BCG NEWSLETTER INDEX

January 2007 – January 2018
ADVERSE ACTION (Also see “Regulation B”)

Account Security Breach and Adverse Action – Q&A 05/07
Adverse Action 03/07
Adverse Action Notice: Specifying Denial Reason of Property Vesting 09/11
CFPB: Denial of Commercial Loan Modification May Be Adverse Action 12/14
CFPB: Denial of Commercial Loan Modification May Be Adverse Action (Again) 03/15
Federal Reserve Staff: Adverse Action Notice Required for Denials of Certain Loan Modification Requests 06/09
FRB Updates Reg B to Include New FDIC Consumer Response Center Address 06/11
Identifying the Provider of a Credit Score on Adverse Action Notices 05/17
Is Notice Required When Denying a Credit Restructure? 02/08
New FRB Address for Reg B Adverse Action Notices 12/07
Sixth Circuit: Car Dealerships Can be Creditors Obligated to Issue Adverse Action Notices 04/17
Skepticism Raised Over Ninth Circuit Court Ruling on Adverse Action Notices for Increased Insurance Rates 02/07

ADVERTISING

Amendments to TCPA Exempt Certain Non-telemarketing Robocalls 09/16
California Court of Appeal Rules Bank Libel Law Unconstitutional 06/12
CFPB Indicates New Advertising Clarity Standard Through Consent Orders 01/17
Credit Card Advertising Case Comes Down in Bank’s Favor 12/12
DFI Cautions Credit Unions Regarding Membership Ad Campaigns 06/13
FCC Issues Declaratory Ruling on TCPA 08/15
FCC Revises Telemarketing Robocall Rules 08/12
Final Rule Eases Official Advertising Statement Requirements 10/08
“Free Checking” Advertisement Costs Bank 11/14
FTC Adopts Changes to Telemarketing Sales Rule 12/15
FTC Approves Four New Rule Provisions under the CAN-SPAM Act 06/08
FTC Final Rule Bans Deceptive Claims in Consumer Mortgage Advertising 10/11
FTC Issues Enforcement Policy Statement Regarding Deceptively Formatted Advertisements 01/16
FTC Issues Warning of Potentially Deceptive Advertisements 10/07
FTC Updates Online Advertising Guidance 05/13
MSRB Proposes Amendments to Its Telemarketing Rules 04/13
NCUA Expands Advertising Requirements for NCUA Official Statement 06/11
NCUA Proposes Changes to Advertising Rule 11/17
OCC Issues Revised Exam Procedures for TCPA and Junk Fax Act 09/07
Proposal Would Expand Requirements for NCUA Official Statement in Ads 04/11
SEC Approves MSRB Telemarketing Rule Amendments 06/13
Second Circuit: Consumers Cannot Revoke Contractual TCPA Consent 09/17
Shared Branch Network Sign Rules Eased 03/09
TCPA Customer Consent Required for Rewards Program Courtesy Calls 11/12
### ALLOWANCE FOR LOAN AND LEASE LOSSES (ALLL)

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agencies Issue FASB CECL Methodology FAQs</td>
<td>01/17</td>
</tr>
<tr>
<td>FASB Makes Big Changes to Loan Loss Accounting Framework; Agencies Issue Guidance</td>
<td>07/16</td>
</tr>
<tr>
<td>FDIC Issues FIL Reminding Institutions of the Importance of ALLL</td>
<td>08/09</td>
</tr>
<tr>
<td>Federal Financial Regulatory Agencies Issue Interagency Policy Statement on the Allowance for Loan and Lease Losses</td>
<td>01/07</td>
</tr>
<tr>
<td>Federal Regulators Update FAQs on New Accounting Standard for Credit Losses</td>
<td>10/17</td>
</tr>
<tr>
<td>Guidance Issued on Junior Lien Loan Loss Allowance</td>
<td>02/12</td>
</tr>
</tbody>
</table>

### AMERICANS WITH DISABILITIES ACT

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alleged ADA Violations Give Rise to ATM Lawsuits</td>
<td>06/12</td>
</tr>
<tr>
<td>DOJ Scraps Plan to Address ADA Website Accessibility</td>
<td>08/17</td>
</tr>
<tr>
<td>DOJ Settles with Wells Fargo for $16M for Failing to Accept Relay Service Calls</td>
<td>10/11</td>
</tr>
<tr>
<td>EEOC Issues Guidance on Pregnancy Discrimination</td>
<td>08/14</td>
</tr>
<tr>
<td>Important Upcoming Dates and Changes to ATM Accessibility Under the 2010 ADA Standards</td>
<td>12/11</td>
</tr>
<tr>
<td>Justice Department Issues Final Rule Governing ATM Accessibility Standards</td>
<td>08/10</td>
</tr>
<tr>
<td>Law Firms Launch ADA Accessibility Cyber Attacks</td>
<td>10/16</td>
</tr>
<tr>
<td>More on ADA Website Accessibility</td>
<td>11/16</td>
</tr>
</tbody>
</table>

### ANTI-MONEY LAUNDERING (AML) (Also see “Bank Secrecy Act,” “Customer Identification Program” or “Currency Transaction Reporting”)

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agencies Issue Statement on BSA/AML Requirements</td>
<td>08/07</td>
</tr>
<tr>
<td>BSA/AML Compliance Starts at the Top</td>
<td>09/14</td>
</tr>
<tr>
<td>BSA/AML Testing Essential to Compliance</td>
<td>06/08</td>
</tr>
<tr>
<td>FFIEC BSA/AML Manual Updated</td>
<td>09/07</td>
</tr>
<tr>
<td>FinCEN Addresses Findings, Response to Industry AML Suggestions</td>
<td>12/09</td>
</tr>
<tr>
<td>FinCEN Advisory Caution to be on the Lookout for Trade-based Money Laundering Schemes with Mexico</td>
<td>06/14</td>
</tr>
<tr>
<td>FinCEN Clarifies Participation in Voluntary Information Sharing Program</td>
<td>10/12</td>
</tr>
<tr>
<td>FinCEN Considers Applying AML Program and SAR Regulations to</td>
<td></td>
</tr>
<tr>
<td>Non-bank Residential Mortgage Lenders and Originators</td>
<td>08/09</td>
</tr>
<tr>
<td>FinCEN Issues Advisory on Countries with Anti-money Laundering Program Deficiencies</td>
<td>11/09</td>
</tr>
<tr>
<td>FinCEN Issues Final Rule on Information Sharing of AML and Terrorist Financing Activities</td>
<td>03/10</td>
</tr>
<tr>
<td>FinCEN Updates Advisory on North Korea Illicit Financial Activities Threat</td>
<td>07/13</td>
</tr>
<tr>
<td>FinCEN Warns Financial Institutions of Public Corruption in Venezuela</td>
<td>10/17</td>
</tr>
<tr>
<td>Include AML and SAR Provisions in Mortgage Broker Agreements</td>
<td>07/12</td>
</tr>
<tr>
<td>October 8 Release Date for Redesigned $100 Bill</td>
<td>05/13</td>
</tr>
<tr>
<td>Working Group Issues 2007 National Money Laundering Strategy</td>
<td>06/07</td>
</tr>
</tbody>
</table>

### APPRAISALS

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agencies Adopt Final Rule Exempting Certain HPMLs from Appraisal Requirements</td>
<td>01/14</td>
</tr>
<tr>
<td>Agencies Issue Advisory Regarding Real Property Evaluations</td>
<td>04/16</td>
</tr>
<tr>
<td>Agencies Propose Increased De Minimis Transaction Threshold Appraisal Exemption for Commercial Loans</td>
<td>08/17</td>
</tr>
<tr>
<td>Agencies Propose Rule on Appraisal Management Companies</td>
<td>04/14</td>
</tr>
<tr>
<td>Agencies Provide Guidance Regarding Potential Shortage of Appraisers</td>
<td>06/17</td>
</tr>
<tr>
<td>Agencies Revise Dollar Thresholds for Certain Consumer Lending Rules</td>
<td>12/17</td>
</tr>
<tr>
<td>Appraisal Management Company Final Rule Adopted</td>
<td>05/15</td>
</tr>
</tbody>
</table>
### Appraisal Notice for Denied Application
10/14

