinvestment Act	January 1, 2022	Final	<a href="#">OCC's CRA: Revision of Small and Intermediate Small Bank and Savings Association Asset Thresholds</a>			
December 27, 2021	OFAC	December 27, 2021	Final	<a href="#">Weapons of Mass Destruction Trade Control Regulations</a>			
December 23, 2021	Bank Secrecy Act	December 23, 2021	Final	<a href="#">Bank Secrecy Act Regulations-Reports of Foreign Financial Accounts Civil Penalties</a>			
December 17, 2021	Community Reinvestment Act	January 1, 2022	Final	<a href="#">FRB and FDIC Annual Asset-size Thresholds under CRA</a>			
December 14, 2021	Community Reinvestment Act	January 1, 2022	Final	<a href="#">OCC Rescinds its 2020 Community Reinvestment Act Rule</a>			
December 8, 2021	Regulation Z (LIBOR Sunset)	1-Apr-22	Final	<a href="#">Final Rule on Facilitating the LIBOR Transition (Regulation Z)</a>			
November 30, 2021	Truth in Lending Act Section 129H	January 1, 2022	Final	<a href="#">Appraisals for Higher-Priced Mortgage Loans Exemption Threshold</a>			
November 30, 2021	Consumer Leasing (Regulation M)	January 1, 2022	Final	<a href="#">Regulation M Dollar Threshold Adjustments</a>			
November 30, 2021	Truth in Lending (Regulation Z)	January 1, 2022	Final	<a href="#">Regulation Z Dollar Threshold Adjustments</a>			
November 26, 2021	OFAC Laws and Regulations	November 26, 2021	Final	<a href="#">Syrian Sanction Regulations</a>			
November 10, 2021	FCRA	November 10, 2021	Advisory Opinion	<a href="#">CFPB Advisory Opinion on Fair Credit Reporting; Name-Only Matching Procedures</a>			
October 27, 2021	Interagency Guidelines for Real Estate Lending Policies	November 26, 2021	Final	<a href="#">Final Rulemaking to Amend the Real Estate Lending Standards</a>			
October 26, 2021	Community Reinvestment Act	NA	FAQ	<a href="#">Community Reinvestment Act: Frequently Asked Questions Regarding Notice of Proposed Rulemaking to Rescind the OCC's June 2020 CRA Rule</a>			
October 7, 2021	HUD Rule	November 8, 2021	Interim Final	<a href="#">Extension of Time and Required Disclosures for Notification of Nonpayment of Rent</a>			
October 4, 2021	FDCPA	NA	FAQ	<a href="#">Debt Collection Rule FAQs</a>			

September 8, 2021	Regulation D Part 204	September 8, 2021	Final Rule	<a href="#">Regulation D: Reserve Requirements of Depository Institutions Amendment</a>			
August 5, 2021	12 CFR Part 7	August 5, 2021	Final Rule	<a href="#">National Banks and Federal Savings Associations as Lenders</a>			
August 5, 2021	Regulation Z	Immediate	Interpretive Rule	<a href="#">Truth in Lending (Regulation Z); Impact of the 2021 Juneteenth Holiday on Certain</a>			
July 29, 2021	Regulatory Capital Treatment of Capital Instruments	NA	FAQ	<a href="#">Capital and the LIBOR Transition</a>			
July 22, 2021	UDAP	July 22, 2021	Final	<a href="#">FTC Revisions to Rules of Practice</a>			
July 6, 2021	OFAC	July 6, 2021	Final	<a href="#">International Criminal Court-Related Sanctions Regulations</a>			
June 30, 2021	Anti-Money Laundering Act of 2020	Within 180 days of the establishment of the AML/CFT Priorities, FinCEN is to issue regulations	Interagency Statement	<a href="#">Interagency Statement on the Issuance of the Anti-Money Laundering/Countering the Financing of Terrorism National Priorities</a>			
June 28, 2021	Regulation X/RESPA	August 31, 2021	Final	<a href="#">Protections for Borrowers Affected by the COVID-19 Emergency Under the Real Estate Settlement Procedures Act, Regulation X</a>			
June 16, 2021	Military Lending Act	June 16, 2021	Interpretive	<a href="#">Examinations for Risks to Active-Duty Servicemembers and Their Covered Dependents</a>			
June 4, 2021	Regulation E	NA	FAQ	<a href="#">Electronic Fund Transfers FAQs</a>			
June 4, 2021	Mortgage Servicing Rule, Regulation X and Regulation Z	NA	FAQ	<a href="#">Mortgage Servicing FAQs</a>			
June 4, 2021	Regulation D	29-Jul-21	Final	<a href="#">Regulation D: Reserve Requirements of Depository Institutions</a>			
May 1, 2021	TRID-RESPA Integrated Disclosure Rule	NA	FAQ	<a href="#">TRID-RESPA Integrated Disclosure FAQ on Housing Assistance Loans</a>			
April 27, 2021	Regulation Z - QM	<b>DELAYED until October 1, 2022</b>	Final Rule	<a href="#">QM Definitions Final Rule</a>			
April 16, 2021	NCUA PCA Regulations	Temporary measures in place until March 31, 2022	Interim Final Rule (Modification of May 28, 2020 Interim Rule)	<a href="#">Temporary Regulatory Relief in Response to COVID-19 – Prompt Corrective Action</a>			

April 9, 2021	Supervisory Guidance on Model Risk Management	NA	Guidance	<a href="#">Interagency Statement on Model Risk Management for Bank Systems Supporting Bank</a>			
