



bankers' compliance group®

# newsletter

## **BCG NEWSLETTER INDEX**

**January 2010 – September 2021**

A monthly newsletter published in association with Aldrich & Bonnefin, PLC  
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## A

### **ADVERSE ACTION (ALSO SEE “REGULATION B”)**

Identifying the Provider of a Credit Score on Adverse Action Notices	May 2017
Sixth Circuit: Car Dealerships Can be Creditors Obligated to Issue Adverse Action Notices	Apr 2017
CFPB: Denial of Commercial Loan Modification May Be Adverse Action (Again)	Mar 2015
CFPB: Denial of Commercial Loan Modification May Be Adverse Action	Dec 2014
Adverse Action Notice: Specifying Denial Reason of Property Vesting	Sep 2011
FRB Updates Reg B to Include New FDIC Consumer Response Center Address	Jun 2011

### **ADVERTISING**

Fed Issues Consumer Compliance Outlook First Issue 2021	May 2021
U.S. Supreme Court to Resolve Circuit Split on TCPA’s “Autodialer” Definition	Oct 2020
FCC Adopts Call-Blocking Order; Issues Lawful Calls Proposal	Aug 2020
U.S. Supreme Court Nixes TCPA Exemption For Government Debt-related Collection Calls	Aug 2020
"Member FDIC" to Go High-Tech	Mar 2020
Advertising Closed-end Consumer Credit – Q&A	Jan 2020
Freedom Debt Relief to Pay \$20 Million to Affected Consumers	Aug 2019
HUD Charges Facebook with Discriminatory Advertising Practices	May 2019
Ninth Circuit Broadly Defines Autodialer Phone Systems Under TCPA	Nov 2018
FTC Mails \$10 Million in Monetary Relief to NetSpend Customers	Oct 2018
Sometimes False Advertising is Obvious	Oct 2018
NCUA Revises Advertising Rules	May 2018
NCUA Proposes Changes to Advertising Rule	Nov 2017
Second Circuit: Consumers Cannot Revoke Contractual TCPA Consent	Sep 2017
CFPB Indicates New Advertising Clarity Standard Through Consent Orders	Jan 2017
Amendments to TCPA Exempt Certain Non-telemarketing Robocalls	Sep 2016
FTC Issues Enforcement Policy Statement Regarding Deceptively Formatted Advertisements	Jan 2016
FTC Adopts Changes to Telemarketing Sales Rule	Dec 2015
FCC Issues Declaratory Ruling on TCPA	Aug 2015
"Free Checking" Advertisement Costs Bank	Nov 2014
DFI Cautions Credit Unions Regarding Membership Ad Campaigns	Jun 2013
SEC Approves MSRB Telemarketing Rule Amendments	Jun 2013
FTC Updates Online Advertising Guidance	May 2013
MSRB Proposes Amendments to Its Telemarketing Rules	Apr 2013
Credit Card Advertising Case Comes Down in Bank’s Favor	Dec 2012
TCPA Customer Consent Required for Rewards Program Courtesy Calls	Nov 2012
FCC Revises Telemarketing Robocall Rules	Aug 2012
California Court of Appeal Rules Bank Libel Law Unconstitutional	Jun 2012
FTC Final Rule Bans Deceptive Claims in Consumer Mortgage Advertising	Oct 2011
NCUA Expands Advertising Requirements for NCUA Official Statement	Jun 2011
Proposal Would Expand Requirements for NCUA Official Statement in Ads	Apr 2011

## AMERICANS WITH DISABILITIES ACT

Ninth Circuit Validates ADA Website Claims	Nov 2019
ADA Website Lawsuits Remain a Hot Topic	Mar 2019
Should Your Website Be ADA Compliant?	Jul 2018
DOJ Scraps Plan to Address ADA Website Accessibility	Aug 2017
More on ADA Website Accessibility	Nov 2016
Law Firms Launch ADA Accessibility Cyber Attacks	Oct 2016
EEOC Issues Guidance on Pregnancy Discrimination	Aug 2014
Alleged ADA Violations Give Rise to ATM Lawsuits	Jun 2012
Important Upcoming Dates and Changes to ATM Accessibility Under the 2010 ADA Standards	Dec 2011
DOJ Settles with Wells Fargo for \$16M for Failing to Accept Relay Service Calls	Oct 2011
Justice Department Issues Final Rule Governing ATM Accessibility Standards	Aug 2010

## ANTI-MONEY LAUNDERING (AML) (SEE “BANK SECRECY ACT,” “CUSTOMER IDENTIFICATION PROGRAM” OR “CURRENCY TRANSACTION REPORTING”)

Model Risk Management for Bank Systems Supporting BSA/AML Compliance	May 2021
FinCEN Begins Publishing BSA-Specific PPP FAQs	Mar 2021
NCUA Announces its 2021 Supervisory Priorities	Feb 2021
Congress Passes Veto-Proof AML Reforms; Eases Beneficial Ownership CDD Requirements	Jan 2021
FinCEN Publishes Guidance on Information Sharing Practices	Jan 2021
Charities and Non-profit Organizations Share Spotlight in Regulatory Joint Fact Sheet	Dec 2020
FinCEN Issues BSA Enforcement Statement on its Enforcement of the BSA	Sep 2020
FinCEN Publishes Customer Due Diligence FAQs, Issues Statement on BSA Due Diligence for Politically Exposed Persons	Sep 2020
FinCEN Issues Due Diligence Guidance for Hemp-related Business Customers	Aug 2020

## APPRAISALS

CFPB Rescinds COVID Temporary Compliance Flexibility Statements	Apr 2021
CFPB Unveils Fall 2020 Rulemaking Agenda	Jan 2021
Agencies' 2021 Thresholds for Certain Consumer Lending Rules Remain the Same	Dec 2020
Banking Agencies Adopt Temporary Interim Final Rule for Appraisals/Evaluation	Nov 2020
CFPB Tries to Define Dwelling and Loan Modification under the ECOA Valuations Rule	Jun 2020
Residential Real Estate Appraisal Threshold Increased	May 2020
NCUA Proposes to Increase Threshold Level for Required Residential Real Estate Appraisals	Dec 2019
Agencies Increase <i>De Minimis</i> Residential Real Estate Appraisal Exemption Threshold	Nov 2019
Dollar Thresholds Increase for Certain Consumer Lending Rules	Nov 2019
NCUA Increases Commercial Real Estate Appraisals Threshold to \$1 million	Aug 2019
Agencies Propose Increase to Appraisal Exemption Threshold for Residential Real Estate-Secured Loans	Dec 2018
Real Estate Appraisal FAQs Updated	Nov 2018
NCUA Proposes Increase to Appraisal Threshold for Non-Residential Real Estate Loans and More	Oct 2018
More on Interagency Statement on Relief Act Impact	Aug 2018
<i>De Minimis</i> Transaction Threshold Appraisal Exemption Increased for Commercial Loans	Apr 2018
Agencies Revise Dollar Thresholds for Certain Consumer Lending Rules	Dec 2017

Agencies Propose Increased De Minimis Transaction Threshold Appraisal Exemption for Commercial Loans	Aug 2017
Agencies Provide Guidance Regarding Potential Shortage of Appraisers	Jun 2017
Eleventh Circuit: RESPA Requires More Than Boilerplate Response to Notice of Errors	Apr 2017
Dollar Thresholds for Certain Consumer Lending Rules Remain Unchanged	Dec 2016
Agencies Issue Advisory Regarding Real Property Evaluations	Apr 2016
BofA Real Estate Staff Appraisers Settle Overtime Exemption Class Action Claims	Sep 2015
Appraisal Management Company Final Rule Adopted	May 2015
NCUA Revised Appraisal Regs to Expand Beyond Reg B	May 2015
NCUA Adopts Clarifying Amendments to Appraisal Rule	Jan 2015
Appraisal Notice for Denied Application	Oct 2014
NCUA Proposes Amendments to its Appraisal Rule	Jul 2014
Agencies Propose Rule on Appraisal Management Companies	Apr 2014
Clarifications on Regulation B Appraisal Availability Rules	Feb 2014
Agencies Adopt Final Rule Exempting Certain HPMLs from Appraisal Requirements	Jan 2014
HPML Appraisal Proposal Expected to be Finalized December 2013	Nov 2013
Proposed HPML Exemptions from Appraisal Requirements	Aug 2013
Revised Reg B Appraisal Disclosure – Is it Applicable to Business-purpose Loans? – Q&A	May 2013
Reg B Appraisal Notice	Apr 2013
NCUA Clarifies Appraisal Requirements for Loan Participations	May 2012
Final Appraisal and Evaluation Guidelines Issued	Dec 2010

## ARBITRATION

CFPB Ratifies Prior Regulatory Actions in Response to <i>Seila Law</i>	Aug 2020
U.S. Supreme Court Rules that Courts May Not Override Arbitration Provisions	Feb 2019
Supreme Court Upholds Employee Arbitration Agreements' Class Action Waivers	Jul 2018
Bureau Officially Withdraws Arbitration Rule	Dec 2017
President Overturns CFPB Arbitration Rule	Nov 2017
CFPB Issues New Webpage and Small Entity Compliance Guide for Arbitration Rule	Oct 2017
CFPB Issues Final Rule Prohibiting Class Action Waivers in Arbitration Clauses	Aug 2017
Ninth Circuit Says No to Class Arbitration Waivers in Employment Contracts	Sep 2016
CFPB Proposes Rule Prohibiting Class-Action Arbitration Waivers	May 2016
Supreme Court Upholds Class Action Arbitration Waivers	Jan 2016
Bill Would Restrict Employment Arbitration Agreements	Oct 2015
California Supreme Court Rules Automobile Contract Arbitration Valid	Aug 2015
CFPB Issues Report on Arbitration Agreements	Apr 2015
California Supreme Court Upholds Class Action Waivers in Employment Arbitration Agreements	Aug 2014
Ninth Circuit Compels Arbitration in Student Loan Borrowers' Class Action Against Lender & Loan Servicer	Mar 2014
Fourth Circuit Upholds Class Action Waiver Provision	May 2013
Reminder: June 1, 2013 Starts Ban on Arbitration Clauses in Mortgage Loan Contracts	May 2013
Supreme Court Continues to Uphold Arbitration Clauses in Consumer Contracts	Feb 2012
Supreme Court Upholds Consumer Arbitration Clause	May 2011
Ninth Circuit Finds Class Arbitration Waivers is Unconscionable Under California Law	Mar 2010

## ATR/QUALIFIED MORTGAGE

CFPB Issues Rulemaking Agenda	Jul 2021
CFPB Extends Temporary GSE QM; GSEs May Nonetheless Kill It	May 2021
Recent ATR/QM Developments	Mar 2021
CFPB Issues Two Final Rules Amending ATR/QM Rules	Jan 2021

CFPB Extends Temporary GSE QM	Nov 2020
CFPB Proposes New “Seasoned” QM	Sep 2020
CFPB Adjusts Certain Regulation Z Thresholds for 2021	Aug 2020
Looks Like CFPB will Extend QM Patch, Remove DTI Limits from ATR Rule	Feb 2020
CFPB Adjusts Certain Regulation Z Thresholds for 2020	Sep 2019
Bureau Issues 2019 List of Rural or Underserved Counties	Mar 2019
CFPB Adjusts Certain Reg Z Rule Thresholds	Sep. 2018
CFPB Adjusts HOEPA, Credit Card and QM Points and Fees Thresholds	Sep 2017
CFPB Updates List of Rural and Under-served Counties	Dec 2016
CFPB Adjusts High-Cost Mortgage, Credit Card and QM Points and Fees Thresholds	Jul 2016
More Small Rural Creditors Get Lending Rule Relief	Apr 2016
CFPB Offers Online Tool for Locating Rural Area Properties	Jan 2016
List of Rural and Underserved Counties Issued for 2016	Nov 2015
CFPB Final Rule Amends HOEPA, Credit Card and QM Points and Fees Thresholds	Oct 2015
Ability to Repay – Q&A	May 2015
QM Points and Fees Cure Adopted	Nov 2014
FHA Adopts Rule Eliminating Post-payment Interest Charges	Sep 2014
Revisions Made to HOEPA, Credit Card and QM Points and Fees Thresholds	Sep 2014
CFPB Clarifies Applicability of ATR Rule to Successors-in-Interest	Aug 2014
VA Adopts QM Definition	Jun 2014
CFPB Proposes Certain Adjustments to ATR Rule	May 2014
Agencies Clarify Policy Regarding Exams in Light of Making QM versus Non-QM Loans	Jan 2014
HUD Adopts QM Definition	Jan 2014
Guidance Issued on QMs and Fair Lending Risks	Nov 2013
Agencies Issue Revisions to Proposed Risk Retention Rules	Sep 2013
HUD Proposes QM Definition	Jan 2013

## ATTORNEY CLIENT PRIVILEGE

OCC Revises Litigation and Legal Matters Handbook	Feb 2015
CFPB Adopts Final Rule Regarding Privileged Information	Jul 2012
CFPB Issues Rules on Investigative Procedures	Jul 2012
Measure Would Preserve Privilege for Information Shared with CFPB	Mar 2012
CFPB Issues Guidance on Supervisory Authority and Confidential Information	Jan 2012

## AUDITING

FDIC Approves Temporary Relief from Part 363’s Audit and Reporting Requirements	Nov 2020
SEC Modernizes Auditor Independence Rules	Nov 2020
NCUA Amends Supervisory Committee Audits and Verifications	Nov 2019
Clarification: Annual Disclosure Requirement for State-chartered Banks	Jun 2019
SEC Final Rule Simplifies Certain Disclosure Requirements	May 2019
FDIC Eliminates Annual Disclosure Requirement	Apr 2019
NCUA Proposes Changes to its Supervisory Committee Audits and Verification Rules	Mar 2019
SEC Increases Smaller Reporting Company Threshold	Jul 2018
OCC Updates Internal and External Audit Handbook	Jan 2017
SEC Proposes Rule to Disclose Employee, Director Hedging	Mar 2015
OCC Issues Updated Guidance on Accounting Topics	Nov 2013
Fed Reminds Institutions of Annual Audit Report Requirements	Jun 2013
FRB Provides Additional Guidance on Internal Audit Function Policy Statement	Feb 2013
SEC Issues Guidance re Smaller Financial Institutions’ Accounting Policy Disclosures	Aug 2012

HUD Approves Waiver of Financial Reporting Requirements for Institutions with Less than \$500MM in Assets	Sep 2011
NCUA Proposes Internal Control Rules for Corporate Credit Unions	Dec 2010
Supreme Court Upholds Sarbanes-Oxley, but Finds Deficiencies with PCAOB	Jul 2010

## **AUTOMATED CLEARING HOUSE (ACH)**

Fed Extends Period to Comment on its New FedNow <sup>SM</sup> Service	Aug 2021
Federal Reserve Amends Implementation Date for Changes to Facilitate Same-Day ACH Service	Nov 2020
Fed Could Launch 24x7x365 FedNow <sup>SM</sup> Service as Early as 2023	Sep 2020
ARC, BOC, POP and RCK ACH Debit Entries	Apr 2020
FRB Requests Comments on Modifications to Support Same-Day ACH Processing Window	Jun 2019

## **AUTOMOBILE LOANS (ALSO SEE “CONSUMER LENDING”)**

FTC Clarifies No Transaction Limits to Holder in Course Due Rule	May 2021
Are Weblinks for Customers Facing Financial Difficulties Required?	Jan 2021
NCUA Proposed Rule Would Lift Ban on Capitalization of Interest	Jan 2021
DOJ Issues \$80,000 Consent Order Against California Auto Finance	Apr 2019
Borrower Fraudulently Uses SSA for Loan	Jun 2018
President Signs Resolution Disapproving CFPB Indirect Auto Lending Guidance	Jun 2018
Sixth Circuit: Car Dealerships Can be Creditors Obligated to Issue Adverse Action Notices	Apr 2017
Recent California Supreme Court Rulings On Automobile Finance Contracts	Feb 2017
California Supreme Court Rules Automobile Contract Arbitration Valid	Aug 2015
The End is Near for Dealer Markups	Aug 2015
Banks to Auto Finance Companies: Welcome to Our World	Jul 2015
CFPB Brings First Action Against “Buy-Here, Pay-Here” Auto Dealer, Including \$8 Million Fine	Dec 2014
Lender Settles Indirect Auto Lending Discrimination Claims	Jan 2014
CFPB Bulletin Puts Indirect Auto Lenders on Notice	Apr 2013
California Appeals Court Permits Borrowers’ Claims Against Lender under the Holder in Due Course Rule	Mar 2013
NCUA Amends Definition of “Fleet” In Member Business Vehicle Loans	Oct 2012
Mandated Enrollment in ELT Program for Vehicle Loan Lenders	Jul 2012
Changes May Be Seen in Length of Auto Sales Contracts	Feb 2010

## **B**

### **BANK ACTIVITIES**

FDIC Proposes Rule to Simplify the Deposit Insurance Coverage Rules	Aug 2021
Second Circuit Rules in Favor of the OCC Over Fintech Charters	Aug 2021
OCC Seeks Comment on New Real Estate Premises Ownership Rules	Feb 2021
OCC Confirms National Bank and FSA Authority to Hold Stablecoin Reserves	Oct 2020

FRB Outlines Framework to Determine Company Control	May 2020
FDIC FDiTech Releases New Guide to Help FinTechs Connect with Banks	Mar 2020
OCC Implements “Covered Savings Associations”	Oct 2019
Regulatory Relief Act Prompts OCC to Update a National Bank and Federal Savings Association Comparison Publication	Aug 2019
OCC Final Rule Extends National Bank Powers to Eligible Savings Associations	Jun 2019
FDIC Proposes to Amend Assessment Regulations for Community Banks	Mar 2019
FDIC Announces Initiatives to Encourage <i>De Novo</i> Banks	Dec 2018
Immediate Relief for Small Bank Holding Companies	Oct 2018
OCC Proposes to Extend National Bank Powers to Eligible Savings Associations	Oct 2018
Banks Vying for Los Angeles City Deposits Must Disclose Sales Goals	Aug 2018
OCC Issues Guidance on Impact of CRA Ratings on Banking Applications	Dec 2017
OCC Updates List of Permissible Activities	Nov 2017
FDIC Issues Manual for Processing Deposit Insurance Applications; Requests Comments on Same	Aug 2017
OCC Issues New Licensing Booklet	Jul 2017
FDIC Requests Comments on <i>De Novo</i> Bank Guide	Jan 2017
OCC to Allow FinTech Companies Special Purpose Charter	Jan 2017
FRB Proposes Rule for Large Bank Single-Counterparty Credit Risk	Apr 2016
NCUA Adopts Policy Statement Establishing MDI Preservation Program	Jul 2015
ABA Offers Q&As from Bank Domain Webinar	Jun 2015
Fed Adopts Final Rule Expanding Scope of SBHC Policy Statement	May 2015
Registration of “.bank” Domains Available Only Through Authorized Registrars	Apr 2015
Fed Proposes Changes to Small Bank Holding Company Policy Statement	Feb 2015
Small Bank Holding Company Reg Relief Measure Approved	Jan 2015
FDIC to State Banks: Documentation Required for Engaging in Activities Permissible for National Banks	Dec 2014
“.bank” Domains to Become Available	Nov 2014
FRB To Publish Reports on Bank Applications	Mar 2014
FDIC Proposes to Clarify Deposit Insurance Coverage of Insured Bank Branches Located Outside U.S.	Mar 2013
Three New Online Services Offered on FDICconnect	Mar 2013
FRB Proposes Rule on Oversight of Foreign Banks Operating in the U.S.	Jan 2013
FDIC Clarifies its Statement of Policy for Section 19 of the FDI Act	Sep 2011
New FRB Website for New Bank Directors	Mar 2010
FRB Going Greener with E-app Filings	Feb 2010

## **BANK HOLDING COMPANIES**

FRB Outlines Framework to Determine Company Control	May 2020
Fed Proposes Changes to Rules for Determining Bank Control	Jun 2019

## **BANK FRAUD**

New Orleans Bank Executives and Borrowers Indicted for Bank Fraud	Mar 2021
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## BANK OPERATIONS

Federal Banking Agencies Extend Comment Period on Request for Information on Artificial Intelligence	Jun 2021
Federal Financial Regulators Inquire Into Financial Institutions' Use of Artificial Intelligence	May 2021
ABA Publishes Comment Letter Opposing OCC's Proposed Bank Premises Rule	Apr 2021
OCC Fines Former Wells Fargo General Counsel \$3.5 Million	Mar 2021
CDC Recommends Financial Services Employees for Inclusion in COVID-19 Vaccine Phase 3	Feb 2021
OCC Seeks Comment on New Real Estate Premises Ownership Rules	Feb 2021
FDIC's Final Rule Amends Branch Application Procedures to Remove NHPA and NEPA Statement Requirements	Dec 2020
OCC Confirms National Bank and FSA Authority to Hold Stablecoin Reserves	Oct 2020
Dealing with Face Mask Guidance, Orders and Policies	Sep 2020
FDIC Codifies Changes to Provide More Employment Opportunities for Individuals with Certain Minor Criminal Convictions	Sep 2020
OCC Proclaims Banks Affected by the California and Colorado Wildfire May Close	Sep 2020
What Happens if your Chief Operating Officer Contracts the Coronavirus?	Mar 2020
FRB Requests Comments on Modifications to Support Same-Day ACH Processing Window	Jun 2019
Banks Vying for Los Angeles City Deposits Must Disclose Sales Goals	Aug 2018
FRB Issues Guidance Regarding Waiver of Exams Prior to Membership or Mergers	Nov 2015
FDIC Advises a Risk-based Approach to Establishing Customer Relationships	Feb 2015
Master Treasury Services Agreements	Feb 2014
FRB Proposes Changes to Payment System Risk Policy; Issues Proposal to Amend Regulation J	Dec 2013
Financial Stability Board Requires Business ID Implementation By March 2013	Oct 2012
New Requirements on "Not Our Item" Cash and Return Letters	May 2010
New FRB Website for New Bank Directors	Mar 2010
Retail Payment Systems Booklet Updated	Mar 2010

## BANKRUPTCY

SBA Defines "Presently Involved in Bankruptcy" for PPP Loan Eligibility	May 2021
President Trump Signs the Family Farmer Relief Act	Sep 2019

## **BANK SECRECY ACT (BSA) (ALSO SEE "ANTI-MONEY LAUNDERING," "CUSTOMER IDENTIFICATION PROGRAM," "CURRENCY TRANSACTION REPORTING" OR "MONEY SERVICES BUSINESSES.")**

FinCEN Begins Publishing BSA-Specific PPP FAQs	Mar 2021
NCUA Announces its 2021 Supervisory Priorities	Feb 2021
Congress Passes Veto-Proof AML Reforms; Eases Beneficial Ownership CDD Requirements	Jan 2021
FinCEN Issues Proposed Rule on Reporting Convertible Virtual Currency and Digital Assets	Jan 2021
FinCEN Publishes Guidance on Information Sharing Practices	Jan 2021
Charities and Non-profit Organizations Share Spotlight in Regulatory Joint Fact Sheet	Dec 2020
FinCEN and FRB Propose to Amend BSA Rules' International Transactions Threshold	Dec 2020
CIP Exemption for Property and Casualty Insurance Premiums Loans Expanded	Nov 2020
OCC Confirms National Bank and FSA Authority to Hold Stablecoin Reserves	Oct 2020
FinCEN Issues BSA Enforcement Statement on its Enforcement of the BSA	Sep 2020



FinCEN Publishes Customer Due Diligence FAQs, Issues Statement on BSA Due Diligence for Politically Exposed Persons	Sep 2020
FinCEN Issues Due Diligence Guidance for Hemp-related Business Customers	Aug 2020
Illicit Cash Act Requires Beneficial Ownership Reporting	May 2020
Banks Not Always Required to File a SAR Just Because a Customer Cultivates Hemp	Jan 2020
U.S. House of Representatives Passes the Corporate Transparency Act of 2019	Dec 2019
Banking Agencies and FinCEN Issue Joint Statement on BSA/AML Supervision	Sep 2019
Agencies Encourage Innovative Approaches to AML Compliance	Dec 2018
Agencies Issue Statement on BSA/AML Collaborative Arrangements	Nov 2018
FinCEN Adopts Exception to Beneficial Ownership Requirements	Sep 2018
NCUA Issues CDD and Beneficial Ownership Rule Exam Guidance	Sep 2018
Borrower Fraudulently Uses SSA for Loan	Jun 2018
FFIEC Issues CDD and Beneficial Ownership Exam Procedures	Jun 2018
FinCEN Issues More CDD FAQs	Apr 2018
Ninth Circuit: FFIEC BSA/AML Exam Procedures Legal Authority for BSA Regs	Apr 2018
U.S. Bank Pays Big for BSA Deficiencies	Mar 2018
Bank Assessed CMPs for Violating BSA	Mar 2017
FinCEN Warns of Growing Email Fraud Schemes	Oct 2016
FinCEN Issues Guidance on Customer Due Diligence Rules	Aug 2016
Customer Due Diligence Final Rule Issued	Jun 2016
FinCEN Proposes Amendments to FBAR Rule	Apr 2016
Guidance Provided on Applying CIP to Prepaid Card Holders	Apr 2016
FinCEN Concludes Benefits of CDD Rule Outweighs its Costs	Jan 2016
Credit Unions Reminded of Certain BSA-reporting Requirements	Oct 2015
Bank Pays Big for Alleged BSA Violations	Aug 2015
FBAR Filing Deadline Extended Again	Jan 2015
FFIEC Updates BSA/AML Exam Manual	Dec 2014
BSA/AML Compliance Starts at the Top	Sep 2014
FinCEN Proposes CDD Requirements	Aug 2014
Foreign Exchange Dealers Given Narrow Exception for Verifying ID of Nonresident Aliens	Apr 2014
FinCEN and FRB Amend Definitions in BSA Regulations	Jan 2014
FinCEN Once Again Extends Certain FBAR Filing Requirements	Jan 2014
FinCEN Updates Advisory on North Korea Illicit Financial Activities Threat	Jul 2013
FinCEN Provides Guidance on CTR Exemption for Non-Listed Businesses	Oct 2012
End of Paper SAR, CTR and Other Forms Filed with FinCEN	Jul 2012
FinCEN Revises its Definition of "Payroll Customer" Under CTR Exemption Rule; Issues New Guidance	Jul 2012
Include AML and SAR Provisions in Mortgage Broker Agreements	Jul 2012
FinCEN Extends Comment Period on Customer Due Diligence	Jun 2012
BSA E-Filing Update	Mar 2012
FinCEN Extends FBAR Filing Deadline Again	Mar 2012
FinCEN Mulling Identifying Beneficial Ownership as Part of Customer Due Diligence	Mar 2012
FinCEN Releases Test Site for New CTR and SAR Forms	Mar 2012
Non-bank Mortgage Lenders and Originators Now Subject to AML and SAR Rules	Mar 2012
Clarification on FinCEN's Mandatory E-Filing Deadline	Feb 2012
FinCEN Extends CTR and SAR E-filing Deadline	Jan 2012
FinCEN Clarifies Process for Filing Corrected or Amended Reports	Dec 2011
FinCEN Proposes Requirement that BSA Reports be Submitted Electronically	Oct 2011
FinCEN Amends Definition of MSB to Include Foreign-located MSBs	
Doing Business in the US	Aug 2011
Guidance Issued on Prepaid Access Programs	Jul 2011
FinCEN Extends Date for FBAR Filing for Certain Officers and Employees	Jun 2011
Reminder: FBAR Reporting Required By June 30	May 2011
Agencies Issue Guidance on Foreign Account Relationships	Apr 2011

Agencies Recommend Action in Light of BSA Reorganization	Apr 2011
FinCEN Revises FBAR Filing Requirements	Mar 2011
Recent Updates to BSA and IT Exam Books and Accessibility	Mar 2011
FinCEN Updates BSA Travel Rule FAQs	Dec 2010
BSA Regulation Restructure Effective March 1, 2011	Nov 2010
FinCEN Proposes Reporting Rule for Cross-Border Electronic Funds Transmittals	Oct 2010
FinCEN Proposes Amendments to BSA Rules on Stored Value/Prepaid Access	Jul 2010
BSA Exam Manual Updated	May 2010
FinCEN Advisory Warns of Home Equity Conversion Mortgage Fraud Schemes	May 2010
Interagency Guidance Issued on BSA Beneficial Ownership Rules	Apr 2010
FinCEN Proposes Changes to Reports of Foreign Financial Accounts	Mar 2010
Cross-border Funds Transfer Transparency Guidance Issued	Jan 2010

## **BASEL II**

Regulators Adopt New Liquidity Coverage Standards	Sep 2014
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## **BASEL III**

Agencies Propose Simplifying Regulatory Capital Rules	Oct 2017
Municipal Securities Would Qualify as HQLA under Proposed Liquidity Rule	Jun 2015
Frequently Asked Questions on the Regulatory Capital Rule	May 2015
March 31 Call Report to be Used For Making AOCI Election	Apr 2015
Decision Time: AOCI Filter Opt Out Under Basel III	Nov 2014
Risk Weights Increasing to 150% for Some Construction Loans	Nov 2014
Basel III vs. S-Corp Dividends: FDIC Clarifies Policy on Permissible Dividends	Sep 2014
Regulators Adopt New Liquidity Coverage Standards	Sep 2014
FDIC Finalizes Capital Requirements	May 2014
Use of Advanced Approaches Framework Approved for Certain Banks	Mar 2014
U.S. Banking Agencies Approve Basel III Capital Standards	Aug 2013
Agencies Delay Compliance with Basel III	Dec 2012
Agencies Release Tool to Help Estimate Effects of NPRs on Capital Standards	Oct 2012
Comment Period on Regulatory Capital NPRs Extended	Sep 2012
Federal Bank Regulators Jointly Issue Final Rule on Market Risk; Propose Regulatory Capital Rules	Jul 2012

## **BASEL IV**

BASEL IV Standards Delayed	Apr 2020
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## **BRANCHING**

Hot State Loan-To-Deposit Ratios Updated	Jun 2021
FDIC's Final Rule Amends Branch Application Procedures to Remove NHPA and NEPA Statement Requirements	Dec 2020
Updated Host State LTD Ratios Released	Jun 2019
OCC Issues Guidance on Impact of CRA Ratings on Banking Applications	Dec 2017
OCC Updates Branch Closings Booklet	Aug 2017
Host State LTD Ratios Updated	Jul 2017

Measure Permits State-chartered Banks to Participate in School-based Savings Programs	Sep 2016
Agencies Update Host State LTD Ratios	Jul 2016
Agencies Update Host State Loan-to-deposit Ratios	Jul 2015
FDIC Study: Branch Banking Remains Prevalent Despite Growth of Mobile, Online Banking	Mar 2015
Host State Loan-to-deposit Ratios Updated	Aug 2014
Host State Loan-to-deposit Ratios Updated	Jul 2013
FRB Issues Expansion Criteria for Banks in Less Than Satisfactory Condition	May 2013
FRB Proposes Rule on Oversight of Foreign Banks Operating in the U.S.	Jan 2013
NCUA Board Proposes Regulatory Relief Measures	Oct 2012
NCUA Considers Video-Teller Machines a “Service Facility”	Sep 2012
Updated Host State Loan-to-Deposit Ratios Released	Jul 2012
FRB Supervisory Release on De Novo Interstate Branching	Mar 2011

## **BROKERED DEPOSITS**

FDIC’s Revised Brokered Deposits Regulation Is In Effect	Apr 2021
FDIC Issues Final Brokered Deposit Rule	Jan 2021
Brokered Deposit NPR’s Comment Period Extended	May 2020
FDIC Requests Comments on Proposed Revisions to Brokered Deposit Regulations	Jan 2020
FDIC Proposes Amendments to the National Rate and National Rate Cap Regulations	Dec 2019
FDIC Issues Final Rule on Reciprocal Deposits; Seeks Comments on Brokered Deposit Rule	Jan 2019
FDIC Proposes Rule Reciprocal Deposits’ Treatment	Oct 2018
FDIC Proposes Update to Brokered Deposit FAQs	Dec 2015
FDIC Provides Informal Clarification on Brokered Deposit Guidance FDIC Updates Brokered Deposit FAQs	Feb 2015
FDIC Issues Guidance on Deposit Placement Activities	Jul 2010
FDIC Brokered Deposit Restriction Q&As Updated	Apr 2010
FDIC Provides Guidance on Brokered Deposit Interest Rate Restrictions	Jan 2010

## **BUSINESS CONTINUITY/CONTINGENCY PLANNING**

FDIC Urges Banks to Work with Borrowers Affected by the California Wildfire	Nov 2020
California Enacts COVID-19 Tenant, Homeowner and Small Landlord Relief Law	Oct 2020
OCC Proclaims Banks Affected by the California and Colorado Wildfire May Close	Sep 2020
Conducting Virtual Shareholder Meetings under California Law	Jun 2020
OCC Permits Electronic Director, Shareholder and Member Meetings	Jun 2020
PPPLF & MMLF Loans Excluded from Liquidity Coverage Ratio	Jun 2020
Financial Institution Business Continuity and Recovery Operations	Apr 2020
Homeland Security Issues COVID-19 “Hall Pass” so Essential Workers Can Report for Duty	Apr 2020
NCUA Amends Bylaw Regulations Effective Immediately	Apr 2020
What Happens if your Chief Operating Officer Contracts the Coronavirus?	Mar 2020
FFIEC Replaces Business Continuity Planning with Business Continuity Management Booklet	Dec 2019
NCUA Adopts Incident Management System for Credit Unions	Oct 2016
OCC Proposes Guidelines for Large Bank Recovery Plans	Jan 2016
Governor Signs Corporate Emergency Powers and Bylaws Measure	Oct 2013
OCC Bulletin Recaps Natural Disaster Supervisory Guidance	Oct 2012
DFI Contemplating Emergency Contact System	Apr 2012
Final Rule Issued on Large Bank Resolution Plans	Feb 2012
Agencies Adopt Final Resolution Plan Rules	Nov 2011

## C

### **CALIFORNIA LEGISLATION**

San Francisco Establishes Working Group to Form California's First Public Bank	Jul 2021
State Extends Forbearance Denial Notice Requirement	Mar 2021
CCPA: Still a Big Deal	Jun 2020
New Ballot Initiative: California Privacy Rights and Enforcement Act of 2020	Jun 2020
PACE Lending Developments	Jun 2020
California Establishes a Public Bank	Oct 2019
New California Department of Tax and Fee Administration Formed	Sep 2017

### **CALL REPORTS**

Fed Releases CECL Tool to Help Community Banks	Aug 2021
Agencies Finalize Temporary Reporting Relief to Community Banks Who Exceed Asset Thresholds	Mar 2021
CECL Interagency Policy Statement Finalized; Agencies Authorize Transitions Delay Due to Pandemic & CARES Act	Apr 2020
FAQs for COVID-19 Affected Financial Institutions	Apr 2020
March 31, 2020 Call Report Deadline Extended IF Necessary	Apr 2020
Banking Agencies Propose CECL Interagency Policy Statement	Nov 2019
FASB Formally Delays CECL Implementation for Some Institutions	Nov 2019
Agencies Streamline FFIEC 051 Call Report Even More	Jul 2019
Federal Banking Agencies Revise Call Reports for CECL and S. 2155	Apr 2019
Treasury Releases First Report on Core Principals of Financial Regulation	Jul 2017
FFIEC Eases Call Reports for Community Banks	Jan 2017
NCUA Eliminates Data Regarding CUSOs from Call Reporting Requirements	Oct 2016
Revisions Made to Call Report	Mar 2011

### **CAPITAL MAINTENANCE**

Application Extension for Emergency Capital Investment Program	Aug 2021
Fed Releases CECL Tool to Help Community Banks	Aug 2021
FRB, FDIC and OCC Issue LIBOR Transition FAQs on Regulatory Capital Instruments	Aug 2021
NCUA Lifted the Prohibition on Capitalization of Unpaid Interest Effective July; Issues FAQs in August	Aug 2021
NCUA Proposes Capital Rule for Complex Credit Unions	Aug 2021
Federal Regulators Publish their Spring 2021 Rule Lists	Jul 2021
NCUA Issues Final CECL Transition Rule	Jul 2021
NCUA Restarts 2020 COVID-19 Interim Final Rule	May 2021
Banking Agencies Implement Emergency Capital Investment Program	Apr 2021
NCUA Issues Asset Thresholds Interim Final Rule to Mitigate COVID-19 Related Transition Costs	Apr 2021
NCUA Issues Interim Final Rule for Central Liquidity Facility	Apr 2021
NCUA Proposed Rule to Update CAMEL to CAMELS	Apr 2021
Agencies Finalize Temporary Reporting Relief to Community Banks Who Exceed Asset Thresholds	Mar 2021
NCUA Issues Subordinated Debt Final Rule	Feb 2021
NCUA Proposes to Raise Risk-based Capital Rule Asset Threshold	Feb 2021

Agencies Issue Temporary Relief to Community Banks Who Exceed Asset Thresholds	Jan 2021
FDIC Issues Final Brokered Deposit Rule	Jan 2021
Community Bank Leverage Ratio Finalized	Nov 2020
FDIC Approves Temporary Relief from Part 363's Audit and Reporting Requirements	Nov 2020
Community Bank Leverage Ratio Temporarily Becomes Eight Percent on October 1	Sep 2020
FRB Releases Annual Large Bank Stress Test Results; Halts Stock Buybacks and Limits Dividends for Large Banks	Sep 2020
New Final Rule Amends "Eligible Retained Income" Under Regulatory Capital Rule	Sep 2020
Agencies Modify Volcker Rule's Covered Funds Prohibition	Aug 2020
Federal and State Regulators Issue COVID-19 Safety and Soundness Guidance	Aug 2020
PPPLF & MMLF Loans Excluded from Liquidity Coverage Ratio	Jun 2020
BASEL IV Standards Delayed	Apr 2020
CECL Interagency Policy Statement Finalized; Agencies Authorize Transitions Delay Due to Pandemic & CARES Act	Apr 2020
FRB Adjusts Supervisory Activities Due to COVID-19	Apr 2020
NCUA Delays Risk-Based Capital Rule by Another Two Years	Jan 2020
Agencies Issue Community Bank Leverage Ratio Final Rule and Guidance	Nov 2019
Banking Agencies Propose CECL Interagency Policy Statement	Nov 2019
FASB Formally Delays CECL Implementation for Some Institutions	Nov 2019
FRB Approves Volcker Rule Revisions	Nov 2019
FASB Extends CECL Deadline for Most BCG Members	Sep 2019
Technical Regulatory Amendments to Implement CECL	Sep 2019
Agencies Adopt Final Volcker Rule Exemption	Aug 2019
Agencies Issue Final Rule Affecting Common Equity Tier 1 Capital and Calculation of Minority Interest for Community Banks	Aug 2019
Agencies Adopt Liquidity Coverage Ratio Rule	Jul 2019
FDIC Approves Joint Agency Capital Rule	Jul 2019
NCUA Proposes Delaying Effective Date of Risk-based Capital Rule until 2022	Jul 2019
CECL Implementation Delayed Three Months; FAQs Updated	May 2019
FASB Proposes an Accounting Standards Update to Ease Transition to CECL	Mar 2019
FDIC Proposes to Increase Asset Threshold for Banks Subject to Stress Testing	Jan 2019
Banks Have Three Years to Phase in "Day-One" Impact of CECL	Jan 2019
Agencies Propose Community Bank Leverage Ratio	Dec 2018
FASB Extends CECL Effective Date for Non-public Business Entities	Dec 2018
Valuable Information from Keynote Speaker at BCG Management & Directors Seminar	Dec 2018
Agencies Issue Second Statement on Relief Act Impact	Aug 2018
FRB and OCC Issue GSIBs Regulatory Capital Rule Proposal; FDIC Abstains	May 2018
Agencies Propose Simplifying Regulatory Capital Rules	Oct 2017
Treasury Releases First Report on Core Principals of Financial Regulation	Jul 2017
Seventh Circuit: CAMELS Rating Justiciable	Apr 2017
NCUA Seeks Input on Alternative Forms of Capital for Meeting Capital Standards	Mar 2017
NCUA Revises Risk-based Capital Requirements	Nov 2015
Municipal Securities Would Qualify as HQLA under Proposed Liquidity Rule	Jun 2015
Frequently Asked Questions on the Regulatory Capital Rule	May 2015
March 31 Call Report to be Used For Making AOCI Election	Apr 2015
NCUA Reissues a Revised Risk-based Capital Proposal	Feb 2015
FDIC, FRB and OCC Propose Changes to Annual Stress Test Rule	Jul 2014
FDIC Finalizes Capital Requirements	May 2014
NCUA Issues Final Stress Testing Rule for Credit Unions	May 2014
Regulators Release Final Stress Test Guidance	Apr 2014
Regulatory Capital Estimation Tool Released	Dec 2013
U.S. Banking Agencies Approve Basel III Capital Standards	Aug 2013
FRB Launches 2013 Capital Planning and Stress Testing Program	Dec 2012
FRB, FDIC, and OCC Issue Final Rules for Company-run Stress Testing	Nov 2012
Agencies Release Tool to Help Estimate Effects of NPRs on Capital Standards	Oct 2012