### BofA Real Estate Staff Appraisers Settle Overtime Exemption Class Action Claims
09/15

### Clarifications on Regulation B Appraisal Availability Rules
02/14

### DFI Bulletin Reminds of Prohibition on Influencing Appraisers
03/09

### Dollar Thresholds for Certain Consumer Lending Rules Remain Unchanged
12/16

### Eleventh Circuit: RESPA Requires More Than Boilerplate Response to Notice of Errors
04/17

### Final Appraisal and Evaluation Guidelines Issued
12/10

### FNMA Home Valuation Code of Conduct Effective May 1, 2009
03/09

### HPML Appraisal Proposal Expected to be Finalized December 2013
11/13

### Interagency Appraisal and Evaluation Guidelines Proposed
12/08

### NCUA Adopts Clarifying Amendments to Appraisal Rule
01/15

### NCUA Clarifies Appraisal Requirements for Loan Participations
05/12

### NCUA Proposes Amendments to its Appraisal Rule
07/14

### NCUA Revised Appraisal Regs to Expand Beyond Reg B
05/15

### Proposed HPML Exemptions from Appraisal Requirements
08/13

### Reg B Appraisal Notice
04/13

### Revised Reg B Appraisal Disclosure – Is it Applicable to Business-purpose Loans? – Q&A
05/13

### ARBITRATION

**Bill Would Restrict Employment Arbitration Agreements** 10/15

**Bureau Officially Withdraws Arbitration Rule** 12/17

**CFPB Issues Final Rule Prohibiting Class Action Waivers in Arbitration Clauses** 08/17

**CFPB Issues New Webpage and Small Entity Compliance Guide for Arbitration Rule** 10/17

**California Supreme Court Rules Automobile Contract Arbitration Valid** 08/15

**California Supreme Court Upholds Class Action Waivers in Employment Arbitration Agreements** 08/14

**CFPB Issues Report on Arbitration Agreements** 04/15

**CFPB Proposes Rule Prohibiting Class-Action Arbitration Waivers** 05/16

**Fourth Circuit Upholds Class Action Waiver Provision** 05/13

**Ninth Circuit Compels Arbitration in Student Loan Borrowers’ Class Action Against Lender & Loan Servicer** 03/14

**Ninth Circuit Finds Class Arbitration Waivers is Unconscionable Under California Law** 03/10

**Ninth Circuit Says No to Class Arbitration Waivers in Employment Contracts** 09/16

**President Overturns CFPB Arbitration Rule** 11/17

**Reminder: June 1, 2013 Starts Ban on Arbitration Clauses in Mortgage Loan Contracts** 05/13

**Supreme Court Continues to Uphold Arbitration Clauses in Consumer Contracts** 02/12

**Supreme Court Upholds Class Action Arbitration Waivers** 01/16

**Supreme Court Upholds Consumer Arbitration Clause** 05/11

### ATR/QUALIFIED MORTGAGE

**Ability to Repay – Q&A** 05/15

**Agencies Clarify Policy Regarding Exams in Light of Making QM versus Non-QM Loans** 01/14

**Agencies Issue Revisions to Proposed Risk Retention Rules** 09/13

**CFPB Adjusts High-Cost Mortgage, Credit Card and QM Points and Fees Thresholds** 07/16

**CFPB Adjusts HOEPA, Credit Card and QM Points and Fees Thresholds** 09/17

**CFPB Clarifies Applicability of ATR Rule to Successors-in-Interest** 08/14

**CFPB Final Rule Amends HOEPA, Credit Card and QM Points and Fees Thresholds** 10/15

**CFPB Offers Online Tool for Locating Rural Area Properties** 01/16

**CFPB Proposes Certain Adjustments to ATR Rule** 05/14

**CFPB Updates List of Rural and Under-served Counties** 12/16

**FHA Adopts Rule Eliminating Post-payment Interest Charges** 09/14

**Guidance Issued on QMs and Fair Lending Risks** 11/13
<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>HUD Adopts QM Definition</td>
<td>01/14</td>
</tr>
<tr>
<td>HUD Proposes QM Definition</td>
<td>01/13</td>
</tr>
<tr>
<td>List of Rural and Underserved Counties Issued for 2016</td>
<td>11/15</td>
</tr>
<tr>
<td>More Small Rural Creditors Get Lending Rule Relief</td>
<td>04/16</td>
</tr>
<tr>
<td>QM Points and Fees Cure Adopted</td>
<td>11/14</td>
</tr>
<tr>
<td>Revisions Made to HOEPA, Credit Card and QM Points and Fees Thresholds</td>
<td>09/14</td>
</tr>
<tr>
<td>VA Adopts QM Definition</td>
<td>06/14</td>
</tr>
</tbody>
</table>

**ATTORNEY CLIENT PRIVILEGE**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>CFPB Adopts Final Rule Regarding Privileged Information</td>
<td>07/12</td>
</tr>
<tr>
<td>CFPB Issues Guidance on Supervisory Authority and Confidential Information</td>
<td>01/12</td>
</tr>
<tr>
<td>CFPB Issues Rules on Investigative Procedures</td>
<td>07/12</td>
</tr>
<tr>
<td>Measure Would Preserve Privilege for Information Shared with CFPB</td>
<td>03/12</td>
</tr>
<tr>
<td>OCC Revises Litigation and Legal Matters Handbook</td>
<td>02/15</td>
</tr>
</tbody>
</table>

**AUDITING**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDIC Adopts Changes to Annual Audit Rules for Smaller Banks</td>
<td>07/09</td>
</tr>
<tr>
<td>FDIC Proposes Changes to Annual Audit Rules for Smaller Banks</td>
<td>11/07</td>
</tr>
<tr>
<td>Fed Reminds Institutions of Annual Audit Report Requirements</td>
<td>06/13</td>
</tr>
<tr>
<td>FRB Provides Additional Guidance on Internal Audit Function Policy Statement</td>
<td>02/13</td>
</tr>
<tr>
<td>HUD Approves Waiver of Financial Reporting Requirements for Institutions with Less than $500MM in Assets</td>
<td>09/11</td>
</tr>
<tr>
<td>NCUA Proposes Internal Control Rules for Corporate Credit Unions</td>
<td>12/10</td>
</tr>
<tr>
<td>OCC Issues Updated Guidance on Accounting Topics</td>
<td>11/13</td>
</tr>
<tr>
<td>OCC Updates Internal and External Audit Handbook</td>
<td>01/17</td>
</tr>
<tr>
<td>SEC Issues Guidance re Smaller Financial Institutions’ Accounting Policy Disclosures</td>
<td>08/12</td>
</tr>
<tr>
<td>SEC Proposes Rule to Disclose Employee, Director Hedging</td>
<td>03/15</td>
</tr>
<tr>
<td>Supreme Court Upholds Sarbanes-Oxley, but Finds Deficiencies with PCAOB</td>
<td>07/10</td>
</tr>
</tbody>
</table>

**AUTOMOBILE LOANS (Also see “Consumer Lending”)**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banks to Auto Finance Companies: Welcome to Our World</td>
<td>07/15</td>
</tr>
<tr>
<td>California Appeals Court Permits Borrowers’ Claims Against Lender under the Holder in Due Course Rule</td>
<td>03/13</td>
</tr>
<tr>
<td>California Supreme Court Rules Automobile Contract Arbitration Valid</td>
<td>08/15</td>
</tr>
<tr>
<td>CFPB Brings First Action Against “Buy-Here, Pay-Here” Auto Dealer, Including $8 Million Fine</td>
<td>12/14</td>
</tr>
<tr>
<td>CFPB Bulletin Puts Indirect Auto Lenders on Notice</td>
<td>04/13</td>
</tr>
<tr>
<td>Changes May Be Seen in Length of Auto Sales Contracts</td>
<td>02/10</td>
</tr>
<tr>
<td>League Bulletin Gives Guidance on Recent Rees-Levering Case</td>
<td>09/07</td>
</tr>
<tr>
<td>Lender Settles Indirect Auto Lending Discrimination Claims</td>
<td>01/14</td>
</tr>
<tr>
<td>Mandated Enrollment in ELT Program for Vehicle Loan Lenders</td>
<td>07/12</td>
</tr>
<tr>
<td>NCUA Amends Definition of “Fleet” In Member Business Vehicle Loans</td>
<td>10/12</td>
</tr>
<tr>
<td>Recent California Supreme Court Rulings On Automobile Finance Contracts</td>
<td>02/17</td>
</tr>
<tr>
<td>Sixth Circuit: Car Dealerships Can be Creditors Obligated to Issue Adverse Action Notices</td>
<td>04/17</td>
</tr>
<tr>
<td>The End is Near for Dealer Markups</td>
<td>08/15</td>
</tr>
</tbody>
</table>
BANK ACTIVITIES