March 16, 2021	Equal Credit Opportunity Act (Regulation B)	March 16, 2021	Interpretive Rule	<a href="#">Equal Credit Opportunity (Regulation B); Discrimination on the Bases of Sexual</a>			
March 17, 2021	OFAC - 86 FR 14534	March 17, 2021	Final	<a href="#">OFAC Inflation Adjustment of Civil Monetary Penalties</a>			
February 25, 2021	Telephone Consumer Protection Act of 1991	Effective March 29, 2021 except for the amendments to Sec. 64.1200(a)(3)(ii) through (v), (b)(2) and (b)(3), and (d), which are delayed indefinitely.	Final	<a href="#">Limits on Exempted Calls Under the Telephone Consumer Protection Act of 1991</a>			
February 18, 2021	NCUA Share Insurance	30 days after publication in FR	Final	<a href="#">NCUA Board Approves Joint-Ownership Share Accounts Final Rule</a>			
February 17, 2021	Regulation Z	February 17, 2021	Final	<a href="#">Higher-Priced Mortgage Loan Escrow Exemption (Regulation Z)</a>			
February 17, 2021	Regulation O	February 17, 2021	Interim Final Rule	<a href="#">Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks</a>			
February 16, 2021	CECL	April 1, 2021	Final	<a href="#">Final Rule to Address the Temporary Deposit Insurance Assessment Effects of the Optional Regulatory Capital Transitions for Implementing the Current Expected Credit Losses (CECL) Methodology</a>			
February 10, 2021	Regulation D	March 12, 2021	Final	<a href="#">Regulation D: Reserve Requirements of Depository Institutions</a>			
January 19, 2021	FinCEN	January 19, 2021	FAQ	<a href="#">FAQs Regarding Suspicious Activity Reporting and Other Anti-Money Laundering (AML) Considerations</a>			
January 19, 2021	FDIC Guidelines for Appeals of Material Supervisory Determinations	TBD	Revised Guidelines	<a href="#">Revised Guidelines for Appeals of Material Supervisory Determinations</a>			
January 19, 2021	Interagency Statement Clarifying the Role of Supervisory Guidance	FRB Finalized 3/31/2021. OCC and CFPB rules effective March 15, 2021. The NCUA rule effective March 5, 2021.	Final Rule	<a href="#">Role of Supervisory Guidance</a>			
January 19, 2021	Regulation Z, 12 CFR part 1026	Upon publication in FR	Final Rule	<a href="#">HPML Escrow Exemption Rule</a>			

January 14, 2021	Title III of the Dodd–Frank Wall Street Reform and Consumer Protection Act of 2010	4/1/2021 <b>**PAUSED**</b>	Final Rule	<a href="#">OCC Rule Requiring Large Banks to Provide Fair Access to Bank Services, Capital, and Credit</a>			
				<a href="#">OCC Fair Access Rule Paused</a>			
December 31, 2020	Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015	January 1, 2021, for conduct occurring on or after November 2, 2015	Final Rule	<a href="#">OCC Notification of Inflation Adjustments for Civil Money Penalties</a>			
December 23, 2020	Regulation D	March 24, 2020 (Per Interim Final Rule)	Final Rule	<a href="#">Regulation D: Reserve Requirements of Depository Institutions</a>			
December 22, 2020	HMDA	January 1, 2021	Rule	<a href="#">Home Mortgage Disclosure (Regulation C) Adjustment to Asset-Size Exemption Threshold</a>			
December 22, 2020	Regulation Z	January 1, 2021	Rule	<a href="#">Truth in Lending Act (Regulation Z) Adjustment to Asset-Size Exemption Threshold</a>			
December 22, 2020	Regulation O	Extended January 1, 2021 expiration date	Revised Statement	<a href="#">Revised Statement Regarding Status of Certain Investment Funds and Their Portfolio Investments For Purposes of Regulation O</a>			
December 22, 2020	SEC 17 CFR Part 275 and 279	60 days after publication in FR. Mandatory compliance date is July 1, 2021	Final Rule	<a href="#">SEC Investment Adviser Marketing</a>			
December 22, 2020	Subpart A—National Banks and Federal Savings Association Powers Activities That Are Part of, or Incidental to, the Business of Banking (New § 7.1000)	April 1, 2021	Final Rule	<a href="#">Activities and Operations of National Banks and Federal Savings Associations</a>			
December 21, 2020	Regulation B - Special Purpose Credit Programs	December 21, 2020	Advisory Opinion	<a href="#">Regulation B - Special Purpose Credit Programs</a>			
December 20, 2020	Regulation F - Debt Collection Practices	November 30, 2021	Final Rule	<a href="#">CFPB Debt Collection Practices</a>			
December 18, 2020	12 U.S.C. § 25b	December 18, 2020	Interpretive Letter	<a href="#">Federal Pre-emptions Standards - OCC Chief Counsel's Interpretation: 12 U.S.C. § 25b</a>			

December 17, 2020	Community Reinvestment Act	January 1, 2021	Joint Final Rule	<a href="#">Community Reinvestment Act Regulations Annual Adjustment</a>			