Comment Period on Regulatory Capital NPRs Extended	Sep 2012
Proposed Rules on Basel III Capital Standards	Aug 2012
Federal Bank Regulators Jointly Issue Final Rule on Market Risk; Propose Regulatory Capital Rules	Jul 2012
Agencies Clarify Community Banks Not Required to Undergo Stress Testing	Jun 2012
FDIC Extends Review of Stress Test Proposal	Apr 2012
Large Bank Stress Testing Regulation Proposed	Feb 2011
Agencies Issue Advance Notice of Proposed Rulemaking Regarding Alternatives to the Use of Credit Ratings	Sep 2010
Agencies Clarify Risk-based Capital Treatment of FDIC Claims and Guarantees	Mar 2010
Agencies Issue Final Rule for Regulatory Capital Standards Related to FAS 166 and 167	Feb 2010

## ADVISORY OPINIONS

CFPB Issues Advisory Opinion on Special Purpose Credit Programs	Jan 2021
CFPB Issues Final Advisory Opinions Policy, Two New Advisory Opinions	Jan 2021

## CHECKS/CHECK TRUNCATION

USAA Sues PNC Bank Over Mobile Deposit Capture Technology	Nov 2020
Endorsement and Signature Guaranties	Jun 2014
Bank Prevails Against Customer in Nigerian-style Fraud Scheme	Jun 2010
New Requirements on “Not Our Item” Cash and Return Letters	May 2010

## COMMERCIAL/BUSINESS LENDING

ARRC Publishes FAQs on Best Practices Related to Using the SOFR Term Rate	Sep 2021
Banking Experts Recommend Auditing Your Institution’s PPP Loans Before the Feds Do	Sep 2021
CFPB Finally Issues Section 1071 Small Business Lending Data Proposal	Sep 2021
DFPI Invites Comment on Draft Regulations for State’s New Financial Protection Law	Sep 2021
OCC Informs Banks About Sound Risk Management Principles for SBA Loans	Sep 2021
OCC Issues New Model Risk Management Booklet	Sep 2021
ARRC Recommends SOFR Conventions, Best Practices and Term Rates; Institutions Should be Ready for LIBOR Transition Homestretch	Aug 2021
CFPB Issues Report on Commercial Lenders’ Credit Reporting Strategies	Aug 2021
DFPI Publishes Fifth Notice of Modifications to Proposed CFL Regulations	Aug 2021
SBA Issues Interim Final Rule for 504 Loan Debt Refinancing	Aug 2021
SBA Issues Interim Final Rule that Streamlines Loan Forgiveness Process and Extends Loan Deferment Period for Timely Appeals	Aug 2021
SBA Issues Procedural Notice for Certain PPP Loan Purchases and Charge Offs	Aug 2021
Does Regulation B Allow Creditors to Require Additional Guarantors After A Commercial Borrower’s Ownership Changes?	Jul 2021
Fed Extends the Paycheck Protection Program Liquidity Facility One Last Time	Jul 2021
OCC’s Rule Disapproved by Congress and Signed by President	Jul 2021
Congress Expected to Disapprove OCC’s True Lender Rule; OCC Will Not Reconsider its Valid When Made Rule	Jun 2021
FSB Declares Continued Reliance on LIBOR Poses Clear Risks to Global Financial Stability	Jun 2021
CFPB’s Small Business Fair Lending Focus & Section 1071 Update	May 2021
May is the Last Month for Borrowers to Apply and June is the Last Month for SBA to Process PPP Loans	May 2021
SBA Defines “Presently Involved in Bankruptcy” for PPP Loan Eligibility	May 2021

SBA Notice Directed to Lenders Involved in M&A Transactions with PPP Loans in Portfolio	May 2021
CFPB Issues Fourth Status Report on Reform Act Section 1071	Apr 2021
Fed Extends PPP Liquidity Facility Through June 30; Three Others Expired March 31	Apr 2021
PPP Loan Program Extended to Take Advantage of American Rescue Plan Provisions	Apr 2021
SBA Revises PPP Platform Procedures for Addressing Hold Codes and Compliance Check Error Messages	Apr 2021
CFPB Publishes Special Edition of Supervisory Highlights	Mar 2021
FinCEN Begins Publishing BSA-Specific PPP FAQs	Mar 2021
New Orleans Bank Executives and Borrowers Indicted for Bank Fraud	Mar 2021
PPP Lenders Must Use New Loan Forgiveness Forms Starting March 5	Mar 2021
SBA Provides Methods to Resolve PPP Loan Hold Codes and Compliance Check Error Messages	Mar 2021
PPP/SBA 7(a) Lenders Must Register for SAM Identifier	Mar 2021
SBA Adds PPP FAQs; Economic Aid Act Revisions Pending	Mar 2021
SBA Issues New PPP Rule for IRS Form 1040 Schedule C Filers	Mar 2021
IRS Addresses Reporting for PPP and SBA Loans	Feb 2021
SBA Issues New PPP Interim Final Rules, Guidance, FAQs and Loan Forgiveness Forms	Feb 2021
SBA PPP Notices	Feb 2021
Several Lawsuits Against PPP Lenders Rendered Moot by New COVID-19 Relief Legislation, Other Suits Remain Pending	Feb 2021
CFPB Publishes Section 1071 Small Business Review Panel Report	Jan 2021
NCUA Proposed Rule Would Lift Ban on Capitalization of Interest	Jan 2021
New COVID-19 Relief Package Signed Into Law	Jan 2021
SBA Notice Highlights IRS Reporting Resulting From CARES Act Subsidies	Jan 2021
SBA Updates FAQs To Address PPP Questionnaire For Loans Over \$2 Million	Jan 2021
FRB Revises Main Street Lending Program	Dec 2020
PPP Borrowers May Not Deduct Certain Expenses on Income Tax Returns	Dec 2020
SBA Proposes Newly Created Loan Necessity Questionnaires to PPP Borrowers of \$2M or More	Dec 2020
Treasury Secretary Asks Fed to Unwind All, But Four, Credit Facilities	Dec 2020
Loan Forgiveness Applications for Loans of \$50k and Less are Simplified	Nov 2020
OCC Finalizes "True Lender" Rule	Nov 2020
SBA Outlines Procedures for PPP Borrowers with Ownership Changes	Nov 2020
SBA Updates PPP FAQs	Nov 2020
ARRC Publishes Revised Fallback Language for LIBOR-Index Business Loans	Oct 2020
DBO Proposes Commercial Financing Disclosures Regulations	Oct 2020
Forgiven PPP Loan Amounts: Tax Developments	Oct 2020
FRB Updates Main Street Lending Program FAQs	Oct 2020
Many California City and County Commercial Tenant Evictions Moratoriums Are Extended	Oct 2020
Banks Win First PPP Suit Regarding Payment of Agents' Fees	Sep 2020
SBA Clarifies PPP Loan Forgiveness Limits of C- and S-Corp. Owner-Employee Compensation and Certain Nonpayroll Costs	Sep 2020
Several Attorneys General Sue FDIC and OCC Over Interest Rate Rules	Sep 2020
FRB Extends COVID-19 Related Lending Facilities Through December 31, 2020	Aug 2020
Main Street Lending Program Operational; Expanded for Nonprofits	Aug 2020
OCC Proposes to Define "True Lender"	Aug 2020
SBA Issues FAQs on PPP Loan Forgiveness	Aug 2020
SBA Updates PPP Loan Processing Fee Guidance	Aug 2020
SBA Issues Notice Outlining PPP Loan Forgiveness Process	Aug 2020
Agencies Issue Statement on Responsible Small-Dollar Loans Lending Principles	Jun 2020
CARES Act Temporarily Increases SBA Express Loan Lending Limit Through 2020	Jun 2020
CFPB's Small Business Fair Lending Focus	Jun 2020
DOJ and FBI Also Prosecuting SBA Loan Fraud	Jun 2020
DOJ and FBI Warn of SBA Loan Scams	Jun 2020

FDIC Proposes to Mitigate Deposit Insurance Assessment Effects of PPP, PPPLF and MMLF Participation	Jun 2020
Financial Regulators Issue Final ACL Interagency Policy Statement	Jun 2020
Main Street Lending Program Should be Operational Soon	Jun 2020
NCUA PPP Loan Developments	Jun 2020
Paycheck Protection Program (PPP) Loans Continue to Dominate the Headlines	Jun 2020
PPPLF & MMLF Loans Excluded from Liquidity Coverage Ratio	Jun 2020
Recent LIBOR Developments	Jun 2020
SBA Issues PPP Foreign-language Resources	Jun 2020
SBA Issues PPP Loan Processing Fee Guidance	Jun 2020
SBA Publishes Additional PPP FAQs	Jun 2020
USDA to Provide \$1 Billion in Loan Guarantees for Rural Businesses and Agricultural Producers	Jun 2020
Certain PPP Loan Temporarily Exempt from Regulation O	May 2020
Commercial Lease Holdover Provision Upheld	May 2020
Congress Increases PPP Funding	May 2020
Five PPP Lawsuits Filed in April	May 2020
FRB Funds Main Street Lending Program	May 2020
Lending Oversight Reform Act Final Rule	May 2020
Libor Transition Guidance for Hedge Accounting	May 2020
PPP Loans a Key Focus During Pandemic	May 2020
PPPLF Recent Developments	May 2020
Residential Real Estate Appraisal Threshold Increased	May 2020
SBA Express Loan Programs Interim Final Rule Rescinded	May 2020
BASEL IV Standards Delayed	Apr 2020
COVID-19 Interagency Loan Modifications Statement; They're Generally Not TDRs	Apr 2020
FDIC Statement on Working with Customers	Apr 2020
FRB Supports the Flow of Credit to Businesses and American Families	Apr 2020
SBA Providing Paycheck Protection and Disaster Assistance Loans to COVID-19 Impacted Small Businesses	Apr 2020
CFPB Ordered to Issue Final Small Business HMDA Rule	Mar 2020
SB 1235 Disclosure Regulations Still in Works; Questions Purchasers Should Consider	Mar 2020
FDIC's Supervisory Highlights Include a Focus on Commercial Real Estate Lending	Feb 2020
Two Banking Agencies Propose Rules on "Valid When Made" Loan Doctrine	Jan 2020
Banking Agencies Issue Final HVCRE Rule	Dec 2019
LIBOR Transition News	Nov 2019
DBO Requested Comments on Proposed Regulations for Commercial Financing Disclosures	Sep 2019
Agencies Further Revise the HVCRE Exposure Definition	Aug 2019
LIBOR Ends 901 Days from July 15, 2019	Aug 2019
NCUA Increases Commercial Real Estate Appraisals Threshold to \$1 million Loan-related Negotiations	Aug 2019
ARRC Issues Fallback Language for Bilateral Business Loans and Securitizations	Jun 2019
Developments in Anticipation of LIBOR's End	May 2019
L.A. Federal Court Upholds Default Rate on Commercial Construction Loan	Apr 2019
The End is Near for LIBOR	Apr 2019
DBO Requests Comments on Proposed Commercial Financing Disclosures	Dec 2018
New Commercial Financing Disclosure Law	Nov 2018
Real Estate Appraisal FAQs Updated	Nov 2018
NCUA Proposes Amendments to Member Loan and Line of Credit Rules	Sep 2018
More on Interagency Statement on Relief Act Impact	Aug 2018
<i>De Minimis</i> Transaction Threshold Appraisal Exemption Increased for Commercial Loans	Apr 2018
D.C. Circuit Court: CLOs Not Subject to Dodd-Frank Risk Retention Rules	Mar 2018
California District Court: Unruh Act Lawsuit Against Wells Fargo May Proceed	Oct 2017



Federal Court Dismisses ICBA's Case Against The NCUA	Feb 2017
Appellate Court Strikes Down Sham Guaranty Defense	Nov 2016
Trial Court Upholds Sham Guaranty Defense	Aug 2016
FASB Makes Big Changes to Loan Loss Accounting Framework; Agencies Issue Guidance	Jul 2016
SEC's Regulation Crowdfunding is in Effect	Jul 2016
Discrimination Related to Driver's License and ID Cards – Q&A	May 2016
Got Bail-in Provisions?	May 2016
OCC Updates 2016 Oil and Gas Exploration and Production Lending Booklet	Apr 2016
NCUA Adopts Revisions to Member Business Loan Rule	Mar 2016
Agencies Issue Statement on CRE Prudent Risk Management	Jan 2016
DBO Seeking Information Regarding Marketplace Lending	Jan 2016
FDIC Issues Advisory on Importance of Risk Management Functions Involving Loan Purchases and Participations	Nov 2015
OCC Updates Handbook on Trade Finance	May 2015
Real Estate Developer and Escrow Agent Indicted for Bank Fraud	May 2015
CFPB: Denial of Commercial Loan Modification May Be Adverse Action (Again)	Mar 2015
SBA Adopts Small Business Credit Scoring Tool	Jan 2015
CFPB: Denial of Commercial Loan Modification May Be Adverse Action	Dec 2014
Marijuana-related Business Legislative Update	Aug 2014
Changes to SBA Loan Requirements	Jul 2014
FRB Updates Loan Sampling Requirements	May 2014
OCC Issues "Oil and Gas Production Lending" Booklet	May 2014
Loss Payee Foreclosed From Collecting Insurance Proceeds	Mar 2014
Mechanics Liens	Oct 2013
OCC CRE Lending Booklet Updated	Sep 2013
NCUA Adopts Final Loan Participations Rule	Jul 2013
Lender's Duty of Care Could be Expanded	Jun 2013
California Supreme Court Decision Makes It Easier for Borrowers to Challenge Loan Terms	Feb 2013
FDIC Issues Advisory on Managing Risk in Loan Participation Purchases	Oct 2012
FRB Issues FAQs on Managing OREO	Jul 2012
FDIC Offers Supervisory Insights on SBA Lending	Aug 2011
CFPB Issues Guidance Regarding Effective Date of Data Collection Requirements	May 2011
Agencies Issue Underwriting Standards for Small Business Lending Fund Program	Jan 2011
Treasury Releases Terms and Application Documents for Small Business Lending Fund	Jan 2011
Treasury Creates Small Business Lending Fund, Banks Await Term Sheet	Dec 2010
President Signs Small Business Jobs Act; Small Business Lending Capital Program to Take Effect	Oct 2010
Eight Circuit Holds DBAs in Financing Statements "Seriously Misleading"	Aug 2010
Review Committee Reaches Consensus on Names of Individual Debtors in Financing Statements	Aug 2010
White House Sends Small Business Lending Bill to Congress	May 2010
Proposed Revisions to RegFlex Program Aimed at Enhancing Safety and Soundness	Apr 2010
Obama Proposes Measure to Expand SBA Lending Programs	Mar 2010
Regulators Encourage Small Business Lending	Mar 2010
Agencies Issue Final Rule for Regulatory Capital Standards Related to FAS 166 and 167	Feb 2010

## COMPLIANCE MANAGEMENT

CFPB Issues Policy Statement on Compliance Aids	Feb 2020
FDIC Issues its First Edition of Consumer Compliance Supervisory Highlights	Jul 2019
FDIC's Supervisory Highlights	Jul 2019

FRB Launches New Consumer Compliance Supervision Bulletin	Aug 2018
FDIC Adopts FRB and OCC Guidance on Model Risk Management	Jul 2017
Seventh Circuit: CAMELS Rating Justiciable	Apr 2017
Uniform Interagency Consumer Compliance Rating System Revised	Dec 2016
FFIEC Proposes Revised Consumer Compliance Rating System	May 2016
Compliance Areas of Focus	Sep 2013
Top 10 Risk Management Issues for 2013	Jan 2013
FDIC Revises Its Regulatory Violation Classification System	Oct 2012

## **COMPTROLLER OF THE CURRENCY (OCC)**

Bank Settles Redlining Charges that Include Failing to Advertise in Spanish Even Though Its Customers Do Not Primarily Speak Spanish	Sep 2021
OCC Changes Address for CRA, FHA and ECOA Notices; Action Required by November 4	Sep 2021
OCC Informs Banks About Sound Risk Management Principles for SBA Loans	Sep 2021
OCC Issues New Model Risk Management Booklet	Sep 2021
OCC to Propose Rescinding 2020 CRA Rule; Interagency CRA Statement Issued	Aug 2021
Second Circuit Rules in Favor of the OCC Over Fintech Charters	Aug 2021
OCC's Rule Disapproved by Congress and Signed by President	Jul 2021
Reminder: Biden's Regulatory Freeze Pending Review	Mar 2021
New Administration, First Changes	Feb 2021
OCC Finalizes Rule to Promote Fair Access to Financial Services and then Pauses It	Feb 2021
OCC Interpretive Letter Permits Stablecoin Payment Processing	Feb 2021
OCC Seeks Comment on New Real Estate Premises Ownership Rules	Feb 2021
OCC Issues Interpretative Letter on Preemption	Jan 2021
OCC Proposes Rule to Offer and Provide Fair Access to Financial Services	Jan 2021
Several Attorneys General Sue FDIC and OCC Over Interest Rate Rules	Sep 2020
Face Masks in Financial Institutions	Aug 2020
OCC Clarifies Federally Chartered Banks and Thrifts May Provide Crypto Assets Custody Services	Aug 2020
OCC Issues New UDAP/UDAAP Booklet	Aug 2020
OCC Proposes to Define "True Lender"	Aug 2020
OCC Issues Final Rule Modernizing CRA Regulations	Jun 2020
OCC Permits Electronic Director, Shareholder and Member Meetings	Jun 2020
OCC Implements "Covered Savings Associations"	Oct 2019
Two Challenges to the OCC Fintech Charter and Two Different Rulings	Oct 2019
OCC Proposes to Extend National Bank Powers to Eligible Savings Associations	Oct 2018
OCC Updates Deposit-Related Credit Booklet	Oct 2018
OCC Issues Risk Management Principles Guidance	Dec 2017
OCC Updates Background Investigations Booklet	Dec 2017
OCC Updates List of Permissible Activities	Nov 2017
OCC Updates Bank Accounting Advisory Series	Sep 2017
OCC Issues FAQ Supplement to Third-party Relationships Bulletin	Jul 2017
OCC Issues New Licensing Booklet	Jul 2017
OCC Revises the Fiduciary Powers Booklet	Jun 2017
OCC Issues Revised Comptroller's Licensing Manual Booklet	Mar 2017
OCC CATS System Launched	Feb 2017
OCC Supplements Third Party Due Diligence Exam Procedures	Feb 2017
OCC Eliminates Certain Outdated Rules To Reduce Reg Burden	Jan 2017
OCC To Allow FinTech Companies Special Purpose Charter	Jan 2017
OCC Updates Internal and External Audit Handbook	Jan 2017

OCC New CATS System Will Ease Licensing and Public Welfare Investment Filings	Dec 2016
OCC Issues Risk Management Guidance on Foreign Correspondent Banking	Nov 2016
OCC: Examiners Must Have Unimpeded Access to Records	May 2016
OCC Proposes To Reduce Reg Burden	Apr 2016
OCC Updates Handbook on Trade Finance	May 2015
OCC Revises Booklet on Deposit-related Credit Products	Apr 2015
OCC Revises Litigation and Legal Matters Handbook	Feb 2015
OCC Updates Policy on How it Manages Problems Identified During Examinations	Nov 2014
OCC Final Rule Increases Assessments	Aug 2014
OCC Integrates National Bank and Federal Savings Association Rules	Jun 2014
OCC Proposes Licensing Rules	Jun 2014
OCC Proposes Increase in Assessments	May 2014
OCC Rescinds Certain OTS Compliance Documents	Dec 2013
OCC Implements Process to Update Comptroller's Handbooks	Jun 2013
OCC Issues New Assets Management Booklet	Sep 2012
OCC Thrift Guidance Integration Process Continues	Sep 2012
OCC Integration Process of Thrift Guidance Continues	Jun 2012
OCC Outlines OTS Integration Process	Jan 2012
OCC Issues Final Rule to Implement Reform Act Provisions	Aug 2011
OCC Recodifies OTS Regs	Aug 2011

## CONSUMER COMPLAINTS

CFPB Updates its Consumer Financial Resources in Response to COVID-19's Impact	Apr 2020
NCUA Improves Access to Consumer Complaints on CAC Portal	Jan 2017
CFPB Issues First in Series of Monthly Complaint Reports	Aug 2015
DFI Reminds Licensees of New Consumer Complaint Process	Oct 2010
DFI Announces New Consumer Records Management System and Complaint Process	Aug 2010

## CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

CFPB Requests Comments on Whether it Should Collect Consumer Data on Electronic Disclosures	Sep 2021
Fair Lending Insights from CFPB's COVID Mortgage Servicing Report	Sep 2021
CFPB Issues Report on Commercial Lenders' Credit Reporting Strategies	Aug 2021
CFPB Issues Summer 2021 Supervisory Highlights	Aug 2021
CFPB Updates Mortgage Servicing Rules' SECG	Aug 2021
CFPB Issues Manufactured Home Loan Report	Jul 2021
CFPB Issues Rulemaking Agenda	Jul 2021
CFPB Regulation E FAQs	Jun 2021
CFPB Issues Mortgage Forbearance Complaint Bulletin	May 2021
CFPB Releases Annual Fair Lending Report	May 2021
Debt Collection Recent Developments	May 2021
CFPB Issues Fourth Status Report on Reform Act Section 1071	Apr 2021
CFPB Issues Interpretive Rule on Sexual Orientation and Gender Identity Discrimination	Apr 2021
CFPB Rescinds COVID Temporary Compliance Flexibility Statements	Apr 2021
CFPB Rescinds Its Policy Statement on Abusive Practices	Apr 2021
Federal Residential "Eviction" News	Apr 2021
CFPB's New Enforcement Priorities	Mar 2021
Reminder: Biden's Regulatory Freeze Pending Review	Mar 2021
CFPB Issues Consent Order with Omni over MLA, EFTA and CFPB Violations	Feb 2021
NCUA and CFPB Sign MOU to Improve Agency Coordination	Feb 2021
New Administration, First Changes	Feb 2021

CFPB Issues Advisory Opinion on Special Purpose Credit Programs	Jan 2021
CFPB Issues Final Advisory Opinions Policy, Two New Advisory Opinions	Jan 2021
CFPB's Final Rule Amends Disclosure of Records and Information Rules	Dec 2020
CFPB Issues ANPR on Consumer Access to Financial Records	Dec 2020
CFPB Issues Payday Loan Disclosure Request for Comment	Dec 2020
CFPB Issues Small-Dollar Loan NAL to Bank of America	Dec 2020
CFPB Releases Early Termination Process for Consent Orders	Nov 2020
CFPB Outlines Small Business Lending Data Collection Proposal	Oct 2020
CFPB Publishes Latest Edition of Supervisory Highlights	Oct 2020
CFPB Proposes New "Seasoned" QM	Sep 2020
Bureau Finalizes Changes to Payday Lending Rule	Aug 2020
CFPB Ratifies Prior Regulatory Actions in Response to <i>Seila Law</i>	Aug 2020
CFPB Releases its Spring 2020 Regulatory Agenda	Aug 2020
CFPB Issues 2020 Fair Lending Report	Jun 2020
CFPB Issues Final Remittance Transfer Rule	Jun 2020
CFPB Issues Mortgage Servicing Transfer Guidance	Jun 2020
CFPB Issues No-Action Letter Templates for Small-Dollar Loans & Risk Mitigation Program	Jun 2020
CFPB's Small Business Fair Lending Focus	Jun 2020
CFPB Tries to Define Dwelling and Loan Modification under the ECOA Valuations Rule	Jun 2020
CFPB Proposes Whistleblower Award Law to Congress	May 2020
CFPB Will Be Flexible on Remittance Transfer Rule	May 2020
CFPB Implementing Advisory Opinion Program	Apr 2020
CFPB Issues Policy Statement on Compliance Aids	Feb 2020
CFPB Issues UDAAP "Abusive" Standard Guidance	Feb 2020
Supreme Court Takes On CFPB Constitutionality Case	Nov 2019
Bureau Issues 19th Edition of its Supervisory Highlights	Oct 2019
CFPB Issues Policies to Promote Innovation and Facilitate Regulatory Compliance	Oct 2019
CFPB Releases its Spring 2019 Regulatory Agenda	Jul 2019
CFPB Settles with Mortgage Servicer Over TILA, RESPA and CFPB Violations	Jul 2019
CFPB's Spring 2019 Rulemaking Agenda	Jul 2019
The Ninth Circuit Rules the CFPB's Structure is Constitutional	Jun 2019
Bureau Proposes Changes to Payday Lending Rule and Effective Date	Mar 2019
U.S. Supreme Court Declines to Hear Another CFPB Constitutionality Case	Feb 2019
CFPB Asks Congress for MLA Supervision Authority	Feb 2019
Bureau Proposes to Simplify "Disclosure Sandbox" Policy	Oct 2018
CFPB Appeals New York District Court Constitutionality Ruling	Sep 2018
New York District Court Rules CFPB Structure Unconstitutional	Jul 2018
One Lawsuit Opposing Mulvaney Dismissed	Mar 2018
Bureau Contemplates Changing CID Process	Feb 2018
Mick Mulvaney is Acting CFPB Director For Now; Places 30-day Reg Freeze	Dec 2017
CFPB Issues Policy Statement on Product Innovation No-Action Letter Process	Mar 2016
CFPB: Sharing Exam Information Generally Prohibited	Feb 2015
CFPB Proposes No-Action Letter Policy for Innovative Products	Nov 2014
CFPB Adopts Final Rule Regarding Privileged Information	Jul 2012
CFPB Issues Rules on Investigative Procedures	Jul 2012
CFPB Considers MLO Compensation and Qualification Requirements	Jun 2012
CFPB Proposes Procedures for Supervising Nonbanks Posing Risks to Consumers	Jun 2012
CFPB Issues Guidance on Supervisory Authority and Confidential Information	Jan 2012
CFPB Publishes Various Consumer Regulations	Jan 2012
Cordray Appointed as CFPB Chief	Jan 2012
Joint Policy Statement Clarifies Method Used to Determine CFPB Jurisdiction	Dec 2011
Combined Mortgage Disclosures – Round 3	Aug 2011
CFPB Proposes List of Rules Under its Authority	Jul 2011

## CONSUMER LENDING

CFPB Requests Comments on Whether it Should Collect Consumer Data on Electronic Disclosures	Sep 2021
DFPI Invites Comment on Draft Regulations for State's New Financial Protection Law	Sep 2021
CFPB Issues Summer 2021 Supervisory Highlights	Aug 2021
FSB Declares Continued Reliance on LIBOR Poses Clear Risks to Global Financial Stability	Jun 2021
What Qualifies as the Most Recent Installment to Avoid the Pyramiding of Late Charges?	Jun 2021
FTC Clarifies No Transaction Limits to Holder in Course Due Rule	May 2021
OCC Fines Former Wells Fargo General Counsel \$3.5 Million	Mar 2021
CFPB Advisory Opinion Addresses SPCPs	Feb 2021
CFPB Issues Consent Order with Omni over MLA, EFTA and CFPA Violations	Feb 2021
CFPB Issues LEP Statement	Feb 2021
DFPI Announces CCFPL Enforcement	Feb 2021
NCUA Announces its 2021 Supervisory Priorities	Feb 2021
Are Weblinks for Customers Facing Financial Difficulties Required?	Jan 2021
CFPB Issues Advisory Opinion on Special Purpose Credit Programs	Jan 2021
CFPB Issues Final Advisory Opinions Policy, Two New Advisory Opinions	Jan 2021
NCUA Proposed Rule Would Lift Ban on Capitalization of Interest	Jan 2021
Agencies' 2021 Thresholds for Certain Consumer Lending Rules Remain the Same	Dec 2020
CFPB Issues Small-Dollar Loan NAL to Bank of America	Dec 2020
California Forms its Own Mini-CFPB and Passes Numerous Consumer Financial Protection Laws	Oct 2020
Agencies Issue Additional COVID Loan Accommodation Guidance: The Party's Ending?	Sep 2020
Agencies Issue Statement on Responsible Small-Dollar Loans Lending Principles	Jun 2020
CFPB Issues No-Action Letter Templates for Small-Dollar Loans & Risk Mitigation Program	Jun 2020
FFIEC Releases New APR Computational Tool	May 2020
FDIC Statement on Working with Customers	Apr 2020
Some Finance Lenders Rent-a-charter to Avoid AB 539	Feb 2020
Regulators Issue Interagency Statement on the Use of Alternative Data in Credit Underwriting	Jan 2020
LIBOR Transition News	Nov 2019
Federal Credit Unions Can Offer PALs II Loans Starting December 1	Oct 2019
FHFA Plans to Eliminate the Language Preference Question on the URLA	Sep 2019
Developments in Anticipation of LIBOR's End	May 2019
The End is Near for LIBOR	Apr 2019
FDIC Requests Information on Small Dollar Lending	Dec 2018
Judge Stays CFPB's Payday Loan Rule August 2019 Compliance Date	Dec 2018
California Supreme Court: Consumer Loan Interest Rates May Be Unconscionable	Sep 2018
Online Payday Lender Settles with CFPB for Almost \$70 Million	Sep 2018
OCC Outlines Short-Term, Small-Dollar Loan Principles	Jun 2018
CFPB's Payday Lending Rule – Q&A	Dec 2017
California District Court: Unruh Act Lawsuit Against Wells Fargo May Proceed	Oct 2017
CFPB Cautions Payday Lenders About Too Many NSF Charges	May 2016
DBO Seeking Information Regarding Marketplace Lending	Jan 2016
A Service By Any Other Name (but Not a Loan)	Aug 2015
Bureau Considering Rule to Rein-in Payday-type Consumer Lending	Apr 2015
U.S. Department of Education Proposes to Limit College Banking Services	May 2014
Secured Consumer Debt in Bankruptcy Guidance Issued by OCC	Mar 2014
NCUA Issues Supervisory Letter on Private Student Lending Expectations	Feb 2014
Guidance Issued Regarding Deposit Advance Products	Dec 2013
Guidance Proposed on Deposit Advance Credit Products	Jun 2013

California Appeals Court Permits Borrowers' Claims Against Lender under the Holder in Due Course Rule	Mar 2013
NCUA Provides Guidance on Multi-featured Open-end Lending	Sep 2012
NCUA Issues Final Rule for Short-term Small Dollar Loans	Oct 2010
Template Offered for Safe Small Dollar Loans	Jul 2010
NCUA Proposes Rule for Short-term Small Dollar Loans	May 2010
RAL Lending Policy Statement Calls for Greater Disclosure and Transparency	Mar 2010

## **CORPORATE PRACTICES/GOVERNANCE**

Federal and State Lawsuits Proceeding against California's Board Diversity Statutes	Sep 2021
SEC Approves NASDAQ Board Diversity Rule in August; Compliance Required in 2022	Sep 2021
Federal Regulators Publish their Spring 2021 Rule Lists	Jul 2021
San Francisco Establishes Working Group to Form California's First Public Bank	Jul 2021
California Will Require Certain California Corporations to have Board Members from Underrepresented Communities in Addition to Women	Sep 2020
Conducting Virtual Shareholder Meetings under California Law	Jun 2020
Financial Regulators Issue Final ACL Interagency Policy Statement	Jun 2020
OCC Permits Electronic Director, Shareholder and Member Meetings	Jun 2020
COVID-19 Affected LICUs Can Request Urgent Needs Grants from NCUA	Apr 2020
DBO Extends Deadline to Make Comments on Public Bank Regulations	Apr 2020
NCUA Amends Bylaw Regulations Effective Immediately	Apr 2020
Some Finance Lenders Rent-a-charter to Avoid AB 539	Feb 2020
NCUA Issues Final Rule for Credit Union Bylaws	Nov 2019
Eleventh Circuit Upholds FDIC's \$5 Million Jury Award Against a Bank's Board of Directors	Oct 2019
Judicial Watch Files Lawsuit Over Women Director Law	Sep 2019
Fed Proposes Changes to Rules for Determining Bank Control	Jun 2019
Wells Fargo May Receive \$320 Million for Account Scandal	Apr 2019
California Law Imposes Women Director Minimums	Nov 2018
Regulatory Relief Measure Signed	Jun 2018
State-chartered Credit Unions No Longer Need DBO Approval to Amend Bylaws	Jun 2018
DOL to Delay Phase-in of Certain Fiduciary Rule Exemptions	Sep 2017
Fed Proposes Board Effectiveness Guidance	Sep 2017
DBO Proposes to Eliminate Submission of Credit Union Bylaws	Aug 2017
DOL: Fiduciary Rule Goes Forward But With Enforcement Relief	Jun 2017
OCC Revises the Fiduciary Powers Booklet	Jun 2017
OCC Issues Revised Comptroller's Licensing Manual Booklet	Mar 2017
OCC's New Booklet Possibly Heightens Standards for Small-bank Directors	Sep 2016
FASB Makes Big Changes to Loan Loss Accounting Framework; Agencies Issue Guidance	Jul 2016
SEC Amends Registrations Rules to Conform to JOBS Act and FAST Act	Jun 2016
FASB Proceeds with the New Accounting Standard for Credit Losses	May 2016
FASB Finalizes Mark to Market Standard	Feb 2016
FDIC Adopts Final Rule for Processing Notices under Change in Bank Control Rules	Jan 2016
FASB Expected to Issue Mark to Market Accounting Rule	Dec 2015
FDIC Change in Bank Control Rules Consolidated	Nov 2015
SEC Adopts Final Rule to Facilitate Smaller Companies' Access to Capital	Apr 2015
SEC Proposes Rule to Disclose Employee, Director Hedging	Mar 2015
OCC Releases Heightened Expectations for Large Institutions	Feb 2014
FRB Extends Comment Period on Proposed Foreign Bank Oversight Rule	Mar 2013
FDIC Issues Final Rule Regarding CMPs	Jan 2013
Top 10 Risk Management Issues for 2013	Jan 2013
FDIC Issues Final Contract Enforcement Rule	Nov 2012

SEC Seeks Informal Comments on JOBS Act Rules	May 2012
Small Business Measure Includes Provision to Raise Shareholder Registration Threshold	Apr 2012
Shareholder Registration Threshold May Increase	Nov 2011
SEC Revives Proxy Access for Director Nominations	Oct 2011
Court Suspends SEC Proxy Access Rules	Sep 2011
SEC Considering Raising 500-Shareholder Threshold Rule	May 2011
Basel Committee Issues Principles to Enhance Corporate Governance	Dec 2010
SEC Adopts Proxy Access Rules; Facilitates Director Nominations by Shareholders	Sep 2010
FASB Releases Mark to Market Accounting Proposal	Jun 2010
OTS Bulletin Describes CMP Enforcement Policy	Jan 2010

## COVID-19 PANDEMIC

Banking Experts Recommend Auditing Your Institution's PPP Loans Before the Feds Do	Sep 2021
Fair Lending Insights from CFPB's COVID Mortgage Servicing Report	Sep 2021
U.S. Supreme Court Finally Decides CDC Eviction Moratorium is Unconstitutional; No Change to California's Eviction Moratorium	Sep 2021
Application Extension for Emergency Capital Investment Program	Aug 2021
CDC and Federal Agencies Extend Eviction Moratorium	Aug 2021
SBA Issues Interim Final Rule That Streamlines Loan Forgiveness Process and Extends Loan Deferment Period for Timely Appeals	Aug 2021
SBA Issues Procedural Notice for Certain PPP Loan Purchases and Charge Offs	Aug 2021
Fed Extends the Paycheck Protection Program Liquidity Facility One Last Time	Jul 2021
Debt Collection Recent Developments	Jun 2021
Fed Extends Reg O Exception for PPP Loans	Jun 2021
FHFA Extends COVID-19 Multifamily Forbearance through September 30	Jun 2021
VA Finalizes Rule on COVID-19 Veterans Assistance	Jun 2021
FDIC Issues New Edition Consumer Compliance Supervisory Highlights	May 2021
May is the Last Month for Borrowers to Apply and June is the Last Month for SBA to Process PPP Loans	May 2021
NCUA Restarts 2020 COVID-19 Interim Final Rule	May 2021
SBA Defines "Presently Involved in Bankruptcy" for PPP Loan Eligibility	May 2021
SBA Notice Directed to Lenders Involved in M&A Transactions with PPP Loans in Portfolio	May 2021
ABA Publishes Comment Letter Opposing OCC's Proposed Bank Premises Rule	Apr 2021
Banking Agencies Implement Emergency Capital Investment Program	Apr 2021
CFPB Rescinds COVID Temporary Compliance Flexibility Statements	Apr 2021
Fed Extends PPP Liquidity Facility Through June 30; Three Others Expired March 31	Apr 2021
Federal Residential "Eviction" News	Apr 2021
NCUA Issues Asset Thresholds Interim Final Rule to Mitigate COVID-19 Related Transition Costs	Apr 2021
NCUA Issues Interim Final Rule for Central Liquidity Facility	Apr 2021
PPP Loan Program Extended to Take Advantage of American Rescue Plan Provisions	Apr 2021
SBA Revises PPP Platform Procedures for Addressing Hold Codes and Compliance Check Error Messages	Apr 2021
CFPB's New Enforcement Priorities	Mar 2021
FinCEN Begins Publishing BSA-Specific PPP FAQs	Mar 2021
PPP Lenders Must Use New Loan Forgiveness Forms Starting March 5	Mar 2021
PPP/SBA 7(a) Lenders Must Register for SAM Identifier	Mar 2021
SBA Adds PPP FAQs; Economic Aid Act Revisions Pending	Mar 2021
SBA Issues New PPP Rule for IRS Form 1040 Schedule C Filers	Mar 2021
SBA Provides Methods to Resolve PPP Loan Hold Codes and Compliance Check Error Messages	Mar 2021
State Extends Forbearance Denial Notice Requirement	Mar 2021
Update on Eviction and Foreclosure Moratoria; GSE Forbearances	Mar 2021