.“bank” Domains to Become Available 11/14
ABA Offers Q&As from Bank Domain Webinar 06/15
FDIC Clarifies its Statement of Policy for Section 19 of the FDI Act 09/11
FDIC Extends De Novo Bank Probation Period to Seven Years 09/09
FDIC Issues Manual for Processing Deposit Insurance Applications; Requests Comments on Same 08/17
FDIC Proposes to Clarify Deposit Insurance Coverage of Insured Bank Branches Located Outside U.S. 03/13
FDIC Requests Comments on De Novo Bank Guide 01/17
FDIC to State Banks: Documentation Required for Engaging in Activities Permissible for National Banks 12/14
Fed Adopts Final Rule Expanding Scope of SBHC Policy Statement 05/15
Federal Reserve Streamlines Application Process for De Novo Banks 08/08
Fed Proposes Changes to Small Bank Holding Company Policy Statement 02/15
FRB Going Greener with E-app Filings 02/10
FRB Launches Partnership Program for Minority-owned and De Novo Banks 07/08
FRB Proposes Rule for Large Bank Single-Counterparty Credit Risk 04/16
FRB Proposes Rule on Oversight of Foreign Banks Operating in the U.S. 01/13
FRB To Publish Reports on Bank Applications 03/14
NCUA Adopts Policy Statement Establishing MDI Preservation Program 07/15
New FRB Website for New Bank Directors 03/10
OCC Approves “Shelf Charter” 12/08
OCC Issues Guidance on Impact of CRA Ratings on Banking Applications 12/17
OCC Issues New Licensing Booklet 07/17
OCC to Allow FinTech Companies Special Purpose Charter 01/17
OCC Updates List of Permissible Activities 11/17
OTS Proposes to Expand Permissible Activities Rule 05/07
Registration of “.bank” Domains Available Only Through Authorized Registrars 04/15
Small Bank Holding Company Reg Relief Measure Approved 01/15
Three New Online Services Offered on FDICconnect 03/13

BANK OPERATIONS

Brochure Encourages Disaster Recovery Coalitions 10/08
Check Processing to Cease at San Francisco Fed 07/07
FDIC Advises a Risk-based Approach to Establishing Customer Relationships 02/15
FDIC Enhances E-processing of Branch Applications 10/07
FDIC Rule Departs from Branch Application Process for Certain Branch Activities 10/08
Financial Stability Board Requires Business ID Implementation By March 2013 10/12
FRB Issues Guidance Regarding Waiver of Exams Prior to Membership or Mergers 11/15
FRB Proposes Changes to Payment System Risk Policy; Issues Proposal to Amend Regulation J 12/13
Institutions Reminded of Potential Risks with Daylight Savings Time Change 03/07
Master Treasury Services Agreements 02/14
NACHA Extends Effective Date for International ACH Transaction (IAT) Rules 09/08
New FRB Website for New Bank Directors 03/10
New Requirements on “Not Our Item” Cash and Return Letters 05/10
Retail Payment Systems Booklet Updated 03/10
INDEX 2007-2017
BCG 6

BANK SECRECY ACT (BSA) (Also see “Anti-Money Laundering,” Customer Identification Program, “Currency Transaction Reporting” or “Money Services Businesses.”)

Agencies Issue Guidance on Foreign Account Relationships 04/11
Agencies Issue Statement on BSA/AML Requirements 08/07
Agencies Recommend Action in Light of BSA Reorganization 04/11
Bank Assessed CMPs for Violating BSA 03/17
Bank Pays Big for Alleged BSA Violations 08/15
BSA/AML Compliance Starts at the Top 09/14
BSA/AML Testing Essential to Compliance 06/08
BSA E-filing to Transition to Adobe Forms 04/09
BSA E-Filing Update 03/12
BSA Exam Manual Updated 05/10
BSA Regulation Restructure Effective March 1, 2011 11/10
Certain Reloadable Card Operations Not Considered MSBs 06/08
Clarification on FinCEN’s Mandatory E-Filing Deadline 02/12
Credit Unions Reminded of Certain BSA-reporting Requirements 07/15
Cross-border Funds Transfer Transparency Guidance Issued 01/10
Customer Due Diligence Final Rule Issued 06/16
End of Paper SAR, CTR and Other Forms Filed with FinCEN 07/12
FBAR Filing Deadline Extended Again 01/15
FFIEC BSA/AML Manual Updated 09/07
FFIEC Updates BSA/AML Exam Manual 12/14
FinCEN Advisory Warns of Home Equity Conversion Mortgage Fraud Schemes 05/10
FinCEN Amends Definition of MSB to Include Foreign-located MSBs Doing Business in the US 08/11
FinCEN and FRB Amend Definitions in BSA Regulations 01/14
FinCEN Clarifies Process for Filing Corrected or Amended Reports 12/11
FinCEN Concludes Benefits of CDD Rule Outweighs its Costs 01/16
FinCEN Considers Applying AML Program and SAR Regulations to Non-bank Residential Mortgage Lenders and Originators 08/09
FinCEN Extends Comment Period on Customer Due Diligence 06/12
FinCEN Extends CTR and SAR E-filing Deadline 01/12
FinCEN Extends FBAR Filing Deadline Again 03/12
FinCEN Extends Date for FBAR Filing for Certain Officers and Employees 06/11
FinCEN Guidance Addresses Correspondent Account Rule 03/08
FinCEN Issues Guidance on Customer Due Diligence Rules 08/16
FinCEN Mulling Identifying Beneficial Ownership as Part of CustomerDue Diligence 03/12
FinCEN Once Again Extends Certain FBAR Filing Requirements 01/14
FinCEN Proposes Amendments to BSA Rules on Stored Value/Prepaid Access 07/10
FinCEN Proposes Amendments to FBAR Rule 04/16
FinCEN Proposes Amendments to Money Service Business Definition 06/09
FinCEN Proposes CDD Requirements 08/14
FinCEN Proposes Changes to Reports of Foreign Financial Accounts 03/10
FinCEN Proposes Reporting Rule for Cross-Border Electronic Funds Transmittals 10/10
FinCEN Proposes Requirement that BSA Reports be Submitted Electronically 10/11
FinCEN Provides Guidance on CTR Exemption for Non-Listed Businesses 10/12
FinCEN Releases Test Site for New CTR and SAR Forms 03/12
FinCEN Revamps Website 06/08
FinCEN Revises FBAR Filing Requirements 03/11
FinCEN Revises its Definition of “Payroll Customer” Under CTR Exemption Rule; Issues New Guidance 07/12
FinCEN Ruling Provides Guidance on Whether LLC Activity Meets MSB Definition 07/08
FinCEN Seeks to Expand Information Sharing to State, Local and Foreign Lawmakers 12/09
FinCEN to Retire BSA Magnetic Media Filing Program 08/08
FinCEN Updates Advisory on North Korea Illicit Financial Activities Threat 07/13
FinCEN Updates BSA Travel Rule FAQs 12/10
FinCEN Warns of Growing Email Fraud Schemes 10/16
Foreign Exchange Dealers Given Narrow Exception for Verifying ID of Nonresident Aliens 04/14
Guidance Issued on Prepaid Access Programs 07/11
Guidance Provided on Applying CIP to Prepaid Card Holders 04/16
Include AML and SAR Provisions in Mortgage Broker Agreements 07/12
Interagency Guidance Issued on BSA Beneficial Ownership Rules 04/10
IRS Issues Revised Foreign Bank and Financial Accounts Reporting Form 01/09
Non-bank Mortgage Lenders and Originators Now Subject to AML and SAR Rules 03/12
Recent Updates to BSA and IT Exam Books and Accessibility 03/11
Reminder: FBAR Reporting Required By June 30 05/11