December 15, 2020	Nacha Rules	June 30, 2021	Rule	<a href="#">Nacha Rule Enforcing Egregious Violations</a>			
December 15, 2020	Section 29 of the Federal Deposit Insurance Act	Effective April 1, 2021; full compliance with the revised brokered deposit regulation extended to January 1, 2022.	Final Rule	<a href="#">Unsafe and Unsound Banking Practices: Brokered Deposits and Interest Rate Restrictions</a>			
December 11, 2020	FinCEN Notice 2019-1	Filing requirements extended until April 15, 2021	Further Extension	<a href="#">FBAR Extended Filing Date</a>			
December 10, 2020	USA PATRIOT Act Section 314(b)	December 10, 2020	Fact Sheet	<a href="#">FinCEN Issues New 314(b) Fact Sheet</a>			
December 10, 2020	Regulation Z - QM	<b>DELAYED until October 1, 2022</b>	Final Rule	<a href="#">QM Definitions Final Rule</a>			
November 30, 2020	FDCPA	November 31, 2021	Final Rule and Official Interpretation	<a href="#">Debt Collection Practices (Regulation F)</a>			
November 23, 2020	Title III of the Dodd-Frank Wall Street Reform and Consumer Protection Act	April 1, 2021	Final Rule	<a href="#">Activities and Operations of National Banks and Federal Savings Associations</a>			
November 20, 2020	COVID Rules	April 1, 2021	Interim Final Rule	<a href="#">Temporary Asset Thresholds</a>			
November 19, 2020	Board's assessment rule, Regulation TT, pursuant to Section 318 of the Dodd-Frank Act	December 19, 2020	Final Rule	<a href="#">Supervision and Regulation Assessments of Fees for Bank Holding Companies and Savings and Loan Holding Companies with Total Consolidated Assets of \$100 Billion or More</a>			
November 16, 2020	12 CFR part 5 (OCC's Rules, Policies, and Procedures for Corporate Activities)	January 1, 2021	Final Rule	<a href="#">OCC Licensing Amendments</a>			
November 13, 2020	Branch Application Requirements	December 14, 2020	Final Rule	<a href="#">FDIC Branch Application Amendments</a>			
November 12, 2020	NCUA's corporate credit union regulation	December 14, 2020	Final Rule	<a href="#">Corporate Credit Unions</a>			
November 6, 2020	LIBOR Discontinuance	NA	Interagency Statement	<a href="#">Interagency Statement on LIBOR Transition</a>			

October 30, 2020	National Flood Insurance Act	2-Dec-20	Final	<a href="#">Revisions to Publication Requirements for Community Eligibility Status Information Under the National Flood Insurance Program</a>			
October 27, 2020	12 U.S.C. 85	60 days after Publication in FR	Final	<a href="#">OCC Issues "Final Lender" Rule</a>			
October 27, 2020	Cuban Assets Control Regulations	26-Nov-20	Rule	<a href="#">Cuban Assets Control Regulations</a>			
October 26, 2020	TLAC Rule/Regulatory Capital Treatment Requirements	April 1, 2021	Final	<a href="#">Regulatory Capital Treatment for Investments in Certain Unsecured Debt Instruments of Global Systemically Important U.S. Bank Holding Companies, Certain Intermediate Holding Companies, and Global Systemically Important Foreign Banking Organizations; Total-Loss Absorbing Capacity Requirements</a>			
October 23, 2020	CARES Act/MMLF Rules	Thru December 31, 2021	Interim Final	<a href="#">Applicability of Annual Independent Audits and Reporting Requirements for Fiscal Years Ending in 2021</a>			
October 20, 2020	Regulation Z (ATR/QM Rule)	28-Dec-20	Final	<a href="#">Qualified Mortgage Definition under the Truth in Lending Act (Regulation Z): Extension of Sunset Date</a>			
October 5, 2020	Dodd-Frank Act	October 8, 2020	Statement of Policy	<a href="#">Statement of Policy on Applications for Early Termination of Consent Orders</a>			
September 30, 2020	CARES Act/CECL-Accounting Standards Update No. 2016-13	September 30, 2020	Final Rule	<a href="#">Regulatory Capital Rule: Revised Transition of the Current Expected Credit Losses Methodology for Allowances</a>			
September 29, 2020	Real Estate Appraisal Rule	Through December 31, 2020	Temporary Final	<a href="#">Real Estate Appraisals</a>			
September 29, 2020	Regulatory Capital Rule and the Liquidity Coverage Ratio (LCR) Rule	60 days after publication in FR	Temporary Final	<a href="#">Treatment of Certain Emergency Facilities in the Regulatory Capital Rule and the Liquidity Coverage Ratio Rule</a>			
September 24, 2020	Cuban Assets Control Regulation	September 24, 2020	Amendment	<a href="#">Cuban Assets Control Regulation</a>			
September 24, 2020	Cuban Assets Control Regulation	NA	FAQ	<a href="#">Cuban Assets Control Regulation FAQ</a>			
September 21, 2020	NA	NA	Interpretive Letter	<a href="https://www.occ.gov/topics/charOCC">https://www.occ.gov/topics/charOCC</a> Chief Counsel's Interpretation on National Bank and Federal Savings Association Authority to Hold Stable coin Reserves			