CDC Recommends Financial Services Employees for Inclusion in COVID-19 Vaccine Phase 3	Feb 2021
FRB Extends Temporary Reg O Exception for PPP Loans Through March 31	Feb 2021
IRS Addresses Reporting for PPP and SBA Loans	Feb 2021
NCUA Announces its 2021 Supervisory Priorities	Feb 2021
SBA Issues New PPP Interim Final Rules, Guidance, FAQs and Loan Forgiveness Forms	Feb 2021
SBA PPP Notices	Feb 2021
Several Lawsuits Against PPP Lenders Rendered Moot by New COVID-19 Relief Legislation, Other Suits Remain Pending	Feb 2021
Agencies Issue Temporary Relief to Community Banks Who Exceed Asset Thresholds	Jan 2021
Are Weblinks for Customers Facing Financial Difficulties Required?	Jan 2021
New COVID-19 Relief Package Signed Into Law	Jan 2021
Residential Foreclosure and Eviction Moratoria, FHA Forbearance Extended	Jan 2021
SBA Notice Highlights IRS Reporting Resulting From CARES Act Subsidies	Jan 2021
SBA Updates FAQs To Address PPP Questionnaire For Loans Over \$2 Million	Jan 2021
FRB Revises Main Street Lending Program	Dec 2020
PPP Borrowers May Not Deduct Certain Expenses on Income Tax Returns	Dec 2020
SBA Proposes Newly Created Loan Necessity Questionnaires to PPP Borrowers of \$2M or More	Dec 2020
Treasury Secretary Asks Fed to Unwind All, But Four, Credit Facilities	Dec 2020
Banking Agencies Adopt Temporary Interim Final Rule for Appraisals/Evaluation	Nov 2020
FDIC Approves Temporary Relief from Part 363's Audit and Reporting Requirements	Nov 2020
FinCEN and OFAC Issue Ransomware Advisories	Nov 2020
Loan Forgiveness Applications for Loans of \$50k and Less are Simplified	Nov 2020
Ransomware Risk Mitigation Tool Jointly Released by Federal, State Authorities and BECTF	Nov 2020
SBA Outlines Procedures for PPP Borrowers with Ownership Changes	Nov 2020
SBA Updates PPP FAQs	Nov 2020
Forgiven PPP Loan Amounts: Tax Developments	Oct 2020
FRB Updates Main Street Lending Program FAQs	Oct 2020
Many California City and County Commercial Tenant Evictions Moratoriums Are Extended	Oct 2020
Agencies Issue Additional COVID Loan Accommodation Guidance: The Party's Ending?	Sep 2020
Banks Win First PPP Suit Regarding Payment of Agents' Fees	Sep 2020
Dealing with Face Mask Guidance, Orders and Policies	Sep 2020
Federal Foreclosure Moratorium Extended Through December 31, 2020	Sep 2020
Final Rule Mitigates CECL's Effect for Institutions Adopting the New Accounting Standard in 2020	Sep 2020
SBA Clarifies PPP Loan Forgiveness Limits of C- and S-Corp. Owner-Employee Compensation and Certain Nonpayroll Costs	Sep 2020
CFPB Adds COVID Exception to RESPA Loss Mitigation Option Rules; NCUA Alerts Credit Unions to CFPB's Interim Final Rule	Aug 2020
Face Masks in Financial Institutions	Aug 2020
Federal and State Regulators Issue COVID-19 Safety and Soundness Guidance	Aug 2020
FRB Extends COVID-19 Related Lending Facilities Through December 31, 2020	Aug 2020
FRB Extends Reg O's Temporary Loan Exemption	Aug 2020
Main Street Lending Program Operational; Expanded for Nonprofits	Aug 2020
NCUA Issues Regulatory Alert on CFPB's COVID Exception to RESPA Loss Mitigation Rules	Aug 2020
SBA Issues FAQs on PPP Loan Forgiveness	Aug 2020
SBA Issues Notice Outlining PPP Loan Forgiveness Process	Aug 2020
SBA Updates PPP Loan Processing Fee Guidance	Aug 2020
CARES Act Temporarily Increases SBA Express Loan Lending Limit Through 2020	Jun 2020
Conducting Virtual Shareholder Meetings under California Law	Jun 2020
COVID-19's Impact on Flood Insurance Regulations	Jun 2020



DOJ and FBI Also Prosecuting SBA Loan Fraud	Jun 2020
DOJ and FBI Warn of SBA Loan Scams	Jun 2020
FDIC Proposes to Mitigate Deposit Insurance Assessment Effects of PPP, PPPLF and MMLF Participation	Jun 2020
GSEs: When COVID-19-impacted Borrowers Can Refinance or Get a New Loan	Jun 2020
Main Street Lending Program Should be Operational Soon	Jun 2020
NCUA PPP Loan Developments	Jun 2020
OCC Permits Electronic Director, Shareholder and Member Meetings	Jun 2020
Paycheck Protection Program (PPP) Loans Continue to Dominate the Headlines	Jun 2020
PPPLF & MMLF Loans Excluded from Liquidity Coverage Ratio	Jun 2020
SBA Issues PPP Foreign-language Resources	Jun 2020
SBA Issues PPP Loan Processing Fee Guidance	Jun 2020
SBA Publishes Additional PPP FAQs	Jun 2020
USDA to Provide \$1 Billion in Loan Guarantees for Rural Businesses and Agricultural Producers	Jun 2020
Banking Agencies' Temporary Appraisal Extension	May 2020
Brokered Deposit NPR's Comment Period Extended	May 2020
CARES Act Payments Exempt From Levy	May 2020
Certain PPP Loan Temporarily Exempt from Regulation O	May 2020
CFPB Issues ECOA/TILA Waiver Guidance	May 2020
CFPB Will Be Flexible on Remittance Transfer Rule	May 2020
Congress Increases PPP Funding	May 2020
Five PPP Lawsuits Filed in April	May 2020
FRB Funds Main Street Lending Program	May 2020
NCUA Issues Temporary Regulatory Relief	May 2020
NFIP's Grace Period – No Impact on Forced Placement	May 2020
PPP Loans a Key Focus During Pandemic	May 2020
PPPLF Recent Developments	May 2020
SBA Express Loan Programs Interim Final Rule Rescinded	May 2020
Six-Transfer Limit Suspended	May 2020
CFPB Updates its Consumer Financial Resources in Response to COVID-19's Impact	Apr 2020
COVID-19 Interagency Loan Modifications Statement; They're Generally Not TDRs	Apr 2020
FAQs for COVID-19 Affected Financial Institutions	Apr 2020
Federal Regulators Want Institutions to Work with Customers Affected by the Coronavirus	Apr 2020
Financial Institution Business Continuity and Recovery Operations	Apr 2020
FRB Supports the Flow of Credit to Businesses and American Families	Apr 2020
Homeland Security Issues COVID-19 "Hall Pass" so Essential Workers Can Report for Duty	Apr 2020
Mortgage Servicing - Financial Regulators Confirm a Flexible Supervisory and Enforcement Approach	Apr 2020
NCUA Announces All Examinations to take Place Offsite	Apr 2020
SBA Providing Paycheck Protection and Disaster Assistance Loans to COVID-19 Impacted Small Businesses	Apr 2020

## **CRA – COMMUNITY DEVELOPMENT**

Bank Settles Redlining Charges that Include Failing to Advertise in Spanish Even Though Its Customers Do Not Primarily Speak Spanish	Sep 2021
OCC Changes Address for CRA, FHA and ECOA Notices; Action Required by November 4	Sep 2021
OCC to Propose Rescinding 2020 CRA Rule; Interagency CRA Statement Issued	Aug 2021
San Francisco Establishes Working Group to Form California's First Public Bank	Jul 2021
Hot State Loan-To-Deposit Ratios Updated	Jun 2021
FDIC Urges Banks to Work with Borrowers Affected by the California Wildfire	Nov 2020

Federal Reserve Begins the CRA Reform Process	Nov 2020
Banking Agencies Issue Guidance on CRA Activities in Response to COVID-19	Apr 2020
FDIC and OCC's Proposed CRA Regulations Published in the Federal Register	Feb 2020
FRB Has its Own Ideas for CRA Reform Separate and Apart from OCC and FDIC	Feb 2020
CRA Asset-Size Thresholds Adjusted for 2020	Jan 2020
FDIC and OCC Propose CRA Modernization	Jan 2020
FFIEC Releases 2020 Community Reinvestment Act (CRA) Data Entry Software	Jan 2020
California Establishes a Public Bank	Oct 2019
List of Distressed and Underserved Non-MSA Middle-income Census Tracts Updated	Jul 2019
Updated Host State LTD Ratios Released	Jun 2019
Increase Made to Asset-size Threshold for Defining Small and Intermediate Small Banks	Feb 2019
FFIEC Releases 2017 CRA Small Business, Small Farm and CD Loan Data	Nov 2018
OCC Heads CRA Modernization Efforts	Sep 2018
OCC Revises Policy for Downgrading CRA Ratings	Sep 2018
List of Distressed and Underserved Non-MSA Middle-Income Census Tracts Updated	Jul 2018
Possible CRA Credit for Revitalization Activities in Areas Hurricane Maria Impacted	Feb 2018
NorCal Counties Declared Major Disaster Areas – Potential for CRA CD Credit	Nov 2017
List of Distressed and Underserved Non-MSA Middle-Income Geographies Updated	Jul 2017
FDIC Enhances Guide on Affordable Mortgage Lending	May 2017
Distressed and Underserved Non-MSA Middle-Income Geographies Updated	Jul 2016
Updates Made to List of Distressed and Underserved Geographies for CRA	Jul 2015
Institutions Encouraged to Promote Financial Literacy Among Youth	Mar 2015
Spanish Language Money Smart Tool for Older Adults	Nov 2014
Agencies Propose More Changes to CRA Q&As	Oct 2014
Agencies Update List of Distressed and Underserved Geographies	Aug 2014
Revisions to CRA Q&As Clarify Certain Community Development Activity	Dec 2013
Annual Update Made to List of Distressed and Underserved Geographies	Jul 2013
DFI Updates Bank on California Website; Reaches Out for More Bank Participation	Jul 2013
Proposed CRA Q&As Aimed at Clarifying Community Development	Apr 2013
Website for Obtaining Data on Public Schools with Free/Reduced Meal Programs	Dec 2012
FDIC Releases Results of Unbanked and Underbanked Survey	Oct 2012
List of Distressed and Underserved Geographies Updated	Jul 2012
Oakland Ordinance Requires Lenders to Maintain NOD Properties	Jul 2012
LA City Council Unanimously Passes Responsible Banking Ordinance	Jun 2012
FDIC Launches Money Smart for Small Business	May 2012
LA City Council Approves Responsible Banking Ordinance	Apr 2012
Agencies Extend Lag Period for Hurricanes Katrina and Rita CD Activities	Mar 2012
April is California Financial Literacy Month	Mar 2012
Providing EITC Education and Income Tax Preparation Assistance	Feb 2012
Agencies Update List of Distressed and Underserved Geographies	Jun 2011
CRA CD Potential as a Result of California Winter Storms	Feb 2011
Final Rule Expands CD Credit Under CRA	Jan 2011
Agencies Partner to Promote Financial Education and Encourage Savings	Dec 2010
FDIC Updates Money Smart Curriculum	Nov 2010
Proposal Would Expand CD Credit Under CRA; Public Hearings on CRA Reform also Scheduled	Jul 2010
Template Offered for Safe Small Dollar Loans	Jul 2010
List of Distressed and Underserved Geographies Updated	Jun 2010
Templates Proposed for Basic Savings Account Products	Jun 2010
Website to 2010 National Interagency Community Reinvestment Conference Materials	Jun 2010

## CRA – COMMUNITY REINVESTMENT ACT

OCC to Propose Rescinding 2020 CRA Rule; Interagency CRA Statement Issued	Aug 2021
Hot State Loan-To-Deposit Ratios Updated	Jun 2021
OCC Reconsiders 2020 CRA Final Rule Except Those Provisions with October 2020 Compliance Date	Jun 2021
FFIEC Announces 2020 CRA File Specifications and Edits	Jan 2021
FFIEC Announces Availability of 2019 CRA Data	Jan 2021
FRB and FDIC Publish CRA Asset-Size Threshold Adjustments for Small and Intermediate Small Institutions	Jan 2021
FDIC Is Not Prepared to Finalize the CRA Proposal at this Time	Jun 2020
OCC Issues Final Rule Modernizing CRA Regulations	Jun 2020
FRB 's CRA Analytics Data Tables Published	May 2020
FDIC and OCC Extend Comment Period for Proposed CRA Rules	Mar 2020
OCC Bulletin Clarifies CRA Supervisory Policies and Processes	Jul 2018
Treasury Recommends Ways to Modernize CRA	Apr 2018
Agencies Increase CRA Asset-size Threshold Used to Define Small and Intermediate Small Banks	Jan 2018
Agencies Make Minor Edits to CRA Regulations	Dec 2017
OCC Issues Guidance on Impact of CRA Ratings on Banking Applications	Dec 2017
OCC Issues Guidance for Downgrading CRA Ratings	Nov 2017
Agencies Propose Minor Edits to CRA Regulations	Oct 2017
OCC, FDIC to Give Early Warning of Scheduled CRA Exams	Jun 2017
Banks Enter Settlement With DOJ On Redlining Claims	Feb 2017
Agencies Increase Small and Intermediate Small Banks Asset-size Threshold	Jan 2017
Agencies (Finally) Adopt Revisions to CRA Q&As	Aug 2016
Recent CRA and HMDA Developments	Jan 2016
California Community Revitalization Revived	Oct 2015
Agencies Update Host State Loan-to-deposit Ratios	Jul 2015
FFIEC Updates CRA Data Collection Guide	May 2015
Annual Adjustment Made to Asset-size Threshold for Defining Small Banks Under CRA	Jan 2015
New Look and Enhancements Made to FFIEC Geocoding System	Dec 2014
Recent CRA and HMDA Developments	Feb 2014
Asset Threshold used to Define CRA Small Banks Increased	Jan 2014
FFIEC Updates Census Website	Jan 2014
CRA Data Collection Guide Updated	Dec 2013
FRB Revises Consumer Compliance and CRA Exam Frequency Policy	Dec 2013
Data Entry Software and Geocoding Systems Updated	Aug 2013
Host State Loan-to-Deposit Ratios Updated	Jul 2013
FRB Clarifies Use of 2010 Census Data in Fair Lending Exams	Jun 2013
Revised OMB MSA Delineations Released	Apr 2013
CRA Small Bank Definition Asset Threshold Increased	Jan 2013
FFIEC Adds Demographic Data to Geocoding System	Jul 2012
Updated Host State Loan-to-Deposit Ratios Released	Jul 2012
FRB Issues Guidance on CRA Exams and 2010 Census	Jun 2012
FFIEC Geocode MFI Data Now Available	Feb 2012
Agencies Increase Asset Threshold for CRA Small Bank Definition	Jan 2012
Reminder: 2011 HMDA & CRA Data Due March 1, 2012	Jan 2012
Recent FFIEC HMDA and CRA Developments	Dec 2011
FFIEC to Calculate Annual MFI Data	Nov 2011
OCC Issues Guidance on Addresses for CRA and ECOA Notices and FHA Posters	Nov 2011
FFIEC Notice Provides Potential Timeline for Implementing 2010 Census Data	Oct 2011
Agencies Update Host State Loan-to-Deposit Ratios	Jul 2011

HUD 2011 Estimated MFI Data	Jul 2011
SBA Launches Initiatives for Lending in Underserved Areas	Feb 2011
Asset Threshold for CRA Small Bank Definition Increased	Jan 2011
2010 HMDA and CRA Edits and File Specifications Available	Dec 2010
Final Rule Gives CRA Credit for Education Loans and Activities with MWLIs	Oct 2010
FFIEC Makes 2010 Census Data Available on Website	Aug 2010
New Guides Issued for CRA and HMDA Data Collection and Reporting	Aug 2010
Agencies Issue Host State Loan-to-Deposit Ratios	Jul 2010
Proposal Would Expand CD Credit Under CRA; Public Hearings on CRA Reform also Scheduled	Jul 2010
Agencies Modernize UBPR	Apr 2010
CRA Q&As Updated	Apr 2010
CRA Small Bank Definition Asset Threshold Decreased; No Change to HMDA Exemption Asset Threshold	Jan 2010

## CREDIT CARDS

CFPB Reports Credit Card Limits are Rising after Stagnating During Pandemic	Sep 2021
CFPB Adjusts Certain Regulation Z Thresholds for 2021	Aug 2020
Regulation Z Coverage of Business Credit Cards	Nov 2018
Visa Follows Other Credit Card Networks – Drops Signature Requirement	May 2018
Ninth Circuit: California Credit Card Surcharge Prohibition Unconstitutional	Feb 2018
Mastercard, Amex and Discover Drop Signature Requirement	Jan 2018
CFPB Adjusts HOEPA, Credit Card and QM Points and Fees Thresholds	Sep 2017
Revise Your Visa Debit and Credit Card Agreements! – Q&A	Sep 2016
Visa and MasterCard Revise Their Zero Liability Policies	Aug 2016
CFPB Adjusts High-Cost Mortgage, Credit Card and QM Points and Fees Thresholds	Jul 2016
Credit Card Complaints Top CFPB October Monthly Complaint Report	Nov 2015
Credit Union Liable for Offsetting Deposit Accounts for Credit Card Payments	Oct 2015
CFPB Final Rule Amends HOEPA, Credit Card and QM Points and Fees Thresholds	Oct 2015
State Law Does Not Bar Recording Personal Identifying Info in Online Credit Card Purchase	Jun 2015
CFPB Proposes to Temporarily Suspend Credit Card Agreement Submissions	Mar 2015
MasterCard Revises Liability of Cardholders for Unauthorized Use	Feb 2015
Visa Revised Zero Liability Update	Oct 2014
Revisions Made to HOEPA, Credit Card and QM Points and Fees Thresholds	Sep 2014
Visa Announces Update to its Zero Liability Policy	Sep 2014
Due Process Limits on Punitive Damages Inapplicable to Credit Card Fees	Feb 2014
CFPB Raises HOEPA Fee-based Trigger; Adjusts CARD Act Penalty Fee Safe Harbor	Jan 2014
Revisions to Reg Z Credit Card Upfront Fee Rule Finalized	Apr 2013
CFPB Surveying the Impact of the Card Act	Jan 2013
Credit Card Advertising Case Comes Down in Bank's Favor	Dec 2012
CFPB Issues Proposal on Credit Cards for Stay-At-Home Spouses and Partners	Nov 2012
CFPB Orders American Express to Refund Customers Harmed by Illegal Credit Card Practices	Nov 2012
CFPB To Launch Testing Program For Short-form Credit Card Agreements	Oct 2012
CFPB Issues Bulletin on Marketing of Credit Card Add-on Products	Aug 2012
Revisions to Reg Z Credit Card Upfront Fees Rule Proposed	May 2012
FRB Issues Clarifications Regarding Credit Card Act Rules	Apr 2011
Supreme Court Reverses Holding in Credit Card Case	Feb 2011
FRB Proposes Rules to Clarify Reg Z Credit Card Final Rules	Nov 2010
Fed Makes Credit Card Agreements Available	Jun 2010
Card Issuers Reminded of Credit Card Agreement Submissions	Apr 2010

Fed Proposes Rules for Implementing Credit Card Act Provisions – Phase III	Apr 2010
New Credit Card Interactive Website for Consumers	Mar 2010
Clarifying Info Provided on Credit Card Plans with Variable Rate Floors	Feb 2010
FIL Issued Regarding Credit Card Act Provisions	Jan 2010

## CREDIT SCORES

White House Issues Executive Order On Access To Banking Data	Sep 2021
CFPB Reports Credit Card Limits are Rising after Stagnating During Pandemic	Sep 2021
White House Issues Executive Order On Access To Banking Data	Aug 2021
Furnishers are Required to Report Disputes Made Through E-Oscar	Dec 2020
California Forms its Own Mini-CFPB and Passes Numerous Consumer Financial Protection Laws	Oct 2020
CFPB Updates its Consumer Financial Resources in Response to COVID-19's Impact	Apr 2020
Conditioning Credit on a Credit Report	Mar 2020
FICO 10 Credit Score Introduced	Feb 2020
A CRA's and Furnisher's FCRA Obligations Are to a Consumer	Sep 2019
Identifying the Provider of a Credit Score on Adverse Action Notices	May 2017
SBA Adopts Small Business Credit Scoring Tool	Jan 2015
CFPB Makes Strides in Credit Reporting	Mar 2014
FRB Offers Online Consumer Credit Report and Credit Score Resource	Dec 2010

## CREDIT UNIONS

NCUA Lifted the Prohibition on Capitalization of Unpaid Interest Effective July; Issues FAQs in August	Aug 2021
NCUA Proposes Capital Rule for Complex Credit Unions	Aug 2021
Federal Regulators Publish their Spring 2021 Rule Lists	Jul 2021
NCUA Issues Final CECL Transition Rule	Jul 2021
DFPI Issues Second Round of Modifications to Credit Union Regulations	May 2021
NCUA Restarts 2020 COVID-19 Interim Final Rule	May 2021
NCUA Extends Comment Period for Proposed Rule Expanding CUSO Permissible Activities and Services	Apr 2021
NCUA Issues Asset Thresholds Interim Final Rule to Mitigate COVID-19 Related Transition Costs	Apr 2021
NCUA Issues Interim Final Rule for Central Liquidity Facility	Apr 2021
NCUA Proposed Rule to Update CAMEL to CAMELS	Apr 2021
NCUA Approves Final Rule Amending Share Insurance Regulations for Joint Accounts	Mar 2021
NCUA and CFPB Sign MOU to Improve Agency Coordination	Feb 2021
NCUA Announces its 2021 Supervisory Priorities	Feb 2021
NCUA Issues Proposal to Amend FCU Overdraft Policies	Feb 2021
NCUA Issues Subordinated Debt Final Rule	Feb 2021
NCUA Proposes Amendments to FOM Rules for Multiple Common Bond FCUs	Feb 2021
NCUA Proposes Rule on Purchasing of Mortgage Servicing Rights	Feb 2021
NCUA Proposes to Raise Risk-based Capital Rule Asset Threshold	Feb 2021
NCUA Announces Changes to its Fraud Hotline	Jan 2021
NCUA Proposed Rule Would Lift Ban on Capitalization of Interest	Jan 2021
Recent NCUA Board Actions Affecting Credit Union Corporate Governance	Nov 2020
NCUA Approves Changes to Field of Membership Rule	Sep 2020
CFPB Adds COVID Exception to RESPA Loss Mitigation Option Rules; NCUA Alerts Credit Unions to CFPB's Interim Final Rule	Aug 2020
NCUA Issues Regulatory Alert on CFPB's COVID Exception to RESPA Loss Mitigation Rules	Aug 2020

NCUA Modifies Military Personnel Consideration for Low-Income Designation	Jun 2020
NCUA PPP Loan Developments	Jun 2020
NCUA Issues Temporary Regulatory Relief	May 2020
NCUA Announces its Supervisory Priorities for 2020	Feb 2020
NCUA Proposes to Allow Credit Unions to Issue Subordinated Debt	Feb 2020
NCUA Proposes to Increase Threshold Level for Required Residential Real Estate Appraisals	Dec 2019
NCUA Re-Adopts Field of Membership Rule and Responds to DC Circuit Court	Dec 2019
NCUA Amends Supervisory Committee Audits and Verifications	Nov 2019
NCUA Issues Final Rule for Credit Union Bylaws	Nov 2019
ABA Petitions for <i>En Banc</i> Hearing Over NCUA's FOM Rule	Oct 2019
Federal Credit Unions Can Offer PALs II Loans Starting December 1	Oct 2019
NCUA Issues Regulatory Alert to FCUs Serving Hemp Businesses	Oct 2019
D.C. Circuit Court Rules in Favor of the NCUA's 2016 Field of Membership Rule	Sep 2019
NCUA Issues Business Email Compromise Fraud Alert	Sep 2019
NCUA Proposes Delaying Effective Date of Risk-based Capital Rule until 2022	Jul 2019
NCUA Mulling Changes to Lending Compensation Rules	Jun 2019
Proposed Rule Would Raise Non-member Shares Limit to 50 Percent	Jun 2019
NCUA Proposes Changes to its Supervisory Committee Audits and Verification Rules	Mar 2019
NCUA Letter Advises of 2019 Supervisory Priorities	Feb 2019
NCUA & State Regulators Launch Alternating Exam Pilot Program	Jan 2019
NCUA Proposes Increase to Appraisal Threshold for Non-Residential Real Estate Loans and More	Oct 2018
NCUA Issues CDD and Beneficial Ownership Rule Exam Guidance	Sep 2018
NCUA Proposes Amendments to Member Loan and Line of Credit Rules	Sep 2018
NCUA Proposes Additional Payday Alternative Loan Option	Jun 2018
State-chartered Credit Unions No Longer Need DBO Approval to Amend Bylaws	Jun 2018
NCUA Revises Advertising Rules	May 2018
NCUA Issues ANPR for FCU Bylaws	Apr 2018
Cannabis-Serving CU Approved for Federal Reserve Master Account	Mar 2018
NCUA Issues Final Rule on MSD Appeals	Dec 2017
NCUA Proposes Changes to Advertising Rule	Nov 2017
NCUA Task Force Conducts Reg Relief Review	Sep 2017
Tenth Circuit: Cannabis-serving CU Mildly High on Vacated Ruling	Aug 2017
NCUA Opinion Authorizes Securitizing and Selling Loans	Jul 2017
NCUA Proposes Revisions to Appeals Process	Jun 2017
NCUA Seeks Input on Alternative Forms of Capital for Meeting Capital Standards	Mar 2017
Federal Court Dismisses ICBA's Case Against The NCUA	Feb 2017
AB 2274 Impacts Credit Union Board Meetings and Other Matters	Jan 2017
NCUA Improves Access to Consumer Complaints on CAC Portal	Jan 2017
NCUA's Final Occupancy Rule for FCUs Becomes Effective This Month	Jan 2017
NCUA Adopts Incident Management System for Credit Unions	Oct 2016
NCUA Eliminates Data Regarding CUSOs from Call Reporting Requirements	Oct 2016
NCUA to Credit Unions: Stay Ahead of Cybersecurity Risks	Oct 2016
NCUA Makes Examination Cycle Less Rigid	Aug 2016
NCUA Adopts Revisions to Member Business Loan Rule	Mar 2016
NCUA Eases Ownership of Fixed Assets Rule	Aug 2015
NCUA Adopts Policy Statement Establishing MDI Preservation Program	Jul 2015
Proposed Rule Aims to Improve Member Business Lending Rule	Jul 2015
NCUA Proposes Relief from Fixed Asset Rule	May 2015
NCUA Revised Appraisal Regs to Expand Beyond Reg B	May 2015
NCUA Reissues a Revised Risk-based Capital Proposal	Feb 2015
NCUA Adopts Clarifying Amendments to Appraisal Rule	Jan 2015
NCUA Issues Final Stress Testing Rule for Credit Unions	May 2014

Reminder: New Revisions to CUSO Regulations Require Action by June 2014	May 2014
NCUA Revises CUSO Regulations to Enhance Transparency	Dec 2013
NCUA Revises Examination Report and Process	Nov 2013
NCUA Adopts Final Loan Participations Rule	Jul 2013
DFI Cautions Credit Unions Regarding Membership Ad Campaigns	Jun 2013
Proposed Rule Would Permit Limited Derivative Activities	Jun 2013
NCUA Proposes to Clarify and Improve FCU Ownership of Fixed Assets Rule	Apr 2013
Resource Help for Small Credit Unions	Feb 2013
NCUA Amends Definition of “Fleet” In Member Business Vehicle Loans	Oct 2012
NCUA Board Proposes Regulatory Relief Measures	Oct 2012
NCUA Considers Video-Teller Machines a “Service Facility”	Sep 2012
NCUA Initiative Could Increase Credit Union Low-income Designation and Expand Small Business Lending	Sep 2012
NCUA Provides Guidance on Multi-featured Open-end Lending	Sep 2012
NCUA Issues Proposed Rule to Modify Definition of “Troubled Condition”	Aug 2012
NCUA Offers Webinar on CU Online Upgrade	May 2012
NCUA Reminds Credit Unions to Prepare For Expiration of Corporate Share Guarantee Program	Apr 2012
NCUA Adopts Golden Parachute Final Rule	Jun 2011
NCUA Proposes to Require IRR Policies	Apr 2011
NCUA Proposes Internal Control Rules for Corporate Credit Unions	Dec 2010
NCUA Issues Final Rule for Short-term Small Dollar Loans	Oct 2010
NCUA Proposes Rule for Short-term Small Dollar Loans	May 2010
NCUA Issues Proposal on Director Duties: Merger and Consolidation Rules	Apr 2010
Proposed Revisions to RegFlex Program Aimed at Enhancing Safety and Soundness	Apr 2010

## CRYPTOCURRENCY

OCC Interpretive Letter Permits Stablecoin Payment Processing	Feb 2021
FinCEN Issues Proposed Rule on Reporting Convertible Virtual Currency and Digital Assets	Jan 2021
OCC Confirms National Bank and FSA Authority to Hold Stablecoin Reserves	Oct 2020

## CURRENCY

OCC Clarifies Federally Chartered Banks and Thrifts May Provide Crypto Assets Custody Services	Aug 2020
CSBS Adopts Virtual Currency Model Reg Framework	Oct 2015
FinCEN Rules Virtual Currency Converter is an MSB	Nov 2014
California Lawmakers Pass Measure to Recognize Digital Currencies	Jul 2014
FinCEN Issues Rulings on Virtual Currency Mining and Investing	Feb 2014
FinCEN Issues Guidance on Virtual Currencies	Apr 2013

## CURRENCY TRANSACTION REPORTS (CTRS)

FinCEN Clarifies CTR Rules for Armored Car Service Transactions	Aug 2013
CTR and SAR Electronic Filing Guidance Issued	Jun 2013
FinCEN Provides Guidance on CTR Exemption for Non-Listed Businesses	Oct 2012
End of Paper SAR, CTR and Other Forms Filed with FinCEN	Jul 2012
FinCEN Revises its Definition of “Payroll Customer” Under CTR Exemption Rule; Issues New Guidance	Jul 2012

BSA E-Filing System Now Accepts New CTR and SAR Forms	May 2012
CTR Guidance on Aggregating Multiple Transactions	Apr 2012
FinCEN Releases Test Site for New CTR and SAR Forms	Mar 2012
FinCEN Extends CTR and SAR E-filing Deadline	Jan 2012

## **CURRENT EXPECTED CREDIT LOSSES (CECL)**

Fed Releases CECL Tool to Help Community Banks	Aug 2021
NCUA Issues Final CECL Transition Rule	Jul 2021
FDIC Amends Insurance Assessments for Large and Complex IDIs Implementing CECL	Mar 2021
FDIC Proposes Amendments to Insurance Assessments for Large and Complex IDIs Implementing CECL	Jan 2021
Agencies Adopt Final Rule for Institutions Implementing CECL in 2020	Nov 2020
Final Rule Mitigates CECL's Effect for Institutions Adopting the New Accounting Standard in 2020	Sep 2020
CECL Interagency Policy Statement Finalized; Agencies Authorize Transitions Delay Due to Pandemic & CARES Act	Apr 2020
FASB Officially Delays CECL for Certain Entities	Dec 2019
Banking Agencies Propose CECL Interagency Policy Statement	Nov 2019
FASB Formally Delays CECL Implementation for Some Institutions	Nov 2019
FASB Extends CECL Deadline for Most BCG Members	Sep 2019
Technical Regulatory Amendments to Implement CECL	Sep 2019
CECL Implementation Delayed Three Months; FAQs Updated	May 2019
FASB Proposes an Accounting Standards Update to Ease Transition to CECL	Mar 2019
Banks Have Three Years to Phase in "Day-One" Impact of CECL	Jan 2019
Agencies Propose Rules to Implement New CECL Method	May 2018
Federal Regulators Update FAQs on New Accounting Standard for Credit Losses	Oct 2017
Agencies Issue FASB CECL Methodology FAQs	Jan 2017
FASB Makes Big Changes to Loan Loss Accounting Framework; Agencies Issue Guidance	Jul 2016
Guidance Issued on Junior Lien Loan Loss Allowance	Feb 2012

## **CUSTOMER IDENTIFICATION PROGRAM (CIP)**

Congress Passes Veto-Proof AML Reforms; Eases Beneficial Ownership CDD Requirements	Jan 2021
FinCEN Issues Proposed Rule on Reporting Convertible Virtual Currency and Digital Assets	Jan 2021
CIP Exemption for Property and Casualty Insurance Premiums Loans Expanded	Nov 2020
FinCEN Publishes Customer Due Diligence FAQs, Issues Statement on BSA Due Diligence for Politically Exposed Persons	Sep 2020
FinCEN Issues Due Diligence Guidance for Hemp-related Business Customers	Aug 2020
Illicit Cash Act Requires Beneficial Ownership Reporting	May 2020
U.S. House of Representatives Passes the Corporate Transparency Act of 2019	Dec 2019
FinCEN Adopts Exception to Beneficial Ownership Requirements	Sep 2018
NCUA Issues CDD and Beneficial Ownership Rule Exam Guidance	Sep 2018
FFIEC Issues CDD and Beneficial Ownership Exam Procedures	Jun 2018
FinCEN Provides Limited Auto-renewed Accounts Exception to Beneficial Ownership Requirements	Jun 2018
FinCEN Issues Guidance on Customer Due Diligence Rules	Aug 2016
Customer Due Diligence Final Rule Issued	Jun 2016
Guidance Provided on Applying CIP to Prepaid Card Holders	Apr 2016



Foreign Exchange Dealers Given Narrow Exception for Verifying ID of Nonresident Aliens	Apr 2014
California Eases Law on Driver's License Requirements	Mar 2014
FinCEN Issues Ruling on CIP Address Confidentiality Programs	Feb 2010

## **CYBERSECURITY**

Congress Proposes New Federal Breach Notification Law	Aug 2021
NCUA Announces its 2021 Supervisory Priorities	Feb 2021
FinCEN and OFAC Issue Ransomware Advisories	Nov 2020
Ransomware Risk Mitigation Tool Jointly Released by Federal, State Authorities and BECTF	Nov 2020
Recent NCUA Board Actions Affecting Credit Union Corporate Governance	Nov 2020
DOJ and FBI Warn of SBA Loan Scams	Jun 2020
Homeland Security Issues COVID-19 "Hall Pass" so Essential Workers Can Report for Duty	Apr 2020
FinCEN Issues Advisory on Email Compromise Fraud Schemes	Aug 2019
Agencies Issue Joint Technical Alert on Russian State-Sponsored Cyber Attacks	May 2018
FFIEC Issues Joint Statement on Cyber Insurance	May 2018
SEC Issues Public Company Cybersecurity Disclosures Guidance	Apr 2018
NIST Releases Second Draft of Cybersecurity Framework	Jan 2018
DBO to Financial Institutions: Guard Against Breaches	Oct 2017
FFIEC Releases Update to Cybersecurity Assessment Tool	Jul 2017
Recent Cyber Security Developments	Nov 2016
NCUA to Credit Unions: Stay Ahead of Cybersecurity Risks	Oct 2016
FFIEC Issues Joint Statement on Cybersecurity for Interbank Messaging and Wholesale Payment Networks	Jun 2016
Financial Institutions May Experience Another Wave of "Carbanak" Hackers	Mar 2016
Federal Cybersecurity Act of 2015 Signed by President Obama	Jan 2016
FDIC Offers Resources for Staying Up on Cybersecurity	Dec 2015
Agencies Issue Statement on Cyber Attacks Involving Extortion	Nov 2015
Banks Advised to Take Cyber Attack Precautions	Apr 2015
FFIEC Initiates Pilot Program & Releases Webpage On Cybersecurity	Jul 2014
Banks Alerted to Increase in ATM and Card System Cyber-Attacks	Apr 2014
California Attorney General Issues Cybersecurity Guide	Apr 2014
Banks Told to Strengthen Cyber Security Procedures	Jul 2011

## **D**

## **DEBIT CARDS**

Scams Involving Gift Cards Purchased with a Debit Card	Apr 2020
Regulation E Error Investigation	Oct 2019
Mastercard, Amex and Discover Drop Signature Requirement	Jan 2018
ATM/Debit Cards and Online Banking Access for Attorney-Client Trust Accounts	Dec 2017
FRB Issues FAQ on Debit Card Interchange Rule and EMV Transactions	Dec 2016
Revise Your Visa Debit and Credit Card Agreements! – Q&A	Sep 2016
Visa and MasterCard Revise Their Zero Liability Policies	Aug 2016
Legal Battle Over Debit Interchange Fees Comes to an End	Feb 2015

Court of Appeals Upholds FRB's Debit Interchange Fee Rules	Apr 2014
FRB Updates FAQs on Debit Card Interchange Fees	Apr 2013
FRB Issues Second Set of FAQs on Debit Card Interchange Rule	Oct 2011
FRB Adopts Final Interchange Fee Rule	Jul 2011
FRB Issues Proposed Rule on Debit Card Interchange Fees Pursuant to the Reform Act	Jan 2011

## **DEBT COLLECTION – SEE FAIR DEBT COLLECTION PRACTICES ACT**

CFPB Confirms Two FDCPA Final Rules will be Effective in November	Aug 2021
DFPI Modifies Proposed Debt Collection Licensing Act Regulations	Jul 2021
A Friendly Reminder to Only Impose Contractually Authorized Fees	Jun 2021
DFPI Announces CCFPL Enforcement	Feb 2021
CFPB Issues Final Regulation F – Fair Debt Collection Practices	Dec 2020

## **DEPARTMENT OF BUSINESS OVERSIGHT**

Dealing with Face Mask Guidance, Orders and Policies	Sep 2020
DBO Amends “Agent of Payee” Proposal to Clarify “Payee”	Aug 2020
Face Masks in Financial Institutions	Aug 2020
Conducting Virtual Shareholder Meetings under California Law	Jun 2020
PACE Lending Developments	Jun 2020
DBO Extends Deadline to Make Comments on Public Bank Regulations	Apr 2020
DBO Soliciting Comments on Proposed Public Bank Rulemaking	Mar 2020
Governor Newsom Proposes Converting DBO Into a Mini-CFPB	Feb 2020
DBO Forms Cannabis Banking Task Force	Dec 2019
DBO Issues Cannabis Banking Guidance	Nov 2019
DBO Outlines Proactive Steps for Financial Institutions to Mitigate Data Breaches	Oct 2019
DBO Requested Comments on Proposed Regulations for Commercial Financing Disclosures	Sep 2019
DBO Cautions About Potential Confusion of Similar FDIC Website Name	Jun 2019
Governor Newsom Appoints Manuel Alvarez as DBO Commissioner	Jun 2019
DBO Proposes More Amendments to Subsidiary Licensing Proposal	Aug 2015
Governor Appoints Scott Cameron as DBO Division of Financial Institution Senior Deputy Commissioner	Jun 2015
July 1 Marks Start Date of Reorganization of DFI and DOC	Jul 2013
DFI Commissioner Haraf Resigns; Teveia Barnes Appointed Commissioner	Apr 2012
DFI Encourages Promotion of 2010 Census	Mar 2010
DFI Reminds Banks of Reporting Rules for Officer Changes	Mar 2010

## **DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION (DFPI) (FORMERLY DEPARTMENT OF BUSINESS OVERSIGHT)**

DFPI Invites Comment on Draft Regulations for State's New Financial Protection Law	Sep 2021
NMLS Transition and PACE Program Administrators Final Rules Effective October 1	Sep 2021
DFPI Publishes Fifth Notice of Modifications to Proposed CFL Regulations	Aug 2021
DFPI Chief Deputy Commissioner Chris Schultz Serving as Acting Commissioner	Jul 2021
San Francisco Establishes Working Group to Form California's First Public Bank	Jul 2021
DFPI Modifies Proposed Debt Collection Licensing Act Regulations	Jul 2021
California DFPI Publishes Diversity Survey	Jun 2021
California DFPI Amends “Agent of Payee” Proposal to Clarify Scope of “Payee” Definition	May 2021
Debt Collection Recent Developments	May 2021

DFPI Issues Second Round of Modifications to Credit Union Regulations	May 2021
DFPI Announces CCFPL Enforcement	Feb 2021
DFPI Issues Proposed Regulations for Public Banks	Jan 2021
DFPI & California Fair Lending Notice	Nov 2020
California Forms its Own Mini-CFPB and Passes Numerous Consumer Financial Protection Laws	Oct 2020
DBO Proposes Commercial Financing Disclosures Regulations	Oct 2020