BASEL II

Agencies Approve Final Rule on Basel II 12/07
Agreement Reached on Implementing Basel II 08/07
Agencies Propose Standardized Framework for Basel II 07/08
Agencies Seek Comment on Domestic Application of Basel II 08/08
Comments Requested on Basel II Guidance 03/07
Interagency Statement Issued on Basel II 08/08
Regulators Adopt New Liquidity Coverage Standards 09/14

BASEL III

Agencies Delay Compliance with Basel III 12/12
Agencies Propose Simplifying Regulatory Capital Rules 10/17
Agencies Release Tool to Help Estimate Effects of NPRs on Capital Standards 10/12
Basel III vs. S-Corp Dividends: FDIC Clarifies Policy on Permissible Dividends 09/14
Comment Period on Regulatory Capital NPRs Extended 09/12
FDIC Finalizes Capital Requirements 05/14
Federal Bank Regulators Jointly Issue Final Rule on Market Risk; Propose Regulatory Capital Rules 07/12
Frequently Asked Questions on the Regulatory Capital Rule 05/15
March 31 Call Report to be Used For Making AOCI Election 04/15
Municipal Securities Would Qualify as HQLA under Proposed Liquidity Rule 06/15
Regulators Adopt New Liquidity Coverage Standards 09/14
Risk Weights Increasing to 150% for Some Construction Loans 11/14
U.S. Banking Agencies Approve Basel III Capital Standards 08/13
Use of Advanced Approaches Framework Approved for Certain Banks 03/14

BRANCHING

Agencies Update Host State Loan-to-deposit Ratios 07/15
Agencies Update Host State LTD Ratios 07/16
FDIC Enhances E-processing of Branch Applications 10/07
FDIC Rule Departs from Branch Application Process for Certain Branch Activities 10/08
FDIC Study: Branch Banking Remains Prevalent Despite Growth of Mobile, Online Banking 03/15
FRB Issues Expansion Criteria for Banks in Less Than Satisfactory Condition 05/13
FRB Proposes Rule on Oversight of Foreign Banks Operating in the U.S. 01/13
FRB Supervisory Release on De Novo Interstate Branching 03/11
Host State Loan-to-deposit Ratios Released 07/07
Host State Loan-to-deposit Ratios Updated 07/13
Host State Loan-to-deposit Ratios Updated 08/14
Host State LTD Ratios Updated 07/17
Measure Permits State-chartered Banks to Participate in School-based Savings Programs 09/16
NCUA Board Proposes Regulatory Relief Measures 10/12
NCUA Considers Video-Teller Machines a “Service Facility” 09/12
OCC Issues Guidance on Impact of CRA Ratings on Banking Applications 12/17
OCC Updates Branch Closings Booklet 08/17
Updated Host State Loan-to-Deposit Ratios Released 07/12
USA PATRIOT Act Section 314(a) Contacts May be Solicited for Other Information 04/09

**BROKERED DEPOSITS**

FDIC Brokered Deposit Restriction Q&As Updated 04/10
FDIC Cautions About Third-party Referrals Offering Above-market CD Rates 07/09
FDIC Issues Guidance on Deposit Placement Activities 07/10
FDIC Proposes Changes to Brokered Deposit Interest Rate Restrictions 02/09
FDIC Proposes Update to Brokered Deposit FAQs 12/15
FDIC Provides Guidance on Brokered Deposit Interest Rate Restrictions 01/10
FDIC Provides Informal Clarification on Brokered Deposit Guidance 02/15
FDIC Updates Brokered Deposit FAQs

**BUSINESS CONTINUITY/CONTINGENCY PLANNING**

Agencies Adopt Final Resolution Plan Rules 11/11
Brochure Encourages Disaster Recovery Coalitions 10/08
DFI Contemplating Emergency Contact System 04/12
Final Rule Issued on Large Bank Resolution Plans 02/12
Governor Signs Corporate Emergency Powers and Bylaws Measure 10/13
NCUA Adopts Incident Management System for Credit Unions 10/16
OCC Bulletin Recaps Natural Disaster Supervisory Guidance 10/12
OCC Proposes Guidelines for Large Bank Recovery Plans 01/16
Regulators Update Business Continuity Handbook 04/08

**CALIFORNIA LEGISLATION**

AB 1301 Makes Important Changes to the California Financial Code 08/08
Banking Regulators Issue Guidance on California Registered Warrants 08/09
California Adopts Measure to Enforce Federal Military Payday Lending Law 11/07
California Adopts New Measures to Protect and Assist Homeowners 11/07
California DOC Adopts NTM Regulations 02/08
California Lawmakers Introduce Subprime Lending Reform Measure 02/08
California Proposes Rules for Nontraditional Mortgages 03/07
Federal and State Legislatures Seek to Aid Mortgage Foreclosure Crisis 02/08
Financial Code Amendments Affect Credit Unions 02/08
New California Department of Tax and Fee Administration Formed 09/17
New Law Amends Registration and Licensing Requirements for Professional Fiduciaries 05/08
New Law Impacts Notary Acknowledgments 11/07
Proposed Bill Would Enhance Data Security Breach Disclosure 03/08
### CALL REPORTS

- FFIEC Eases Call Reports for Community Banks 01/17
- NCUA Eliminates Data Regarding CUSOs from Call Reporting Requirements 10/16
- New Website Gives More Access to Call Report Data 05/07
- OTS Contemplates Converting to Call Reports 12/07
- Proposed Call Report Changes See Quarterly Reporting of Small Business and Farm Lending 09/09
- Revisions Made to Call Report 03/11
- Revisions Made to Call Report for Transaction Account Guarantee Program 01/09
- Treasury Releases First Report on Core Principals of Financial Regulation 07/17

### CAPITAL MAINTENANCE

- Agencies Adopt Final Rule on Capital Treatment of Home Affordable Loans 12/09
- Agencies Clarify Community Banks Not Required to Undergo Stress Testing 06/12
- Agencies Clarify Risk-based Capital Treatment of FDIC Claims and Guarantees 03/10
- Agencies Issue Advance Notice of Proposed Rulemaking Regarding Alternatives to the Use of Credit Ratings 09/10
- Agencies Issue Final Rule for Regulatory Capital Standards Related to FAS 166 and 167 02/10
- Agencies Propose Simplifying Regulatory Capital Rules 10/17
- Agencies Release Tool to Help Estimate Effects of NPRs on Capital Standards 10/12
- Comment Period on Regulatory Capital NPRs Extended 09/12
- FDIC Extends Review of Stress Test Proposal 04/12
- FDIC Finalizes Capital Requirements 05/14
- FDIC, FRB and OCC Propose Changes to Annual Stress Test Rule 07/14
- Federal Bank Regulators Jointly Issue Final Rule on Market Risk; Propose Regulatory Capital Rules 07/12
- FRB, FDIC, and OCC Issue Final Rules for Company-run Stress Testing 11/12
- FRB Launches 2013 Capital Planning and Stress Testing Program 12/12
- Frequently Asked Questions on the Regulatory Capital Rule 05/15
- Large Bank Stress Testing Regulation Proposed 02/11
- March 31 Call Report to be Used For Making AOCI Election 04/15
- Municipal Securities Would Qualify as HQLA under Proposed Liquidity Rule 06/15
- NCUA Issues Final Stress Testing Rule for Credit Unions 05/14
- NCUA Reissues a Revised Risk-based Capital Proposal 02/15
- NCUA Revises Risk-based Capital Requirements 11/15
- NCUA Seeks Input on Alternative Forms of Capital for Meeting Capital Standards 03/17
- Proposed Rules on Basel III Capital Standards 08/12
- Regulators Release Final Stress Test Guidance 04/14
- Regulatory Capital Estimation Tool Released 12/13
- Seventh Circuit: CAMELS Rating Justiciable 04/17
- Treasury Releases First Report on Core Principals of Financial Regulation 07/17
- U.S. Banking Agencies Approve Basel III Capital Standards 08/13