September 18, 2020	FEMA Disaster Declaration	September 18, 2020	Guidance	<a href="#">Oregon Wildfire Regulatory Relief</a>			
September 15, 2020	FinCEN	Effective date is November 16, 2020. The compliance date is March 15, 2021.	Final Rule	<a href="#">FinCEN Customer Identification Programs, Anti-Money Laundering Programs, and Beneficial Ownership Requirements for Banks Lacking a Federal Functional Regulator</a>			
September 11, 2020	SEC Industry Guide 3, Statistical Disclosure by Bank Holding Companies	Effective 30 days after publication in FR, except for the rescission to 17 CFR 229.801(c) and	Final Rule	<a href="#">SEC Modernizes Disclosures for Banking Registrants</a>			
September 3, 2020	Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015	October 5, 2020	Interim Final Rule	<a href="#">Inflation Adjustment of Civil Monetary Penalties Related to Reporting and Recordkeeping</a>			



August 26, 2020	CECL Accounting Rules	Various	Final Rule	<a href="#">Regulatory Capital Rule: Revised Transition of the Current Expected Credit Losses Methodology for Allowances</a>			
August 26, 2020	Capital Rules	January 1, 2021	Final Rule	<a href="#">Regulatory Capital Rule and Total Loss-Absorbing Capacity Rule: Eligible Retained Income</a>			
August 26, 2020	EGRRCPA/CARES Act	October 1, 2020	Final Rule	<a href="#">Regulatory Capital Rule: Temporary Changes to and Transition for the Community Bank</a>			
August 21, 2020	FinCEN's 2016 CDD Final Rule	August 21, 2020	Joint Statement	<a href="#">Joint Statement on Bank Secrecy Act Due Diligence Requirements for Customers</a>			
August 18, 2020	Bank Secrecy Act	August 18, 2020	Enforcement Statement	<a href="#">Financial Crimes Enforcement Network (FinCEN) Statement on Enforcement of the Bank Secrecy Act</a>			
August 13, 2020	Section 8(s) FDIA/Section 206(q) of the FCUA	August 13, 2020	Joint Statement	<a href="#">Joint Statement on Enforcement of Bank Secrecy Act/ Antimoney Laundering Requirements</a>			
August 11, 2020	CARES Act	NA	FAQ	<a href="#">Paycheck Protection Program Forgiveness FAQ</a>			
August 11, 2020	Payday Lending Rule	NA	FAQ	<a href="#">Payday Lending Rule FAQs</a>			
August 4, 2020	Collective Investment Fund Rules	30 day after publication in FR	Interim Final Rule	<a href="#">OCC Issues Rule Creating Exception to Withdrawal Period Requirement for Collective Investment Funds, Eases Impact of COVID-19</a>			
August 4, 2020	CARES Act	NA	FAQ	<a href="#">Frequently Asked Questions (FAQs) on PPP Loan Forgiveness</a>			
August 3, 2020	31 U.S.C § 5318(h) and 31 CFR § 1010.210	NA	FAQ	<a href="#">Frequently Asked Questions Regarding Customer Due Diligence (CDD) Requirements for Covered Financial Institutions</a>			
July 31, 2020	HMDA	NA	FAQ	<a href="#">Home Mortgage Disclosure Act FAQs</a>			
July 30, 2020	NA	NA	Advisory	<a href="#">Advisory on Cybercrime and Cyber-Enabled Crime Exploiting the Coronavirus Disease 2019 (COVID-19) Pandemic</a>			
July 30, 2020	NCUA 12 CFR Part 701	30 day after publication in FR	Final	<a href="#">NCUA Chartering and Field of Membership</a>			
July 24, 2020	Section 19 FDIA	30 day after publication in FR	Final	<a href="#">Incorporation of Existing Statement of Policy Regarding Requests for Participation in the Affairs of an Insured Depository Institution by Convicted Individuals</a>			
July 24, 2020	FOIA Rules	30 day after publication in FR	Final Rule	<a href="#">Rules Regarding Availability of Information (FOIA)</a>			
July 22, 2020	Section 27 FDIA	August 21, 2020	Final Rule	<a href="#">Federal Interest Rate Authority</a>			
July 20, 2020	National Flood Insurance Program	October 1, 2021	Final Rule	<a href="#">National Flood Insurance Program: Conforming Changes To Reflect the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and the Homeowners Flood Insurance Affordability Act of 2014 (HFIAA), and Additional Clarifications for Plain Language</a>			

July 20, 2020	Regulation Z	January 1, 2021	Final Rule	<a href="#">Truth in Lending (Regulation Z) Annual Threshold Adjustments (Credit Cards, HOEPA, and Qualified Mortgages)</a>			
July 16, 2020	Regulation O/Loans to Insiders Section 215.3	Effective July 16, 2020. Comments on interim final rule must be received by August 31, 2020.	Interim Final Rule	<a href="#">Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks; Regulation O</a>			
July 14, 2020	OCC Employment Contracts Rule	August 13, 2020	Final Rule	<a href="#">Employment Contracts, Mutual to Stock Conversions</a>			
July 7, 2020	BSA AML	NA	Advisory	<a href="#">Advisory on Imposter Scams and Money Mule Schemes Related to Coronavirus Disease 2019 (COVID-19)</a>			