## DEPOSIT/SHARE ACCOUNTS

FDIC Proposes Rule to Simplify the Deposit Insurance Coverage Rules	Aug 2021
FDIC Amends Insurance Assessments for Large and Complex IDIs Implementing CECL	Mar 2021
NCUA Approves Final Rule Amending Share Insurance Regulations for Joint Accounts	Mar 2021
FDIC Proposes Amendments to Insurance Assessments for Large and Complex IDIs Implementing CECL	Jan 2021
FRB Issues Q&As on Removal of Six-Per-Month Limit for Saving Accounts and MMDAs	Jun 2020
FFIEC Releases New APY Computational Tool	May 2020
FDIC Proposes Amendments to Small Bank Assessment Credit Regulations	Oct 2019
Judicial Council Adjusts the Automatic Exemption Amounts for Certain Judgment Levies	Oct 2019
Proposed Rule Would Raise Non-member Shares Limit to 50 Percent	Jun 2019
FDIC Proposes Changes to Signature Card Requirements for Joint Ownership Accounts	May 2019
FDIC Proposes Changes to Record-keeping for Timely Deposit Insurance Determination for Large Banks	May 2019
FDIC Proposes to Amend Assessment Regulations for Community Banks	Mar 2019
FDIC Announces Initiatives to Encourage <i>De Novo</i> Banks	Dec 2018
IRS Updates Nonresident Alien Depositor No TIN List	Apr 2018
Deposit Income Backup Withholding Rate Reduced	Jan 2018
ATM/Debit Cards and Online Banking Access for Attorney-Client Trust Accounts	Dec 2017
Public Administrator Written Certification: Probate Code Section 7660 vs. 7603	Dec 2017
California Appellate Case Provides Example of MPAL Joint Account Presumption	Nov 2017
NCUA Proposes Changes to Advertising Rule	Nov 2017
IRS Issues Guidance on Nonresident Alien Depositor Foreign TIN and DOB Requirements	Oct 2017
Banking Agencies Call for Customer Deposit Account Reconciliation	Jun 2016
Increase in California's Automatic Exemption from Garnishment for Direct Deposits of Social Security and Certain Benefit Payments	Jun 2016
FDIC Proposes Deposit Account Recordkeeping Rule for Large Banks	Mar 2016
CFPB: Deposit Account History Subject to FCRA Consumer Credit Accuracy and Integrity Rule	Feb 2016
DBO Unveils Electronic Forms for Reporting Local Agency Deposits	Mar 2015
Hold Placed on Chapter 7 Debtors' Accounts Does Not Violate Automatic Stay	Oct 2014
Recently Updated FDIC Exam Manual Misstates Interest on Demand Deposits	Jun 2014
Guidance Issued Regarding Deposit Advance Products	Dec 2013
Coogan Trust Accounts and Blocked Accounts Addressed in the SCO's New Holder Handbook	Oct 2013
Proposal Would Permit Funding of Charitable Donation Accounts	Oct 2013
Help Aid Offered to Educate Law Enforcement of Garnishment Exemption for Federal Benefits Payments	Aug 2013
Treasury Finalizes Interim Rule on Levies and Federal Benefit Payment Exemptions	Jun 2013
Increase in California's Automatic Exemption From Garnishment For Direct Deposits of Social Security and Other Benefit Payments	Apr 2013
P.O.D. and Totten Trust Accounts – Q&A	Mar 2013
IRS Issues New Interim Procedures for ITIN Applications	Jul 2012

State Law Raises Threshold Value of Decedent's Estate Exempt from Probate	Jan 2012
FDIC Extends Transaction Account Guarantee Program	May 2010
Treasury Proposes Rule on Garnishment of Accounts Containing Federal Benefit Payments	May 2010
FRB Proposes Rule for Term Deposits	Jan 2010

## DEPOSIT/SHARE INSURANCE

FDIC Proposes Rule to Simplify the Deposit Insurance Coverage Rules	Aug 2021
FDIC Establishes Deposit Insurance Fund Restoration Plan	Oct 2020
FDIC Proposes to Mitigate Deposit Insurance Assessment Effects of PPP, PPPLF and MMLF Participation	Jun 2020
FDIC Amends Part 330 for Joint Ownership Deposit Accounts	Aug 2019
FDIC Posting Applications Procedures Manual Online	Aug 2019
FDIC Proposes Changes to Signature Card Requirements for Joint Ownership Accounts	May 2019
FDIC Proposes Changes to Record-keeping for Timely Deposit Insurance Determination for Large Banks	May 2019
FDIC Issues Manual for Processing Deposit Insurance Applications; Requests Comments on Same	Aug 2017
FDIC Requests Comments on De Novo Bank Guide	Jan 2017
FDIC Adopts Final Rule on Deposit Account Recordkeeping for Large Banks	Dec 2016
FDIC Issues Additional Q&As Regarding Deposit Insurance Applications	May 2016
FDIC Updates its Financial Institution Employee's Guide to Deposit Insurance	May 2016
FDIC Issues Final Rule on 1.35 Percent DIF Reserve Ratio	Apr 2016
FDIC Proposes Raising Deposit Insurance Minimum Reserve Ratio	Dec 2015
NCUA Proposes Pass-through Share Insurance for IOLTAs	Jul 2015
FDIC Considering New Deposit Insurance Recordkeeping for Banks with High Volume of Deposits	May 2015
FDIC Proposes Revisions To Risk-based Deposit Insurance Assessment System	Aug 2014
Joint Supplemental Guidance on Income Tax Allocation Agreements Finalized	Jul 2014
NCUA Updates Share Insurance Estimator	Feb 2014
FDIC Proposes Restrictions on Sales of Assets of Covered Financial Companies	Dec 2013
Fed Proposes Strict Bank Liquidity Rules	Nov 2013
FDIC Adopts Final Rule on Deposit Insurance Coverage for Insured Banks Located Outside U.S.	Oct 2013
FDIC Expects to Return \$5.7 Billion in Excess Prepaid Assessments	May 2013
FDIC Proposes to Clarify Deposit Insurance Coverage of Insured Bank Branches Located Outside U.S.	Mar 2013
Unlimited Deposit Insurance Coverage for Noninterest-bearing Transaction Accounts Ceases December 31, 2012	Dec 2012
FDIC Issues New Resources To Understand Deposit Insurance Coverage	Oct 2012
FDIC Guidance Cautions Passing Deposit Insurance Assessment Fees to Customers	Aug 2012
Proposed Rule Requires Credit Unions to Plan for Emergency Liquidity Needs	Aug 2012
NCUA Reminds Credit Unions to Prepare For Expiration of Corporate Share Guarantee Program	Apr 2012
FDIC Issues Deposit Insurance Reminder	Jul 2011
Proposal Issued for Setting Claims Process on Orderly Liquidation Authority Provisions	Apr 2011
FDIC Issues Final Rule on Assessments	Mar 2011
FDIC Proposes Bank Employee Deposit Insurance Training	Mar 2011
FDIC Amends Rule Giving IOLTAs Unlimited Coverage	Feb 2011
FDIC Fully Insures Interest on Lawyers Trust Accounts	Jan 2011
FDIC Proposes Deposit Insurance Premium Assessment Reform	Dec 2010
FDIC Adopts Unlimited Insurance Coverage for Non-interest-bearing Accounts	Nov 2010

FDIC Announces Free Nationwide Seminars for Banks on Deposit Insurance Coverage	Sep 2010
Deposit Insurance Coverage Permanently Set at \$250,000; New Official Sign	Aug 2010
FDIC Proposes Contingent Resolution Plan for Large Bank Affiliates	Jun 2010
FDIC Extends Transaction Account Guarantee Program	May 2010
Proposed Rule to Revise Deposit Insurance Approved	May 2010
FDIC Issues Notice of Proposed Rulemaking on Employee Compensation Programs	Feb 2010

## **DERIVATIVES**

NCUA Adopts Final Rule on Derivative Authority for Federal Credit Union	Jun 2021
ISDA Updated Fallback Provisions for 2006 Swap Definitions	Nov 2020
Margin Rules for Non-centrally Cleared Derivatives Delayed by One Year	Aug 2019
ABA Offers Center for Bank Derivatives Policy Website	Jul 2015
NCUA Adopts Derivatives Final Rule	Feb 2014
OCC Finalizes Lending Limit Rule; Extends Temporary Exception for Including Derivatives Exposure	Jul 2013
Proposed Rule Would Permit Limited Derivative Activities	Jun 2013
OCC and DFI Extend Temporary Exception for Including Derivatives in Lending Limits	Feb 2013
Inclusion of Derivative Exposure in Lending Limit Calculations – Latest Developments	Dec 2012
OCC Extends Temporary Exception for Inclusion of Derivatives in Lending Limits	Dec 2012

## **DIVERSITY, EQUITY AND INCLUSION (DEI)**

Federal and State Lawsuits Proceeding against California’s Board Diversity Statutes	Sep 2021
SEC Approves NASDAQ Board Diversity Rule in August; Compliance Required in 2022	Sep 2021

## **DODD-FRANK REFORM ACT**

CFPB Finally Issues Section 1071 Small Business Lending Data Proposal	Sep 2021
Federal Agencies Extend Review of Certain Credit Risk Retention Rule Exemptions	Aug 2021
OCC Finalizes Rule to Promote Fair Access to Financial Services and then Pauses It	Feb 2021
CFPB Publishes Section 1071 Small Business Review Panel Report	Jan 2021
OCC Issues Interpretative Letter on Preemption	Jan 2021
OCC Proposes Rule to Offer and Provide Fair Access to Financial Services	Jan 2021
CFPB Issues ANPR on Consumer Access to Financial Records	Dec 2020
CFPB Ordered to Issue Final Small Business HMDA Rule	Mar 2020
CFPB Issues UDAAP “Abusive” Standard Guidance	Feb 2020
Simplified Volcker Rule Approved and Future Changes Announced	Sep 2019
Activist Group Suing CFPB for Failing to Require Data Collection	Jun 2019
Regulatory Relief Measure Signed	Jun 2018
Regulatory Relief: It’s Up to the House	Apr 2018
Regulatory Relief Bill Introduced in Senate	Dec 2017
Treasury Releases First Report on Core Principals of Financial Regulation	Jul 2017
CFPB Petitions for En Banc Review of PHH Case	Dec 2016
FRB Proposes Rule for Large Bank Single-Counterparty Credit Risk	Apr 2016
Skin in the Game: Credit Risk Retention Rule Issued	Nov 2014
Regulators Adopt New Liquidity Coverage Standards	Sep 2014
FRB Issues Rule Requiring Enhanced Prudential Standards	Mar 2014
Agencies Propose Liquidity Coverage Ratio for Large Banks	Feb 2014
Supreme Court May Soon Review NLRB Recess Appointments	Jun 2013

FRB Proposes Assessment on Holding Companies	May 2013
Financial Stability Board Requires Business ID Implementation By March 2013	Oct 2012
FRB Issues Risk-management Standards for Financial Market Utilities	Sep 2012
FDIC Issues Proposal on Receivership Contracts Enforcement	Apr 2012
FRB Extends Comment Period on Proposed Enhanced Prudential Standards	Apr 2012
FRB Issues Interim Final Rule for SLHCS	Sep 2011
FRB Issues Notice of Intent Regarding OTS Regulations	Aug 2011
OCC Proposes Rule to Implement OTS Transfer and Other Portions of Reform Act	Jun 2011
CFPB Issues Guidance Regarding Effective Date of Data Collection Requirements	May 2011
Agencies Issue Proposed Credit Risk-retention Rules	Apr 2011
Proposed Changes to Risk-based Pricing and Adverse Action Notices	Apr 2011
Proposed Rule on Incentive Compensation Issued	Apr 2011
Large Bank Incentive-based Compensation Rule Proposed	Mar 2011
FDIC Proposes Deposit Insurance Premium Assessment Reform	Dec 2010
SEC Approves Amendments to NYSE Rules on Executive Compensation	Dec 2010
FDIC Adopts Unlimited Insurance Coverage for Non-interest-bearing Accounts	Nov 2010
FRB Releases Appraiser Valuation Independence Interim Final Rule	Nov 2010
Treasury Secretary Sets Designated Transfer Date as July 21, 2011	Oct 2010
FDIC Announces Organizational Changes to Carry Out Responsibilities under Dodd-Frank Act	Sep 2010
SEC Adopts Proxy Access Rules; Facilitates Director Nominations by Shareholders	Sep 2010
Regulation Q Repealed	Aug 2010
Regulatory Reform Now Law	Aug 2010
Conferees Approve Conference Report of Historic Regulatory Reform Bill	Jul 2010
Senate Passes Historic Regulatory Reform Bill; To be Reconciled with House Version	Jun 2010

## **E**

### **ECONOMIC GROWTH, REGULATORY RELIEF, CONSUMER PROTECTION ACT (2018)**

Recent SAFE Act Developments: To Care or Not to Care?	Nov 2019
CFPB Issues Final Rule to Implement Regulatory Relief Act's HMDA Amendments	Nov 2019

### **ELDER ABUSE**

CFPB Updates its Consumer Financial Resources in Response to COVID-19's Impact	Apr 2020
CFPB Updates Elder Abuse Guidance	Aug 2019
CFPB Issues Report on Elder Financial Exploitation	Apr 2019
Banks and Credit Unions Advised to Beef Up Practices to Prevent Elder Financial Abuse	Apr 2016
CFPB Launches Inquiry into Elder Financial Abuse	Jul 2012
FinCEN Advisory Helps to Identify and Report Elder Financial Exploitation	Mar 2011
GLBA Does Not Prohibit Reporting Elder Abuse	Oct 2013

### **ELECTRONIC BANKING**

FDIC Issues New Edition Consumer Compliance Supervisory Highlights	May 2021
Fed Issues Consumer Compliance Outlook First Issue 2021	May 2021

CFPB Rescinds COVID Temporary Compliance Flexibility Statements	Apr 2021
CFPB Issues Consent Order with Omni over MLA, EFTA and CFPA Violations	Feb 2021
FinCEN and OFAC Issue Ransomware Advisories	Nov 2020
Ransomware Risk Mitigation Tool Jointly Released by Federal, State Authorities and BECTF	Nov 2020
USAA Sues PNC Bank Over Mobile Deposit Capture Technology	Nov 2020
CFPB Publishes Latest Edition of Supervisory Highlights	Oct 2020
Homeland Security Issues COVID-19 “Hall Pass” so Essential Workers Can Report for Duty	Apr 2020
NACHA Delays Third Phase of Same-Day ACH Processing Window	Apr 2019
NACHA Enhances Same-Day ACH Processing	Oct 2018
Wells Fargo Sued for Mobile Check Deposit Patent Infringement	Jul 2018
NACHA Third-party Senders and Property Managers	Apr 2018
Secret Service, Diebold Nixdorf and NCR Issue ATM Jackpotting Alerts	Feb 2018
NACHA Issues Bulletin on Routing Number Scam	Oct 2017
Regulation E Claims Against TCF National Bank Dismissed in OD Lawsuit	Oct 2017
FRB Enhances Automated Clearing House Services	Oct 2015
NACHA Finalizes Same-Day ACH Settlement Rule	Jun 2015
Paper-based Documents Signed Electronically May Not Meet E-SIGN Act – Q&A	Apr 2015
Amendments to the NACHA Rules	Feb 2015
NACHA Proposes ACH Same-day Processing	Jan 2015
IRS Imposes Limits on Electronically Deposited Refunds	Aug 2014
Amendments Made to NACHA Rules	Dec 2013
New ACH Security Requirements	Jul 2013
FinCEN Proposes Amendments to BSA Rules on Stored Value/Prepaid Access	Jul 2010
Retail Payment Systems Booklet Updated	Mar 2010

## **EMPLOYMENT DISCRIMINATION/HARASSMENT**

DFEH Proposes Regulations to Implement SB 396 Gender Identity	Aug 2018
New State Law Gives More Protection from Sexual Harassment Defamation Claims	Aug 2018
FEHC Issues New FEHA National Origin Rules	Jul 2018
Second Circuit: Sexual Discrimination Includes Sexual Orientation	Mar 2018
U.S. Supreme Court Upholds Applicant’s Discrimination Claim	Aug 2015
Accommodations May Be Required Under Pregnancy Discrimination Act	May 2015
EEOC Issues Guidance on Pregnancy Discrimination	Aug 2014
EEOC Provides Guidance Regarding Religious Garb and Grooming	Apr 2014
The American Jobs Act Would Prohibit Discrimination Against the Unemployed	Oct 2011

## **EMPLOYMENT/EMPLOYMENT LAW**

FDIC Codifies Changes to Provide More Employment Opportunities for Individuals with Certain Minor Criminal Convictions	Sep 2020
Homeland Security Issues COVID-19 “Hall Pass” so Essential Workers Can Report for Duty	Apr 2020
Judicial Watch Files Lawsuit Over Women Director Law	Sep 2019
ACA, FCRA and FMLA Forms Updated	Oct 2018
California Supreme Court: Employees Must be Paid for Off-the-Clock Work	Oct 2018
DOL Opinion Letters: No-fault Attendance Policies and Organ Donation	Oct 2018
Bill Clarifies Restrictions on Salary Information Requests	Sep 2018
California Appellate Court: Employee Disability Leave During Probationary Period Not Grounds for Termination	Aug 2018

California Supreme Court: Calculating Overtime Rate for Flat-sum Bonuses	Aug 2018
Effective July 1: Minimum Wages Increase for Some Cities	Jul 2018
California Supreme Court: "ABC" Test is Standard for Distinguishing Between Employees and Independent Contractors	Jun 2018
DOL Opinion Letter: FMLA-related Rest Break Compensation	Jun 2018
EEOC Extends EEO-1 Filing Deadline to June 1	May 2018
Ninth Circuit: Prior Salary History Doesn't Justify Wage Differences	May 2018
Immigrant Worker Protection Act Notice Template Now Available Online	Apr 2018
Reminder: 2017 EEO-1 Report Due by March 31, 2018	Mar 2018
California Bank Settles Overtime Compensation Litigation	Jan 2018
OCC Updates Background Investigations Booklet	Dec 2017
New California Law Prohibits Questions About Criminal Convictions	Nov 2017
New Law Restricts Salary History Info Requests	Nov 2017
EEOC Puts an OMB-Mandated Freeze on 2017 EEO-1 Form	Oct 2017
Ninth Circuit: Mortgage Underwriters Are Non-exempt Employees	Sep 2017
California Supreme Court: Day of Rest Based on Workweek Not Rolling 7-day Period	Jun 2017
Employers Can't Require Employees To Be "On Call" During Rest Periods	Feb 2017
JPMorgan Fined for Questionable Foreign Referral Hiring Program	Dec 2016
Preliminary Injunction Blocks DOL Overtime Exemption Rule	Dec 2016
Institutions Encouraged to Submit Self-assessments of Diversity Policies	Sep 2016
New California Law to Decrease Gender Pay Gap	Jul 2016
Sick Pay: Cities of Los Angeles and San Diego Adopt Independent Rules	Jul 2016
New Rules for Overtime Exemptions	Jun 2016
California Supreme Court Interprets Employee Seating Requirements	May 2016
California Legislature Adopts Series of Increases to Minimum Wage	Apr 2016
City of San Francisco Ordinance Gives Employees Full Pay for Parental Leave	Apr 2016
Measure Aims to Curb Gender Wage Inequality	Nov 2015
BofA Real Estate Staff Appraisers Settle Overtime Exemption Class Action Claims	Sep 2015
Amendments Seek to Cure California Sick Pay Law	Aug 2015
DOL Issues Guidance Regarding Classification of Independent Contractors	Aug 2015
DOL Proposes to Increase Overtime Eligibility Threshold	Jul 2015
Los Angeles City Council Approves Minimum Wage Increases	Jun 2015
San Francisco Ordinances Protect Part-time Employees; Require Notice of Work Schedules	Jun 2015
Supreme Court Upholds DOL Interpretation on MLO Overtime Exemption	Apr 2015
DOL Final Rule Defines Spouse for FMLA Purposes	Mar 2015
California Paid Sick Leave – Q&A	Feb 2015
NLRB Rules Workers May Use Employer Email To Discuss Workplace Conditions	Jan 2015
Supreme Court to Review Case Over Regulatory Powers	Nov 2014
Bill Extends Employee Time Period for Seeking Liquidated Damages	Oct 2014
New Law Imposes Mandatory Paid Sick Leave	Oct 2014
Reimbursement May Be Required for Work-related Cell Phone Use	Sep 2014
Reminder: California Minimum Wage Increases on July 1, 2014	Jul 2014
U.S. Supreme Court To Consider Mortgage Loan Officer Overtime Exemption	Jul 2014
OSHA Issues Interim Final Rule on Whistleblower Procedures Under CFWA	May 2014
U.S. Treasury and IRS Issue Employer Responsibility Regulations Under Affordable Care Act	Mar 2014
NLRB Surrenders to Ruling on Organizing-rights Poster	Feb 2014
Agencies Extend Comment Period on Proposed Policy on Assessing Diversity Policies Extended	Jan 2014
New Diversity Standards For Institutions Proposed	Nov 2013
Employers Warned Against Exclusive Use of Payroll Cards	Oct 2013
DOL Extends FMLA to Same-sex Couples	Sep 2013



Circuit Court Vacates DOL Mortgage Loan Officer Ruling	Aug 2013
Circuit Court Vacates NLRB Organizing-rights Posting Requirement	Jun 2013
Health Care Law Whistleblower Provisions Go Into Effect	Apr 2013
New FMLA Poster Now In Effect	Apr 2013
Bank of America Settles Overtime Pay Suit for \$12 Million	Mar 2013
FDIC Revises Exception for Hiring Minor Criminal Offenders	Mar 2013
JPMorgan Chase Avoids Overtime Pay Lawsuit	Mar 2013
Bank Settles Overtime Pay Lawsuit	Oct 2012
California Supreme Court Defines Employer's Duty with Respect to Meal Breaks	May 2012
DOL Proposes Changes to FMLA Eligibility for Military Caregivers	Mar 2012
NLRB Postpones Effective Date of Right to Organize Notice	Nov 2011
Employees' Full Severance Pay may be Entitled to Priority Treatment Upon Bankruptcy	Oct 2011
Employers Have Opportunity to Reclassify Independent Contractors	Oct 2011
IRS Clears the Air on Taxation of Employer-provided Cell Phones	Oct 2011
NLRB Final Rule Requires Employers to Post Notice Detailing Employee Unionization Rights	Sep 2011
Follow-up Questions from January 2011 BCG Employment Law Seminar	Mar 2011
DOL Issues Interpretation of Wage and Hour Exempt Status of Mortgage Loan Officers	Nov 2010
Employers Empowered to Collect Attorneys' Fees	Sep 2010
New Poster Requirements for Federally-insured Financial Institutions	Jul 2010
Revised EEOC Poster	Feb 2010

## **EQUAL CREDIT OPPORTUNITY ACT (SEE "REGULATION B")**

Another Class Action Citizenship Discrimination Case Launched Against a Creditor	Sep 2021
New Dreamers Suit Sheds Light on Immigration Status Discrimination; With an FCRA Twist	May 2021
CFPB Issues Fourth Status Report on Reform Act Section 1071	Apr 2021
CFPB Issues Interpretive Rule on Sexual Orientation and Gender Identity Discrimination	Apr 2021
CFPB's New Enforcement Priorities	Mar 2021
President Orders HUD to Review Final Disparate Impact Rule	Mar 2021
CFPB Advisory Opinion Addresses SPCPs	Feb 2021
CFPB Issues LEP Statement	Feb 2021
Dreamers Case Settled in January	Feb 2021
CFPB Issues Advisory Opinion on Special Purpose Credit Programs	Jan 2021
Agencies Issue Statement on Responsible Small-Dollar Loans Lending Principles	Jun 2020
CFPB Issues 2020 Fair Lending Report	Jun 2020
CFPB's Small Business Fair Lending Focus	Jun 2020
SBA Issues PPP Foreign-language Resources	Jun 2020
Regulators Issue Interagency Statement on the Use of Alternative Data in Credit Underwriting	Jan 2020

## **EXAMINATIONS**

OCC Increasing LIBOR Transition Oversight in 2021	Jun 2021
FDIC Issues New Edition Consumer Compliance Supervisory Highlights	May 2021
Fed Issues Consumer Compliance Outlook First Issue 2021	May 2021
Fed Issues Guidance for LIBOR Transition Planning Examinations; Is Your Institution Ready?	May 2021
ABA Publishes Comment Letter Opposing OCC's Proposed Bank Premises Rule	Apr 2021
CFPB Rescinds COVID Temporary Compliance Flexibility Statements	Apr 2021

FDIC Revises Guidelines for Appeals of Material Supervisory Decisions	Feb 2021
Regulators Approve Final Rule Clarifying the Role of Supervisory Guidance	Feb 2021
New Interagency Proposal Seeks Public Comment on Role of Supervisory Guidance	Dec 2020
Agencies Update TILA Exam Procedures	Nov 2020
FinCEN Issues BSA Enforcement Statement on its Enforcement of the BSA	Sep 2020
FRB Releases Annual Large Bank Stress Test Results; Halts Stock Buybacks and Limits Dividends for Large Banks	Sep 2020
Federal and State Regulators Issue COVID-19 Safety and Soundness Guidance	Aug 2020
Agencies Issue Statement on Responsible Small-Dollar Loans Lending Principles	Jun 2020
CFPB Issues No-Action Letter Templates for Small-Dollar Loans & Risk Mitigation Program	Jun 2020
BSA/AML Examination Manual Updated	May 2020
“Responsible Conduct” Guidance Updated	May 2020
Banking Agencies Issue Guidance on CRA Activities in Response to COVID-19	Apr 2020
FRB Adjusts Supervisory Activities Due to COVID-19	Apr 2020
Mortgage Servicing - Financial Regulators Confirm a Flexible Supervisory and Enforcement Approach	Apr 2020
NCUA Announces All Examinations to take Place Offsite	Apr 2020
FDIC Intends to Promote Clarity with the Release of its Enforcement Actions Manual	Jan 2020
FDIC Risk-Focused, Forward-Looking Safety and Soundness	Dec 2019
Bureau Issues 19th Edition of its Supervisory Highlights	Oct 2019
FRB Proposes the Modernization of Rules Governing Confidential Supervisory Information and Freedom of Information Act Requests	Sep 2019
FDIC’s Standardized Export of Imaged Loan Documents Initiative	Mar 2019
NCUA Letter Advises of 2019 Supervisory Priorities	Feb 2019
NCUA & State Regulators Launch Alternating Exam Pilot Program	Jan 2019
Agencies Adopt Relief Act Small Bank Exam Schedule	Jan 2019
Agencies Disclaim Guidance Documents’ Legal Force	Oct 2018
Agencies Adopt Relief Act Small Bank Exam Schedule	Sep 2018
OCC Revises Policy for Downgrading CRA Ratings	Sep 2018
Agencies Issue Second Statement on Relief Act Impact	Aug 2018
OCC Bulletin Clarifies CRA Supervisory Policies and Processes	Jul 2018
State-chartered Credit Unions No Longer Need DBO Approval to Amend Bylaws	Jun 2018
FFIEC Continues Efforts on Modernizing Exams	Apr 2018
Ninth Circuit: FFIEC BSA/AML Exam Procedures Legal Authority for BSA Regs	Apr 2018
Guidance Issued on Conducting Exams of Institutions Impacted by Major Disasters	Jan 2018
NCUA Issues Final Rule on MSD Appeals	Dec 2017
Agencies Identify Key HMDA Data Fields for Transaction Testing	Nov 2017
OCC Issues Guidance for Downgrading CRA Ratings	Nov 2017
FFIEC Adopts HMDA Exam Testing Guidelines	Sep 2017
FDIC Revises Exam Appeals Guidelines	Aug 2017
NCUA Proposes Revisions to Appeals Process	Jun 2017
OCC, FDIC to Give Early Warning of Scheduled CRA Exams	Jun 2017
Seventh Circuit: CAMELS Rating Justiciable	Apr 2017
OCC Supplements Third Party Due Diligence Exam Procedures	Feb 2017
2017 Examination Changes for Certain Depository Institutions and Credit Unions	Jan 2017
FRB Expands Scope of Senior Examiner Post-Employment Restrictions	Dec 2016
Uniform Interagency Consumer Compliance Rating System Revised	Dec 2016
Agencies Provide Guidance as to MLA Examinations, But Add Confusion on Savings-Secured Loans	Nov 2016
FDIC Proposes Changes to its Exam Appeals Process	Sep 2016
FDIC Adopts Strong Risk-Focused Approach for IT Exams	Aug 2016
FRB Clarifies Repeal of Regulation AA; Publishes Revised UDAP Examination Procedures	Aug 2016

NCUA Makes Examination Cycle Less Rigid	Aug 2016
Agencies Adjust Certain CMP Amounts	Jul 2016
FFIEC Proposes Revised Consumer Compliance Rating System	May 2016
FRB: Small SMBs May Opt for Off-site Loan Reviews	May 2016
OCC: Examiners Must Have Unimpeded Access to Records	May 2016
FAST Act Expands Scope of 18-month Onsite Exam Cycle	Feb 2016
Regulators Give Insight as to 2016 Exam Focus	Jan 2016
FRB Issues Guidance Regarding Waiver of Exams Prior to Membership or Mergers	Nov 2015
FRB CA Letter Advises of PTFA Expiration and Duty to Follow State Law	Jun 2015
FFIEC Releases IMD Rule Exam Procedures	May 2015
OCC Updates Handbook on Trade Finance	May 2015
OCC Revises Booklet on Deposit-related Credit Products	Apr 2015
CFPB: Sharing Exam Information Generally Prohibited	Feb 2015
OCC Revises Litigation and Legal Matters Handbook	Feb 2015
FFIEC Updates BSA/AML Exam Manual	Dec 2014
OCC Updates Policy on How it Manages Problems Identified During Examinations	Nov 2014
FRB Updates Consumer Compliance Handbook	Jul 2014
Recently Updated FDIC Exam Manual Misstates Interest on Demand Deposits	Jun 2014
FDIC Adopts Mortgage Rule Exam Procedures	Mar 2014
CFPB Updates Mortgage Exam Procedures	Feb 2014
FRB Updates Consumer Compliance Handbook	Feb 2014
Agencies Clarify Policy Regarding Exams in Light of Making QM versus Non-QM Loans	Jan 2014
OCC Issues Standards for Independent Consultants in Enforcement Actions	Jan 2014
Agencies Issue Exam Procedures for Garnishment of Accounts Containing Federal Benefits	Dec 2013
FRB Revises Consumer Compliance and CRA Exam Frequency Policy	Dec 2013
CFPB Adopts Remittance Transfer Exam Procedures	Nov 2013
NCUA Revises Examination Report and Process	Nov 2013
Mortgage Exam Procedures Updated	Sep 2013
CFPB Outlines Factors Considered in Enforcement Action	Jul 2013
FRB Adopts Revised Reg Z Exam Procedures	Jul 2013
FRB Issues SR Letter on Communicating Supervisory Findings	Jul 2013
OCC Revises Agency Decision Appeals Process	Jul 2013
CFPB Issues CMP Fund Final Rule	May 2013
NCUA Outlines Exam Focus for 2013	Mar 2013
CFPB Releases Student Loan Exam Procedures	Jan 2013
President Signs Measure to Preserve Privilege of Information Shared with CFPB	Jan 2013
CFPB Updates Supervisory Appeals Process	Dec 2012
FFIEC Adopts Revised Interagency Examination Procedures for Reg Z	Dec 2012
NCUA Releases National Supervision Policy Manual to the Public	Dec 2012
FDIC Revises Its Regulatory Violation Classification System	Oct 2012
CFPB Adopts Final Rule Regarding Privileged Information	Jul 2012
CFPB Issues Rules on Investigative Procedures	Jul 2012
FFIEC Updates FCRA Exam Procedures	Jul 2012
FRB Updates Consumer Compliance Handbook	Jul 2012
NCUA Supervision Manual Promotes Consistent Exam Standards	Jun 2012
CFPB Proposes Rule on Preserving Privilege of Shared Information	Apr 2012
Copying and Removing Confidential Bank Information Breaches Fiduciary Duty	Apr 2012
Guidance Issued on Upgrading Community Bank Supervisory Ratings	Apr 2012
OCC Revises Credit Concentrations Booklet	Jan 2012
Reg Z Exam Procedures Revised	Jan 2012

Credit Unions Reminded of Exam Confidentiality Measure Could Provide Examination Relief and Clarity	Dec 2011
CFPB Issues Examination Manual	Nov 2011
OCC Issues New Reg E Exam Booklet	Nov 2011
OCC Updates Protecting Tenants Exam Procedures	Jun 2011
FDIC Continues to Encourage Exam Findings Feedback	Apr 2011
OTS Issues Risk-based Pricing Notice Exam Procedures	Feb 2011
Revisions Made to Reg Z Exam Procedures	Feb 2011
OTS Revises Examination Handbook Section on REOs	Jan 2011
Revised Interagency Examination Procedures for Regulation E Released	Nov 2010
Agencies Issue Exam Guidance for Unlawful Internet Gambling Rule	Jun 2010
OTS Updates Exam Guidance on Fraud and Insider Abuse	Jun 2010
BSA Exam Manual Updated	May 2010
OTS Updates its TILA Exam Procedures	May 2010
Exam Procedures Adopted for Consumer Credit Report Furnisher Duties	Apr 2010
OCC Updates HMDA Exam Booklet	Mar 2010
OCC Fair Lending Handbook Revised	Feb 2010
OCC Issues Exam Procedures for Protecting Tenants at Foreclosure Act	Feb 2010
Reg DD Exam Procedures Updated	Jan 2010

## **EMPLOYEE/EXECUTIVE COMPENSATION**

SEC Issues Guidance on Pay Disparity Ratio Disclosure Rule	Nov 2017
CFPB Issues Guidance on Production Incentives	Dec 2016
FRB and NCUA Issue Another Executive Compensation Proposal	May 2016
SEC Adopts Final Pay Ratio Disclosure Rule	Sep 2015
SEC Issues Proposal to Require Clawback Policies on Executive Compensation	Jul 2015
NCUA Adopts Golden Parachute Final Rule	Jun 2011
Proposed Rule on Incentive Compensation Issued	Apr 2011
Large Bank Incentive-based Compensation Rule Proposed	Mar 2011
SEC Adopts Rules for Say-On-Pay and Golden Parachute Compensation	Feb 2011
FDIC Issues Guidance on Golden Parachute Payments for Troubled Banks	Dec 2010
SEC Approves Amendments to NYSE Rules on Executive Compensation	Dec 2010
Agencies Issue Incentive Compensation Guidance	Jul 2010
FDIC Issues Notice of Proposed Rulemaking on Employee Compensation Programs	Feb 2010

## **E**

### **FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003 (FACT ACT)**

FTC Settles with TWC in Risk-based Pricing Allegations	Jan 2014
Seventh Circuit Holds that Emailed Receipts are Not “Electronically Printed” as Required Under the FACT Act	Oct 2010
Reminder – July 1 Compliance Date for FACT Act Accuracy and Integrity Requirements Quickly Approaching	Jun 2010
Exam Procedures Adopted for Consumer Credit Report Furnisher Duties	Apr 2010

## FAIR CREDIT REPORTING ACT (FCRA)

New Dreamers Suit Sheds Light on Immigration Status Discrimination; With an FCRA Twist	May 2021
CFPB Rescinds COVID Temporary Compliance Flexibility Statements	Apr 2021
CFPB's New Enforcement Priorities	Mar 2021
CFPB Publishes Special Edition of Supervisory Highlights	Mar 2021
DFPI Announces CCFPL Enforcement	Feb 2021
CFPB Issues Consent Order to Auto Lender Stemming from FCRA Violations	Jan 2021
Furnishers are Required to Report Disputes Made Through E-Oscar	Dec 2020
CFPB Publishes Latest Edition of Supervisory Highlights	Oct 2020
FRB's Commonly Cited Consumer Compliance Violations	Jun 2020
Conditioning Credit on a Credit Report	Mar 2020
CFPB Issues Supervisory Highlights Consumer Reporting Special Edition	Feb 2020
FICO 10 Credit Score Introduced	Feb 2020
A CRA's and Furnisher's FCRA Obligations Are to a Consumer	Sep 2019
New Development in Spokeo Saga: Ninth Circuit Allows Case to Proceed	Sep 2017
Ninth Circuit BAP: Post-petition Negative Credit Reporting Does Not Constitute Per Se Violation of Automatic Stay	Jun 2017
Identifying the Provider of a Credit Score on Adverse Action Notices	May 2017
Spousal Credit Reports	Mar 2017
Supreme Court: Consumers Must Allege Actual Harm for FCRA Violations	Jun 2016
CFPB: Deposit Account History Subject to FCRA Consumer Credit Accuracy and Integrity Rule	Feb 2016
Use of Background Checks Creates FCRA Compliance Duties	Nov 2015
Credit Reporting Complaints Top CFPB Monthly Complaint Report	Sep 2015
11th Circuit Shows How Seriously Courts Take FCRA Compliance	Mar 2015
Auto Lender Fined for Furnishing Inaccurate Credit Information	Sep 2014
Red Flag Rules	Sep 2014
Upcoming Changes to Credit Scores and Credit Reports	Sep 2014
No FCRA Violation When Requesting A Consumer Report to Verify Identity	Jul 2014
CFPB Makes Strides in Credit Reporting	Mar 2014
Consumers Can Sue for FCRA Violations Even Without Actual Harm	Mar 2014
CFPB Alerts Furnishers of Duty to Investigate Consumer Credit Disputes	Sep 2013
Court Affirms No Civil Liability For Violations of FCRA Section 623(a)	Mar 2013
Pulling Credit Report for 1099 Address Verification Purpose	Feb 2013
CFPB Report on Credit Bureaus Reveals Certain Insights	Jan 2013
FTC Issues Identity Theft Red Flags Interim Final Rule	Jan 2013
Consumer Reporting Agencies to Issue Revised FCRA Notices	Nov 2012
Equifax and Its Customers Required to Pay \$1.6 Million for Alleged Wrongful Sale and Use of Prescreened Lists	Nov 2012
Reasonableness of Bank Investigation Under Review in FCRA Lawsuit	Nov 2012
FFIEC Updates FCRA Exam Procedures	Jul 2012
Caution: "Investigative Reports" Can Be "Consumer Reports"	May 2012
Background Screening Reports May Violate Fair Credit Reporting Act	Mar 2012
Impact of QualiFile Scores on FCRA Adverse Action Notices	Dec 2011
7th Circuit: FCRA Preempts State Law Claims	Nov 2011
FRB Offers Online Consumer Credit Report and Credit Score Resource	Dec 2010
OTS Updates its FCRA Exam Procedures	Oct 2010
Exam Procedures Adopted for Consumer Credit Report Furnisher Duties	Apr 2010

## FAIR DEBT COLLECTION PRACTICES

U.S. Supreme Court Finally Decides CDC Eviction Moratorium is Unconstitutional; No Change to California's Eviction Moratorium	Sep 2021
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CFPB Issues Rulemaking Agenda	Jul 2021
DFPI Modifies Proposed Debt Collection Licensing Act Regulations	Jul 2021
Sixth Circuit Finds “Confusion and Anxiety” Does Not Provide FDCPA Standing	Jul 2021
Debt Collection Recent Developments	Jun 2021
FDIC Imposes \$1.8 Million CIVIL Money Penalty for FTC Act Section 5 Violations	Jun 2021
Debt Collection Recent Developments	May 2021
Federal Residential “Eviction” News	Apr 2021
CFPB Publishes Special Edition of Supervisory Highlights	Mar 2021
DFPI Announces CCFPL Enforcement	Feb 2021
CFPB Issues Final Rule to Amend Regulation F	Jan 2021
California Rosenthal Fair Debt Collection Practices Act Q&A	Dec 2020
CFPB Issues Final Regulation F – Fair Debt Collection Practices	Dec 2020
CFPB Publishes Latest Edition of Supervisory Highlights	Oct 2020
CFPB Extends Comment Period for Proposed Time-Barred Debt Disclosures – Again	Jun 2020
CFPB Extends Comment Period for FDCPA SNPR	Apr 2020
CFPB Updates its Consumer Financial Resources in Response to COVID-19’s Impact	Apr 2020
CFPB Proposes Supplemental Rule on Time-Barred Debt	Mar 2020
U.S. Supreme Court Resolves FDCPA Statute of Limitations Circuit Split	Mar 2020
Seventh Circuit Confirms that Debt Validation Notices Sent by Email Are Insufficient	Dec 2019
Do Not Put an Account Number on an Envelope, Even if by QR Code	Sep 2019
Bureau Proposes Debt Collection Rule	Jun 2019
U.S. Supreme Court Holds Nonjudicial Foreclosures Are Not Subject to FDCPA	Apr 2019
Does the FDCPA Apply to Non-Judicial Foreclosure Proceedings?	Nov 2018
Supreme Court: Purchaser of Debt is Not a Debt Collector	Jul 2017
Ninth Circuit: Federal FDCPA Does Not Cover Nonjudicial Foreclosures	May 2017
Ninth Circuit Rules on Fair Debt Collection Practices Act Communications	Oct 2016
Additional Disclosure Required in Debt Collection Notices	May 2016
Debt Collection Practices at Forefront of CFPB Scrutiny	Oct 2015
OCC & CFPB Take Action against JPMorgan Chase for Debt Collection & SCRA Violations	Sep 2015
Second Circuit: RESPA Mortgage Servicing Notice is FDCPA Initial Communication	Sep 2015
Sixth Circuit: An LLC is a “Person” Under FDCPA	Sep 2015
A Service By Any Other Name (but Not a Loan)	Aug 2015
Lienholders of Pre-2013 Loans: Review Post-Foreclosure Letters	May 2015
OCC Outlines Expectations for Debt Sales Practices	Sep 2014
Oral Disputes of Debt Under FDCPA are Permissible	Mar 2014
Debt Collection Advance Notice of Proposed Rulemaking	Dec 2013
CFPB Puts Debt Collectors on Alert	Aug 2013
New Measure Curbs Certain Actions of Debt Buyers	Aug 2013
Early Foreclosures May Trigger FDCPA Violations	Aug 2012
Court Rules Debt Collection Demand Letter Encouraging Debtor to “Act Now” Conforms with FDCPA	Jun 2012
Loan Servicers Classified as Debt Collectors under FDCPA	Jun 2012
CFPB Proposes Rule to Define Larger Participants in Consumer Debt Collections Market	Mar 2012
Ninth Circuit Holds FDCPA Statute of Limitations Subject to Discovery Rule	Jan 2010