### CHECKS/CHECK TRUNCATION

- Bank Prevails Against Customer in Nigerian-style Fraud Scheme 06/10
- Check Processing to Cease at San Francisco Fed 07/07
- FDIC Issues Statement on Honoring IndyMac Bank Official Checks 08/08
Fed Changes in San Francisco Check Processing Region May Impact California Banks 04/07
Fed to Re-route San Francisco Check-Processing Operations 06/07
FRB to Reach One Check Processing Site 11/09
Indorsement and Signature Guaranties 06/14
New Requirements on “Not Our Item” Cash and Return Letters 05/10
OCC Issues Tips for Consumers to Avoid Cashier’s Check Fraud 02/07

COMMERCIAL/BUSINESS LENDING

Agencies Issue Final Rule for Regulatory Capital Standards Related to FAS 166 and 167 02/10
Agencies Issue Statement on CRE Prudent Risk Management 01/16
Agencies Issue Statement on Meeting Needs of Creditworthy Borrowers 12/08
Agencies Issue Underwriting Standards for Small Business Lending Fund Program 01/11
Appellate Court Strikes Down Sham Guaranty Defense 11/16
California District Court: Unruh Act Lawsuit Against Wells Fargo May Proceed 10/17
California Supreme Court Decision Makes It Easier for Borrowers to Challenge Loan Terms 02/13
CFPB: Denial of Commercial Loan Modification May Be Adverse Action 12/14
CFPB: Denial of Commercial Loan Modification May Be Adverse Action (Again) 03/15
CFPB Issues Guidance Regarding Effective Date of Data Collection Requirements 05/11
Changes to SBA Loan Requirements 07/14
DBO Seeking Information Regarding Marketplace Lending 01/16
Discrimination Related to Driver’s License and ID Cards – Q&A 05/16
Eight Circuit Holds DBAs in Financing Statements “Seriously Misleading” 08/10
FASB Makes Big Changes to Loan Loss Accounting Framework; Agencies Issue Guidance 07/16
FASB Redefines “Participating Interests” 12/09
FDIC FIL Underscores CRE Management 04/08
FDIC Issues Advisory on Importance of Risk Management Functions Involving Loan Purchases and Participations 11/15
FDIC Issues Advisory on Managing Risk in Loan Participation Purchases 10/12
FDIC Issues Guidance on Other Real Estate 08/08
FDIC Offers Supervisory Insights on SBA Lending 08/11
Federal Court Dismisses ICBA’s Case Against The NCUA 02/17
Federal Regulators Issued Policy Statement on Prudent Commercial Real Estate Loan Workouts 11/09
Follow-up Questions from November STS: Regulatory Compliance for Commercial Lenders – Q&A 12/07
FRB Issues FAQs on Managing OREO 07/12
FRB Updates Loan Sampling Requirements 05/14
Got Bail-in Provisions? 05/16
Guidelines on Concentrations in Commercial Real Estate Lending 02/07
How Does the Revised EPA Regulation Affect Commercial Real Estate Lending? 04/07
Lender’s Duty of Care Could be Expanded 06/13
Loss Payee Foreclosed From Collecting Insurance Proceeds 03/14
Marijuana-related Business Legislative Update 08/14
Mechanics Liens 10/13
NCUA Adopts Final Loan Participations Rule 07/13
NCUA Adopts Revisions to Member Business Loan Rule 03/16
New Law Restricts Use of SSNs on Government Filed Forms 12/07
Obama Proposes Measure to Expand SBA Lending Programs 03/10
OCC CRE Lending Booklet Updated 09/13
OCC Issues “Oil and Gas Production Lending” Booklet 05/14
OCC Updates 2016 Oil and Gas Exploration and Production Lending Booklet 04/16
OCC Updates Handbook on Trade Finance 05/15
OTS Issues New Handbook Section on Income Property Lending 02/09
President Signs Small Business Jobs Act; Small Business Lending Capital Program to Take Effect 10/10
Proposed Revisions to RegFlex Program Aimed at Enhancing Safety and Soundness 04/10
Real Estate Developer and Escrow Agent Indicted for Bank Fraud 05/15
Regulators Encourage Small Business Lending 03/10
Regulators Release Guidance on CRE Lending 01/07
Review Committee Reaches Consensus on Names of Individual Debtors in Financing Statements 08/10
San Francisco Fed Addresses Reg B Signature Rules 10/08
SBA Adopts Small Business Credit Scoring Tool 01/15
SBA Overhauls Lender SOP Manual 04/08
SBA Restructures and Extends Community Express Program 08/08
SEC’s Regulation Crowdfunding is in Effect 07/16
Treasury Creates Small Business Lending Fund, Banks Await Term Sheet 12/10
Treasury Releases Terms and Application Documents for Small Business Lending Fund 01/11
Trial Court Upholds Sham Guaranty Defense 08/16
White House Announces New Capital Program to Boost Small Business Lending 11/09
White House Sends Small Business Lending Bill to Congress 05/10

COMPLIANCE MANAGEMENT

Compliance Areas of Focus 09/13
FDIC Adopts FRB and OCC Guidance on Model Risk Management 07/17
FDIC Revises Its Regulatory Violation Classification System 10/12
FDIC Updates Compliance Exam Handbook 03/07
FFIEC Proposes Revised Consumer Compliance Rating System 05/16
FRB Updates Consumer Compliance Handbook 01/09
Holding Company Nonbank Subs Subject to New Consumer Compliance Supervision 10/09
Seventh Circuit: CAMELS Rating Justiciable 04/17
Top 10 Risk Management Issues for 2013 01/13
Uniform Interagency Consumer Compliance Rating System Revised 12/16

COMPTROLLER OF THE CURRENCY (OCC)

Agencies Offer Consumer Assistance 06/08
Agencies Offer Consumer Help Aids 12/07
New OCC Guidance Addresses Fiduciary Activities of National Banks 05/08
OCC Approves “Shelf Charter” 12/08
OCC CATS System Launched 02/17
OCC Clarifies Notary and Bank Seal Requirements 03/08
OCC Comptroller Calls for More CRA Credit in Distressed Middle-Income Areas 03/08
OCC Eliminates Certain Outdated Rules To Reduce Reg Burden 01/17
OCC Exams Tap Flawed Flood Determination Practices 03/08
OCC Final Rule Increases Assessments 08/14
OCC Implements Process to Update Comptroller’s Handbooks 06/13
OCC Integrates National Bank and Federal Savings Association Rules 06/14
OCC Integration Process of Thrift Guidance Continues 06/12
OCC Issues FAQ Supplement to Third-party Relationships Bulletin 07/17
OCC Issues Final Rule to Implement Reform Act Provisions 08/11
OCC Issues Interim Lending Limit Exception for Bear Sterns Bailout 04/08
OCC Issues New Assets Management Booklet 09/12
OCC Issues New Licensing Booklet 07/17
OCC Issues New Rules to Ease Regulatory Burden 05/08
OCC Issues Regulation O Interpretive Letter 06/08
OCC Issues Revised Comptroller’s Licensing Manual Booklet 03/17
OCC Issues Revised Exam Procedures for TCPA and Junk Fax Act 09/07
OCC Issues Risk Management Guidance on Foreign Correspondent Banking 11/16
OCC Issues Risk Management Principles Guidance 12/17
OCC New CATS System Will Ease Licensing and Public Welfare Investment Filings 12/16
OCC Outlines OTS Integration Process 01/12
OCC Preemption Upheld 01/08
OCC Proposes Increase in Assessments 05/14
OCC Proposes Licensing Rules 06/14
OCC Proposes To Reduce Reg Burden 04/16
OCC Recodifies OTS Regs 08/11
OCC Rescinds Certain OTS Compliance Documents 12/13
OCC Revises Booklet on Deposit-related Credit Products 04/15
OCC Revises Litigation and Legal Matters Handbook 02/15
OCC Revises the Fiduciary Powers Booklet 06/17
OCC Supplements Third Party Due Diligence Exam Procedures 02/17
OCC Thrift Guidance Integration Process Continues 09/12
OCC To Allow FinTech Companies Special Purpose Charter 01/17
OCC Updates Background Investigations Booklet 12/17
OCC Updates Bank Accounting Advisory Series 09/17
OCC Updates Handbook on Trade Finance 05/15
OCC Updates Internal and External Audit Handbook 01/17
OCC Updates List of Permissible Activities 11/17
OCC Updates National Bank Charter Handbook 02/08
OCC Updates Policy on How it Manages Problems Identified During Examinations 11/14
OCC: Examiners Must Have Unimpeded Access to Records 05/16