July 7, 2020	2017 Final Rule on Payday Lending	October 20, 2020	Final Rule	<a href="#">Payday, Vehicle Title, and Certain High-Cost Installment Loans</a>			
July 7, 2020	2017 Final Rule on Payday Lending	October 20, 2020	FAQ	<a href="#">Payday Lending Rule FAQs</a>			
July 7, 2020	2017 Final Rule on Payday Lending	October 20, 2020	Guide	<a href="#">Updated Payday Lending Small Entity Compliance Guide</a>			
July 1, 2020	LIBOR Discontinuance	Discontinued as of 1/1/2021	Joint Statement	<a href="#">Financial Regulators Issue Statement on Managing the LIBOR Transition</a>			
June 30, 2020	OCC Supervision	NA	OCC Handbook	<a href="#">OCC Handbook on Unfair or Deceptive Acts or Practices and Unfair, Deceptive, or Abusive Acts or Practices</a>			
June 29, 2020	Bank Secrecy Act	June 29, 2020	Guidance	<a href="#">FinCEN Guidance Regarding Due Diligence Requirements under the Bank Secrecy Act for Hemp-Related Business Customers</a>			
June 26, 2020	Swaps Margin Rule	September 1, 2021 (Extended due to COVID-19)	Interim Final Rule	<a href="#">Margin and Capital Requirements for Covered Swap Entities</a>			
June 26, 2020	Section 13 of the Bank Holding Company Act	October 1, 2020	Final Rule	<a href="#">Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds</a>			
June 25, 2020	Section 27 of the FDIA	30 days from publication in FR	Final Rule	<a href="#">Federal Interest Rate Authority</a>			
June 24, 2020	HMDA	June 24, 2020	Interpretive Rule	<a href="#">Truth in Lending (Regulation Z); Determining “Underserved” Areas Using Home Mortgage Disclosure Act Data</a>			
June 24, 2020	HMDA	NA	Information	<a href="#">FFIEC Announces Availability of 2019 Data on Mortgage Lending</a>			
June 24, 2020	NA	NA	Information	<a href="#">2020 list of distressed or underserved nonmetropolitan middle-income geographies.</a>			
June 23, 2020	Regulation Z	On Publication	Interpretive Rule	<a href="#">Truth in Lending (Regulation Z); Determining “Underserved” Areas Using Home Mortgage Disclosure Data</a>			

June 23, 2020	Regulation X/CARES ACT	July 1, 2020	Interim Final Rule	<a href="#">CFPB Issues Interim Final Rule on Loss Mitigation Options for Homeowners Recovering from Pandemic-Related Financial Hardships</a>			
June 22, 2020	National Bank Act and the Home Owners' Loan Act	Assessments to be paid 9/30/20	Interim Final Rule	<a href="#">OCC Interim Final Rule Reduces Assessments in Response to COVID-19</a>			
June 18, 2020	National Flood Insurance Act	NA	Manual Update	<a href="#">FDIC Enforcement Actions Manual for Flood Insurance Civil Money Penalties</a>			
June 18, 2020	Regulation E	July 21, 2020	Compliance Guide	<a href="#">Remittance Transfers Small entity compliance guide</a>			
June 17, 2020	Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 (RIBBA)	NA	Information	<a href="#">Prohibition Against Interstate Deposit: Annual Host State Loan-to-Deposit Ratios</a>			
June 16, 2020	CARES Act	NA	FAQ	<a href="#">Consumer Reporting FAQs Related to the</a>			
June 11, 2020	Executive Order 13928	Immediate	Executive Order	<a href="#">Blocking Property of Certain Persons Associated With the International Criminal Court</a>			
June 9, 2020	TRID	NA	Fact Sheet	<a href="#">Factsheet: TRID Title Insurance Disclosures</a>			
June 9, 2020	TRID	NA	FAQ	<a href="#">Corrected Closing Disclosures and the Three Business Day Waiting Period before Consummation</a>			
June 8, 2020	OFAC/Executive Order 13902	Immediate	FAQ	<a href="#">Imposing Sanctions With Respect to Additional Sectors of Iran FAQ</a>			
June 3, 2020	Regulation Z (12 CFR part 1026)	NA	Statement	<a href="#">Statement on Supervisory and Enforcement Practices Regarding Electronic Credit Card Disclosures in Light of the COVID-19 Pandemic</a>			
June 3, 2020	BSA	Immediate	Information	<a href="#">Electronic Filing of CMIR FinCEN Form 105 Now Permitted</a>			
May 29, 2020	12 CFR Parts 7 and 160	60 days after publication in FR	Final Rule	<a href="#">Permissible Interest on Loans that are Sold, Assigned, or Otherwise Transferred</a>			
May 26, 2020	12 CFR 5.21	28-May-20	Interim Final Rule	<a href="#">Director, Shareholder, and Member Meetings: Interim Final Rule</a>			
May 20, 2020	NA	May 20, 2020	Guidance	<a href="#">Interagency Lending Principles for Offering Responsible Small-Dollar Loans</a>			
May 20, 2020	Community Reinvestment Act (OCC)	Effective October 1, 2020, with a compliance date of January 1, 2023. Small banks and ISBs have until January 1, 2024, to comply with requirements on assessment area, data collection and recordkeeping	Final Rule	<a href="#">OCC's Community Reinvestment Act Regulations</a>  <a href="#">Examples of activities that would qualify under 12 CFR</a>			