## FAIR HOUSING

Fair Lending Insights from CFPB’s COVID Mortgage Servicing Report	Sep 2021
OCC Changes Address for CRA, FHA and ECOA Notices; Action Required by November 4	Sep 2021
Supreme Court Rules FHFA’s Single Director Structure Violates Separation of Powers	Jul 2021
President Orders HUD to Review Final Disparate Impact Rule	Mar 2021
HUD Issues Final Rule Amending Its Disparate Impact Standard	Oct 2020

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HUD and DOJ Sign MOU to (it is hoped) Encourage More Banks to Engage in FHA Lending	Dec 2019
Another City's FHA Case Proceeds Against a Big Bank	Nov 2019
HUD Proposes to Amend Its Disparate Impact Standard	Sep 2019
Eleventh Circuit Rules the City of Miami May Proceed with FHA Claim	Jul 2019
HUD Charges Facebook with Discriminatory Advertising Practices	May 2019
HUD May Reconsider its Disparate Impact Rule	Jul 2018
CA Fair Lending Notice: DBO Consolidation of San Francisco Offices	Apr 2018
Cities' FHA Lawsuits Take a Hit	Jul 2017
Supreme Court: Your City Can Sue You for Fair Lending Violations	May 2017
HUD Guidance Provides Housing Protections for Limited English Proficiency Individuals	Oct 2016
Supreme Court Upholds Disparate Impact Theory under FHA	Jul 2015
HUD Issues Reminder of Sexual Orientation, Gender Identity Anti-Discrimination Rule	Mar 2015
Supreme Court Agrees To Hear FHA Disparate Impact Case	Nov 2014
HUD Settles with U.S. Bank in Lending Discrimination Claims	Oct 2014
Supreme Court May Have Another Shot at Reviewing FHA Disparate Impact	Jun 2014
FHA Disparate Impact Theory Case Shines Spotlight Back on Fair Housing Issue	Feb 2014
Fair Housing Case Settled Before Supreme Court Hearing	Dec 2013
HUD Charges Bank of Violating FHA	Sep 2013
Wells Fargo Enters Agreement with HUD on REO Sale	Jul 2013
HUD Issues Fair Housing Disparate Impact Final Rule	Mar 2013
HUD Steps Up Enforcement of FHA	Mar 2013
Unearned Discount Points and Compliance Implications	Nov 2012
FHA Disparate Impact Case Reprises for Supreme Court Review	Aug 2012
Federal Credit Unions Required to Revise Equal Housing Lender Notice	Jun 2012
Supreme Court Dismisses FHA Disparate Impact Case	Mar 2012
HUD Proposes Fair Housing Disparate Impact Standard	Dec 2011
Supreme Court to Review FHA Disparate Impact Case	Dec 2011
OCC Issues Guidance on Addresses for CRA and ECOA Notices and FHA Posters	Nov 2011

## FAIR LENDING

Another Class Action Citizenship Discrimination Case Launched Against a Creditor	Sep 2021
Bank Settles Redlining Charges that Include Failing to Advertise in Spanish	
Even Though Its Customers Do Not Primarily Speak Spanish	Sep 2021
Fair Lending Insights from CFPB's COVID Mortgage Servicing Report	Sep 2021
CFPB Issues Summer 2021 Supervisory Highlights	Aug 2021
CFPB Releases Annual Fair Lending Report	May 2021
CFPB's Small Business Fair Lending Focus & Section 1071 Update	May 2021
FDIC Issues New Edition Consumer Compliance Supervisory Highlights	May 2021
New Dreamers Suit Sheds Light on Immigration Status Discrimination; With an FCRA Twist	May 2021
President Orders HUD to Review Final Disparate Impact Rule	Mar 2021
CFPB Advisory Opinion Addresses SPCPs	Feb 2021
CFPB Issues LEP Statement	Feb 2021
OCC Finalizes Rule to Promote Fair Access to Financial Services and then Pauses It	Feb 2021
OCC Proposes Rule to Offer and Provide Fair Access to Financial Services	Jan 2021
DFPI & California Fair Lending Notice	Nov 2020
CFPB Publishes Latest Edition of Supervisory Highlights	Oct 2020
HUD Issues Final Rule Amending Its Disparate Impact Standard	Oct 2020
CFPB's RFI on Ways to Prevent Credit Discrimination and Build a	
More Inclusive Financial System	Sep 2020
CFPB Issues 2020 Fair Lending Report	Jun 2020
CFPB's Small Business Fair Lending Focus	Jun 2020
SBA Issues PPP Foreign-language Resources	Jun 2020

Regulators Issue Interagency Statement on the Use of Alternative Data in Credit Underwriting	Jan 2020
HUD Proposes to Amend Its Disparate Impact Standard	Sep 2019
Citibank Pays \$49 Million for Discriminatory Pricing of Mortgage Loans	Apr 2019
HUD May Reconsider its Disparate Impact Rule	Jul 2018
Reminder: Borrowers Paying for Discount Points Need to Receive Discounts	Dec 2017
Revised URLA Will Seek Applicants' Preferred Language	Nov 2017
Supreme Court: Your City Can Sue You for Fair Lending Violations	May 2017
Banks Enter Settlement With DOJ On Redlining Claims	Feb 2017
Bureau Gives Insight on Upcoming Fair Lending Focus	Jan 2017
Discrimination Related to Driver's License and ID Cards – Q&A	May 2016
Bank Enters Agreement to Settle Redlining Allegations	Oct 2015
Creditors Reminded to Include Public Assistance Income in Evaluating Loan Requests	Jun 2015
HUD Hits Bank with \$200 Million Discrimination Settlement	Jun 2015
California Fair Lending Notice	Oct 2014
CFPB Issues 2014 Fair Lending Report	Jun 2014
Guidance Issued on QMs and Fair Lending Risks	Nov 2013
Compliance Areas of Focus	Sep 2013
California Fair Lending Notice and Lobby Poster	Aug 2013
Bank's Mortgage Lending Policy Found to Discriminate Against White Males	Jun 2013
FRB Clarifies Use of 2010 Census Data in Fair Lending Exams	Jun 2013
DOJ Settles Redlining Fair Lending Claim	Mar 2013
Developments in Fair Lending	Jan 2013
CFPB Issues Statement on Fair Lending and Disparate Impact Doctrine	May 2012
OCC Fair Lending Handbook Revised	Feb 2010
Charging Differently for Merged Credit Reports May Result in Fair Lending Violation	Jan 2010

## **FATCA**

IRS Updates Nonresident Alien Depositor No TIN List	Apr 2018
IRS Issues Guidance on Nonresident Alien Depositor Foreign TIN and DOB Requirements	Oct 2017
IRS Updates Form W-9 Instructions: Clarifies Substitute Form "FATCA Certification" Requirements	Jan 2015
IRS Issues Final and Temporary "Coordinating" FATCA Rules and Updates W-8 Forms	Apr 2014

## **FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)**

FDIC Proposes Rule to Simplify the Deposit Insurance Coverage Rules	Aug 2021
FDIC's Revised Brokered Deposits Regulation Is In Effect	Apr 2021
FDIC Amends Insurance Assessments for Large and Complex IDIs Implementing CECL	Mar 2021
Reminder: Biden's Regulatory Freeze Pending Review	Mar 2021
FDIC Revises Guidelines for Appeals of Material Supervisory Decisions	Feb 2021
New Administration, First Changes	Feb 2021
FDIC Issues Final Brokered Deposit Rule	Jan 2021
FDIC Proposes Amendments to Insurance Assessments for Large and Complex IDIs Implementing CECL	Jan 2021
FDIC Approves Temporary Relief from Part 363's Audit and Reporting Requirements	Nov 2020
FDIC Establishes Deposit Insurance Fund Restoration Plan	Oct 2020
Several Attorneys General Sue FDIC and OCC Over Interest Rate Rules	Sep 2020
Face Masks in Financial Institutions	Aug 2020
FDIC Is Not Prepared to Finalize the CRA Proposal at this Time	Jun 2020



FDIC Proposes to Mitigate Deposit Insurance Assessment Effects of PPP, PPPLF and MMLF Participation	Jun 2020
FRB Issues Q&As on Removal of Six-Per-Month Limit for Saving Accounts and MMDAs	Jun 2020
Brokered Deposit NPR's Comment Period Extended	May 2020
"Member FDIC" to Go High-Tech	Mar 2020
FDIC Intends to Promote Clarity with the Release of its Enforcement Actions Manual	Jan 2020
FDIC Requests Comments on Proposed Revisions to Brokered Deposit Regulations	Jan 2020
FDIC Proposes Amendments to the National Rate and National Rate Cap Regulations	Dec 2019
FDIC Risk-Focused, Forward-Looking Safety and Soundness	Dec 2019
Eleventh Circuit Upholds FDIC's \$5 Million Jury Award Against a Bank's Board of Directors	Oct 2019
FDIC Proposes Amendments to Small Bank Assessment Credit Regulations	Oct 2019
DBO Cautions About Potential Confusion of Similar FDIC Website Name	Jun 2019

## **FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL (FFIEC)**

FFIEC Releases New APY Computational Tool	May 2020
"Responsible Conduct" Guidance Updated	May 2020

## **FEDERAL RESERVE BOARD**

Fed Extends Period to Comment on its New FedNow <sup>SM</sup> Service	Aug 2021
Fed Releases CECL Tool to Help Community Banks	Aug 2021
FRB Issues Proposed Rule to Amend Regulation J to Address Real Time Payment System	Jun 2021
Reminder: Biden's Regulatory Freeze Pending Review	Mar 2021
FRB Extends Temporary Reg O Exception for PPP Loans Through March 31	Feb 2021
New Administration, First Changes	Feb 2021
Federal Reserve Amends Implementation Date for Changes to Facilitate Same-Day ACH Service	Nov 2020
Federal Reserve Begins the CRA Reform Process	Nov 2020
FRB Updates Main Street Lending Program FAQs	Oct 2020
Face Masks in Financial Institutions	Aug 2020
FRB Extends COVID-19 Related Lending Facilities Through December 31, 2020	Aug 2020
FRB Extends Reg O's Temporary Loan Exemption	Aug 2020
Main Street Lending Program Operational; Expanded for Nonprofits	Aug 2020
Main Street Lending Program Should be Operational Soon	Jun 2020
Certain PPP Loan Temporarily Exempt from Regulation O	May 2020
FRB Funds Main Street Lending Program	May 2020
FRB Outlines Framework to Determine Company Control	May 2020
FRB Adjusts Supervisory Activities Due to COVID-19	Apr 2020
FRB Supports the Flow of Credit to Businesses and American Families	Apr 2020
FRB Proposes the Modernization of Rules Governing Confidential Supervisory Information and Freedom of Information Act Requests	Sep 2019

## **FEDERAL TRADE COMMISSION (FTC)**

FTC Clarifies No Transaction Limits to Holder in Course Due Rule	May 2021
Federal Residential "Eviction" News	Apr 2021
FTC and DOJ Seek Comments on Proposed Antitrust M&A Rules	Oct 2020
Ninth Circuit Affirms Summary Judgment Against Mass Joinder Mortgage Relief Scammers	Sep 2019

## FINANCIAL INSTITUTION RECORD MATCH (FIRM)

FTB Begins Rulemaking Process to Implement the FIRM Program Sep 2011

## FINTECH

NCUA Requests Information on How CUs Use Decentralized Finance and Digital Assets Applications Aug 2021  
Second Circuit Rules in Favor of the OCC Over Fintech Charters Aug 2021  
California Forms its Own Mini-CFPB and Passes Numerous Consumer Financial Protection Laws Oct 2020  
FDIC FDiTech Releases New Guide to Help FinTechs Connect with Banks Mar 2020  
CFPB Issues Policies to Promote Innovation and Facilitate Regulatory Compliance Oct 2019  
Two Challenges to the OCC Fintech Charter and Two Different Rulings Oct 2019

## FLOOD INSURANCE

FDIC Issues New Edition Consumer Compliance Supervisory Highlights May 2021  
Los Angeles Cities Remain Eligible for NFIP Coverage May 2021  
Agencies Propose PFI Q&As; Dig Changes to CAS Acceptance Apr 2021  
Agencies Extend Proposed Flood Q&As' Comment Period Oct 2020  
Agencies Propose Updated Flood Insurance Q&As Aug 2020  
FDIC Updates Flood Insurance CMP Process Aug 2020  
COVID-19's Impact on Flood Insurance Regulations Jun 2020  
FRB's Commonly Cited Consumer Compliance Violations Jun 2020  
NFIP's Grace Period – No Impact on Forced Placement May 2020  
NFIP Extended Through Dec. 20, 2019 Dec 2019  
NFIP Extended Through November 21, 2019 Oct 2019  
Private Flood Insurance & the Compliance Aid Statement Oct 2019  
Erratum Aug 2019  
Private Flood Insurance Jul 2019  
NFIP Extended Through June 14, 2019 Jun 2019  
PFI Compliance Aid Statement: It Does Exist! Apr 2019  
Private Flood Insurance Rule in the Works Feb 2019  
NFIP Extended Until May 31, 2019 Jan 2019  
Congress Extends NFIP Until December 21 Dec 2018  
NFIP Set to Expire on Nov. 30 Nov 2018  
NFIP Extended to November 30, 2018 Aug 2018  
NFIP Temporarily Extended to July 31, 2018 Apr 2018  
FEMA Issues NFIP Lapse Guidance Jan 2018  
NFIP Funded Until January 19, 2018 Jan 2018  
NFIP Reauthorized until December 8 Oct 2017  
Private Flood Insurance – Q&A Sep 2017  
FDIC, FRB & OCC Guidance on When Force-Placing Flood Insurance is a “Tripwire” Jul 2017  
Agencies Issue Another Proposal on Private Flood Insurance Nov 2016  
Let's Talk About Private Flood Insurance Nov 2016  
FEMA (Sort of) Issues a New SFHDF Aug 2016  
Reminder: Flood Insurance Escrow Option Clauses Due June 30 Jun 2016  
FEMA Will No Longer Ask Lender's Blessing Regarding \$10K Deductible on Residential Properties May 2016  
Small Lender Exemption to Flood Insurance Escrow Requirements – Q&A Jan 2016

Escrowing of Flood Premiums – Q&A	Sep 2015
Agencies Issue Long-awaited Flood Rules	Jul 2015
FEMA OKs Use of Standard Flood Hazard Determination Forms Until Updated	Jun 2015
Reminder: Review Private Flood Insurance Policies for Compliance with FEMA's Six Criteria	Jun 2015
FEMA Takes Additional Steps Toward HFIAA Surcharge & \$10,000 Residential Property Deductible	Mar 2015
GAO Issues Report on FEMA's Biggert-Waters Implementation	Mar 2015
FEMA Makes HFIAA-Mandated Changes to Deductibles and Premiums	Nov 2014
FEMA Updates NFIP Flood Insurance Manual	Oct 2014
Loan Portfolio Review: NFIP Maximum for Other Residential Buildings	Jul 2014
Agencies Issue Guidance on Increased NFIP Maximum for Other Residential Buildings	Jun 2014
FEMA Starts Adopting HFIAA Amendments	May 2014
Flood Insurance Update	May 2014
FEMA Issues June 2014 Plan to Implement Biggert-Waters	Apr 2014
President Signs Flood Insurance Reform Bill	Apr 2014
Say Goodbye to FEMA's NFIP Guidelines	Apr 2014
Lapse of Flood Insurance Policy with Subsidized Premiums	Feb 2014
Correction to Comments Made at November BCG Seminar Regarding Flood Insurance	Dec 2013
Recent FEMA Developments Related to NFIP	Dec 2013
Agencies Propose Biggert-Waters Flood Reform Rules	Oct 2013
Agencies Issue Guidance on Biggert-Waters Flood Act	Apr 2013
Breaking News: Correction to Biggert-Waters Flood Act Would Limit Escrowing of Flood Premiums To Residential Property Only	Jan 2013
Compliance with FEMA Standard Flood Hazard Determination Form – Q&A	Oct 2012
Flood Insurance Reform – Q&A	Aug 2012
Flood Insurance Reform Enacted	Jul 2012
President Signs 60-day Extension of NFIP	Jun 2012
FEMA Private Insurance Memo Offers Little Comfort	Apr 2012
National Flood Insurance Program Extended to December 16	Dec 2011
Banking Agencies Finalize Two Proposed Interagency Flood Insurance Questions & Answers; Propose Revisions to Three Existing Q&As	Oct 2011
Congress Extends the NFIP (Again)	Oct 2011
DFI Urges Licensees to Work With Flood Victims	Jan 2011
NFIP Extended	Oct 2010
NFIP Extended; OCC Follows Other Agencies to Provide Guidance for Flood Lapses	Jul 2010
NFIP Extended until May 31, 2010	May 2010
Congress Fails to Extend NFIP; FRB and OTS Issue Guidance	Apr 2010
NFIP Extended to March 28	Mar 2010

## FORECLOSURES

CFPB Issues Mortgage Forbearance Complaint Bulletin	May 2021
CFPB Proposes Foreclosure Moratorium Through End of 2021	May 2021
Residential Foreclosure and Eviction Moratoria, FHA Forbearance Extended	Jan 2021
Naming the Trustee on a Deed of Trust	Oct 2020
California Supreme Court Affirms Deficiency Judgment for Same Senior and Junior Lienholder	Jun 2019
Right to Reinstate Mortgage Cannot Be Waived in California	Jun 2019
U.S. Supreme Court Holds Nonjudicial Foreclosures Are Not Subject to FDCPA	Apr 2019
Unlawful Detainer Statutes Must Be Strictly Followed After Nonjudicial Foreclosure	Feb 2019
Does the FDCPA Apply to Non-Judicial Foreclosure Proceedings?	Nov 2018
California Appellate Court Affirms Reinstatement Right on Defaulted Deed of Trust	Nov 2018
FRB Notifies Banks Regarding PTFA Restoration	Jul 2018

Cal. Court of Appeal: Inaccurate Loan Modification Appeal Deadline is Material HBR Violation	Jun 2017
Ninth Circuit: Federal FDCPA Does Not Cover Nonjudicial Foreclosures	May 2017
CFPB Outlines Principles for Foreclosure Prevention	Aug 2016
Good News! California Lower Court Limits Yvanova to Post-foreclosure	May 2016
California Supreme Court Rules Mortgage Debtor May Challenge Wrongful Foreclosure	Mar 2016
FDIC Clarifies Supervisory Expectations for Abandoned Foreclosures	Mar 2016
California Supreme Court Blocks All Deficiency Liability After Short Sale on Any Purchase-money Loan	Feb 2016
Lienholders of Pre-2013 Loans: Review Post-Foreclosure Letters	May 2015
To Collect the Uncollectible (Mortgage) Debt	May 2015
Sunset of Protecting Tenants at Foreclosure Act; California Law Provides Similar Protections	Feb 2015
President Signs Mortgage Forgiveness Tax Relief	Jan 2015
California Lawmakers Conform Mortgage Debt Forgiveness Law to Federal Law	Aug 2014
Mortgage Debt Forgiveness Law to Federal Law	Aug 2014
California Court Allows Homeowners to Challenge Deed of Trust Assignments	Dec 2013
OCC Issues New OREO Handbook	Oct 2013
CA Legislature Expands Anti-deficiency Protections	Sep 2013
Purchase-money Anti-deficiency Protection Expanded to Include Short Sales	Aug 2013
Wells Fargo Enters Agreement with HUD on REO Sales	Jul 2013
Hawaii Supreme Court Rules Homeowners Cannot Invoke TILA's Right to Rescission After Final Foreclosure	Apr 2013
California Supreme Court Decision Makes It Easier for Borrowers to Challenge Loan Terms	Feb 2013
California Appellate Case Rules On The "Sold-Out Junior" Exception To California's Anti-Deficiency Laws	Dec 2012
Cities Adopt Foreclosure Registration Programs	Dec 2012
FinCEN Reports an Increase in SARs Relating to Foreclosure Rescue Scams	Nov 2012
FED Issues Guidance and Examination Procedures for Abandoned Foreclosures	Aug 2012
California Legislators Pass Homeowner Bill of Rights	Jul 2012
FRB Issues FAQs on Managing OREO	Jul 2012
OCC Issues Guidance on Potential Issues Concerning Foreclosed Properties	Jan 2012
OCC Issues Foreclosure Practices Guidance	Jul 2011
FDIC Issues Supervisory Insights Special Foreclosure Edition	Jun 2011
OCC Updates Protecting Tenants Exam Procedures	Jun 2011
City of Los Angeles Establishes Foreclosure Registry Program	Aug 2010
California Eliminates Tax on Forgiven Home Debt	Jun 2010
FinCEN Report Highlights Mortgage Loan Fraud and Foreclosure Rescue Scams	Mar 2010
OCC Issues Exam Procedures for Protecting Tenants at Foreclosure Act	Feb 2010

## FOREIGN BANKING

OCC Issues Risk Management Guidance on Foreign Correspondent Banking	Nov 2016
FRB Proposes Rule on Oversight of Foreign Banks Operating in the U.S.	Jan 2013

## FOREIGN EXCHANGE

Banks Charged with Manipulating Foreign Exchange Rates	Jun 2015
FRB Issues Final Retail Forex Rule (Regulation NN)	May 2013
SEC Extends Interim Final Rule on Retail Forex Transactions	Aug 2012
FDIC Proposes Retail Foreign Exchange Transactions Rule	Jun 2011
Spotlight on Foreign Exchange Pricing	Mar 2011

## G

### **GUARANTIES**

U.S. Supreme Court affirms Hawkins Case	May 2016
Court Rules Guarantors are Not Applicants Under ECOA	Jul 2015

## H

### **HIGH-COST MORTGAGE LOANS**

Agencies Update TILA Exam Procedures	Nov 2020
CFPB Adjusts Certain Regulation Z Thresholds for 2021	Aug 2020
CFPB Adjusts Certain Regulation Z Thresholds for 2020	Sep 2019
CFPB Settles with Mortgage Servicer Over TILA, RESPA and CFPB Violations	Jul 2019
Bureau Issues 2019 List of Rural or Underserved Counties	Mar 2019
CFPB Adjusts Certain Reg Z Rule Thresholds	Sep. 2018
CFPB Adjusts HOEPA, Credit Card and QM Points and Fees Thresholds	Sep 2017
CFPB Updates List of Rural and Under-served Counties	Dec 2016
CFPB Adjusts High-Cost Mortgage, Credit Card and QM Points and Fees Thresholds	Jul 2016
List of Rural and Underserved Counties Issued for 2016	Nov 2015
CFPB Final Rule Amends HOEPA, Credit Card and QM Points and Fees Thresholds	Oct 2015
CFPB Provides Source Code Tool for Generating HUD-Approved Counseling Agencies List	Apr 2014
California High-cost Loan Notice; HUD Counseling Contact Information	Sep 2013

### **HIGHER-PRICED MORTGAGE LOANS (HPML)**

CFPB Issues Final Rule Implementing Regulatory Relief Act's HPML Exemption	Feb 2021
Bureau Increases HPML Escrow Account Small Creditor Asset-size Threshold	Jan 2021
Agencies' 2021 Thresholds for Certain Consumer Lending Rules Remain the Same	Dec 2020
CFPB Proposes HPML Amendments	Aug 2020
Dollar Thresholds Increase for Certain Consumer Lending Rules	Nov 2019
Bureau Issues 2019 List of Rural or Underserved Counties	Mar 2019
Bureau Increases HPML Escrow Account Small Creditor Asset-size Threshold	Jan 2019
Agencies Increase Dollar Thresholds for Certain Consumer Lending Rules	Dec 2018
HPML Escrow Account Small Creditor Asset-size Threshold Increases	Jan 2018
Agencies Revise Dollar Thresholds for Certain Consumer Lending Rules	Dec 2017
CFPB Updates List of Rural and Under-served Counties	Dec 2016
Dollar Thresholds for Certain Consumer Lending Rules Remain Unchanged	Dec 2016
More Small Rural Creditors Get Lending Rule Relief	Apr 2016
CFPB Adjusts Asset-size Threshold to HPML Escrow Requirement's Small Creditor Exemption	Jan 2016
CFPB Offers Online Tool for Locating Rural Area Properties	Jan 2016
Certain Reg Z Dollar Thresholds Remain the Same	Dec 2015
List of Rural and Underserved Counties Issued for 2016	Nov 2015
HPML Appraisal Exemption Small Dollar Loan Threshold Increased	Jan 2015

Adjustment Made to HPML Escrow Account Small Creditor Asset-size Exemption Threshold	Feb 2014
Agencies Adopt Final Rule Exempting Certain HPMLs from Appraisal Requirements	Jan 2014
HPML Appraisal Proposal Expected to be Finalized December 2013	Nov 2013
Proposed HPML Exemptions from Appraisal Requirements	Aug 2013

## HOME EQUITY LINES OF CREDIT

Preview of April 2020 Seminar - Loan Modifications	Apr 2020
HELOCs and End of Draw Period	Nov 2014

## HOME MORTGAGE DISCLOSURE ACT (HMDA)

CFPB Issues Rulemaking Agenda	Jul 2021
2021 HMDA <i>Getting It Right</i> Issued	Apr 2021
Loan Modification Applications & HMDA Reporting	Feb 2021
Bureau Increases HMDA Exemption Asset-size Threshold	Jan 2021
CFPB Unveils Fall 2020 Rulemaking Agenda	Jan 2021
CFPB Issues Consent Order for Bank's Alleged Inaccurate HMDA Reporting	Dec 2020
Bureau Updates HMDA Data Collection Chart for 2021	Nov 2020
CFPB Issues FAQs for "Relied on" HMDA Data Points	Sep 2020
CFPB Releases 2021 HMDA FIG and Supplemental Guide for Quarterly Filers	Sep 2020
CFPB Releases its Spring 2020 Regulatory Agenda	Aug 2020
FFIEC Announces Availability of 2019 Mortgage Lending Data	Aug 2020
CFPB Issues 2020 Fair Lending Report	Jun 2020
CFPB Updates HMDA Small Entity Compliance Guide	Jun 2020
HMDA Final Rule Lowers Thresholds	May 2020
CFPB Clarifies How to Report Ethnicity, Race and Sex under HMDA	Apr 2020
CFPB Ordered to Issue Final Small Business HMDA Rule	Mar 2020
GSEs Release Interactive URLA and Omit Language Preference Question	Mar 2020
CFPB Publishes Updated HMDA Small Entity Compliance Guide	Feb 2020
CFPB Issues Final Rule to Implement Regulatory Relief Act's HMDA Amendments	Nov 2019
CFPB Updates its HMDA Webinars for the Regulatory Relief Act and its 2018 Rule	Oct 2019
HMDA Quarterly Reporting Begins January 1, 2020	Oct 2019
FFIEC Releases 2018 Mortgage Lending HMDA Data, 2019 Census Data Products and the 2019 Geocoding System	Sep 2019
CFPB Extends Comment Period for Proposed HMDA Amendments	Jul 2019
Freedom Mortgage Must Pay \$1.75 Million CMP for HMDA Violations	Jul 2019
HMDA Triggering Loan & Assumptions	Jul 2019
CFPB Proposes HMDA Amendments	May 2019
HMDA Happenings	May 2019
Recent HMDA Developments	Apr 2019
Bureau Updates HMDA Data Collection Chart for Collecting 2019 HMDA Data	Mar 2019
Bureau Increases HMDA Exemption Asset-size Threshold	Jan 2019
Bureau Issues Policy Guidance on Modifying Loan-Level HMDA Data	Jan 2019
HMDA Beta Testing Complete; Start Filing 2018 Data Now	Jan 2019
CFPB Launches Beta Version of HMDA Platform for Data Collected in 2018	Dec 2018
HMDA Data Collection Relief is Finally Here!	Sep 2018
Agencies Issue Statement on Relief Act HMDA Amendments	Jul 2018
FFIEC Releases 2017 HMDA Data	Jun 2018
Regulatory Relief Measure Signed	Jun 2018
2018 HMDA LAR Formatting Tool Now Available	Feb 2018

Agencies Give Reprieve on 2018 HMDA Data Enforcement	Jan 2018
CFPB Updates HMDA Resources Page	Jan 2018
HMDA Asset-size Threshold Exemption Increases	Jan 2018
Agencies Identify Key HMDA Data Fields for Transaction Testing	Nov 2017
CFPB Launches Beta Version of HMDA Platform	Nov 2017
CFPB Releases More HMDA Help	Nov 2017
2016 HMDA Data Released	Oct 2017
CFPB Final Rule Aligns Reg B GMI Requirements with Reg C	Oct 2017
Bureau Temporarily Increases HMDA's HELOC Threshold and Makes Other Clarifying Changes	Sep 2017
FFIEC Adopts HMDA Exam Testing Guidelines	Sep 2017
Follow up Questions from BCG HMDA Webinar – Q&A	Sep 2017
Bureau Proposes to Increase HMDA HELOC Volume Threshold to 500; ABA Seeks Delayed Effective Date	Aug 2017
CFPB Updates HMDA Resources; Issues New Resource	Aug 2017
CFPB Issues Proposed Clarifications to Regulation C (HMDA)	May 2017
CFPB Orders Nationstar to Pay \$1.75 Million for HMDA Violations	Apr 2017
Bureau Adds GMI Collection Guidance to HMDA Resources	Mar 2017
CFPB Makes No Change to HMDA Asset-Size Threshold Exemption	Jan 2017
CFPB Updates HMDA Resources	Jan 2017
CFPB to Non-Depository Institutions: HMDA May Very Well Apply to You	Nov 2016
Guidance Provided for Submitting 2017 are Already in HMDA Data	Nov 2016
2015 HMDA Data Released	Oct 2016
Bureau Approves Use of Revised 1003 for Reg B Purposes and Collection of HMDA Demographic Data in 2017	Oct 2016
Technical Resources for Complying with New HMDA Made Available	Aug 2016
Clarification re HMDA Covered Transactions from Monthly Telephone Briefing – Q&A	Mar 2016
HMDA 2017 and 2018 Data File Specifications Released	Mar 2016
Recent CRA and HMDA Developments	Jan 2016
FFIEC Releases 2014 HMDA Data	Oct 2015
Changes Coming to 2014 HMDA Disclosure Statements	Aug 2015
HMDA Asset-size Exemption Threshold Increased	Jan 2015
FFIEC Releases 2013 HMDA Data	Oct 2014
CFPB Issues Proposal to Amend Regulation C	Aug 2014
HMDA Revisions Underway	Mar 2014
Recent CRA and HMDA Developments	Feb 2014
CFPB Gets Tough on HMDA	Nov 2013
2012 HMDA Data Released	Oct 2013
CFPB HMDA Tool Opens Way for More Public Scrutiny	Oct 2013
FRB Clarifies Use of 2010 Census Data in Fair Lending Exams	Jun 2013
Reporting Property Type under HMDA	Jun 2013
Updated HMDA Guide – Reporting Denials	Jun 2013
HMDA Guide Updated	May 2013
Revised OMB MSA Delineations Released	Apr 2013
Asset Size Exemption Threshold for Collecting HMDA Data Increased to \$42 Million	Jan 2013
2011 HMDA Data Released	Oct 2012
FFIEC Geocode MFI Data Now Available	Feb 2012
Reminder: 2011 HMDA & CRA Data Due March 1, 2012	Jan 2012
Recent FFIEC HMDA and CRA Developments	Dec 2011
FRB Increases Exemption Threshold for Collecting HMDA Data to \$40 Million	Jan 2011
2010 HMDA and CRA Edits and File Specifications Available	Dec 2010
2009 HMDA Data Released	Oct 2010
FFIEC Makes 2010 Census Data Available on Website	Aug 2010
New Guides Issued for CRA and HMDA Data Collection and Reporting	Aug 2010
FRB Announces Topics for HMDA Hearings	Jul 2010

OCC Updates HMDA Exam Booklet	Mar 2010
CRA Small Bank Definition Asset Threshold Decreased; No Change to HMDA Exemption Asset Threshold	Jan 2010

## HOMEOWNERSHIP CREDIT COUNSELING

Are Weblinks for Mortgagors Facing Financial Difficulties Required?	Feb 2021
CFPB Provides Source Code Tool for Generating HUD-Approved Counseling Agencies List	Apr 2014
Homeownership Counseling Notice	Feb 2014
Bureau Unveils Homeownership Counseling Search Tool	Dec 2013
HUD Revised SCRA Notice Available for Immediate Use	Feb 2011

## I

## IDENTITY THEFT

Congress Proposes New Federal Breach Notification Law	Aug 2021
NCUA Issues Business Email Compromise Fraud Alert	Sep 2019
Equifax to Pay More Than \$600 Million to Settle Data Breach Claims	Aug 2019
Red Flag Rules	Sep 2014
FDIC Issues Identity Theft Red Flags Interim Final Rule	Jan 2013

## INFORMATION SECURITY

White House Issues Executive Order On Access To Banking Data	Sep 2021
Congress Proposes New Federal Breach Notification Law	Aug 2021
White House Issues Executive Order On Access To Banking Data	Aug 2021
Agencies Propose Adding New Breach Notification Requirements	Mar 2021
NCUA Announces its 2021 Supervisory Priorities	Feb 2021
FinCEN Publishes Guidance on Information Sharing Practices	Jan 2021
DBO Outlines Proactive Steps for Financial Institutions to Mitigate Data Breaches	Oct 2019
Equifax to Pay More Than \$600 Million to Settle Data Breach Claims	Aug 2019
CFPB Outlines Data Aggregation Principles	Nov 2017
DBO to Financial Institutions: Guard Against Breaches	Oct 2017
FDIC's Consumer Cybersecurity Guidance	Apr 2016
FDIC Reissues Technology Outsourcing Documents for Community Bankers	May 2014
DDoS Attacks Expected to Hit Financial Institutions	Sep 2013
Clean, Patch and Monitor – Key Actions for Mitigating Risk of DDoS Attacks	Jun 2013
DFI Monthly Bulletin Highlights "Bring Your Own Device" Concerns	Aug 2012
FFIEC Issues Statement on Risks Associated with Outsourced Cloud Computing	Aug 2012
Advisory Provides Guidance Regarding Account Takeover Activity	Jan 2012
Brown Approves Additional Requirements for Data Breach Notification Law	Oct 2011
OCC Alert Calls For Strengthened Information Security Efforts	May 2011
FDIC Issues Guidance on Safeguarding Sensitive Data Stored on Electronic Devices	Oct 2010



## **INFORMATION TECHNOLOGY**

NCUA Requests Information on How CUs Use Decentralized Finance and Digital Assets Applications	Aug 2021
Second Circuit Rules in Favor of the OCC Over Fintech Charters	Aug 2021
Two Challenges to the OCC Fintech Charter and Two Different Rulings	Oct 2019
FDIC's Consumer Cybersecurity Guidance	Apr 2016
Cybersecurity Assessment Tool Made Available	Jul 2015
FFIEC Updates Supervision of Technology Service Providers Booklet	Dec 2012
DFI Monthly Bulletin Highlights "Bring Your Own Device" Concerns	Aug 2012
FFIEC Issues Statement on Risks Associated with Outsourced Cloud Computing	Aug 2012
Recent Updates to BSA and IT Exam Books and Accessibility	Mar 2011

## **INSIDER ACTIVITIES**

Federal and State Lawsuits Proceeding against California's Board Diversity Statutes	Sep 2021
SEC Approves NASDAQ Board Diversity Rule in August; Compliance Required in 2022	Sep 2021
Banking Agencies Increased Major Assets Prohibition Thresholds for Management Interlocks	Nov 2019
Wells Fargo May Receive \$320 Million for Account Scandal	Apr 2019
Banking Agencies Propose to Update Management Interlock Rules	Jan 2019
California Law Imposes Women Director Minimums	Nov 2018
SEC Proposes Rule to Disclose Employee, Director Hedging	Mar 2015
FDIC Reminds Institutions of D&O Liability Limitations	Nov 2013
NCUA Adopts Financial Literacy Standards for Credit Union Directors	Jan 2011
OTS Updates Exam Guidance on Fraud and Insider Abuse	Jun 2010
New FRB Website for New Bank Directors	Mar 2010

## **INSURANCE (ALSO SEE "DEPOSIT INSURANCE," "FLOOD INSURANCE")**

Insurance Commissioner Issues a One Year Moratorium on Policy Non-Renewals	Jan 2020
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## **INTERCHANGE FEES**

FRB Issues FAQ on Debit Card Interchange Rule and EMV Transactions	Dec 2016
Legal Battle Over Debit Interchange Fees Comes to an End	Feb 2015
Court of Appeals Upholds FRB's Debit Interchange Fee Rules	Apr 2014
FRB Updates FAQs on Debit Card Interchange Fees	Apr 2013
FRB Issues Second Set of FAQs on Debit Card Interchange Rule	Oct 2011
FRB Adopts Final Interchange Fee Rule	Jul 2011
FRB Issues Proposed Rule on Debit Card Interchange Fees Pursuant to the Reform Act	Jan 2011

## **INTERNET/INTERNET BANKING (ALSO SEE "INFORMATION SECURITY," "INFORMATION TECHNOLOGY" OR "ELECTRONIC BANKING")**

Paper-based Documents Signed Electronically May Not Meet E-SIGN Act – Q&A	Apr 2015
New Website Disclosure Requirements Under California Law	Nov 2013
FTC Updates COPPA FAQs	May 2013
FFIEC Issues Statement on Risks Associated with Outsourced Cloud Computing	Aug 2012
Agencies Issue Exam Guidance for Unlawful Internet Gambling Rule	Jun 2010

## INTEREST RATE RISK

ARRC Publishes FAQs on Best Practices Related to Using the SOFR Term Rate	Sep 2021
FRB Updates Main Street Lending Program FAQs	Oct 2020
FRB Publishes SOFR Averages and SOFR Index	Mar 2020
ARRC Issues Fallback Language for Bilateral Business Loans and Securitizations	Jun 2019
OCC Report Emphasizes Risk Management; FDIC Focuses on Need for Interest Rate Risk Management	Jan 2014
FDIC Reminds Institutions of the Need For Interest Rate Risk Oversight	Nov 2013
Proposed Rule Would Permit Limited Derivative Activities	Jun 2013
FAQs Issued on IRR Management Policy & Program	Sep 2012
NCUA Issues Interest Rate Risk Policy and Program Requirements	Jun 2012
FAQs Issued on Interest Rate Risk Management	Feb 2012

## IRS REPORTING REQUIREMENTS

Japan Added to IRS “No TIN” List	May 2021
It’s Law; MIP Must Be Reported on Form 1098 Through the 2020 Tax Year	Feb 2020
PMI Must be Reported on Form 1098	Jan 2020
IRS Issues Guidance on Nonresident Alien Depositor Foreign TIN and DOB Requirements	Oct 2019
IRS Updates Nonresident Alien Depositor No TIN List	Apr 2018
IRS Removes Non-Payment Testing Period from 1099-C Requirements	Jan 2017
IRS Issues Letter on Court-Ordered Write-offs and Form 1099-C	Nov 2017
IRS Provides Guidance On Penalty Safe Harbor For Certain Errors In Information Return Filings	Feb 2017
New Measure Increases IRS Mortgage Information Reporting Requirements	Aug 2015
Newly Enacted Legislation Revises IRC to Increase Tax Penalties	Jul 2015
IRS Expands List of NRA Countries Subject to 1042-S Reporting	Jan 2015
IRS Updates Form W-9 Instructions: Clarifies Substitute Form “FATCA Certification” Requirements	Jan 2015
IRS Codifies and Expands Truncation of Tax Identification Numbers	Aug 2014
IRS Issues Final and Temporary “Coordinating” FATCA Rules and Updates W-8 Forms	Apr 2014
IRS Delays FATCA Requirements	Aug 2013
IRS Proposes Truncating Taxpayer IDs on Information Returns	Feb 2013
Expanded Tracking of Deposit Interest When Paid to Nonresident Aliens Begins January 1, 2013	Dec 2012
Final Rule Issued on Reporting Interest Paid to Nonresident Aliens	May 2012
IRS Implements FATCA Reporting of Foreign Financial Assets	Jan 2012
IRS Proposes Changes to Nonresident Alien Interest Reporting Rules	Feb 2011
Use of Logos on Year-end Reporting Forms	Dec 2010
California Eliminates Tax on Forgiven Home Debt	Jun 2010