CONSUMER COMPLAINTS

CFPB Issues First in Series of Monthly Complaint Reports 08/15
DFI Announces New Consumer Records Management System and Complaint Process 08/10
DFI Reminds Licensees of New Consumer Complaint Process 10/10
NCUA Improves Access to Consumer Complaints on CAC Portal 01/17

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

CFPB Adopts Final Rule Regarding Privileged Information 07/12
CFPB Considers MLO Compensation and Qualification Requirements 06/12
CFPB Issues Guidance on Supervisory Authority and Confidential Information 01/12
CFPB Issues Policy Statement on Product Innovation No-Action Letter Process 03/16
CFPB Issues Rules on Investigative Procedures 07/12
CFPB Proposes List of Rules Under its Authority 07/11
CFPB Proposes No-Action Letter Policy for Innovative Products 11/14
CFPB Proposes Procedures for Supervising Nonbanks Posing Risks to Consumers 06/12
CFPB Publishes Various Consumer Regulations 01/12
CFPB: Sharing Exam Information Generally Prohibited 02/15
Combined Mortgage Disclosures – Round 3 08/11
Cordray Appointed as CFPB Chief 01/12
Joint Policy Statement Clarifies Method Used to Determine CFPB Jurisdiction 12/11
Mick Mulvaney is Acting CFPB Director For Now; Places 30-day Reg Freeze 12/17
Proposed Legislation Would Create Consumer Financial Protection Agency; National Bank Supervisor 08/09
### CONSUMER LENDING

<table>
<thead>
<tr>
<th>Title</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Service By Any Other Name (but Not a Loan)</td>
<td>08/15</td>
</tr>
<tr>
<td>Agencies Issue Statement on Meeting Needs of Creditworthy Borrowers</td>
<td>12/08</td>
</tr>
<tr>
<td>Agencies Work to Raise Consumer Protection Awareness</td>
<td>03/07</td>
</tr>
<tr>
<td>Bureau Considering Rule to Rein-in Payday-type Consumer Lending</td>
<td>04/15</td>
</tr>
<tr>
<td>California Appeals Court Permits Borrowers’ Claims Against Lender under the Holder in Due Course Rule</td>
<td>03/13</td>
</tr>
<tr>
<td>California District Court: Unruh Act Lawsuit Against Wells Fargo May Proceed</td>
<td>10/17</td>
</tr>
<tr>
<td>CFPB Cautions Payday Lenders About Too Many NSF Charges</td>
<td>05/16</td>
</tr>
<tr>
<td>CFPB’s Payday Lending Rule – Q&amp;A</td>
<td>12/17</td>
</tr>
<tr>
<td>DBO Seeking Information Regarding Marketplace Lending</td>
<td>01/16</td>
</tr>
<tr>
<td>Guidance Issued Regarding Deposit Advance Products</td>
<td>12/13</td>
</tr>
<tr>
<td>Guidance Proposed on Deposit Advance Credit Products</td>
<td>06/13</td>
</tr>
<tr>
<td>Holding Company Nonbank Subs Subject to New Consumer Compliance Supervision</td>
<td>10/09</td>
</tr>
<tr>
<td>Law Eases Public Guardians’ Access to Customer Information</td>
<td>12/07</td>
</tr>
<tr>
<td>NCUA Issues Final Rule for Short-term Small Dollar Loans</td>
<td>10/10</td>
</tr>
<tr>
<td>NCUA Issues Supervisory Letter on Private Student Lending Expectations</td>
<td>02/14</td>
</tr>
<tr>
<td>NCUA Proposes Rule for Short-term Small Dollar Loans</td>
<td>05/10</td>
</tr>
<tr>
<td>NCUA Provides Guidance on Multi-featured Open-end Lending</td>
<td>09/12</td>
</tr>
<tr>
<td>Obtaining Dated Signatures on Dwelling-secured Credit Applications – Q&amp;A</td>
<td>10/08</td>
</tr>
<tr>
<td>RAL Lending Policy Statement Calls for Greater Disclosure and Transparency</td>
<td>03/10</td>
</tr>
<tr>
<td>Secured Consumer Debt in Bankruptcy Guidance Issued by OCC</td>
<td>03/14</td>
</tr>
<tr>
<td>Template Offered for Safe Small Dollar Loans</td>
<td>07/10</td>
</tr>
<tr>
<td>U.S. Department of Education Proposes to Limit College Banking Services</td>
<td>05/14</td>
</tr>
</tbody>
</table>

### CORPORATE PRACTICES/GOVERNANCE

<table>
<thead>
<tr>
<th>Title</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agencies Adopt Final Rule on Reduction of “Goodwill” from Capital Ratios</td>
<td>01/09</td>
</tr>
<tr>
<td>Agencies Seek Comment on Reduction of “Goodwill” from Capital Ratios</td>
<td>10/08</td>
</tr>
<tr>
<td>Basel Committee Issues Principles to Enhance Corporate Governance</td>
<td>12/10</td>
</tr>
<tr>
<td>California Appellate Court Finds Bank Owes Fiduciary Duty to its Customer</td>
<td>12/08</td>
</tr>
<tr>
<td>Court Suspends SEC Proxy Access Rules</td>
<td>09/11</td>
</tr>
<tr>
<td>DBO Proposes to Eliminate Submission of Credit Union Bylaws</td>
<td>08/17</td>
</tr>
<tr>
<td>Development of U.S. Covered Bond Market Noted by Regulators &amp; Financial Institutions</td>
<td>09/08</td>
</tr>
<tr>
<td>DOL: Fiduciary Rule Goes Forward But With Enforcement Relief</td>
<td>06/17</td>
</tr>
<tr>
<td>DOL to Delay Phase-in of Certain Fiduciary Rule Exemptions</td>
<td>09/17</td>
</tr>
<tr>
<td>FASB Amends OTTI, Fair Value Rules</td>
<td>04/09</td>
</tr>
<tr>
<td>FASB Expected to Issue Mark to Market Accounting Rule</td>
<td>12/15</td>
</tr>
<tr>
<td>FASB Finalizes Mark to Market Standard</td>
<td>02/16</td>
</tr>
<tr>
<td>FASB Makes Big Changes to Loan Loss Accounting Framework; Agencies Issue Guidance</td>
<td>07/16</td>
</tr>
<tr>
<td>FASB Proceeds with the New Accounting Standard for Credit Losses</td>
<td>05/16</td>
</tr>
<tr>
<td>FASB Releases Mark to Market Accounting Proposal</td>
<td>06/10</td>
</tr>
<tr>
<td>FDIC Adopts Final Rule for Processing Notices under Change in Bank Control Rules</td>
<td>01/16</td>
</tr>
<tr>
<td>FDIC Change in Bank Control Rules Consolidated</td>
<td>11/15</td>
</tr>
<tr>
<td>FDIC Issues Final Contract Enforcement Rule</td>
<td>11/12</td>
</tr>
<tr>
<td>FDIC Issues Final Rule Regarding CMPs</td>
<td>01/13</td>
</tr>
<tr>
<td>Fed Proposes Board Effectiveness Guidance</td>
<td>09/17</td>
</tr>
<tr>
<td>Financial Bail-out Accomplished</td>
<td>10/08</td>
</tr>
<tr>
<td>FRB Delays Effective Date of Capital Treatment of Trust Preferred Securities Rule</td>
<td>04/09</td>
</tr>
<tr>
<td>FRB Extends Comment Period on Proposed Foreign Bank Oversight Rule</td>
<td>03/13</td>
</tr>
<tr>
<td>Holding Company Nonbank Subs Subject to New Consumer Compliance Supervision</td>
<td>10/09</td>
</tr>
<tr>
<td>New Law Amends Registration and Licensing Requirements for Professional Fiduciaries</td>
<td>05/08</td>
</tr>
</tbody>
</table>
New OCC Guidance Addresses Fiduciary Activities of National Banks 05/08
OCC Issues New Rules to Ease Regulatory Burden 05/08
OCC Issues Revised Comptroller’s Licensing Manual Booklet 03/17
OCC Releases Heightened Expectations for Large Institutions 02/14
OCC Revises the Fiduciary Powers Booklet 06/17
OCC’s New Booklet Possibly Heightens Standards for Small-bank Directors 09/16
OCC Updates Licensing Manual 03/07
OTS Bulletin Describes CMP Enforcement Policy 01/10
OTS Publishes Revised Corporate Governance Handbook Provisions 02/09
Proposed Management Guidance on Internal Controls Over Financial Reporting 01/07
Revisions Proposed to Certain Regulatory Capital Standards 09/09
SEC Adopts Final Rule to Facilitate Smaller Companies’ Access to Capital 04/15
SEC Adopts Proxy Access Rules; Facilitates Director Nominations by Shareholders 09/10
SEC Amends Registrations Rules to Conform to JOBS Act and FAST Act 06/16
SEC Approves Extension of Section 404(b) Compliance for Nonaccelerated Filers 07/08
SEC Codifies Rule on Proxy Voting 02/08
SEC Considering Raising 500-Shareholder Threshold Rule 05/11
SEC Considers Methods for Improving Access to Business Disclosures 12/07
SEC Holding Fast: No Delay in Section 404 Compliance Date 09/07
SEC Proposes Rule to Disclose Employee, Director Hedging 03/15
SEC Revives Proxy Access for Director Nominations 10/11
SEC Seeks Informal Comments on JOBS Act Rules 05/12
Shareholder Registration Threshold May Increase 11/11
Small Business Measure Includes Provision to Raise Shareholder Registration Threshold 04/12
Top 10 Risk Management Issues for 2013 01/13
Treasury Announces Public-private Investment Program 04/09
Treasury, FRB and FDIC Unveil New Information on Legacy Asset Program 08/09