May 14, 2020	Regulation D Reserve Requirements	NA	FAQ	<a href="#">Savings Deposits Frequently Asked Questions</a>			
May 14, 2020	ECOA	NA	FAQ	<a href="https://files.consumerfinance.gov/f/documents/cfpb_ecoa-valuation_transaction-coverage-factsheet.pdf">https://files.consumerfinance.gov/f/documents/cfpb_ecoa-valuation_transaction-coverage-factsheet.pdf</a>			
May 12, 2020	Regulation C, 12 CFR part 1003	July 1, 2020	Final Rule	<a href="#">Home Mortgage Disclosure (Regulation C)</a>			
May 11, 2020	Regulation E	July 21, 2020	Final Rule	<a href="#">Consumer Financial Protection Bureau Issues Final Remittance Rule</a>			
May 10, 2020	Accounting Standards Codification (ASC) Topic 326, Financial Instruments – Credit Losses (FASB ASC Topic 326)	Upon Publication in Federal Register	Final Interagency Guidance	<a href="#">Interagency Policy Statement on Allowances for Credit Losses</a>			
May 10, 2020	Interagency Guidelines Establishing Standards for Safety and Soundness	Upon Publication in Federal Register	Final Guidance	<a href="#">Interagency Guidance on Credit Risk Review Systems</a>			
May 5, 2020	Federal Reserve Act; LCR Rule	The interim final rule is effective May 6, 2020. Comments on the interim final rule must be received no later than June 5, 2020.	Interim Final Rule	<a href="#">Liquidity Coverage Ratio Rule: Treatment of Certain Emergency Facilities</a>			
May 1, 2020	Single-Counterparty Credit Limits for Bank Holding Companies and Foreign Banking Organizations	July 1, 2021, and January 1, 2022	Final Rule	<a href="#">Single-Counterparty Credit Limits for Bank Holding Companies and Foreign Banking</a>			
May 1, 2020	ECOA	NA	FAQ	<a href="https://files.consumerfinance.gov/f/documents/cfpb_ecoa-valuation_delivery-of-appraisals-factsheet.pdf">https://files.consumerfinance.gov/f/documents/cfpb_ecoa-valuation_delivery-of-appraisals-factsheet.pdf</a>			
April 30, 2020	Cloud Computing	NA	Joint Statement	<a href="#">Joint Statement - Security in a Cloud Computing Environment</a>			
April 27, 2020	Section 19 of the Federal Reserve Act, 12 CFR Part 204	Immediate	Interim Final Rule	<a href="#">Regulation D: Reserve Requirements of Depository Institutions</a>			
April 23, 2020	NCUA 12 CFR Parts 702 and 723	Date of publication in FR	Interim Final Rule	<a href="#">Regulatory Capital Rule: Paycheck Protection Program Lending Facility and Paycheck</a>			
April 22, 2020	CECL-Joint Agencies	Date of publication in FR	Interim Final Rule	<a href="#">Regulatory Capital Rule: Revised Transition of the Current Expected Credit Losses</a>			
April 22, 2020	12 CFR 215 (Regulation O)	April 22, 2020	Interim Final Rule	<a href="#">Temporary Relief for Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks</a>			

April 16, 2020	12 CFR Part 1003 (HMDA)	July 1, 2020	Final Rule	<a href="#">Home Mortgage Disclosure (Regulation C)</a>			
April 14, 2020	Freddie Mac Form 65 and Fannie Mae Form 1003	March 1, 2021	Extended	<a href="#">Extended URLA Implementation Timeline</a>			
April 14, 2020	Appraisal Rules - Joint Agencies	Date of publication in FR through December 31, 2020	Interim Final Rule	<a href="#">Real Estate Appraisals</a>			
April 14, 2020	NCUA 12 CFR Part 725	60 days after publication in FR	Interim Final Rule	<a href="#">Central Liquidity Facility</a>			
April 13, 2020	12 CFR Part 1005 (Regulation E)	NA	Interpretive Rule	<a href="#">Treatment of Pandemic Relief Payments Under Regulation E and Application of the</a>			
April 9, 2020	OFAC 85 FR 19884	April 9, 2020	Final Rule	<a href="#">Inflation Adjustment of Civil Monetary Penalties</a>			
April 7, 2020	SEC Exchange Act Rule 15l-1	June 30, 2020	Risk Alert	<a href="#">Examinations that Focus on Compliance with Regulation Best Interest</a>			
April 7, 2020	SEC Securities Exchange Act of 1934; Investment Advisers Act of 1940	June 30, 2020	Risk Alert	<a href="#">Examinations that Focus on Compliance with Form CRS</a>			
April 6, 2020	Section 19 of the Federal Reserve Act, 12 CFR Part 204	NA	FAQ	<a href="#">Reserves Central—Reserve Account Administration Application Frequently Asked Questions</a>			
April 1, 2020	Coronavirus Aid, Relief, and Economic Security Act ("CARES Act")	Immediate	Supervisory Statement	<a href="#">Statement on Supervisory and Enforcement Practices Regarding the Fair Credit</a>			
April 1, 2020	Supplementary Leverage Ratio Rule	4/1/2020 through 3/31/2021	Interim Final Rule	<a href="#">Regulatory Capital Rule: Temporary Exclusion of U.S. Treasury Securities and Deposits at</a>			