## LEGAL PROCESSES

Updated Levy Exemption Amount	Jul 2021
CARES Act Payments Exempt From Levy	May 2020

SB 616 Adds New Category of Monies Automatically Exempt from a Levy	Nov 2019
Judicial Council Adjusts the Automatic Exemption Amounts for Certain Judgment Levies	Oct 2019
Do Not Ignore FTC Subpoenas or CIDs	Apr 2019
Supreme Court Reigns States Back in on General Jurisdiction	Jun 2017
Increase in California's Automatic Exemption from Garnishment for Direct Deposits of Social Security and Certain Benefit Payments	Jun 2016
Agencies Issue Exam Procedures for Garnishment of Accounts Containing Federal Benefits	Dec 2013
Help Aid Offered to Educate Law Enforcement of Garnishment Exemption for Federal Benefits Payments	Aug 2013
Treasury Finalizes Interim Rule on Levies and Federal Benefit Payment Exemptions	Jun 2013
Increase in California's Automatic Exemption From Garnishment For Direct Deposits of Social Security and Other Benefit Payments	Apr 2013
DFI Posts Bank Designated Central Locations for Legal Process	Feb 2013
DFI Developing Electronic Form for Designating Legal Process Central Location	Dec 2012
California Law Clarifies Levy Service Procedures	Oct 2012
Garnishment Rule FAQs Issued	Jun 2011
Treasury Proposes Rule on Garnishment of Accounts Containing Federal Benefit Payments	May 2010

## LENDING LIMITS

OCC Finalizes Lending Limit Rule; Extends Temporary Exception for Including Derivatives Exposure	Jul 2013
OCC and DFI Extend Temporary Exception for Including Derivatives in Lending Limits	Feb 2013
Inclusion of Derivative Exposure in Lending Limit Calculations – Latest Developments	Dec 2012
OCC Extends Temporary Exception for Inclusion of Derivatives in Lending Limits	Dec 2012
NCUA Continues 18 Percent Interest Rate Ceiling	Sep 2012
OCC Revises Lending Limit Rules	Jul 2012

## LEVERAGED FINANCINGS

Agencies Issue FAQs on Interagency Guidance on Leverage Lending	Jan 2015
Leveraged Finance Guidance Revisions Proposed	Apr 2012

## LIBOR (SEE “TRANSITION FROM LIBOR”)

FSB Declares Continued Reliance on LIBOR Poses Clear Risks to Global Financial Stability	Jun 2021
OCC Increasing LIBOR Transition Oversight in 2021	Jun 2021
ARRC Publishes Revised Fallback Language for LIBOR-Index Business Loans	Oct 2020

## LOAN MODIFICATIONS

CFPB Rescinds COVID Temporary Compliance Flexibility Statements	Apr 2021
Loan Modification Applications & HMDA Reporting	Feb 2021
COVID-19 Interagency Loan Modifications Statement; They're Generally Not TDRs	Apr 2020
FAQs for COVID-19 Affected Financial Institutions	Apr 2020

Federal Regulators Want Institutions to Work with Customers Affected by the Coronavirus	Apr 2020
Preview of April 2020 Mortgage Lending Seminar - Loan Modifications	Apr 2020
Loan-related Negotiations	Jun 2019
ARRC Issues Fallback Language for Bilateral Business Loans and Securitizations	Jun 2019
CFPB: Denial of Commercial Loan Modification May Be Adverse Action	Dec 2014
Interagency Guidance on Troubled Debt Restructurings	Nov 2013
NCUA Amends Troubled Debt Restructuring Rule	Aug 2012
OCC Guidance on Accounting and Reporting Requirements for Troubled Debt Restructuring	May 2012
NCUA Proposes Troubled Debt Restructuring Rule	Feb 2012

## **LOAN ORIGINATORS**

OCC's Rule Disapproved by Congress and Signed by President	Jul 2021
Congress Expected to Disapprove OCC's True Lender Rule; OCC Will Not Reconsider its Valid When Made Rule	Jun 2021
OCC Proposes to Define "True Lender"	Aug 2020
Loan Originator Policy	Mar 2019
DBO Proposes Education and Testing Regs for Non-bank MLOs	Apr 2015
Another Mortgage Lender Fined for Steering Customers	Dec 2014
Loan Originator Compensation	Jul 2014
U.S. Supreme Court To Consider Mortgage Loan Officer Overtime Exemption	Jul 2014
Mortgage Company Charged for Alleged Steering	Dec 2013
Qualification Screening of Existing Loan Originator Employees	Sep 2013
CFPB Alleges Mortgage Company Paid its Lenders for Steering Consumers	Aug 2013
Decreasing LO Compensation for "Unforeseen" Events Under New Rule	Aug 2013

## **M**

## **MARIJUANA-RELATED BUSINESSES**

House Passes Safe Secure and Fair Enforcement (SAFE) Banking Act of 2021	May 2021
OAL Approves Bureau of Cannabis Control's Emergency Regulations	Mar 2021
FinCEN Issues Due Diligence Guidance for Hemp-related Business Customers	Aug 2020
Banks Not Always Required to File a SAR Just Because a Customer Cultivates Hemp	Jan 2020
DBO Forms Cannabis Banking Task Force	Dec 2019
DBO Issues Cannabis Banking Guidance	Nov 2019
NCUA Issues Regulatory Alert to FCUs Serving Hemp Businesses	Oct 2019
CA Cannabis Banking Bill Revived	May 2018
Marijuana Banking Update	Apr 2018
Cannabis-Serving CU Approved for Federal Reserve Master Account	Mar 2018
Attorney General Issues Marijuana Enforcement Memo	Jan 2018
Tenth Circuit: Cannabis-serving CU Mildly High on Vacated Ruling	Aug 2017
U.S. Attorney General Seeks to Resume Marijuana Enforcement	Jul 2017
DOJ Remains Barred from Using Funds for State Medical Cannabis Prosecutions	May 2017
Credit Union Intending to Service Marijuana-Related Business Denied Federal Reserve Master Account	Nov 2015

Marijuana-related Business Legislative Update	Aug 2014
FinCEN Releases Guidance on Marijuana-related Businesses	Mar 2014
DOJ Aggressively Pursuing California Marijuana Dispensaries and Their Landlords, Lenders	Jan 2012

## **MILITARY LENDING ACT**

CFPB Resumes MLA Supervision	Jul 2021
VA Finalizes Rule on COVID-19 Veterans Assistance	Jun 2021
CFPB's New Enforcement Priorities	Mar 2021
CFPB Issues Consent Order with Omni over MLA, EFTA and CFPA Violations	Feb 2021
DOD Amends MLA FAQs on GAP Financing; Adds New Q&A on ITIN 1 MLA Scrubs	Mar 2020
CFPB Asks Congress for MLA Supervision Authority	Feb 2019
DoD Amends MLA Q&As – Clarifies Security Interests in Deposit Accounts	Jan 2018
DoD Issues Guidance on MLA Regulations	Sep 2016
DoD Adopts Final MLA Rule	Aug 2015
DoD Extends Comment Period on Military Lending Act Proposal	Dec 2014
DoD Proposes Expansion of Military Lending Limitations	Oct 2014

## **MOBILE BANKING**

Wells Fargo Sued for Mobile Check Deposit Patent Infringement	Jul 2018
Apple Unveils New Apple Pay Payment System, ABA Publishes Related FAQs	Oct 2014
FRB Provides Insight on Mobile Banking Risk	Jun 2014
FTC and CA Attorney General Publish Reports on Mobile Privacy	Mar 2013

## **MONEY SERVICES BUSINESSES (MSB)**

California DFPI Amends “Agent of Payee” Proposal to Clarify Scope of “Payee” Definition	May 2021
FinCEN Issues Proposed Rule on Reporting Convertible Virtual Currency and Digital Assets	Jan 2021
DBO Amends “Agent of Payee” Proposal to Clarify “Payee”	Aug 2020
23 States Join Vision 2020’s Multistate Money Transmitter/MSB Licensing Scheme	Aug 2019
Seven States Move Toward Multistate MSB Licensing	Mar 2018
DBO Develops Money Transmitter Certificate of Licensure	Nov 2016
DBO Revises Proposed Money Transmission Act Regulations	Mar 2015
DBO Updates FAQs on Money Transmitter Receipt Requirements	Jan 2015
FinCEN Statement Addresses Concerns Regarding Banking MSBs	Dec 2014
FinCEN Rulings Give Guidance on Application of MSB and Money Transmitter Rules	May 2014
Rulings Clarify Definition of MSB	Dec 2013
Bank Holding Company Issuance of Official Checks Does Not Rise to MSB Level	Jun 2012
Electronic MSB Registration Form Now Available	Apr 2012
Banks Alerted to Potential Obligations In Dealings with Foreign-Located MSBs	Mar 2012

## **MORTGAGE LENDING**

NMLS Transition and PACE Program Administrators Final Rules Effective October 1	Sep 2021
CFPB Issues Juneteenth Guidance	Aug 2021
CFPB Issues Summer 2021 Supervisory Highlights	Aug 2021

CFPB Issues Manufactured Home Loan Report	Jul 2021
CFPB Extends Temporary GSE QM; GSEs May Nonetheless Kill It	May 2021
Start May 1, Legacy IRLA Loan Submissions NOT Accepted	May 2021
Can a Lender Charge an Extension Fee as a Condition to Extend A Residential Construction Loan	Apr 2021
What are an Institution's SAFE Act Obligations in Addition to NMLSR Registration?	Apr 2021
Recent ATR/QM Developments	Mar 2021
Is the Fannie/Freddie URLA a Requirement?	Feb 2021
Agencies Update TILA Exam Procedures	Nov 2020
CFPB Issues New-ish FAQs on RESPA Section 8 and MSAs	Nov 2020
Naming the Trustee on a Deed of Trust	Oct 2020
Reg Z APR Q&A	Oct 2020
ARRC Issues ARM and Student Loan Resource Guides	Sep 2020
GSEs: When COVID-19-impacted Borrowers Can Refinance or Get a New Loan	Jun 2020
Recent LIBOR Developments	Jun 2020

## **MORTGAGE LOAN SERVICING**

Fair Lending Insights from CFPB's COVID Mortgage Servicing Report	Sep 2021
U.S. Supreme Court Finally Decides CDC Eviction Moratorium is Unconstitutional; No Change to California's Eviction Moratorium	Sep 2021
CDC and Federal Agencies Extend Eviction Moratorium	Aug 2021
CFPB Issues Spanish-language Versions of Model Written Early Intervention Notices	Aug 2021
CFPB Issues Summer 2021 Supervisory Highlights	Aug 2021
CFPB Updates Mortgage Servicing Rules' SECG	Aug 2021
CFPB Issues RESPA Escrow Rules FAQs	Jul 2021
CFPB Issues Rulemaking Agenda	Jul 2021
CFPB's Foreclosure Limitations Apply Only to Large Servicers	Jul 2021
Federal, State and Local Foreclosure and Eviction Moratoriums Extended Last Month	Jul 2021
A Friendly Reminder to Only Impose Contractually Authorized Fees	Jun 2021
FHFA Extends COVID-19 Multifamily Forbearance through September 30	Jun 2021
VA Finalizes Rule on COVID-19 Veterans Assistance	Jun 2021
What Qualifies as the Most Recent Installment to Avoid the Pyramiding of Late Charges?	Jun 2021
Additional Federal Court Places Halt on CDC Eviction Moratorium	May 2021
CFPB Issues Mortgage Forbearance Complaint Bulletin	May 2021
CFPB Proposes Foreclosure Moratorium Through End of 2021	May 2021
CFPB Releases Annual Fair Lending Report	May 2021
Federal Residential "Eviction" News	Apr 2021
Are TRID Disclosures Required When a Decedent's Beneficiaries Assume a Mortgage Loan?	Mar 2021
CFPB's New Enforcement Priorities	Mar 2021
CFPB Publishes Special Edition of Supervisory Highlights	Mar 2021
State Extends Forbearance Denial Notice Requirement	Mar 2021
Update on Eviction and Foreclosure Moratoria; GSE Forbearances	Mar 2021
Are Weblinks for Mortgagors Facing Financial Difficulties Required?	Feb 2021
NCUA Proposes Rule on Purchasing of Mortgage Servicing Rights	Feb 2021
Are Weblinks for Customers Facing Financial Difficulties Required?	Jan 2021
CFPB Unveils Fall 2020 Rulemaking Agenda	Jan 2021
NCUA Proposed Rule Would Lift Ban on Capitalization of Interest	Jan 2021
California Enacts COVID-19 Tenant, Homeowner and Small Landlord Relief Law	Oct 2020
Agencies Issue Additional COVID Loan Accommodation Guidance: The Party's Ending?	Sep 2020
Federal Foreclosure Moratorium Extended Through December 31, 2020	Sep 2020

CFPB Adds COVID Exception to RESPA Loss Mitigation Option Rules; NCUA Alerts Credit Unions to CFPB's Interim Final Rule	Aug 2020
CFPB Issues Mortgage Servicing Transfer Guidance	Jun 2020
GSEs: When COVID-19-impacted Borrowers Can Refinance or Get a New Loan	Jun 2020
CFPB Adds COVID Exception to RESPA Loss Mitigation Option Rules; NCUA Alerts Credit Unions to CFPB's Interim Final Rule	Aug 2020
FFIEC Releases New APR Computational Tool	May 2020
Mortgage Servicing - Financial Regulators Confirm a Flexible Supervisory and Enforcement Approach	Apr 2020
PMI Must be Reported on Form 1098	Jan 2020
LIBOR Transition News	Nov 2019
Sixth Circuit: Mortgagees May Not Bring RESPA Suits	Nov 2019
FHFA Designates ARM Index, Effective Immediately	Aug 2019
LIBOR Ends 901 Days from July 15, 2019	Aug 2019
California Supreme Court Affirms Deficiency Judgment for Same Senior and Junior Lienholder	Jun 2019
Right to Reinstate Mortgage Cannot Be Waived in California	Jun 2019
NBA Does Not Preempt California Interest on Impound Accounts Law	May 2019
Two Percent Interest on Impounded Insurance Proceeds – Q&A	Feb 2019
CFPB Amends Mortgage Servicing Bankruptcy Periodic Statement Transition Requirements	Apr 2018
CFPB Issues Guidance on Early Compliance with Mortgage Servicing Rules; Makes Technical Corrections	Jul 2017
Reminder: Review Your Mortgage Servicing Agreements	May 2017
Eleventh Circuit: RESPA Requires More Than Boilerplate Response to Notice of Errors	Apr 2017
Loan Owners Can Be Liable To Borrower For Misrepresentations By Servicer; Servicer Can Be Liable For Negligence Too	Feb 2017
CFPB (Finally) Issues Mortgage Servicing Rule	Aug 2016
Second Circuit: RESPA Mortgage Servicing Notice is FDCPA Initial Communication	Sep 2015
CFPB Issues Updated Guidance on Mortgage Servicing Transfers	Sep 2014
CFPB Publishes Mortgage Rules Resources for Consumers	Feb 2014
Bureau Issues More Clarifications to Mortgage Servicing Rules	Nov 2013
CFPB Provides Insight on Mortgage Servicing Problems	Sep 2013
Late Charge Restrictions Under Mortgage Broker Law May Now Apply to State-chartered Banks	Jul 2013
CFPB Advises Mortgage Servicers of Servicing Transfer Obligations	Mar 2013
Mortgage Servicing Rules Under CFPB Consideration	May 2012
OTS CEO Memo Emphasizes Oversight of Servicing Operations	Nov 2010

## N

### **NATIONAL CREDIT UNION ADMINISTRATION (NCUA)**

NCUA Lifted the Prohibition on Capitalization of Unpaid Interest Effective July; Issues FAQs in August	Aug 2021
NCUA Proposes Capital Rule for Complex Credit Unions	Aug 2021
NCUA Requests Information on How CUs Use Decentralized Finance and Digital Assets Applications	Aug 2021

Federal Regulators Publish their Spring 2021 Rule Lists	Jul 2021
NCUA Issues Final CECL Transition Rule	Jul 2021
NCUA Adopts Final Rule on Derivative Authority for Federal Credit Union	Jun 2021
NCUA Extends Comment Period for Proposed Rule Expanding CUSO Permissible Activities and Services	Apr 2021
NCUA Issues Asset Thresholds Interim Final Rule to Mitigate COVID-19 Related Transition Costs	Apr 2021
NCUA Issues Interim Final Rule for Central Liquidity Facility	Apr 2021
NCUA Proposed Rule to Update CAMEL to CAMELS	Apr 2021
NCUA Approves Final Rule Amending Share Insurance Regulations for Joint Accounts	Mar 2021
Reminder: Biden's Regulatory Freeze Pending Review	Mar 2021
NCUA and CFPB Sign MOU to Improve Agency Coordination	Feb 2021
NCUA Announces its 2021 Supervisory Priorities	Feb 2021
NCUA Issues Proposal to Amend FCU Overdraft Policies	Feb 2021
NCUA Issues Subordinated Debt Final Rule	Feb 2021
NCUA Proposes Amendments to FOM Rules for Multiple Common Bond FCUs	Feb 2021
NCUA Proposes Rule on Purchasing of Mortgage Servicing Rights	Feb 2021
NCUA Proposes to Raise Risk-based Capital Rule Asset Threshold	Feb 2021
New Administration, First Changes	Feb 2021
NCUA Announces Changes to its Fraud Hotline	Jan 2021
NCUA Proposed Rule Would Lift Ban on Capitalization of Interest	Jan 2021
Recent NCUA Board Actions Affecting Credit Union Corporate Governance	Nov 2020
NCUA Approves Changes to Field of Membership Rule	Sep 2020
CFPB Adds COVID Exception to RESPA Loss Mitigation Option Rules; NCUA Alerts Credit Unions to CFPB's Interim Final Rule	Aug 2020
Face Masks in Financial Institutions	Aug 2020
NCUA Issues Regulatory Alert on CFPB's COVID Exception to RESPA Loss Mitigation Rules	Aug 2020
NCUA Modifies Military Personnel Consideration for Low-Income Designation	Jun 2020
NCUA PPP Loan Developments	Jun 2020
NCUA Issues Temporary Regulatory Relief	May 2020
Residential Real Estate Appraisal Threshold Increased	May 2020
COVID- 19 Affected LICUs Can Request Urgent Needs Grants from NCUA	Apr 2020
NCUA Amends Bylaw Regulations Effective Immediately	Apr 2020
NCUA Announces All Examinations to take Place Offsite	Apr 2020
NCUA Announces its Supervisory Priorities for 2020	Feb 2020
NCUA Proposes to Allow Credit Unions to Issue Subordinated Debt	Feb 2020
NCUA Delays Risk-Based Capital Rule by Another Two Years	Jan 2020
NCUA Proposes to Increase Threshold Level for Required Residential Real Estate Appraisals	Dec 2019
NCUA Re-Adopts Field of Membership Rule and Responds to DC Circuit Court	Dec 2019
NCUA Issues Final Rule for Credit Union Bylaws	Nov 2019
ABA Petitions for <i>En Banc</i> Hearing Over NCUA's FOM Rule	Oct 2019
D.C. Circuit Court Rules in Favor of the NCUA's 2016 Field of Membership Rule	Sep 2019
NCUA Issues Business Email Compromise Fraud Alert	Sep 2019
NCUA Issues Narrative Approach Guidance	Nov 2018
NCUA Amends FOM Rule; Retains CBSA Population Limit	Jul 2018
D.C. District Court Overturns Part of NCUA's FOM Rule	Apr 2018
ICBA and State Associations Join in Challenging NCUA Field of Membership Rule	Jul 2017
ABA Sues NCUA Over Field of Membership Rule	Jan 2017
NCUA Adopts Final Field of Membership Rule; Proposes Additional Changes	Nov 2016
NCUA Permits Certain FCU Mergers	Mar 2016
Changes Proposed to Field of Membership Rule	Dec 2015
NCUA Increases "Small Entity" Asset Threshold	Oct 2015



Associational Common Bond Final Rule Adopted	Jun 2015
NCUA Proposes Revisions to Field of Membership Associational Common Bond Provision	Jun 2014
Small Credit Union Asset Threshold Increased	Feb 2013
NCUA Extends Comment Period for Proposed “Small Credit Union” Asset Threshold	Nov 2012
NCUA Proposes More Flexible Alternative for Qualifying as Low-income Credit Union	Mar 2011
Comment Period on Charter and Field of Membership Proposal Extended	Mar 2010
Revisions Proposed to NCUA Charter and Field of Membership Rules	Jan 2010

## **NEGOTIABLE INSTRUMENTS**

Wrongful Dishonor Nightmare for BofA on its Own Credit Card Refund Check	May 2013
Treasury’s FMS Amends Reclamation Rules	Oct 2011
Bank Prevails Against Customer in Nigerian-style Fraud Scheme	Jun 2010

## **O**

### **OCC (SEE “COMPTROLLER OF THE CURRENCY”)**

OCC Increasing LIBOR Transition Oversight in 2021	Jun 2021
OCC Reconsiders 2020 CRA Final Rule Except Those Provisions with October 2020 Compliance Date	Jun 2021
ABA Publishes Comment Letter Opposing OCC’s Proposed Bank Premises Rule	Apr 2021

### **OFFICE OF FOREIGN ASSET CONTROL (OFAC)**

Treasury Announces Iranian Sanction Relief	Feb 2016
OFAC Provides Guidance on Cuba Sanctions	Feb 2015
OFAC Violations Cost JPMorgan Over \$88 Million	Sep 2011
Financial Sanctions Regulations Issued by OFAC Target the Iranian Business Activities of Non-U.S. Financial Institutions	Sep 2010

### **OFFICE OF THRIFT SUPERVISION**

OCC Rescinds Certain OTS Compliance Documents	Dec 2013
OCC Proposes Rule to Implement OTS Transfer and Other Portions of Reform Act	Jun 2011
OTS CEO Memo Emphasizes Oversight of Servicing Operations	Nov 2010
OTS Updates its FCRA Exam Procedures	Oct 2010
OTS Updates its TISA Exam Procedures	Oct 2010
OTS Revises MMDA Definition to Conform to Reg D	Jul 2010
OTS Clarifies its Enforcement of UDAP Rules	May 2010
OTS Updates its TILA Exam Procedures	May 2010
OTS Bulletin Describes CMP Enforcement Policy	Jan 2010

## OVERDRAFT PROTECTION PLANS

New York Enacts Overdraft Law Placing Limits on Check Transaction Processing Order	Sep 2021
NCUA Issues Proposal to Amend FCU Overdraft Policies	Feb 2021
CFPB Requests Comment on Regulation E Overdraft Rule	Jun 2019
OCC Updates Deposit-Related Credit Booklet	Oct 2018
TCF National Bank Settles Marketing and OD Allegations for Over \$25 Million	Aug 2018
Regulation E Claims Against TCF National Bank Dismissed in OD Lawsuit	Oct 2017
CFPB Releases Prototype Overdraft “Know Before You Owe” Disclosures	Sep 2017
California District Court: Overdraft Opt-in Model Form May Not be Sufficient	Apr 2017
Banks In Hot Water For OD Fees Charged On One-time Debit and ATM Transactions	Feb 2017
CFPB Fines Bank for Overdraft Practices; Issues Consumer Advisory on Overdrafts	May 2015
OCC Revises Booklet on Deposit-related Credit Products	Apr 2015
CFPB Issues Report on Study of Overdraft Services	Aug 2014
CFPB Issues Initial Results of Overdraft Program Inquiry	Jul 2013
CFPB Looking Into Overdraft Protection Practices	Mar 2012
OCC Proposes Overdraft Guidance	Jul 2011
FDIC Issues FAQs Interpreting Its 2010 Overdraft Payment Supervisory Guidance	Apr 2011
Regulation DD: Disclosing Overdraft and Returned Item Fees	Feb 2011
FDIC Issues Supervisory Guidance for Overdraft Payment Programs	Dec 2010
FDIC Invites Comments on Overdraft Payment Guidance	Sep 2010
Wells Fargo Ordered to Pay Back \$203 Million in Overdraft Fees	Sep 2010
FRB Issues Letter Providing More Guidance on Overdraft Fee Disclosure	Aug 2010
FRB Announces Clarifications on Regulations Relating to Overdraft Services	Jun 2010
OTS Issues Proposed Overdraft Guidance	May 2010
FRB Proposes Clarification to Reg E and Reg DD Overdraft Rules	Mar 2010

## P

## PAYDAY LENDING

CFPB Issues Summer 2021 Supervisory Highlights	Aug 2021
CFPB Resumes MLA Supervision	Jul 2021
CFPB Issues Payday Loan Disclosure Request for Comment	Dec 2020
CFPB Issues Small-Dollar Loan NAL to Bank of America	Dec 2020
Bureau Finalizes Changes to Payday Lending Rule	Aug 2020
CFPB Ratifies Prior Regulatory Actions in Response to <i>Seila Law</i>	Aug 2020
Agencies Issue Statement on Responsible Small-Dollar Loans Lending Principles	Jun 2020
CFPB Issues No-Action Letter Templates for Small-Dollar Loans & Risk Mitigation Program	Jun 2020
Federal Credit Unions Can Offer PALs II Loans Starting December 1	Oct 2019
Bureau Proposes Changes to Payday Lending Rule and Effective Date	Mar 2019
Judge Stays CFPB’s Payday Loan Rule August 2019 Compliance Date	Dec 2018
Online Payday Lender Settles with CFPB for Almost \$70 Million	Sep 2018
NCUA Proposes Additional Payday Alternative Loan Option	Jun 2018
CFPB’s Payday Lending Rule – Q&A	Dec 2017
CFPB Proposes New Payday Lending Rules	Oct 2016
CFPB Cautions Payday Lenders About Too Many NSF Charges	May 2016
FDIC Clarifies Applicability of Payday Lending Exam Guidance	Dec 2015
Bureau Considering Rule to Rein-in Payday-type Consumer Lending	Apr 2015
Examination Guidance Issued for Payday Loans to Military Personnel	Oct 2013

## PREEMPTION

OCC Issues Interpretative Letter on Preemption	Jan 2021
OCC Finalizes “True Lender” Rule	Nov 2020
NBA Does Not Preempt California Interest on Impound Accounts Law	May 2019
Ninth Circuit Stays <i>Lusnak</i> Decision	Jul 2018
Ninth Circuit Overturns 14 years of OCC Preemption Regulation	Apr 2018
Supreme Court Stays Silent on National Bank Act Preemption for Non-Bank Assignee of Loans	Jul 2016
DBO Proposes More Amendments to Subsidiary Licensing Proposal	Aug 2015
DBO Proposes Rule to Tighten Licensure of Operating Subsidiaries	Apr 2014
California Supreme Court Upholds Preemption of Convenience Check Disclosure Law	Jul 2012
California Supreme Court Agrees to Review California Court of Appeals’ Decision to Not Preempt State Disclosure Requirements	Oct 2010
Preservation of State Law	Aug 2010

## PREPAID ACCESS/PREPAID CARDS

CFPB Opens System for Submitting Prepaid Account Agreements	Mar 2019
FTC Mails \$10 Million in Monetary Relief to NetSpend Customers	Oct 2018
Bureau Amends Prepaid Accounts Rule, Extends Effective Date	Feb 2018
CFPB Expects to Amend Prepaid Accounts Rule	Jan 2018
Bureau Proposes Specified Changes to Prepaid Accounts Rule	Jul 2017
CFPB Proposes to Delay Effective Date of Prepaid Accounts Rule	Apr 2017
“How To” Guide Issued for Preparing Short Form Prepaid Account Disclosures	Apr 2017
CFPB Issues Final Rule for Prepaid Card Accounts	Nov 2016
Guidance Provided on Applying CIP to Prepaid Card Holders	Apr 2016
CFPB Proposes Rules for Prepaid Card Accounts	Dec 2014
CFPB Probes for Comments on Prepaid Cards	Jun 2012
FinCEN Proposes Cross-Border Reporting of Prepaid Access Products	Nov 2011
FinCEN Issues Extension to Comply with Final Rule on Prepaid Access	Oct 2011
Guidance Issued on Prepaid Access Programs	Jul 2011

## PRIVACY

CFPB Requests Comments on Whether it Should Collect Consumer Data on Electronic Disclosures	Sep 2021
White House Issues Executive Order On Access To Banking Data	Sep 2021
California AG publishes Interactive Enforcement Tool and CCPA Enforcement Case Examples	Aug 2021
White House Issues Executive Order On Access To Banking Data	Aug 2021
California Privacy Protection Agency Board’s Inaugural Public Meeting	Jul 2021
Colorado Set to Become Second State to Adopt CCPA-type Privacy Law	Jul 2021
California Privacy Protection Agency Board Members Announced	Apr 2021
OAL Finalizes AG Modifications to CCPA Regulations	Apr 2021
Agencies Propose Adding New Breach Notification Requirements	Mar 2021
Virginia Set to Pass Comprehensive CCPA-Type Data Privacy Law	Mar 2021
AG Proposes Another Round of Modifications to CCPA Regulations	Jan 2021
California Consumer Privacy Act (CCPA) Q&As	Jan 2021
CFPB’s Final Rule Amends Disclosure of Records and Information Rules	Dec 2020
AG Proposes Further Modifications to CCPA Regulations	Nov 2020
CCPA Relief for Employment and Business Data Extended For One More Year	Oct 2020

U.S. Supreme Court to Resolve Circuit Split on TCPA's "Autodialer" Definition	Oct 2020
CCPA Regulations Finalized	Sep 2020
Dealing with Face Mask Guidance, Orders and Policies	Sep 2020
AG Posts CCPA FAQs	Aug 2020
CCPA: Still a Big Deal	Jun 2020
New Ballot Initiative: California Privacy Rights and Enforcement Act of 2020	Jun 2020
California Consumer Privacy Act - What is a Covered Business?	Apr 2020
CCPA Regulations Expected to be Effective on July 1, 2020	Mar 2020
SBA Issues Interim Final Rule; Raises CCPA Concerns	Mar 2020
Class Action Complaint Cites CCPA	Mar 2020
California Consumer Privacy Act	Feb 2020
CCPA-calendar Days vs. Business Days – Q&A	Jan 2020
CCPA Privacy Notice Can't be Combined With Regulation P Privacy Notice – Q&A	Jan 2020
Private Lawsuits Can Be Filed Under the CCPA; California's AG Must Wait	Jan 2020
AG Proposes Regulations Under California Consumer Privacy Act	Nov 2019
Governor Signs Amendments to California Consumer Privacy Act	Nov 2019
"Consumer" Information Carved Out of California's New Privacy Act but Sole Proprietor Info Remains Covered	Nov 2018
CFPB Amends Reg P Annual Privacy Notice Requirements	Sep 2018
CA Appellate Court: Privacy Act Suit Against HSBC May Proceed	Mar 2018
Reminder: FDIC, FRB, OCC and NCUA Action Regarding FAST Act Exception for Annual Privacy Notices	Jun 2017
CFPB Proposes to Implement FAST Act Exception for Annual Privacy Notices	Aug 2016
FRB Recognizes FAST Act Exception for GLBA Annual Privacy Notices	Jul 2016
FAST Act Amends GLBA Annual Privacy Notice Requirements	Feb 2016
Including Notice of Availability of Annual Privacy Notice on Periodic Statement – Q&A	Mar 2015
Notice of Availability for an Annual Privacy Notice Provided via a Website: "On" Means "On" – Q&A	Feb 2015
CFPB Adopts Alternative Delivery Method For Annual Privacy Notices	Nov 2014
California Attorney General Issues Guidance For Online Tracking Disclosures	Jun 2014
CFPB Proposes Alternative Delivery Method for Annual Privacy Notices	Jun 2014
FRB Seeks to Repeal and Revise Certain Regulations	Mar 2014
New Parental Consent Method for COPPA Approved	Feb 2014
New Website Disclosure Requirements Under California Law	Nov 2013
GLBA Does Not Prohibit Reporting Elder Abuse	Oct 2013
FTC and CA Attorney General Publish Reports on Mobile Privacy	Mar 2013
FTC Amends Children's Online Privacy Rule	Jan 2013
Mobile Applications, Mobile Payments and Privacy Laws	Jan 2013
FTC Issues Proposed COPPA Rule Amendments	Oct 2011
Affiliate-Sharing Paradox in New Privacy Notices	Jan 2011
Reminder: January 1, 2011 Effective Date for Use of Model Privacy Notice	Dec 2010
Privacy Notice Must be Separate from Deposit Agreement Brochure – Q&A	Aug 2010
Question Regarding the New Model Privacy Notice – Q&A	Jun 2010
Online Model Privacy Form Builder Available	May 2010

## **PUBLIC BANKS**

San Francisco Establishes Working Group to Form California's First Public Bank	Jul 2021
DFPI Issues Proposed Regulations for Public Banks	Jan 2021
DBO Soliciting Comments on Proposed Public Bank Rulemaking	Mar 2020
California Establishes a Public Bank	Oct 2019

## Q

### **QUALIFIED MORTGAGE/QUALIFIED RESIDENTIAL MORTGAGE**

Federal Agencies Extend Review of Certain Credit Risk Retention Rule Exemptions	Aug 2021
CFPB Issues Two Final Rules Amending ATR/QM Rules	Jan 2021
Agencies Update TILA Exam Procedures	Nov 2020
CFPB Extends Temporary GSE QM	Nov 2020
Looks Like CFPB will Extend QM Patch, Remove DTI Limits from ATR Rule	Feb 2020
CFPB Adjusts Certain Reg Z Rule Thresholds	Sep 2018
QM Points and Fees Cure Adopted	Nov 2014
Skin in the Game: Credit Risk Retention Rule Issued	Nov 2014
Agencies Issue Revisions to Proposed Risk Retention Rules	Sep 2013
Agencies Extend Comment Period on Proposed Risk Retention Rule	Jul 2011

## R

### **REAL ESTATE/MORTGAGE LENDING**

NMLS Transition and PACE Program Administrators Final Rules Effective October 1	Sep 2021
Banking Agencies Adopt Temporary Interim Final Rule for Appraisals/Evaluation	Nov 2020
ARRC Publishes Revised Fallback Language for LIBOR-Index Business Loans	Oct 2020
California Enacts COVID-19 Tenant, Homeowner and Small Landlord Relief Law	Oct 2020
Many California City and County Commercial Tenant Evictions Moratoriums Are Extended	Oct 2020
Naming the Trustee on a Deed of Trust	Oct 2020
ARRC Issues ARM and Student Loan Resource Guides	Sep 2020
Banking Agencies' Temporary Appraisal Extension	May 2020
CFPB Issues ECOA/TILA Waiver Guidance	May 2020
Commercial Lease Holdover Provision Upheld	May 2020
Residential Real Estate Appraisal Threshold Increased	May 2020
Preview of April 2020 Mortgage Lending Seminar - Loan Modifications	Apr 2020
Fannie and Freddie to Discontinue Purchasing LIBOR-based ARMs; Updated ARM Notes and Riders	Mar 2020
GSEs Release Interactive URLA and Omit Language Preference Question	Mar 2020
FDIC's Supervisory Highlights Include a Focus on Commercial Real Estate Lending	Feb 2020
ARRC Releases Fallback Language for Residential ARMs; Fannie and Freddie Plan to Use It	Dec 2019
HUD and DOJ Sign MOU to (it is hoped) Encourage More Banks to Engage in FHA Lending	Dec 2019
Ninth Circuit Affirms Summary Judgment Against Mass Joinder Mortgage Relief Scammers	Sep 2019
FHFA Plans to Eliminate the Language Preference Question on the URLA	Sep 2019
CFPB Issued Additional TRID FAQs	Sep 2019
NBA Does Not Preempt California Interest on Impound Accounts Law	May 2019
Two Percent Interest on Impounded Insurance Proceeds – Q&A	Feb 2019
Bureau Increases HPML Escrow Account Small Creditor Asset-size Threshold	Jan 2019
California Appellate Court Affirms Reinstatement Right on Defaulted Deed of Trust	Nov 2018
Closing Disclosure for Seller	Oct 2018

Brokering Mortgage Loans: Disclose to Consumer	Jun 2018
Claiming SB 2 \$75 Recording Fee Exemption	Feb 2018
CFPB Approves Use of "Language Preference" Redesigned URL	Dec 2017
Revised URLA Will Seek Applicants' Preferred Language	Nov 2017
Cal. Court of Appeal: Inaccurate Loan Modification Appeal Deadline is Material HBR Violation	Jun 2017
Another Reminder: California Law Limits Per Diem Interest on Mortgages	May 2017
Loan Owners Can Be Liable To Borrower For Misrepresentations By Servicer; Servicer Can Be Liable For Negligence Too	Feb 2017
California Supreme Court Blocks All Deficiency Liability After Short Sale on Any Purchase-money Loan	Feb 2016
CFPB Issues Favorable Report on eClosing	Aug 2015
CFPB Provides Guidance on Cancelling and Terminating PMI	Aug 2015
TRID Effective Date Delayed to October 3	Aug 2015
FRB CA Letter Advises of PTFA Expiration and Duty to Follow State Law	Jun 2015
No Delay in Enforcing IMD Rule (TRID)	Jun 2015
Supreme Court Protects Underwater Jr. Lienholder Against Loss of Lien	Jun 2015
DBO to Make Foreign Language Translations of Loan Estimate Available	May 2015
Lienholders of Pre-2013 Loans: Review Post-Foreclosure Letters	May 2015
Mortgage Loan Preapprovals Are Not Dead	May 2015
To Collect the Uncollectible (Mortgage) Debt	May 2015
CFPB Home Loan Toolkit Booklet to Replace Settlement Cost Booklet	Apr 2015
Is Rescission Required on Home Tear-down Loans? – Q&A	Mar 2015
CFPB Proposes Changes to Assist Small Lenders with Mortgage Rules	Feb 2015
CFPB Proposes More Amendments to Servicing Rules	Dec 2014
CFPB Updates Readiness Guide on Mortgage Rules	Dec 2014
CFPB Proposes Clarification to IMD Final Rule	Nov 2014
CFPB Issues Updated Guidance on Mortgage Servicing Transfers	Sep 2014
FHA Adopts Rule Eliminating Post-payment Interest Charges	Sep 2014
California Lawmakers Conform Mortgage Debt Forgiveness Law to Federal Law	Aug 2014
CFPB Policy Guidance on Sham Mini-Correspondent Lender Relationships	Aug 2014
Mortgage Debt Forgiveness Law to Federal Law	Aug 2014
Mortgage Loan Servicing: Pre-foreclosure Review	May 2014
CFPB Updates Mortgage Lending Readiness Guide	Jan 2014
Eminent Domain Challenge Dismissed	Oct 2013
Final Revisions Adopted to Certain Mortgage Loan Related Rules	Oct 2013
CFPB Provides Insight on Mortgage Servicing Problems	Sep 2013
Mortgage Exam Procedures Updated	Sep 2013
Small Servicer Exemption and Contract Collections	Sep 2013
Another Circuit Court Rules TILA Rescission Suits Required Within Three-year Period	Aug 2013
CFPB Finalizes Amendments to 2013 Mortgage Rules Under Reg X and Reg Z	Aug 2013
Late Charge Restrictions Under Mortgage Broker Law May Now Apply to State-chartered Banks	Jul 2013
Proposal Would Amend Certain Mortgage Loan Related Rules	Jul 2013
Bureau Offers Training Videos on Mortgage-related Final Rules	Jun 2013
CFPB Finalizes ATR Proposal	Jun 2013
CFPB Makes Clarifying Amendments to HPML Escrow Rules	Jun 2013
FRB Issues Residential Mortgage Servicing Guidance	May 2013
Proposed Amendments to Mortgage Servicing Rules	May 2013
Reminder: June 1, 2013 Starts Ban on Arbitration Clauses in Mortgage Loan Contracts	May 2013
CFPB Advises Mortgage Servicers of Servicing Transfer Obligations	Mar 2013
CFPB May Throw a Lifeline to Assist in Implementing New Mortgage Rules	Mar 2013
CFPB Pumps out Final Mortgage Loan Rules	Feb 2013