**CRA – COMMUNITY DEVELOPMENT**

2006 CRA Data Now Available 08/07
Agencies Extend Lag Period for Hurricanes Katrina and Rita CD Activities 03/12
Agencies Partner to Promote Financial Education and Encourage Savings 12/10
Agencies Propose More Changes to CRA Q&As 10/14
Agencies Update List of Distressed and Underserved Geographies 07/07
Agencies Update List of Distressed and Underserved Geographies 06/11
Agencies Update List of Distressed and Underserved Geographies 08/14
Annual Update Made to List of Distressed and Underserved Geographies 07/13
April is California Financial Literacy Month 03/12
“Bank on California” Initiative Launched 02/09
CDFI Fund Appropriations Likely to Increase 07/07
CRA CD Potential as a Result of California Winter Storms 02/11
CRA CD Potential as a Result of Southern California Wildfires 12/08
DFI Updates Bank on California Website; Reaches Out for More Bank Participation 07/13
Distressed and Underserved Non-MSA Middle-Income Geographies Updated 07/16
FDIC and United Way Partner to Bank the Unbanked 07/08
FDIC Continues to Promote VITA 12/07
FDIC Enhances Guide on Affordable Mortgage Lending 05/17
FDIC Launches Money Smart for Small Business 05/12
FDIC Proposes Small-Dollar Lending Pilot Program 05/07
FDIC Releases Draft Guidelines on Small-Dollar Loans 01/07
FDIC Releases Results of Unbanked and Underbanked Survey 10/12
FDIC Solicits Small-Dollar Pilot Program Participants 11/07
FDIC to Conduct Forum on Mortgage Lending for LMs 07/08
FDIC to Conduct Survey of Banks Serving Unbanked 05/08
FDIC Updates Money Smart Curriculum  
Final Rule Expands CD Credit Under CRA  
Governor Introduces “Bank on California” Initiative  
Institutions Encouraged to Promote Financial Literacy Among Youth  
LA City Council Approves Responsible Banking Ordinance  
LA City Council Unanimously Passes Responsible Banking Ordinance  
List of Distressed and Underserved Geographies Updated  
List of Distressed and Underserved Geographies Updated  
List of Distressed and Underserved Non-MSA Middle-Income Geographies Updated  
NorCal Counties Declared Major Disaster Areas – Potential for CRA CD Credit  
Oakland Ordinance Requires Lenders to Maintain NOD Properties  
OCC Issues Interim Rule on Public Welfare Benefits  
Proposal Would Expand CD Credit Under CRA; Public Hearings on CRA Reform also Scheduled  
Proposed CRA Q&As Aimed at Clarifying Community Development  
Providing EITC Education and Income Tax Preparation Assistance  
Revisions to CRA Q&As Clarify Certain Community Development Activity  
SBA Restructures and Extends Community Express Program  
Spanish Language Money Smart Tool for Older Adults  
Template Offered for Safe Small Dollar Loans  
Templates Proposed for Basic Savings Account Products  
Treasury Announces CDFI Grants  
Updated List of Distressed and Underserved Geographies Released  
Updates Made to List of Distressed and Underserved Geographies for CRA  
VITA Involvement May have Potential for CRA Credit  
Website for Obtaining Data on Public Schools with Free/Reduced Meal Programs  
Website to 2010 National Interagency Community Reinvestment Conference Materials  

**CRA – COMMUNITY REINVESTMENT ACT**

2007 CRA & HMDA Data Software Available  
2008 Budget Includes Additional CDFI Funds  
2008 Census Data Now Available on FFIEC Website  
2008 CRA & HMDA Data Software Now Available  
2009 Census Data Now Available on FFIEC Website  
2009 CRA & HMDA Data Software Now Available  
2009 Geocoding System Now Available  
2010 HMDA and CRA Edits and File Specifications Available  
Agencies Adjust Asset Threshold for Small Bank Definition  
Agencies (Finally) Adopt Revisions to CRA Q&As  
Agencies Increase Asset Threshold for CRA Small Bank Definition  
Agencies Increase CRA Asset-size Threshold Used to Define Small and Intermediate Small Banks  
Agencies Increase Small and Intermediate Small Banks Asset-size Threshold  
Agencies Issue Host State Loan-to-Deposit Ratios  
Agencies Make Minor Edits to CRA Regulations  
Agencies Modernize UBPR  
Agencies Propose Minor Edits to CRA Regulations  
Agencies Propose Revisions to CRA Q&As  
Agencies Propose Revisions to CRA Regulations  
Agencies Update Host State Loan-to-Deposit Ratios  
Agencies Update Host State Loan-to-deposit Ratios  
Agencies Update List of Distressed and Underserved Geographies  
Annual Adjustment Made to Asset-size Threshold for Defining Small Banks Under CRA  
Asset Threshold for CRA Small Bank Definition Increased  
Asset Threshold used to Define CRA Small Banks Increased
### Recent CRA and HMDA Developments