April 1, 2020	National Flood Insurance Program (NFIP)	Various based on community	Final rule	<a href="#">Suspension of Community Eligibility</a>			
March 31, 2020	FRB Regulation Y and Regulation LL	March 30, 2020	Final - Delayed	<a href="#">Control and Divestiture Proceedings Delayed</a>			
March 27, 2020	CARES Act/CECL-Accounting Standards Update No. 2016-13	March 27, 2020 through December 31, 2020	Interim Final Rule	<a href="#">Joint Statement on the Interaction of Regulatory Capital Rule: Revised Transition of the</a>			
March 30, 2020	Community Bank Leverage Ratio (CBLR) Rule	March 31, 2020	Joint Statement	<a href="#">Joint Statement on Adjustment to the Calculation for Credit Concentration Ratios</a>			
March 24, 2020	Part II of the Federal Reserve Policy on Payment System Risk	10/1/2020 (Originally 4/1/2020)	Policy Change Delay	<a href="#">FRB announces implementation delay for changes to its Payment System Risk Policy regarding intraday credit</a>			
March 23, 2020	Money Market Mutual Fund Liquidity Facility (MMLF), pursuant to	March 23, 2020	Interim Final Rule	<a href="#">Regulatory Capital Rule: Money Market Mutual Fund Liquidity Facility</a>			

March 22, 2020	OCC's STIF Rule	March 23, 2020	Interim Final Rule	<a href="#">OCC Revises Short-Term Investment Fund Rule</a>			
March 19, 2020	NACHA Operating Rules	April 20, 2020	Final Rule	<a href="#">Federal Government Participation in the Automated Clearing House</a>			
March 18, 2020	Comprehensive Capital Analysis and Review (CCAR)	May 18, 2020	Final Rule	<a href="#">Regulations Q, Y, and YY: Regulatory Capital, Capital Plan, and Stress Test Rules</a>			
March 10, 2020	International Emergency Economic Powers Act	March 10, 2020	Final Rule	<a href="#">Removal of Terrorism Sanctions Regulations</a>			
March 9, 2020	FATF	NA	Guidance	<a href="#">FATG Guide to Digital Identity</a>			
March 5, 2020	Supplement OCC Bulletin 2013-29, "Third-Party Relationships: Risk Management Guidance"	NA	FAQ	<a href="#">Third-Party Relationships: Frequently Asked Questions to Supplement OCC Bulletin 2013-29</a>			
March 4, 2020	Securitization Safe Harbor Rule	May 4, 2020	Final Rule - Amendment	<a href="#">Securitization Safe Harbor Rule</a>			
February 28, 2020	Military Lending Act	February 28, 2020	Interpretive Rule	<a href="#">Military Lending Act Limitations on Terms of Consumer Credit Extended to Service Members and Dependents</a>			
February 19, 2020	Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015	February 19, 2020	Final Rule	<a href="#">FinCEN Adjusts Penalty Caps</a>			
February 13, 2020	Regulation C	Effective January 1, 2020 for data collected in 2020 and reported in 2021.	Guidance	<a href="#">Home Mortgage Disclosure Act (HMDA): FFIEC Issues 2020 Version of A Guide to HMDA Reporting: Getting It Right!</a>			
February 10, 2020	CTR FinCEN Form 112	April 6, 2020	Ruling	<a href="#">FinCEN CTR (Form 112) Reporting of Certain Currency Transactions for Sole Proprietorships and Legal Entities Operating Under a "Doing Business As" ("DBA") Name</a>			
January 31, 2020	FRB Regulation Y and Regulation LL	1/2020 <b>Delayed</b>	Final Rule	<a href="#">Control and Divestiture Proceedings</a>			
January 28, 2020	IRS Regulation Section 163(h)(3)(E)	Tax Year 2020	Guidance	<a href="#">Changes to the Deductibility of Mortgage Insurance Premiums (MIP)</a>			
January 27, 2020	Section 1031(a) of the Dodd-Frank Wall Street Reform and Consumer	January 24, 2020	Policy Statement	<a href="#">Statement of Policy Regarding Prohibition on Abusive Acts or Practices</a>			
January 22, 2020	National Flood Insurance Program (NFIP)	Various	Final Rule	<a href="#">Suspension of Community Eligibility</a>			

January 14, 2020	Federal Civil Penalties Inflation Adjustment Act of 1990	January 15, 2020	Final Rule	<a href="#">Civil Penalty Inflation Adjustments</a>			
January 2, 2020	Rev. Proc. 2019-46	January 1, 2020	Final Rule	<a href="#">IRS issues standard mileage rates for 2020</a>			
January 2, 2020	Chapter 3 of subtitle A of the Internal Revenue Code	January 2, 2020	Final Rule	<a href="#">Regulations Relating to Withholding and Reporting Tax on Certain U.S. Source Income Paid to Foreign Persons</a>			
December 27, 2019	Joint Agencies	NA	Interagency Statement	<a href="#">Treatment of Extensions of Credit to Certain Investment Funds and Their Portfolio Investments Under 12 CFR 215 and 12 CFR 363: Interagency Statement</a>			
December 23, 2019	CFPB	January 1, 2020	Final Rule	<a href="#">Truth in Lending Act (Regulation Z) Adjustment to Asset-Size Exemption Threshold</a>			