CFPB Issues Regulatory Agenda	Jan 2013
Correction to the December 2012 BCG Newsletter	Jan 2013
NMLS Posts Process for MLO Renewal Reactivation	Jan 2013
California Appellate Case Rules On The “Sold-Out Junior” Exception To California’s Anti-Deficiency Laws	Dec 2012
CFPB Final Rule Delays Some But Not All Title XIV Mortgage Reforms	Dec 2012
FHFA and CFPB Partner to Develop National Mortgage Database	Dec 2012
Residential Mortgage Survey Expected Soon	Dec 2012
OCC Issues Guidance on Risk Management of Investor-owned, One- to Four-Family Properties	Oct 2012
CFPB Blizzard of Proposed Rules	Sep 2012
FinCEN Issues Advisory on Mortgage Loan Fraud	Sep 2012
Include AML and SAR Provisions in Mortgage Broker Agreements	Jul 2012
Banks Permitted to Rent OREO Property	May 2012
Mortgage Servicing Rules Under CFPB Consideration	May 2012
CFPB Exercises Its AMTPA Rulemaking Authority	Oct 2011
HUD Reduces Super-conforming Loan Limit	Oct 2011
Lenders Facing Liability for Requiring Borrowers to Transfer Real Estate Interests	Aug 2011
New Law Clarifies State Short-sale Deficiency	Aug 2011
OCC Issues Foreclosure Practices Guidance	Jul 2011
OCC Warns of OREO Exchange Programs	Apr 2011
DFI Urges Licensees to Work With Flood Victims	Jan 2011
Sunset Date of Foreclosure Protection Provisions under SCRA Extended	Jan 2011
California Bill Bans Deficiencies on Short Sales	Nov 2010
Federal Reserve Issues Final Rule on Consumer Notice of Mortgage Transfer or Sale	Sep 2010
Banks Alerted to Safety and Soundness Concerns with Energy Retrofitting Programs	Aug 2010
DFI, DOC Adopt Mortgage Loan Foreign Language Translation Form Under AB 1160	Aug 2010
FinCEN Advisory Warns of Home Equity Conversion Mortgage Fraud Schemes	May 2010
Congress Fails to Extend NFIP; FRB and OTS Issue Guidance	Apr 2010
Enhancements Made to HAMP	Apr 2010
FinCEN Report Highlights Mortgage Loan Fraud and Foreclosure Rescue Scams	Mar 2010
OCC Issues Exam Procedures for Protecting Tenants at Foreclosure Act	Feb 2010
FFIEC Proposes Guidance for Managing Risk Associated with Reverse Mortgage Products	Jan 2010
NCUA Finalizes Limited Exception Rule for Second-lien Mortgage Loans	Jan 2010

## **REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)**

CFPB Issues New-ish FAQs on RESPA Section 8 and MSAs	Nov 2020
Sixth Circuit: Mortgagees May Not Bring RESPA Suits	Nov 2019
CFPB Settles with Mortgage Servicer Over TILA, RESPA and CFPA Violations	Jul 2019
Circuit Panel Muddies RESPA Waters as to Permissible Payments	Feb 2018
Mortgage Lender Pays Big For Kickbacks	Feb 2017
Eleventh Circuit: RESPA Requires More Than Boilerplate Response to Notice of Errors	Apr 2017
Big Win for PHH: Court Reinstates Traditional View of Section 8 of RESPA	
Allowing Reasonable Fees for Services Rendered	Oct 2016
CFPB Director Held Subject to Dismissal at Will by President	Oct 2016
CFPB Outlines Risks re MSAs	Nov 2015
First American Title Loses RESPA Section 8 Class Action Ruling Before Ninth Circuit	Oct 2015
Bureau Permits Customizing “Home Loan Toolkit” Booklet	Jun 2015
Another Mortgage Marketing Services Agreement Runs Afoul of RESPA Section 8	Feb 2015
Mortgage Marketing Services Agreement Runs Afoul of RESPA Section 8	Dec 2014
CFPB Fines Bank for Alleged Mortgage Servicing Violations	Oct 2014
Inadequate Disclosure of Affiliated Business Relationship Costs Realtor	Jun 2014

CFPB Issues Consent Order for Self-Reported RESPA Violations	Apr 2014
Mortgage Lender Fined for Paying Kickbacks	Feb 2014
CFPB Pursues Action Regarding Illegal Kickbacks	Dec 2013
CFPB Finalizes Amendments to 2013 Mortgage Rules Under Reg X and Reg Z	Aug 2013
Proposal Would Amend Certain Mortgage Loan Related Rules	Jul 2013
Four Mortgage Insurers to Pay Penalties for Alleged Kickbacks to Mortgage Lenders	May 2013
CFPB May Throw a Lifeline to Assist in Implementing New Mortgage Rules	Mar 2013
U.S. Supreme Court Clarifies RESPA Prohibition on Fee Splitting	Jun 2012
Disclosing Seller-Paid Fees	May 2012
CFPB Mortgage Loan Related Action	Mar 2012
Mortgage Disclosure Reform: Continued Work in Progress	Feb 2012
Projected Timeframes for Mortgage Lending Rules	Feb 2012
CFPB Seeks Comment on Sample Loan Closing Forms	Dec 2011
Another Round for Mortgage Disclosure Simplification	Oct 2011
Supreme Court to hear RESPA “Unearned Fee” Case	Nov 2011
Update on Combined Mortgage Disclosures	Sep 2011
HUD Makes Technical Amendments to RESPA Reg X	Aug 2011
CFPB Unveils Samples of Combined TIL & GFE	Jun 2011
HUD Reviewing Legitimacy of RESPA Exemption for Warehouse Lending	Dec 2010
Early Disclosures Made Electronically; Must All Applicants Consent? – Q&A	Aug 2010
HUD Updates Settlement Cost Booklet	Aug 2010
HUD Issues More RESPA Clarifications	Feb 2010
OCC Issues Updated RESPA Exam Procedures	Oct 2010
RESPA-related Actions	Jan 2010

## **REGULATION B – EQUAL CREDIT OPPORTUNITY ACT**

Another Class Action Citizenship Discrimination Case Launched Against a Creditor	Sep 2021
Bank Settles Redlining Charges that Include Failing to Advertise in Spanish	
Even Though Its Customers Do Not Primarily Speak Spanish	Sep 2021
CFPB Finally Issues Section 1071 Small Business Lending Data Proposal	Sep 2021
OCC Changes Address for CRA, FHA and ECOA Notices; Action Required by November 4	Sep 2021
Does Regulation B Allow Creditors to Require Additional Guarantors After A Commercial Borrower’s Ownership Changes?	Jul 2021
CFPB’s Small Business Fair Lending Focus & Section 1071 Update	May 2021
New Dreamers Suit Sheds Light on Immigration Status Discrimination; With an FCRA Twist	May 2021
CFPB Issues Fourth Status Report on Reform Act Section 1071	Apr 2021
CFPB Issues Interpretive Rule on Sexual Orientation and Gender Identity Discrimination	Apr 2021
President Orders HUD to Review Final Disparate Impact Rule	Mar 2021
Dreamers Case Settled in January	Feb 2021
Is the Fannie/Freddie URLA a Requirement?	Feb 2021
CFPB Issues Advisory Opinion on Special Purpose Credit Programs	Jan 2021
CFPB Outlines Small Business Lending Data Collection Proposal	Oct 2020
HUD Issues Final Rule Amending Its Disparate Impact Standard	Oct 2020
CFPB’s RFI on Ways to Prevent Credit Discrimination and Build a More Inclusive Financial System	Sep 2020
CFPB Tries to Define Dwelling and Loan Modification under the ECOA Valuations Rule	Jun 2020
CFPB’s Small Business Fair Lending Focus	Jun 2020
FRB’s Commonly Cited Consumer Compliance Violations	Jun 2020
CFPB Issues ECOA/TILA Waiver Guidance	May 2020
FHFA Plans to Eliminate the Language Preference Question on the URLA	Sep 2019
HUD Proposes to Amend Its Disparate Impact Standard	Sep 2019



Activist Group Suing CFPB for Failing to Require Data Collection	Jun 2019
What is the Status of the Dreamers Case Against Wells Fargo?	Apr 2019
Regulation B: Intent to Apply as Joint Applicants – Q&A	Jul 2018
CFPB Approves Use of “Language Preference” Redesigned URL	Dec 2017
Data Collection for Small Business Lending	Nov 2017
CFPB Final Rule Aligns Reg B GMI Requirements with Reg C	Oct 2017
California District Court: Unruh Act Lawsuit Against Wells Fargo May Proceed	Oct 2017
Bureau Proposes to Align Reg B GMI Requirements with Reg C	Apr 2017
Eleventh Circuit: RESPA Requires More Than Boilerplate Response to Notice of Errors	Apr 2017
Bureau Approves Use of Revised 1003 for Reg B Purposes and Collection of Wells Fargo On Hot Seat For Alleged Discrimination Based On Immigration Status	Feb 2017
HMDA Demographic Data in 2017	Oct 2016
U.S. Supreme Court affirms Hawkins Case	May 2016
Court Rules Guarantors are Not Applicants Under ECOA	Jul 2015
Creditors Reminded to Include Public Assistance Income in Evaluating Loan Requests	Jun 2015
NCUA Revised Appraisal Regs to Expand Beyond Reg B	May 2015
Appraisal Notice for Denied Application	Oct 2014
CFPB Issues Memorandum Regarding Equal Treatment for Same-sex Marriages	Aug 2014
Clarifications on Regulation B Appraisal Availability Rules	Feb 2014
Lender Settles Indirect Auto Lending Discrimination Claims	Jan 2014
Proposal Would Amend Certain Mortgage Loan Related Rules	Jul 2013
Revised Reg B Appraisal Disclosure – Is it Applicable to Business-purpose Loans? – Q&A	May 2013
Reg B Appraisal Notice	Apr 2013
CFPB May Throw a Lifeline to Assist in Implementing New Mortgage Rules	Mar 2013
Unearned Discount Points and Compliance Implications	Nov 2012
FRB Issues Reg B Data Collection Rules for Motor Vehicle Dealers	Oct 2011
FRB Delays Data Collection Rule for Motor Vehicle Dealers	Jul 2011
FRB Updates Reg B to Include New FDIC Consumer Response Center Address	Jun 2011
CFPB Issues Guidance Regarding Effective Date of Data Collection Requirements	May 2011
FDIC Consumer Response Center Relocated; Update Fair Housing Poster and Adverse Action Notices	Apr 2011
Charging Differently for Merged Credit Reports May Result in Fair Lending Violation	Jan 2010

## REGULATION C (HMDA)

CFPB Issues Summer 2021 Supervisory Highlights	Aug 2021
CFPB Issues Manufactured Home Loan Report	Jul 2021
2021 HMDA <i>Getting It Right</i> Issued	Apr 2021
Loan Modification Applications & HMDA Reporting	Feb 2021
Bureau Increases HMDA Exemption Asset-size Threshold	Jan 2021
CFPB Unveils Fall 2020 Rulemaking Agenda	Jan 2021
CFPB Issues Consent Order for Bank’s Alleged Inaccurate HMDA Reporting	Dec 2020
Bureau Updates HMDA Data Collection Chart for 2021	Nov 2020
CFPB Issues FAQs for “Relied on” HMDA Data Points	Sep 2020
CFPB Releases 2021 HMDA FIG and Supplemental Guide for Quarterly Filers	Sep 2020
CFPB Releases its Spring 2020 Regulatory Agenda	Aug 2020
FFIEC Announces Availability of 2019 Mortgage Lending Data	Aug 2020
CFPB Updates HMDA Small Entity Compliance Guide	Jun 2020
FRB’s CRA Analytics Data Tables Published	May 2020
HMDA Final Rule Lowers Thresholds	May 2020
CFPB Clarifies How to Report Ethnicity, Race and Sex under HMDA	Apr 2020
GSEs Release Interactive URLA and Omit Language Preference Question	Mar 2020
CFPB Publishes Updated HMDA Small Entity Compliance Guide	Feb 2020

CFPB Updates its HMDA Webinars for the Regulatory Relief Act and its 2018 Rule	Oct 2019
HMDA Quarterly Reporting Begins January 1, 2020	Oct 2019
FFIEC Releases 2018 Mortgage Lending HMDA Data, 2019 Census Data Products and the 2019 Geocoding System	Sep 2019
CFPB Extends Comment Period for Proposed HMDA Amendments	Jul 2019
Freedom Mortgage Must Pay \$1.75 Million CMP for HMDA Violations	Jul 2019
HMDA Triggering Loan & Assumptions	Jul 2019
CFPB Proposes HMDA Amendments	May 2019
HMDA Happenings	May 2019
Recent HMDA Developments	Apr 2019
Bureau Updates HMDA Data Collection Chart for Collecting 2019 HMDA Data	Mar 2019
Bureau Adds GMI Collection Guidance to HMDA Resources	Mar 2017
Bureau Increases HMDA Exemption Asset-size Threshold	Jan 2019
Bureau Issues Policy Guidance on Modifying Loan-Level HMDA Data	Jan 2019
HMDA Beta Testing Complete; Start Filing 2018 Data Now	Jan 2019
HMDA Data Collection Relief is Finally Here!	Sep 2018
Agencies Issue Statement on Relief Act HMDA Amendments	Jul 2018
Agencies Identify Key HMDA Data Fields for Transaction Testing	Nov 2017
CFPB Launches Beta Version of HMDA Platform	Nov 2017
CFPB Releases More HMDA Help	Nov 2017
2016 HMDA Data Released	Oct 2017
CFPB Final Rule Aligns Reg B GMI Requirements with Reg C	Oct 2017
Bureau Temporarily Increases HMDA's HELOC Threshold and Makes Other Clarifying Changes	Sep 2017
FFIEC Adopts HMDA Exam Testing Guidelines	Sep 2017
Follow up Questions from BCG HMDA Webinar – Q&A	Sep 2017
Bureau Proposes to Increase HMDA HELOC Volume Threshold to 500; ABA Seeks Delayed Effective Date	Aug 2017
Treasury Releases First Report on Core Principals of Financial Regulation	Jul 2017
CFPB Issues Proposed Clarifications to Regulation C (HMDA)	May 2017
CFPB Makes No Change to HMDA Asset-Size Threshold Exemption	Jan 2017
CFPB to Non-Depository Institutions: HMDA May Very Well Apply to You	Nov 2016
Guidance Provided for Submitting 2017 are Already in HMDA Data	Nov 2016
Bureau Approves Use of Revised 1003 for Reg B Purposes and Collection of HMDA Demographic Data in 2017	Oct 2016
Technical Resources for Complying with New HMDA Made Available	Aug 2016
Clarification re HMDA Covered Transactions from Monthly Telephone Briefing – Q&A	Mar 2016
Regulation C (HMDA) Final Amendments Issued	Nov 2015
HMDA Asset-size Exemption Threshold Increased	Jan 2015
FFIEC Releases 2013 HMDA Data	Oct 2014
CFPB Issues Proposal to Amend Regulation C	Aug 2014
Asset Size Exemption Threshold for Collecting HMDA Data Increased to \$42 Million	Jan 2013
HMDA Exemption Threshold Increased	Mar 2012
FRB Increases Exemption Threshold for Collecting HMDA Data to \$40 Million	Jan 2011

## REGULATION D

FRB Issues Q&As on Removal of Six-Per-Month Limit for Saving Accounts and MMDAs	Jun 2020
FFIEC Releases New APY Computational Tool	May 2020
Six-Transfer Limit Suspended	May 2020
Changes Made to Reg D Reserve Requirements	May 2012
Changes to Reg D Reserve Requirements Proposed	Nov 2011
OTS Revises MMDA Definition to Conform to Reg D	Jul 2010
FRB Proposes Rule for Term Deposits	Jan 2010

## REGULATION E (ALSO SEE “REMITTANCE TRANSFERS”)

CFPB Regulation E FAQs	Jun 2021
Which ACH consumer account debit transactions are subject to Regulation E?	Feb 2021
CFPB Issues Final Remittance Transfer Rule	Jun 2020
CFPB Will Be Flexible on Remittance Transfer Rule	May 2020
ARC, BOC, POP and RCK ACH Debit Entries	Apr 2020
Scams Involving Gift Cards Purchased with a Debit Card	Apr 2020
CFPB Proposes Changes to the Remittance Transfer Rules; Requests Comments	Jan 2020
CA District Court: EFTA Does Not Prohibit Stop-Payment Fees	Nov 2019
Regulation E Error Investigation	Oct 2019
CFPB Requests Comment on Regulation E Overdraft Rule	Jun 2019
CFPB Settles USAA Federal Savings Bank Alleged EFTA Violations	Feb 2019
TCF National Bank Settles Marketing and OD Allegations for Over \$25 Million	Aug 2018
CFPB Expects to Amend Prepaid Accounts Rule	Jan 2018
Regulation E Claims Against TCF National Bank Dismissed in OD Lawsuit	Oct 2017
CFPB Releases Prototype Overdraft “Know Before You Owe” Disclosures	Sep 2017
Bureau Proposes Specified Changes to Prepaid Accounts Rule	Jul 2017
California District Court: Overdraft Opt-in Model Form May Not be Sufficient	Apr 2017
CFPB Proposes to Delay Effective Date of Prepaid Accounts Rule	Apr 2017
“How To” Guide Issued for Preparing Short Form Prepaid Account Disclosures	Apr 2017
Santander Bank, N.A. – CFPB Consent Order for Reg E and UDAAP Violations	Aug 2016
Institutions Reminded of Reg E Preauthorized Transfer Requirements	Dec 2015
FRB Extends Remittance Transfer Rule Temporary Exemption; Makes Other Clarifying Changes	Sep 2014
CFPB Proposes Amendments to Remittance Transfer Rule	May 2014
Insurance Coverage for Funds Transfers	May 2014
Employers Warned Against Exclusive Use of Payroll Cards	Oct 2013
CFPB Remittance Transfer Rule Guide Updated	Sep 2013
Reg E Remittance Transfer Rule Finalized	May 2013
Revisions to Reg E Eliminate ATM Fee Placard Notice Requirement	Apr 2013
SEC Issues No-action Letter For Broker-dealer Reg E Remittance Transfers	Jan 2013
ATM Surcharge Fee Disclosures Under Regulation E	Feb 2012
OCC Issues New Reg E Exam Booklet	Nov 2011
FRB Announces Effective Date for Gift Card Rule	Nov 2010
Revised Interagency Examination Procedures for Regulation E Released	Nov 2010
FRB Extends Certain Compliance Obligations for Gift Cards Issued Prior to April 1st	Sep 2010
Bill Modifies Certain Gift Card Requirements	Aug 2010
FRB Announces Clarifications on Regulations Relating to Overdraft Services	Jun 2010
Final Rule Restricts Gift Card Fees	Apr 2010
FRB Proposes Clarification to Reg E and Reg DD Overdraft Rules	Mar 2010

## REGULATION F

CFPB Confirms Two FDCPA Final Rules will be Effective in November	Aug 2021
CFPB Issues Final Rule to Amend Regulation F	Jan 2021
CFPB Issues Final Regulation F – Fair Debt Collection Practices	Dec 2020
CFPB Extends Comment Period for FDCPA SNPR	Apr 2020
CFPB Proposes Supplemental Rule on Time-Barred Debt	Mar 2020
U.S. Supreme Court Resolves FDCPA Statute of Limitations Circuit Split	Mar 2020
Guidance on Correspondent Concentration Risk Issued	May 2010

## **REGULATION I**

FRB Issues Interim Rule Implementing FAST Act Reduction in Dividend Rates Mar 2016

## **REGULATION J**

FRB Issues Proposed Rule to Amend Regulation J to Address Real Time Payment System Jun 2021  
FRB Proposes Regulation CC-conforming Amendments to Regulation J Apr 2018

## **REGULATION M**

Agencies' 2021 Thresholds for Certain Consumer Lending Rules Remain the Same Dec 2020  
Dollar Thresholds Increase for Certain Consumer Lending Rules Nov 2019  
Agencies Increase Dollar Thresholds for Certain Consumer Lending Rules Dec 2018  
FRB Proposes Reg M (Consumer Leasing) Amendments Jan 2018  
Agencies Revise Dollar Thresholds for Certain Consumer Lending Rules Dec 2017  
Dollar Thresholds for Certain Consumer Lending Rules Remain Unchanged Dec 2016

## **REGULATION Q**

FRB Proposes Reg Q Interest Ban Repeal; FDIC Follows Suit May 2011  
Regulation Q Repealed Aug 2010

## **REGULATION O (FRB)**

Fed Extends Reg O Exception for PPP Loans Jun 2021  
FRB Extends Temporary Reg O Exception for PPP Loans Through March 31 Feb 2021  
FRB Extends Reg O's Temporary Loan Exemption Aug 2020

## **REGULATION V (FCRA)**

CFPB Rescinds COVID Temporary Compliance Flexibility Statements Apr 2021  
CFPB Issues Supervisory Highlights Consumer Reporting Special Edition Feb 2020

## **REGULATION X**

CFPB Issues Spanish-language Versions of Model Written Early Intervention Notices Aug 2021  
CFPB Updates Mortgage Servicing Rules' SECG Aug 2021  
CFPB Issues RESPA Escrow Rules FAQs Jul 2021  
CFPB's Foreclosure Limitations Apply Only to Large Servicers Jul 2021  
Federal, State and Local Foreclosure and Eviction Moratoriums Extended Last Month July 2021  
FDIC Issues New Edition Consumer Compliance Supervisory Highlights May 2021  
CFPB Adds COVID Exception to RESPA Loss Mitigation Option Rules;  
NCUA Alerts Credit Unions to CFPB's Interim Final Rule Aug 2020  
NCUA Issues Regulatory Alert on CFPB's COVID Exception to  
RESPA Loss Mitigation Rules Aug 2020

CFPB Issues Mortgage Servicing Transfer Guidance	Jun 2020
Sixth Circuit: Mortgagees May Not Bring RESPA Suits	Nov 2019
CFPB Settles with Mortgage Servicer Over TILA, RESPA and CFPB Violations	Jul 2019
Revised Interagency Reg X and Reg Z Exam Procedures Issued	May 2018
CFPB Issues Guidance on Early Compliance with Mortgage Servicing Rules; Makes Technical Corrections	Jul 2017
CFPB (Finally) Issues Mortgage Servicing Rule	Aug 2016
CFPB Seeks Comment on Bankrupt Mortgagor Periodic Statements	May 2016
First American Title Loses RESPA Section 8 Class Action Ruling Before Ninth Circuit	Oct 2015
Homeownership Counseling List – Q&A	Sep 2015
Spanish Language Version of Home Loan Tool Kit Available	Aug 2015
Mortgage Loan Preapprovals Are Not Dead	May 2015
CFPB Home Loan Toolkit Booklet to Replace Settlement Cost Booklet	Apr 2015
CFPB Proposes More Amendments to Servicing Rules	Dec 2014
CFPB Proposes Clarification to IMD Final Rule	Nov 2014
CFPB Fines Bank for Alleged Mortgage Servicing Violations	Oct 2014
CFPB Issues Updated Guidance on Mortgage Servicing Transfers	Sep 2014
CFPB Adopts TILA/RESPA Integrated Mortgage Disclosure Guide	Apr 2014
CFPB Provides Source Code Tool for Generating HUD-Approved Counseling Agencies List	Apr 2014
CFPB Issues Revised Mortgage-related Booklets	Feb 2014
Homeownership Counseling Notice	Feb 2014
CFPB Updates Mortgage Lending Readiness Guide	Jan 2014
Final TILA/RESPA Integrated Mortgage Disclosures Rule Issued	Dec 2013

## REGULATION Z

CFPB Issues Juneteenth Guidance	Aug 2021
CFPB Issues Summer 2021 Supervisory Highlights	Aug 2021
New June 19 Federal Holiday's (Juneteenth's) Impact on Rescission and TRID	Jul 2021
CFPB Extends Temporary GSE QM; GSEs May Nonetheless Kill It	May 2021
FDIC Issues New Edition Consumer Compliance Supervisory Highlights	May 2021
Fed Issues Consumer Compliance Outlook First Issue 2021	May 2021
Can a Lender Charge an Extension Fee as a Condition to Extend A Residential Construction Loan	Apr 2021
CFPB Rescinds COVID Temporary Compliance Flexibility Statements	Apr 2021
Are TRID Disclosures Required When a Decedent's Beneficiaries Assume a Mortgage Loan?	Mar 2021
Recent ATR/QM Developments	Mar 2021
CFPB Issues Final Rule Implementing Regulatory Relief Act's HPML Exemption	Feb 2021
Bureau Increases HPML Escrow Account Small Creditor Asset-size Threshold	Jan 2021
CFPB Issues Two Final Rules Amending ATR/QM Rules	Jan 2021
Agencies' 2021 Thresholds for Certain Consumer Lending Rules Remain the Same	Dec 2020
Agencies Update TILA Exam Procedures	Nov 2020
CFPB Issues TRID Assessment; "Finance Charge" Unchanged	Nov 2020
Reg Z APR Q&A	Oct 2020
CFPB Proposes New "Seasoned" QM	Sep 2020
CFPB Adjusts Certain Regulation Z Thresholds for 2021	Aug 2020
CFPB Proposes HPML Amendments	Aug 2020
Agencies Issue Statement on Responsible Small-Dollar Loans Lending Principles	Jun 2020
CFPB Extends Comment Period for Proposed Time-Barred Debt Disclosures – Again	Jun 2020

FRB's Commonly Cited Consumer Compliance Violations	Jun 2020
"Responsible Conduct" Guidance Updated	May 2020
Advertising Closed-end Consumer Credit – Q&A	Jan 2020
Dollar Thresholds Increase for Certain Consumer Lending Rules	Nov 2019
Prepaid vs. Prepaid Finance Charges	Oct 2019
CFPB Adjusts Certain Regulation Z Thresholds for 2020	Sep 2019
CFPB Issued Additional TRID FAQs	Sep 2019
CFPB Settles with Mortgage Servicer Over TILA, RESPA and CFPB Violations	Jul 2019
CFPB Opens System for Submitting Prepaid Account Agreements	Mar 2019
Loan Originator Policy	Mar 2019
Bureau Issues 2019 List of Rural or Underserved Counties	Mar 2019
Bureau Increases HPML Escrow Account Small Creditor Asset-size Threshold	Jan 2019
Agencies Increase Dollar Thresholds for Certain Consumer Lending Rules	Dec 2018
Regulation Z Coverage of Business Credit Cards	Nov 2018
CFPB Adjusts Certain Reg Z Rule Thresholds	Sep. 2018
Revised Interagency Reg X and Reg Z Exam Procedures Issued	May 2018
CFPB Amends Mortgage Servicing Bankruptcy Periodic Statement Transition Requirements	Apr 2018
CFPB Expects to Amend Prepaid Accounts Rule	Jan 2018
Agencies Revise Dollar Thresholds for Certain Consumer Lending Rules	Dec 2017
CFPB Issues Guidance on Early Compliance with Mortgage Servicing Rules; Makes Technical Corrections	Jul 2017
ARM Disclosures Must Reflect 2014 Rate Change Notices	Jun 2017
CFPB Updates List of Rural and Under-served Counties	Dec 2016
Dollar Thresholds for Certain Consumer Lending Rules Remain Unchanged	Dec 2016
California Supreme Court: TILA Notice of Rescission Automatic Only If Creditor Acquiesces	Sep 2016
CFPB (Finally) Issues Mortgage Servicing Rule	Aug 2016
CFPB Seeks Comment on Bankrupt Mortgagor Periodic Statements	May 2016
More Small Rural Creditors Get Lending Rule Relief	Apr 2016
CFPB Offers Online Tool for Locating Rural Area Properties	Jan 2016
Certain Reg Z Dollar Thresholds Remain the Same	Dec 2015
List of Rural and Underserved Counties Issued for 2016	Nov 2015
CFPB Final Rule Amends HOEPA, Credit Card and QM Points and Fees Thresholds	Oct 2015
Credit Union Liable for Offsetting Deposit Accounts for Credit Card Payments	Oct 2015
Consumer Contract General Waiver Provisions May Be Deceptive	Sep 2015
CFPB Issues Favorable Report on eClosing	Aug 2015
TRID Effective Date Delay	Jul 2015
No Delay in Enforcing IMD Rule (TRID)	Jun 2015
Ability to Repay – Q&A	May 2015
Mortgage Loan Preapprovals Are Not Dead	May 2015
Is Rescission Required on Home Tear-down Loans? – Q&A	Mar 2015
CFPB Proposes Changes to Assist Small Lenders with Mortgage Rules	Feb 2015
Another Mortgage Lender Fined for Steering Customers	Dec 2014
CFPB Proposes More Amendments to Servicing Rules	Dec 2014
CFPB Proposes Clarification to IMD Final Rule	Nov 2014
Reg Z Dollar Exemption Threshold Revised	Oct 2014
Opt-out Needed For Change in Terms on Non-credit Card Credit?	Sep 2014
Revisions Made to HOEPA, Credit Card and QM Points and Fees Thresholds	Sep 2014
CFPB Proposes Amendments to Remittance Transfer Rule	May 2014
Mortgage Loan Periodic Statement	May 2014
CFPB Adopts TILA/RESPA Integrated Mortgage Disclosure Guide	Apr 2014
CFPB Issues Revised Mortgage-related Booklets	Feb 2014
CFPB Raises HOEPA Fee-based Trigger; Adjusts CARD Act Penalty Fee Safe Harbor	Jan 2014
CFPB Updates Mortgage Lending Readiness Guide	Jan 2014

Final TILA/RESPA Integrated Mortgage Disclosures Rule Issued	Dec 2013
Revisions Made to Reg Z Dollar Threshold Exemption	Dec 2013
Qualification Screening of Existing Loan Originator Employees	Sep 2013
Small Servicer Exemption and Contract Collections	Sep 2013
Another Circuit Court Rules TILA Rescission Suits Required Within Three-year Period	Aug 2013
CFPB Alleges Mortgage Company Paid its Lenders for Steering Consumers	Aug 2013
CFPB Finalizes Amendments to 2013 Mortgage Rules Under Reg X and Reg Z	Aug 2013
FRB Adopts Revised Reg Z Exam Procedures	Jul 2013
Proposal Would Amend Certain Mortgage Loan Related Rules	Jul 2013
Bureau Delays Reg Z Prohibition on Financing Credit Insurance Premiums	Jun 2013
CFPB Finalizes ATR Proposal	Jun 2013
CFPB Makes Clarifying Amendments to HPML Escrow Rules	Jun 2013
Bureau Proposes Fix for Coverage Gap in HPML Final Escrow Rule	May 2013
Proposed Amendments to Mortgage Servicing Rules	May 2013
CFPB Publishes Preliminary List of Rural and Underserved Counties	Apr 2013
Hawaii Supreme Court Rules Homeowners Cannot Invoke TILA's Right to Rescission After Final Foreclosure	Apr 2013
Revisions to Reg Z Credit Card Upfront Fee Rule Finalized	Apr 2013
CFPB May Throw a Lifeline to Assist in Implementing New Mortgage Rules	Mar 2013
CFPB Surveying the Impact of the Card Act	Jan 2013
FFIEC Adopts Revised Interagency Examination Procedures for Reg Z	Dec 2012
HOEPA Points & Fees Threshold Increased	Dec 2012
Reg Z Dollar Threshold Exemption Increased	Dec 2012
Unearned Discount Points and Compliance Implications	Nov 2012
NCUA Provides Guidance on Multi-featured Open-end Lending	Sep 2012
Question from Truth in Lending (Open-end Credit) Seminar in July – Q&A	Aug 2012
Ability to Repay Final Rule Delayed	Jul 2012
CFPB Considers MLO Compensation and Qualification Requirements	Jun 2012
Disclosing Seller-Paid Fees	May 2012
FDIC On-board with CFPB MLO Compensation Guidance	May 2012
Revisions to Reg Z Credit Card Upfront Fees Rule Proposed	May 2012
CFPB Bulletin Gives Guidance on MLO Compensation Involving Profit Sharing Plans	Apr 2012
CFPB Mortgage Loan Related Action	Mar 2012
Erratum in January Webinar Outline on Open-end Changes in Terms	Mar 2012
CFPB Interim Reg Z Rule Has Some Tweaks	Feb 2012
Mortgage Disclosure Reform: Continued Work in Progress	Feb 2012
Projected Timeframes for Mortgage Lending Rules	Feb 2012
Reg Z Exam Procedures Revised	Jan 2012
CFPB Seeks Comment on Sample Loan Closing Forms	Dec 2011
9th Circuit: English Loan Docs to Spanish-speaking Borrowers Does Not Toll TILA Statute of Limitations	Oct 2011
Another Round for Mortgage Disclosure Simplification	Oct 2011
CFPB: Final Rules on Borrower's Ability to Repay to be Issued Early Next Year	Oct 2011
District Court Enjoins Enforcement of Expanded Reg Z Credit Card Account Opening Fee Restriction	Oct 2011
Update on Combined Mortgage Disclosures	Sep 2011
FRB Increases HOEPA Points & Fees Threshold	Jul 2011
Reg Z Dollar Threshold Exemption Increased	Jul 2011
CFPB Unveils Samples of Combined TIL & GFE	Jun 2011
FED Issues Proposal on Ability to Repay Under Reg Z	May 2011
FRB Final Rule Increases Regulation Z Exemption Threshold From \$25,000 to \$50,000	Apr 2011
FRB Issues Clarifications Regarding Credit Card Act Rules	Apr 2011
FRB Amends Regulation Z; Proposes Additional Changes to Higher-priced Mortgage Escrow Rules	Mar 2011

Regulation Z Rate and Payment Table – Preferred Rate Loans – Q&A	Mar 2011
Fed Halts Action on Pending Reg Z Proposals	Feb 2011
Revisions Made to Reg Z Exam Procedures	Feb 2011
Supreme Court Reverses Holding in Credit Card Case	Feb 2011
FRB Issues a Second Interim Rule on New Rate and Payment Summary Table	Jan 2011
OCC Updates TILA Exam Procedures	Jan 2011
Proposed Rule Would Increase Truth in Lending Exemption From \$25,000 to \$50,000	Jan 2011
FRB Proposes Rules to Clarify Reg Z Credit Card Final Rules	Nov 2010
Federal Reserve Issues Final Rule on Consumer Notice of Mortgage Transfer or Sale	Sep 2010
Federal Reserve Issues Final Rule on Loan Originator Compensation Practices	Sep 2010
Federal Reserve Issues Interim Rule on Mortgage Tabular Disclosure Requirements	Sep 2010
Federal Reserve Proposed Rule Would Revise Escrow Account Requirements for Jumbo Loans	Sep 2010
Federal Reserve Proposes Rule to Revise Reg Z Reverse Mortgage Disclosures	Sep 2010
FFIEC Issues Final Guidance on Reverse Mortgages	Sep 2010
Q&As from Recent Bankers' Compliance Group Seminar on Regulation Z	Sep 2010
Early Disclosures Made Electronically; Must All Applicants Consent? – Q&A	Aug 2010
HOEPA Points & Fees Threshold Increased	Aug 2010
Reg Z Phase III Rules Issued	Jul 2010
Fed Makes Credit Card Agreements Available	Jun 2010
OTS Updates its TILA Exam Procedures	May 2010
Card Issuers Reminded of Credit Card Agreement Submissions	Apr 2010
Fed Proposes Rules for Implementing Credit Card Act Provisions – Phase III	Apr 2010
FFIEC Proposes Guidance for Managing Risk Associated with Reverse Mortgage Products	Jan 2010
FIL Issued Regarding Credit Card Act Provisions	Jan 2010

## REGULATION CC

New York Enacts Overdraft Law Placing Limits on Check Transaction Processing Order	Sep 2021
Regulation CC Amendments	Jun 2020
FRB and CFPB Amend Regulation CC for Inflation	Oct 2019
Bureau and FRB Propose Amendments to Reg CC	Dec 2018
FRB Also Proposes Changes to Regulation CC	Jun 2017
FRB Amends Regulation CC	Jun 2017
Banking Agencies Call for Customer Deposit Account Reconciliation	Jun 2016
FRB Proposes Overhaul to Regulation CC	Apr 2011

## REGULATION DD

FRB Seeks to Repeal and Revise Certain Regulations	Mar 2014
Court Holds California UCL Does Not Create Private Right of Action for TISA Claims	Jan 2012
Regulation DD: Disclosing Overdraft and Returned Item Fees	Feb 2011
OTS Updates its TISA Exam Procedures	Oct 2010
FRB Announces Clarifications on Regulations Relating to Overdraft Services	Jun 2010
FRB Proposes Clarification to Reg E and Reg DD Overdraft Rules	Mar 2010
Reg DD Exam Procedures Updated	Jan 2010

## REGULATION GG

Loan Purpose	Jul 2019
Agencies Issue Exam Guidance for Unlawful Internet Gambling Rule	Jun 2010



## REGULATION II

FRB Issues FAQ on Debit Card Interchange Rule and EMV Transactions	Dec 2016
FRB Clarifies Treatment of Transactions-Monitoring Costs under Regulation II	Sep 2015
Fed Cap on Debit Card Swipe Fee Once Again Under Attack	Sep 2014
Court of Appeals Upholds FRB's Debit Interchange Fee Rules	Apr 2014
U.S. District Court Rejects the FRB's Interchange Rule; FRB Appeals	Sep 2013
FRB Updates FAQs on Debit Card Interchange Fees	Apr 2013
FRB Issues Second Set of FAQs on Debit Card Interchange Rule	Oct 2011
FRB Adopts Final Interchange Fee Rule	Jul 2011
FRB Issues Proposed Rule on Debit Card Interchange Fees Pursuant to the Reform Act	Jan 2011

## REGULATION YY

FRB Proposes Standards for BHCs Under Dodd-Frank	Jan 2012
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## REGULATORY RELIEF

More on Interagency Statement on Relief Act Impact	Aug 2018
Agencies Issue Second Statement on Relief Act Impact	Aug 2018
Regulatory Relief: It's Up to the House	Apr 2018
Regulatory Relief Bill Introduced in Senate	Dec 2017

## REMITTANCE TRANSFERS

Which ACH consumer account debit transactions are subject to Regulation E?	Feb 2021
CFPB Issues Final Remittance Transfer Rule	Jun 2020
CFPB Will Be Flexible on Remittance Transfer Rule	May 2020
CFPB Proposes Changes to the Remittance Transfer Rules; Requests Comments	Jan 2020
Rule Puts Nonbank International Money Transmitters on Same Level as Bank Remittance Transfer Providers	Oct 2014
FRB Extends Remittance Transfer Rule Temporary Exemption; Makes Other Clarifying Changes	Sep 2014
CFPB Proposes Amendments to Remittance Transfer Rule	May 2014
CFPB Adopts Remittance Transfer Exam Procedures	Nov 2013
CFPB Remittance Transfer Rule Guide Updated	Sep 2013
CFPB "Officially" Delays Effective Date of Remittance Transfer Rules	Feb 2013
CFPB Proposes Clarifications to Remittance Transfer Rule	Jan 2013
CFPB to Extend Effective Date of Reg E Remittance Transfer Rule	Dec 2012
CFPB Releases Small Entity Compliance Guide for Remittance Transfer Rule	Nov 2012
CFPB Adopts Safe Harbor for Exempting Small Remittance Providers from Remittance Transfer Rule	Sep 2012
CFPB Finalizes Foreign Remittances Rule	Feb 2012
NCUA Final Rule Implements Reform Act Remittance Transfer Provision	Aug 2011
FED Proposes Expanding Consumer Protections for Foreign Remittances	Jun 2011

## RESCISSION NOTICES

California Supreme Court: TILA Notice of Rescission Automatic Only If Creditor Acquiesces	Sep 2016
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Is Rescission Required on Home Tear-down Loans? – Q&A	Mar 2015
Supreme Court Rules Rescission Effective When Borrower Notifies Creditor	Feb 2015
U.S. Supreme Court to Consider TILA Right of Rescission	Jun 2014
Another Circuit Court Rules TILA Rescission Suits Required Within Three-year Period	Aug 2013
Hawaii Supreme Court Rules Homeowners Cannot Invoke TILA's Right to Rescission After Final Foreclosure	Apr 2013
Proof of Providing Rescission Notice Challenged	Feb 2012