December 20, 2019	CFPB	January 1, 2020	Final Rule	<a href="#">Home Mortgage Disclosure (Regulation C) Adjustment to Asset-Size Exemption Threshold</a>			
December 13, 2019	Joint Agencies	4/1/2020	Final Rule	<a href="#">High Volatility Commercial Real Estate: Final Rule</a>			
December 3, 2019	Joint Agencies	NA	Interagency Statement	<a href="#">Consumer Compliance: Interagency Statement on the Use of Alternative Data in Credit Underwriting</a>			
December 3, 2019	Joint Agencies	NA	Interagency Statement	<a href="#">Bank Secrecy Act/Anti-Money Laundering: Joint Statement on Providing Financial Services to Customers Engaged in Hemp-Related Businesses</a>			
November 27, 2019	FCRA	January 1, 2020	Final Rule	<a href="#">FCRA Annual Adjustments</a>			
November 27, 2019	NA	January 2, 2020	Notice	<a href="#">Federal Reserve Board Approves Fee Schedule for Federal Reserve Bank Priced Services</a>			
November 20, 2019	Section 214 of the Economic Growth, Regulatory Relief, and Consumer Protection Act	April 1, 2020	Final Rule	<a href="#">Regulatory Capital Rules: Revised Definition of a High Volatility Commercial Real Estate (HVCRE) Exposure</a>			
November 20, 2019	Regulation D Reserve Requirements	January 1, 2020	Annual Notice	<a href="#">Federal Reserve Board Announces Annual Indexing of Reserve Requirement Exemption Amount and of Low Reserve Tranche for 2020</a>			
November 19, 2019	Section 402 of the Economic Growth, Regulatory Relief, and Consumer Protection Act	April 1, 2020	Final Rule	<a href="#">Regulatory Capital Rule: Revisions to the Supplementary Leverage Ratio to Exclude</a>			
November 19, 2019	12 CFR Parts 3 and 32; 12 CFR Part 217; 12 CFR Part 324	Effective 4/1/2020. Mandatory compliance 1/1/2022	Final Rule	<a href="#">Standardized Approach for Calculating the Exposure Amount of Derivative</a>			
November 4, 2019	12 CFR Part 324 (Regulatory Capital Rules)	Revised effective date of 1/1/2020 election or wait until the quarter beginning 4/1/2020	Revised Rule	<a href="#">Revised Effective Date for Simplifications to the Capital Rule</a>			

November 4, 2019	Section 201 of the Economic Growth, Regulatory Relief, and Consumer Protection Act	January 1, 2020	Final Rule	<a href="#">Community Bank Leverage Ratio Framework</a>			
October 30, 2019	TILA	January 1, 2020	Amendment	<a href="#">Appraisals for Higher-Priced Mortgage Loans Exemption Threshold Adjustment</a>			
October 30, 2019	TILA	January 1, 2020	Amendment	<a href="#">Truth in Lending (Regulation Z) Threshold Adjustments</a>			
October 30, 2019	TILA	January 1, 2020	Amendment	<a href="#">Consumer Leasing (Regulation M) Annual Threshold Adjustments</a>			
October 29, 2019	EGRRCPA	January 1, 2020	Final Rule	<a href="#">Regulatory Capital Rule: Capital Simplification for Qualifying Community Banking</a>			
October 10, 2019	Regulation C	January 20, 2020	Final Rule	<a href="#">Home Mortgage Disclosure Act Final Rule</a>			
October 8, 2019	Bank Holding Company Act	Effective 1/1/2020 Compliance by 1/1/2021	Final Rule	<a href="#">Agencies finalize changes to simplify Volcker rule</a>			
September 27, 2019	FIRREA Title XI as amended by the Dodd Frank Act	January 1, 2020	Amendment	<a href="#">New Appraisal Threshold for Residential Real Estate Loans</a>			
September 25, 2019	Section 199A of IRS Code	Contemporaneous records requirement will not apply to taxable years beginning prior to January 1, 2020.	Rule	<a href="#">IRS Safe Harbor Rule for Rental Real Estate</a>			
September 24, 2019	Fair Labor Standards Act	January 1, 2020	Final Rule	<a href="#">Final Rule: Overtime Update</a>			
September 18, 2019	Economic Growth, Regulatory Relief and Consumer Protection Act	Effective for March 2020 Call Report	Final Rule	<a href="#">FDIC Final Changes to Capital Rule</a>			
August 30, 2019	Truth in Caller ID Rules	February 5, 2020	Amendment	<a href="#">FTC Amends Truth in Caller ID Rules</a>			
August 20, 2019	FDIC Rule Part 351	Effective date of January 1, 2020, and a compliance date of January 1, 2021	Final Rule	<a href="#">FDIC Approves Interagency Final Rule to Simplify and Tailor the "Volcker Rule"</a>			
August 13, 2019	FHFA	November 1, 2020	Postponement	<a href="#">URLA February 1, 2020 Mandate Rescheduled; New Requirements Provided</a>			
July 9, 2019	Economic Growth, Regulatory Relief, and Consumer Protection Act	10/1/2019 and 4/1/2020	Final Rule	<a href="#">Agencies simplify regulatory capital rules</a>			
July 3, 2019	Regulation CC	Effective dates 9/3/2019 and 7/1/2020	Final Rule	<a href="#">Availability of Funds and Regulation CC Final 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.