## RETAIL FOREIGN EXCHANGE

FDIC Issues Rule on Retail Foreign Exchange Transactions	Sep 2011
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## RISK-BASED PRICING NOTICE

FTC Settles with TWC in Risk-based Pricing Allegations	Jan 2014
Proposed Changes to Risk-based Pricing and Adverse Action Notices	Apr 2011
OTS Issues Risk-based Pricing Notice Exam Procedures	Feb 2011
State Law Imposes Risk-Based Pricing Notice on Auto Dealers	Jan 2011
Risk-based Pricing Notices	Mar 2010
Agencies Adopted Final Risk-based Pricing Rule	Jan 2010

## RISK MANAGEMENT

OCC Informs Banks About Sound Risk Management Principles for SBA Loans	Sep 2021
OCC Issues New Model Risk Management Booklet	Sep 2021
Proposed Interagency Guidance on Third-Party Relationships: Risk Management	Aug 2021
Federal Banking Agencies Extend Comment Period on Request for Information on Artificial Intelligence	Jun 2021
Recent Developments in Climate-Related Financial Risk Mitigation	Jun 2021
Federal Financial Regulators Inquire Into Financial Institutions' Use of Artificial Intelligence	May 2021
Model Risk Management for Bank Systems Supporting BSA/AML Compliance	May 2021
NCUA Announces its 2021 Supervisory Priorities	Feb 2021
OCC Confirms National Bank and FSA Authority to Hold Stablecoin Reserves	Oct 2020
Agencies Issue Additional COVID Loan Accommodation Guidance: The Party's Ending?	Sep 2020
Agencies Issue Statement on Responsible Small-Dollar Loans Lending Principles	Jun 2020
CFPB Issues No-Action Letter Templates for Small-Dollar Loans & Risk Mitigation Program	Jun 2020
OCC Updates Third-Party Relationships FAQs	May 2020
FDIC Requests Comments on Proposed Revisions to Brokered Deposit Regulations	Jan 2020
FDIC Risk-Focused, Forward-Looking Safety and Soundness	Dec 2019
Guidance Issued on Conducting Exams of Institutions Impacted by Major Disasters	Jan 2018
OCC Issues Risk Management Principles Guidance	Dec 2017
FDIC Adopts FRB and OCC Guidance on Model Risk Management	Jul 2017
OCC Issues "Heightened Standards" for Certain Banks and Thrifts, Possible "Best Practices" for All Institutions	Sep 2014
OCC Report Emphasizes Risk Management; FDIC Focuses on Need for Interest Rate Risk Management	Jan 2014
Fed Proposes Strict Bank Liquidity Rules	Nov 2013
OCC Issues Guidance on Risk Management of Investor-owned, One- to Four-Family Properties	Dec 2012
FDIC Issues Advisory on Managing Risk in Loan Participation Purchases	Oct 2012
OCC Issues Guidance on Risk Management of Investor-owned, One- to Four-Family Properties	Oct 2012

Guidance on Correspondent Concentration Risk Issued	May 2010
Agencies Issue Policy Statement on Funding and Liquidity Risk Management	Apr 2010
Agencies Clarify Risk-based Capital Treatment of FDIC Claims and Guarantees	Mar 2010
FFIEC Issues Advisory on Interest Rate Risk Management	Feb 2010

## **S**

### **SAFE ACT MLO REGISTRATION**

What are an Institution's SAFE Act Obligations in Addition to NMLSR Registration?	Apr 2021
Recent SAFE Act Developments: To Care or Not to Care?	Nov 2019
DBO Proposes Education and Testing Regs for Non-bank MLOs	Apr 2015
NMLS Posts Process for MLO Renewal Reactivation	Jan 2013
Guidance Issued on SAFE Act MLO Transitional Licensing	May 2012
Interagency SAFE Act Exam Procedures Issued	May 2012
CFPB Exam Manual Updated to Include SAFE Act Exam Procedures	Apr 2012
November 1 Marks Annual MLO Registration Renewal Period	Nov 2011
SAFE Act Registration	Oct 2011
NMLS Posts Federal Registration FAQs	May 2011
Reminder: MLO Initial Federal Registration Period Ends July 29, 2011	May 2011
SAFE Act Federal Registration of MLOs – Q&A	Mar 2011
SAFE Act Update – January 31 Marks the Beginning of the Initial Federal Registration Period for MLOs	Feb 2011
SAFE Act Update – Initial Registration Period Begins Soon	Jan 2011
Comments Requested on Federal Registry Fees	Nov 2010
Penalties for SAFE Act Violations	Nov 2010
Deadline for Adoption of SAFE Act Policies and Procedures	Oct 2010
Final Rules Issued for SAFE Act Registration of Mortgage Loan Originators	Aug 2010
FFIEC Issues Q&As on SAFE Act	Apr 2010
SAFE Act Mortgage Registration	Mar 2010
SAFE Act Mortgage Registration – What's the Rule for Financial Institution Lenders? – Q&A	Feb 2010

### **SARBANES-OXLEY ACT OF 2002**

U.S. Supreme Court Extends Whistleblower Protection To Private Employees	Apr 2014
Supreme Court Upholds Sarbanes-Oxley, but Finds Deficiencies with PCAOB	Jul 2010

### **SAVINGS ASSOCIATIONS**

OCC Implements "Covered Savings Associations"	Oct 2019
OCC Final Rule Extends National Bank Powers to Eligible Savings Associations	Jun 2019

### **SECURITIES ACTIVITIES**

Federal Agencies Extend Review of Certain Credit Risk Retention Rule Exemptions	Aug 2021
Recent NCUA Board Actions Affecting Credit Union Corporate Governance	Nov 2020

SEC Modernizes Auditor Independence Rules	Nov 2020
SEC Modernizes Accredited Investor Definition	Oct 2020
FAQs for COVID-19 Affected Financial Institutions	Apr 2020
FRB Supports the Flow of Credit to Businesses and American Families	Apr 2020
House Passes Insider Trading Bill	Mar 2020
SEC Adopts Changes to Security-based Swaps Regulatory Regime	Feb 2020
SEC Made Technical Corrections to the S-K Disclosure Requirements	Sep 2019
SEC Proposes Amendments to Accelerated and Large Accelerated Filer Definitions	Jun 2019
D.C. Circuit Court: CLOs Not Subject to Dodd-Frank Risk Retention Rules	Mar 2018
Supreme Court: Reporting Securities Law Violations to SEC Triggers Anti-Retaliation Protections	Mar 2018
NCUA Opinion Authorizes Securitizing and Selling Loans	Jul 2017
Supreme Court Resolves Conflicting Insider Trading Decisions	Jul 2017
SEC's Regulation Crowdfunding is in Effect	Jul 2016
OCC Advises of Impact of the SEC's 2014 MMF Rules on Banks	Jun 2016
Municipal Advisors Now Subject to MSRB's Pay-to-Play Rule	Mar 2016
SEC Adopts Final Rule to Facilitate Smaller Companies' Access to Capital	Apr 2015
No Buck to Break: Money Market Mutual Funds to be Subject to Floating NAV, Redemption Fees	Aug 2014
NCUA Proposes Rule to Allow Credit Unions to Securitize Their Own Assets	Jul 2014
SEC Updates FAQs on Municipal Advisor Registration	Jun 2014
MSRB Proposes New Supervisory and Compliance Obligations on Municipal Advisors	Mar 2014
MSRB Proposes to Impose Fiduciary Standard on Municipal Advisors	Feb 2014
SEC Delays Effective Date of Municipal Advisor Registration Final Rule	Feb 2014
Classification and Appraisal of Bank-held Securities Revised	Nov 2013
Banks Given Limited Exemption Under SEC New Municipal Advisor Registration Final Rule	Oct 2013
Proposed Measure Would Exempt Banks from Municipal Advisor Registration Requirements	May 2013
SEC Adopts Rule Requiring Search for Holders of Securities	Jan 2013
SEC Issues Investor Bulletin to Help Investors Assess Municipal Bond Credit Risk	Jan 2013
Federal Savings Associations Directed to Comply with FDIC Investment Standards Rule	Oct 2012
FDIC Issues Final Rule on Investments in Corporate Debt Securities by Savings Associations	Aug 2012
OCC Revises Regulations to Replace Credit Ratings with Alternatives	Aug 2012
New SEC Final Rule Extends the Ban on Third-Party Solicitation under the Pay to Play Rule	Jul 2012
SEC Revises "Accredited Investor" Standards	Jan 2012
Agencies Issue Guidance on Federal Debt: U.S. Credit Downgrade Does Not Affect Risk Weights of U.S. Government Securities	Sep 2011
FDIC Conforms Its Securities Rules to SEC Requirements	Dec 2010

## SERVICEMEMBERS

CFPB Resumes MLA Supervision	Jul 2021
DOD Amends MLA FAQs on GAP Financing; Adds New Q&A on ITIN 1 MLA Scrubs	Mar 2020
Interest Rate Limitations: Servicemembers – Q&A	May 2019
DOJ Issues \$80,000 Consent Order Against California Auto Finance	Apr 2019
DOJ and Hudson Valley FCU Settle SCRA Allegations	Dec 2018
HUD SCRA Notice	Apr 2018
Agencies Provide Guidance as to MLA Examinations, But Add Confusion on Savings-Secured Loans	Nov 2016

Banks Warned of Certain Loan Servicing Practices Involving Military Homeowners with Permanent Change of Station Orders	Jul 2012
CFPB Issues Consent Order Against U.S. Bank and Dealer Financial Services	Aug 2013
Change to SCRA Website Address	Sep 2016
Compliance Areas of Focus	Sep 2013
DFI Urges Licensees to Work With Flood Victims	Jan 2011
DoD Adopts Final MLA Rule	Aug 2015
DoD Amends MLA Q&As – Clarifies Security Interests in Deposit Accounts	Jan 2018
DoD Extends Comment Period on Military Lending Act Proposal	Dec 2014
DoD Issues Guidance on MLA Regulations	Sep 2016
DoD Proposes Expansion of Military Lending Limitations	Oct 2014
Examination Guidance Issued for Payday Loans to Military Personnel	Oct 2013
HUD Makes Technical Changes to SCRA Notice	Jul 2011
HUD Revised SCRA Notice Available for Immediate Use	Feb 2011
Jags Team Up with CFPB	Sep 2011
Malfunction of MLA Website May Necessitate Additional MLA Search	Mar 2017
Military Veterans Mortgage Foreclosure Protections Extended Under New Law	Oct 2012
OCC & CFPB Take Action against JPMorgan Chase for Debt Collection & SCRA Violations	Sep 2015
OCC Issues Comptroller's Handbook on SCRA	Jun 2011
President Signs Measure Extending SCRA Foreclosure Protections	Jan 2015
Proactive Efforts Recommended for Servicemember Protections	Mar 2016
Reminder: SCRA Time Period for Foreclosure or Sale Protections Reverts to 90 days on January 1, 2015	Dec 2014
SCRA Foreclosure Protections Extended	Jan 2018
SCRA Foreclosure Protections Extended Once Again	Jun 2016
SCRA's Foreclosure Prohibition Also Prohibits Foreclosure Fees	Mar 2014
SCRA: Six Percent Interest Rate Limitation on Mortgages – Q&A	Mar 2016
SCRA Time Period for Foreclosure Protections Back to 90 days	Feb 2016
Sunset Date of Foreclosure Protection Provisions under SCRA Extended	Jan 2011

## **SMALL BUSINESS ADMINISTRATION (SBA)**

Banking Experts Recommend Auditing Your Institution's PPP Loans Before the Feds Do	Sep 2021
OCC Informs Banks About Sound Risk Management Principles for SBA Loans	Sep 2021
SBA Issues Interim Final Rule for 504 Loan Debt Refinancing	Aug 2021
SBA Issues Interim Final Rule that Streamlines Loan Forgiveness Process and Extends Loan Deferment Period for Timely Appeals	Aug 2021
SBA Issues Procedural Notice for Certain PPP Loan Purchases and Charge Offs	Aug 2021
Reminder: Biden's Regulatory Freeze Pending Review	Mar 2021
IRS Addresses Reporting for PPP and SBA Loans	Feb 2021
New Administration, First Changes	Feb 2021
SBA Notice Highlights IRS Reporting Resulting From CARES Act Subsidies	Jan 2021
SBA Updates FAQs To Address PPP Questionnaire For Loans Over \$2 Million	Jan 2021
PPP Borrowers May Not Deduct Certain Expenses on Income Tax Returns	Dec 2020
SBA Proposes Newly Created Loan Necessity Questionnaires to PPP Borrowers of \$2M or More	Dec 2020
Loan Forgiveness Applications for Loans of \$50k and Less are Simplified	Nov 2020
SBA Outlines Procedures for PPP Borrowers with Ownership Changes	Nov 2020
SBA Updates PPP FAQs	Nov 2020
Forgiven PPP Loan Amounts: Tax Developments	Oct 2020
Banks Win First PPP Suit Regarding Payment of Agents' Fees	Sep 2020

SBA Clarifies PPP Loan Forgiveness Limits of C- and S-Corp. Owner-Employee Compensation and Certain Nonpayroll Costs	Sep 2020
FRB Extends Reg O's Temporary Loan Exemption	Aug 2020
SBA Issues FAQs on PPP Loan Forgiveness	Aug 2020
SBA Issues Notice Outlining PPP Loan Forgiveness Process	Aug 2020
SBA Updates PPP Loan Processing Fee Guidance	Aug 2020
CARES Act Temporarily Increases SBA Express Loan Lending Limit Through 2020	Jun 2020
DOJ and FBI Also Prosecuting SBA Loan Fraud	Jun 2020
DOJ and FBI Warn of SBA Loan Scams	Jun 2020
FDIC Proposes to Mitigate Deposit Insurance Assessment Effects of PPP, PPPLF and MMLF Participation	Jun 2020
NCUA PPP Loan Developments	Jun 2020
Paycheck Protection Program (PPP) Loans Continue to Dominate the Headlines	Jun 2020
PPPLF & MMLF Loans Excluded from Liquidity Coverage Ratio	Jun 2020
SBA Issues PPP Foreign-language Resources	Jun 2020
SBA Issues PPP Loan Processing Fee Guidance	Jun 2020
SBA Publishes Additional PPP FAQs	Jun 2020
Certain PPP Loan Temporarily Exempt from Regulation O	May 2020
Congress Increases PPP Funding	May 2020
Five PPP Lawsuits Filed in April	May 2020
Lending Oversight Reform Act Final Rule	May 2020
PPP Loans a Key Focus During Pandemic	May 2020
PPPLF Recent Developments	May 2020
SBA Express Loan Programs Interim Final Rule Rescinded	May 2020
FAQs for COVID-19 Affected Financial Institutions	Apr 2020
SBA Providing Paycheck Protection and Disaster Assistance Loans to COVID-19 Impacted Small Businesses	Apr 2020
SBA Issues Interim Final Rule; Raises CCPA Concerns	Mar 2020
SBA 7(a) Lending Program Alert	Sep 2019
Small Business Administration Issues Proposed Rule Affecting the 7(a) Loan Program	Jul 2019

## **SMALL BUSINESS LENDING**

IRS Addresses Reporting for PPP and SBA Loans	Feb 2021
CFPB Outlines Small Business Lending Data Collection Proposal	Oct 2020

## **SOCIAL MEDIA**

NACHA Issues Bulletin on Routing Number Scam	Oct 2017
Final Social Media Guidance Issued	Jan 2014
SEC Approves Use of Social Media for Company Announcements	May 2013
FFIEC Proposes Social Media Risk Management Guidance	Feb 2013
DFI Provides Final Tips on Developing a Social Media Policy	Jun 2012
DFI Advises Banks to Adopt Social Media Plans	Apr 2012

## **STUDENT LOANS**

CFPB Issues Summer 2021 Supervisory Highlights	Aug 2021
CFPB Issues Final Advisory Opinions Policy, Two New Advisory Opinions	Jan 2021
ARRC Issues ARM and Student Loan Resource Guides	Sep 2020
OCC Provides (a lot of) Guidance on Private Student Loans	Jun 2016

Department of Education Rule Places Restrictions on Campus-held Student Bank Accounts	Nov 2015
U.S. Department of Education Proposes to Limit College Banking Services	May 2014
Ninth Circuit Compels Arbitration in Student Loan Borrowers' Class Action Against Lender & Loan Servicer	Mar 2014
NCUA Issues Supervisory Letter on Private Student Lending Expectations	Feb 2014
CFPB Proposes to Oversee Nonbank Student Loan Servicers	Apr 2013
CFPB Releases Student Loan Exam Procedures	Jan 2013

## **SUPERVISORY GUIDANCE**

Regulators Approve Final Rule Clarifying the Role of Supervisory Guidance	Feb 2021
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## **SUSPICIOUS ACTIVITY REPORTS (SAR)**

FinCEN Issues Due Diligence Guidance for Hemp-related Business Customers	Aug 2020
Banks Not Always Required to File a SAR Just Because a Customer Cultivates Hemp	Jan 2020
U.S. House of Representatives Passes the Corporate Transparency Act of 2019	Dec 2019
Borrower Fraudulently Uses SSA for Loan	Jun 2018
FinCEN Warns of Growing Email Fraud Schemes	Oct 2016
SEC Proposal: Certain Security-based Swap Rules Will Apply to Non-U.S. Persons	Jun 2015
Bank Penalized for Failing to Timely File SARs	Mar 2015
FinCEN Issues Advisory on Recognizing Human Trafficking Suspicious Financial Activity	Oct 2014
FinCEN Fines JPMorgan \$461 Million for BSA Violations	Feb 2014
CTR and SAR Electronic Filing Guidance Issued	Jun 2013
FinCEN Reports an Increase in SARs Relating to Foreclosure Rescue Scams	Nov 2012
FinCEN Issues Advisory on Mortgage Loan Fraud	Sep 2012
End of Paper SAR, CTR and Other Forms Filed with FinCEN	Jul 2012
Include AML and SAR Provisions in Mortgage Broker Agreements	Jul 2012
BSA E-Filing System Now Accepts New CTR and SAR Forms	May 2012
FinCEN Releases Test Site for New CTR and SAR Forms	Mar 2012
FinCEN Extends CTR and SAR E-filing Deadline	Jan 2012
SAR Filings Lead to Convictions	Nov 2011
OTS, OCC Follow FinCEN and Issue Final Rules on Disclosure of SARs	Jan 2011
FinCEN Rule Fortifies SAR Confidentiality	Dec 2010
FinCEN Proposing to Modernize SAR Process	Nov 2010
FRB Issues Supervision Letter Regarding SAR Filings	May 2010
Advisory Issued on SAR Filings for Trade-based Money Laundering	Mar 2010
FinCEN Report Highlights Mortgage Loan Fraud and Foreclosure Rescue Scams	Mar 2010

## **SWAPS ACTIVITIES**

ISDA Updated Fallback Provisions for 2006 Swap Definitions	Nov 2020
House Passes Insider Trading Bill	Mar 2020
SEC Adopts Changes to Security-based Swaps Regulatory Regime	Feb 2020
CFTC Expands <i>De Minimis</i> Exception for Swaps Conducted by Banks	May 2019
Agencies Release Swap Margin Compliance Guidance	Mar 2017
SEC Issues Final Rule on Non-U.S. Person's Cross-border Security-based Swaps	Apr 2016
No-Action Letter Provides Swap Clearing Relief for Small BHCs and SLHCs	Feb 2016
Agencies Issue Final Swap Margin Rule; Interim Rule Exempts Certain Swap Counterparties	Nov 2015
SEC Issues Security-based Swaps Rules	Apr 2015

Reform Act Swaps Push-out Rule Eased	Jan 2015
Banking Agencies Issue (Another) Proposal on Swap Margin Requirements	Oct 2014
CFTC Gives SD and MSP Another Break From Reporting Requirements	Aug 2014
SEC Proposes Recordkeeping and Reporting Requirements for SBSB and MSBSP	May 2014
Interest Rate Swaps for Swap Execution Facilities Published	Feb 2014
Prohibition Against Federal Assistance for Swap Entities Final Rule	Feb 2014
SEC Extends Security-based Swaps Exemption, Again	Feb 2014
OCC Reminds Banks of Mandatory Swap-clearing Requirements	Jul 2013
CFTC Announces Swaps Reporting Relief for Smaller Financial Institutions	May 2013
CFTC Exempts Certain Swaps from Clearing Requirements	May 2013
SEC Reopens Comment Period for its Outstanding Proposed Rules on SB Swaps	May 2013
OCC Issues Guidance Regarding Transition Periods for Swap Dealer Institutions Engaged in Non-conforming Swap Activities	Feb 2013
SEC Approves Final Rule Defining and Interpreting Key Terms for Derivatives	Aug 2012
SEC Issues Final Rule Specifying Process for Submission of Security-based Swaps	Aug 2012
Small Financial Institutions Exempt from Swaps Clearing Requirement	Aug 2012
Agencies Clarify Effective Date of Reform Act Swaps Push out Provision	Apr 2012
Final Rule Issued for Swap Dealer Registration	Feb 2012

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### **TAXPAYER PROTECTIONS**

IRS: Taxpayer First Act Only Applies to Post-December 28, 2019 Transcripts	Mar 2020
Effective this Month, Taxpayer First Act Amends Taxpayer Consent Requirements	Dec 2019

### **TELEMARKETING (ALSO SEE “ADVERTISING”)**

U.S. Supreme Court Narrows TCPA Definition of “Autodialer”	Apr 2021
FCC Indefinitely Delays New TCPA Requirements’ Effective Date	Mar 2021
FCC Issues Order Amending TCPA Rules	Feb 2021
U.S. Supreme Court to Resolve Circuit Split on TCPA’s “Autodialer” Definition	Oct 2020
FCC Adopts Call-Blocking Order; Issues Lawful Calls Proposal	Aug 2020
U.S. Supreme Court Nixes TCPA Exemption For Government Debt-related Collection Calls	Aug 2020
New York Federal Court Enters Judgment Against Bank for TCPA Violations	Jan 2020
FCC Issues Declaratory Ruling Expressly Permitting Call-blocking Measures	Jul 2019
FCC Proposes Truth in Caller ID Amendments	Apr 2019
Ninth Circuit Broadly Defines Autodialer Phone Systems Under TCPA	Nov 2018
Second Circuit: Consumers Cannot Revoke Contractual TCPA Consent	Sep 2017
Amendments to TCPA Exempt Certain Non-telemarketing Robocalls	Sep 2016
FTC Adopts Changes to Telemarketing Sales Rule	Dec 2015
FCC Issues Declaratory Ruling on TCPA	Aug 2015
MSRB Proposes Amendments to Its Telemarketing Rules	Apr 2013
Proposed Changes to Telemarketing Sales Rule; Comment Period Extended	Aug 2013
SEC Approves MSRB Telemarketing Rule Amendments	Jun 2013
TCPA Customer Consent Required for Rewards Program Courtesy Calls	Nov 2012
FCC Revises Telemarketing Robocall Rules	Aug 2012



## TELEPHONE CONSUMER PROTECTION ACT (TCPA)

U.S. Supreme Court Narrows TCPA Definition of “Autodialer	Apr 2021
FCC Indefinitely Delays New TCPA Requirements’ Effective Date	Mar 2021
FCC Issues Order Amending TCPA Rules	Feb 2021

## THIRD-PARTY PROVIDERS

Proposed Interagency Guidance on Third-Party Relationships: Risk Management	Aug 2021
OCC Updates Third-Party Relationships FAQs	May 2020
NACHA Third-party Senders and Property Managers	Apr 2018
Congress May Soon Ban Any Form of Operation Choke Point	Jan 2018
Bank’s ID Theft Add-on Product Hit With UDAP Allegations	Sep 2017
OCC Issues FAQ Supplement to Third-party Relationships Bulletin	Jul 2017
OCC Supplements Third Party Due Diligence Exam Procedures	Feb 2017
CFPB Amends and Reissues Service Providers Guidance	Nov 2016
Cordray: Consumers Allowed to Give Login Credentials to Third-Party Apps	Nov 2016
NACHA Rule to Require ODFIs to Register Third-Party Sender Customers	Oct 2016
FDIC Proposes Guidance for Third-Party Lending Arrangements	Aug 2016
Settlement Reached in Another Operation Choke Point Case	Apr 2015
FDIC Advises a Risk-based Approach to Establishing Customer Relationships	Feb 2015
Banking Agencies Seek Dismissal of Operation Choke Point Lawsuit	Sep 2014
OCC Issues Revised Merchant Processing Handbook	Sep 2014
FDIC Provides Clarifying Guidance on TPPP Relationships	Aug 2014
Operation Choke Point and Banking Third-party Payment Processors	Jun 2014
FDIC Reissues Technology Outsourcing Documents for Community Bankers	May 2014
FRB Issues Guidance on Managing Outsourcing Risk	Jan 2014
OCC Issues Third-party Risk Management Guidance	Nov 2013
FDIC Clarifies Policy on Payment Processing Services for Merchant Customers	Oct 2013
Compliance Areas of Focus	Sep 2013
FFIEC Issues Statement on Risks Associated with Outsourced Cloud Computing	Aug 2012
CFPB Bulletin Outlines Expectations for Managing Service Providers	May 2012
FDIC Revises Payment Processor Guidance	Feb 2012

## TILA-RESPA INTEGRATED DISCLOSURES (TRID)

CFPB Issues Juneteenth Guidance	Aug 2021
CFPB Issues Summer 2021 Supervisory Highlights	Aug 2021
New June 19 Federal Holiday’s (Juneteenth’s) Impact on Rescission and TRID	Jul 2021
Are TRID Disclosures Required When a Decedent’s Beneficiaries Assume a Mortgage Loan?	Mar 2021
CFPB Issues TRID Assessment; “Finance Charge” Unchanged	Nov 2020
CFPB Issues ECOA/TILA Waiver Guidance	May 2020
CFPB Issues TRID Lender Credit FAQs	Apr 2020
CFPB Issues TRID Construction Loan Guidance	Feb 2020
Prepaid vs. Prepaid Finance Charges	Oct 2019
CFPB Issued Additional TRID FAQs	Sep 2019
CFPB Publishes TRID Construction Loan FAQs	Jul 2019
CFPB Issues TRID FAQs	Feb 2019
Closing Disclosure for Seller	Oct 2018
CFPB Resolves TRID “Black Hole”	May 2018
TRID: Revised LE After CD	Jan 2018
CFPB’s Summer 2017 Supervisory Highlights Discusses TRID Violations	Oct 2017

NMLS ID Disclosure Requirements	Jun 2017
Disclosing AMC Appraisal Fees – Q&A	May 2017
Providing TRID Disclosures Electronically – Q&A	May 2017
Loan Estimate – Property Value – Q&A	Sep 2016
CFPB Issues TRID Proposal	Aug 2016
Rescindable Transactions: Providing the Closing Disclosure to Non-borrowers	Jun 2016
Corrected Closing Disclosure Regarding Prepaid Interest – Q&A	May 2016
CFPB Made Much-needed Correction to Preamble of TRID Rule	Mar 2016
List of Settlement Service Providers – Q&A	Mar 2016
CFPB Issues “Fact Sheet” on TRID and Construction Loans	Feb 2016
Cordray Issues Letter on TRID Enforcement & Cure Provisions	Jan 2016
Agencies Provide Insight on TRID Compliance Expectations	Nov 2015
Foreign Language Translations of Loan Estimate Available	Nov 2015
TRID Closing Disclosure – Liability after Foreclosure – Q&A	Oct 2015
TRID Update Regarding Disclosing Fees on the Written Provider List	Oct 2015
Disclosing Lender-paid Fees Under TRID – Q&A	Sep 2015
TRID and Written List of Providers – Q&A	Sep 2015
TRID Effective Date Delayed to October 3	Aug 2015
Closing Disclosure: Liability After Foreclosure – Q&A	Jul 2015
TRID Effective Date Delay	Jul 2015
No Delay in Enforcing IMD Rule (TRID)	Jun 2015
FFIEC Releases IMD Rule Exam Procedures	May 2015
Mortgage Loan Preapprovals Are Not Dead	May 2015
Broker-provided Loan Estimate & Loan ID Number – Q&A	Apr 2015
Business Day Defined for Expired Loan Estimate – Q&A	Mar 2015
Statement of Written Estimate under IMD Rule – Q&A	Mar 2015
Written List of Settlement Service Providers – Q&A	Mar 2015
CFPB Issues Clarifications to IMD Final Rule	Feb 2015
IMD Disclosures and Confusion Pertaining to Loan Purpose Box – Q&A	Dec 2014
Rounding Numbers in the New TILA-RESPA Integrated Mortgage Disclosures	Jun 2014
Follow-up to April BCG Truth in Lending Seminar – Loan Estimate and Redisclosure	May 2014
CFPB Adopts TILA/RESPA Integrated Mortgage Disclosure Guide	Apr 2014
Final TILA/RESPA Integrated Mortgage Disclosures Rule Issued	Dec 2013

## TRANSITION FROM LIBOR

ARRC Publishes FAQs on Best Practices Related to Using the SOFR Term Rate	Sep 2021
ARRC Recommends SOFR Conventions, Best Practices and Term Rates; Institutions Should be Ready for LIBOR Transition Homestretch	Aug 2021
FRB, FDIC and OCC Issue LIBOR Transition FAQs on Regulatory Capital Instruments	Aug 2021
CFPB Issues Rulemaking Agenda	Jul 2021
Fed Issues Guidance for LIBOR Transition Planning Examinations; Is Your Institution Ready?	May 2021
LIBOR Replacement Rate Principles a Focus Last Month	May 2021
New York is Transitioning from LIBOR; Passes the First State Law	May 2021
LIBOR Transition News	Apr 2021
OCC Provides LIBOR Transition Self-Assessment Tool	Mar 2021
NCUA Announces its 2021 Supervisory Priorities	Feb 2021
ARRC Publishes a Guide to US Dollar LIBOR's Endgame	Jan 2021
CFPB Unveils Fall 2020 Rulemaking Agenda	Jan 2021
Failure to Prepare for USD Libor Disruptions Could Undermine Financial Stability, Safety and Soundness	Jan 2021
ISDA Updated Fallback Provisions for 2006 Swap Definitions	Nov 2020
ARRC Publishes Revised Fallback Language for LIBOR-Index Business Loans	Oct 2020

ARRC Issues ARM and Student Loan Resource Guides	Sep 2020
ARRC Releases SOFR Starter Kit; Summer Series Webcasts Available Online	Sep 2020
ARRC Updates its Recommended Best Practices for Completing LIBOR Transition	Sep 2020
ARRC Releases LIBOR Transition Tool	Aug 2020
Recent LIBOR Developments	Jun 2020
Libor Transition Guidance for Hedge Accounting	May 2020
Fannie and Freddie to Discontinue Purchasing LIBOR-based ARMs; Updated ARM Notes and Ride	Mar 2020
FRB Publishes SOFR Averages and SOFR Index	Mar 2020
ARRC Seeks Public Feedback on its Spread Adjustment Methodologies for LIBOR Transition	Feb 2020
FSB Issues Warning to Banks that Have Not Started to Transition from LIBOR	Feb 2020
OCC Announces its Regulatory Oversight to Evaluate Preparedness for LIBOR's End	Feb 2020
ARRC Releases Fallback Language for Residential ARMs; Fannie and Freddie Plan to Use It	Dec 2019
New York Federal Reserve Bank to Publish SOFR Term Rates to Transition from LIBOR	Dec 2019
LIBOR Transition News	Nov 2019

## **TROUBLED ASSETS RELIEF PROGRAM (TARP)**

TARP Special Inspector General Launches Financial Institution Crimes & Fines Database	Jan 2020
TARP Initiative Encourages CDFI Small Business Lending	Mar 2010

## **TRUSTS**

IRS Extends Compliance Date for Unbundle Estate and Trust Fees	Aug 2014
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## **U**

## **UCC FINANCING STATEMENTS**

Incorrect Filing of Termination of UCC Financing Statement Leaves Creditor Unsecured on \$1.5 Billion Credit	Mar 2015
Clarification of Debtor Name Rules for Individuals on UCC Filings	Sep 2014
Reminder: New UCC-1 Financing Statement Form Effective July 1, 2014	Jul 2014
Use of New UCC-1 Financing Statement	Aug 2013
Review Committee Reaches Consensus on Names of Individual Debtors in Financing Statements	Aug 2010

## **UNCLAIMED PROPERTY**

Safe Deposit Box Escheatment Refresher	Jun 2019
Deposit Account Escheatment – Q&A	May 2018
Escheat of IRAs – Q&A	Jul 2018
Tolling of Trust Accounts No Different from Other Deposit Accounts – Q&A	Jul 2018
Deposit Account Escheatment Q&As	Jun 2018

Deposit Account Escheatment	May 2017
SCO Provides Tips for Preparing to Report Unclaimed Property	Sep 2015
Due Diligence Notice; Service Fees for Escheat of IRAs – Q&A	Dec 2014
Reminder: Lower Threshold for Reporting Unclaimed Property Now In Effect	Aug 2014
NCUA Reminds Credit Unions of Verification of Accounts	Jul 2014
Coogan Trust Accounts and Blocked Accounts Addressed in the SCO's New Holder Handbook	Oct 2013
State Controller Reminds Holders to Include CUSIP Number When Reporting Securities	Sep 2012
Unclaimed Property Owner Awareness Notice Required January 1, 2011	Nov 2010
State Controller's Office Issues New Newsletter and Revised Unclaimed Property Holder Handbook	Sep 2010

## UNFAIR, DECEPTIVE OR ABUSIVE ACTS OR PRACTICES

DFPI Invites Comment on Draft Regulations for State's New Financial Protection Law	Sep 2021
New York Enacts Overdraft Law Placing Limits on Check Transaction Processing Order	Sep 2021
FDIC Imposes \$1.8 Million CIVIL Money Penalty for FTC Act Section 5 Violations	Jun 2021
CFPB Rescinds Its Policy Statement on Abusive Practices	Apr 2021
CFPB's New Enforcement Priorities	Mar 2021
California Forms its Own Mini-CFPB and Passes Numerous Consumer Financial Protection Laws	Oct 2020
CFPB's RFI on Ways to Prevent Credit Discrimination and Build a More Inclusive Financial System	Sep 2020
OCC Issues New UDAP/UDAAP Booklet	Aug 2020
CFPB Implementing Advisory Opinion Program	Apr 2020
CFPB Issues UDAAP "Abusive" Standard Guidance	Feb 2020
California Bot Disclosure Law Takes Effect	Aug 2019
Freedom Debt Relief to Pay \$20 Million to Affected Consumers	Aug 2019
CFPB Settles with Mortgage Servicer Over TILA, RESPA and CFPB Violations	Jul 2019
Deceptive Disclosures Permanently Bar Lender from Future Consumer Lending	Feb 2019
TCF National Bank Settles Marketing and OD Allegations for Over \$25 Million	Aug 2018
FRB Consent Order Restricts Wells Fargo's Growth	Mar 2018
Reminder: Borrowers Paying for Discount Points Need to Receive Discounts	Dec 2017
Bank's ID Theft Add-on Product Hit With UDAP Allegations	Sep 2017
Wells Fargo to Pay Record Penalty of \$185 Million	Oct 2016
CFPB Pierces Through a Rent-a-Tribe Scheme	Sep 2016
FRB Clarifies Repeal of Regulation AA; Publishes Revised UDAP Examination Procedures	Aug 2016
Santander Bank, N.A. – CFPB Consent Order for Reg E and UDAAP Violations	Aug 2016
Additional Disclosure Required in Debt Collection Notices	May 2016
FTC Issues Enforcement Policy Statement Regarding Deceptively Formatted Advertisements	Jan 2016
Online Lender Under Scrutiny for Alleged Deceptive Practices	Dec 2015
CFPB, FDIC & OCC Settle with Pennsylvania Bank over Alleged UDAP Violations	Sep 2015
Consumer Contract General Waiver Provisions May Be Deceptive	Sep 2015
Citibank Charged with UDAP Violations	Aug 2015
CFPB Takes UDAAP Action Against PayPal	Jun 2015
Bank Assessed Penalties for Alleged UDAP Involving ID Theft Add-on Products	Oct 2014
Agencies Provide Direction on Enforcing Unfair or Deceptive Acts and Practices	Sep 2014
CFPB & OCC Issue Another UDAP Order Linked to Add-on Products	May 2014
American Express Affiliates Charged with UDAP Allegations for Add-on Products	Feb 2014
CFPB Alleges Online Loan Servicer Engaged in UDAAP Violations	Jan 2014
JPMorgan Chase Ordered to Reimburse Consumers for Unfair Billing Practices	Oct 2013
Compliance Areas of Focus	Sep 2013

Court Reinstates \$203 Million Judgment Against Wells Fargo in Processing Order Case	Jun 2013
Banks Pay Heavy for Alleged UDAP Violations	May 2013
Unearned Discount Points and Compliance Implications	Nov 2012
Discover Bank Charged With Unfair and Deceptive Marketing Practices	Oct 2012
Banks Warned of Certain Loan Servicing Practices Involving Military Homeowners with Permanent Change of Station Orders	Jul 2012
FDIC Announces Settlement With World's Foremost Bank, Sidney, Nebraska Over Allegations of Unfair and Deceptive Practices	Apr 2011
Alleged UDAP Violations are Costly	Nov 2010
Wells Fargo Ordered to Pay Back \$203 Million in Overdraft Fees	Sep 2010
OTS Clarifies its Enforcement of UDAP Rules	May 2010
Bank Settles with FDIC in UDAP Claims	Feb 2010

## **UNRUH ACT – FAIR LENDING**

Another Class Action Citizenship Discrimination Case Launched Against a Creditor	Sep 2021
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## **USA PATRIOT ACT (ALSO SEE “BANK SECRECY ACT”)**

Model Risk Management for Bank Systems Supporting BSA/AML Compliance	May 2021
BSA/AML Examination Manual Updated	May 2020

## **V**

## **VENDOR MANAGEMENT**

Proposed Interagency Guidance on Third-Party Relationships: Risk Management	Aug 2021
OCC Updates Third-Party Relationships FAQs	May 2020

## **VOLCKER RULE**

Agencies Modify Volcker Rule's Covered Funds Prohibition	Aug 2020
FRB Approves Volcker Rule Revisions	Nov 2019
Simplified Volcker Rule Approved and Future Changes Announced	Sep 2019
Notice of Proposed Rulemaking to Implement Volcker Rule Amendments	Jan 2019
Agencies Extend Comment Period on Proposed Volcker Rule Amendments	Oct 2018
Agencies Issue Second Statement on Relief Act Impact	Aug 2018
Agencies Propose to Ease Volcker Rule	Jun 2018
FRB Issues Procedures for Requesting Extension of Volcker Rule's One-Year Seeding Period	Aug 2017
Volcker Rule Compliance Date Extended for Some Covered Funds	Aug 2016
Agencies Issue A New Volcker FAQ	Apr 2016
Two New Questions Added to Volcker Rule FAQs	Dec 2015
Reminder: Volcker Rule July 21 Effective Date Approaching	Jun 2015
Volcker Rule FAQs Updated	Dec 2014
Volcker Rule Guidance	Jul 2014
FRB Announces Extended Compliance Period for CLOs under Volcker Rule	May 2014
Volcker Rule Developments	Feb 2014

Regulatory Agencies Clarify Volcker Rule Coverage of Collateralized Debt Obligations Backed by Trust Preferred Securities	Jan 2014
Conformance Period for Volcker Rule Clarified	May 2012
Comment Period for Volcker Rule Extended	Jan 2012
Agencies Propose Volcker Rule Regulations	Nov 2011
Volcker Rule Conformance Period Adopted	Mar 2011
FRB Issues Proposal to Carry Out Volcker Rule Conformance Period	Dec 2010

## W

### **WIRE TRANSFERS**

FinCEN Warns of Growing Email Fraud Schemes	Oct 2016
Eighth Circuit Rules on Funds Transfer Liability Under Article 4A Commercially Reasonable Standard	Jul 2014
FinCEN and FRB Amend Definitions in BSA Regulations	Jan 2014
Gov. Brown Signs Bill to Resolve Regulatory Gap in Funds Transfers	Oct 2012
FinCEN Proposes Reporting Rule for Cross-Border Electronic Funds Transmittals	Oct 2010