- Banks Enter Settlement With DOJ On Redlining Claims (02/17)
- California Community Revitalization Revived (10/15)
- CRA Data Collection Guide Updated (12/13)
- CRA Q&As Finally Released (02/09)
- CRA Q&As Updated (04/10)
- CRA Small Bank Asset Threshold Increased (01/08)
- CRA Small Bank Definition Asset Threshold Decreased; No Change to HMDA Exemption Asset Threshold (01/10)
- Data Entry Software and Geocoding Systems Updated (08/13)
- Federal Banking Agencies Increase Annual CRA Asset-size Threshold for Small and Intermediate Small Banks (01/07)
- FFIEC Adds Demographic Data to Geocoding System (07/12)
- FFIEC Geocode MFI Data Now Available (02/12)
- FFIEC Makes 2010 Census Data Available on Website (08/10)
- FFIEC Notice Provides Potential Timeline for Implementing 2010 Census Data (10/11)
- FFIEC to Calculate Annual MFI Data (11/11)
- FFIEC Updates Census Website (01/14)
- FFIEC Updates CRA Data Collection Guide (05/15)
- Final Rule Gives CRA Credit for Education Loans and Activities with MWLIs (10/10)
- FRB Clarifies Use of 2010 Census Data in Fair Lending Exams (06/13)
- FRB Issues Guidance on CRA Exams and 2010 Census (06/12)
- FRB Revises Consumer Compliance and CRA Exam Frequency Policy (12/13)
- Host State Loan-to-Deposit Ratios Released (07/09)
- Host State Loan-to-Deposit Ratios Updated (07/13)
- HUD 2008 Estimated MFI Data Released (04/08)
- HUD 2011 Estimated MFI Data (07/11)
- MSA Definition Changes Impact Banks UBPR Peer Groups (02/07)
- New Guides Issued for CRA and HMDA Data Collection and Reporting (08/10)
- New Look and Enhancements Made to FFIEC Geocoding System (12/14)
- OCC Comptroller Calls for More CRA Credit in Distressed Middle-Income Areas (03/08)
- OCC, FDIC to Give Early Warning of Scheduled CRA Exams (06/17)
- OCC Issues Guidance for Downgrading CRA Ratings (11/17)
- OCC Issues Guidance on Impact of CRA Ratings on Banking Applications (12/17)
- OTS Issues Final CRA Rules (04/07)
- Proposal Would Expand CD Credit Under CRA; Public Hearings on CRA Reform also Scheduled (07/10)
- Recent CRA and HMDA Developments (02/14)
- Recent CRA and HMDA Developments (01/16)
- Recent FFIEC CRA and HMDA Developments (07/07)
- Recent FFIEC HMDA and CRA Developments (12/11)
- Reminder: 2011 HMDA & CRA Data Due March 1, 2012 (01/12)
- Revised OMB MSA Delineations Released (04/13)
- SBA Launches Initiatives for Lending in Underserved Areas (02/11)
- Updated Host State Loan-to-Deposit Ratios Released (07/12)
- Website to 2008 National Interagency Community Reinvestment Conference Materials (10/08)

## CRA PUBLIC FILES/DISCLOSURE

- 2006 CRA Data Now Available (08/07)
- 2007 CRA Data Released (09/08)
- 2007 HMDA & CRA Data Due March 1, 2008 (01/08)
- 2008 CRA & HMDA Data Software Now Available (02/08)
- 2008 CRA and HMDA Edits and File Specifications Available (11/07)
- 2009 HMDA & CRA Data Due March 1, 2010 (02/10)
2010 HMDA Data Released 10/11
2011 Small Business, Small Farm and CD CRA Data Made Available 09/12
2012 CRA Small Business, Small Farm and CD Data Released 09/13
2014 CRA Small Business, Small Farm and CD Data Now Available 09/15
Correction to SPM 15 Appendix L National Bank CRA Lobby Notice 12/08
CRA Small Business, Small Farm and CD Data Released 09/14
Federal Financial Institution Regulators Announce Availability of 2009 Small Business and Small Farm CRA Data 09/10
FFIEC Advises of Errors in Release of 2016 CRA Small Business and Small Farm Data 12/17
FFIEC Re-Issues 2016 CRA Small Business and Small Farm Data 01/18
FFIEC Releases 2008 CRA Data 09/09
FFIEC Releases 2013 HMDA Data 10/14
FFIEC Releases 2015 CRA Small Business, Small Farm and CD Loan Data 09/16
OCC Address for National Bank’s Public CRA Notice – Q&A 03/07
OCC Makes Technical Updates to Rules, Including Address Change of Headquarters Office 04/14
Reminder: Update Your CRA Public File by April 1 03/08
Reminder: Deadline for Filing 2008 CRA & HMDA Data Approaching 02/09
Reminder: Update Your CRA Public File by April 1 03/09
Revisions Made to CRA Aggregate Reports 10/11
Update CRA Public File by April 1 03/10

CREDIT CARDS

BREAKING NEWS: Periodic Statement 21-day Rule Amended to Apply Strictly to Credit Card Accounts 11/09
Card Issuers Reminded of Credit Card Agreement Submissions 04/10
Credit Card Complaints Top CFPB October Monthly Complaint Report 11/15
Credit Union Liable for Offsetting Deposit Accounts for Credit Card Payments 10/15
CFPB Adjusts High-Cost Mortgage, Credit Card and QM Points and Fees Thresholds 07/16
CFPB Adjusts HOEPA, Credit Card and QM Points and Fees Thresholds 09/17
CFPB Final Rule Amends HOEPA, Credit Card and QM Points and Fees Thresholds 10/15
CFPB Issues Bulletin on Marketing of Credit Card Add-on Products 08/12
CFPB Issues Proposal on Credit Cards for Stay-At-Home Spouses and Partners 11/12
CFPB Orders American Express to Refund Customers Harmed by Illegal Credit Card Practices 11/12
CFPB Proposes to Temporarily Suspend Credit Card Agreement Submissions 03/15
CFPB Raises HOEPA Fee-based Trigger; Adjusts CARD Act Penalty Fee Safe Harbor 01/14
CFPB Surveying the Impact of the Card Act 01/13
CFPB To Launch Testing Program For Short-form Credit Card Agreements 10/12
Clarifying Info Provided on Credit Card Plans with Variable Rate Floors 02/10
Credit Card Advertising Case Comes Down in Bank’s Favor 12/12
Credit Card Versus Charge Card Disclosure – Q&A 09/08
Due Process Limits on Punitive Damages Inapplicable to Credit Card Fees 02/14
Fed Makes Credit Card Agreements Available 06/10
Fed Proposes Rules for Implementing Credit Card Act Provisions – Phase III 04/10
Fed Publishes Proposal to Revamp Credit Card Disclosures 06/07
FIL Issued Regarding Credit Card Act Provisions 01/10
FRB Issues Clarifications Regarding Credit Card Act Rules 04/11
FRB Issues Interim Final Rule Implementing Provisions of the Credit Card Act 08/09
FRB Proposes Rule Amending Credit Card Provisions of Regulation Z 10/09
FRB Proposes Rules to Clarify Reg Z Credit Card Final Rules 11/10
Mastercard, Amex and Discover Drop Signature Requirement 01/18
MasterCard Revises Liability of Cardholders for Unauthorized Use 02/15
New Credit Card Interactive Website for Consumers 03/10
Obama Signs Credit Card Act of 2009 06/09

INDEX 2007-2017
BCG 17
OTS Issues Warning on No Interest, No Payment Credit Card Programs 10/09
Recent Change to the VISA International Service Assessment Fee 04/08
Revise Your Visa Debit and Credit Card Agreements! – Q&A 09/16
Revisions Made to HOEPA, Credit Card and QM Points and Fees Thresholds 09/14
Revisions to Reg Z Credit Card Upfront Fee Rule Finalized 04/13
Revisions to Reg Z Credit Card Upfront Fees Rule Proposed 05/12
State Law Does Not Bar Recording Personal Identifying Info in Online Credit Card Purchase 06/15
Supreme Court Reverses Holding in Credit Card Case 02/11
Visa and MasterCard Revise Their Zero Liability Policies 08/16
Visa Announces Update to its Zero Liability Policy 09/14
Visa Revised Zero Liability Update 10/14

CREDIT SCORES

CFPB Makes Strides in Credit Reporting 03/14
Credit Score Disclosures to Family Trusts – Q&A 04/08
FRB Offers Online Consumer Credit Report and Credit Score Resource 12/10
Identifying the Provider of a Credit Score on Adverse Action Notices 05/17
Is Credit Score Disclosure Triggered on Loan Modifications? – Q&A 05/09
SBA Adopts Small Business Credit Scoring Tool 01/15

CREDIT UNIONS

AB 2274 Impacts Credit Union Board Meetings and Other Matters 01/17
ABA Sues NCUA Over Field of Membership Rule 01/17
Amendments Proposed to Member Business Loan Rule 07/08
Associational Common Bond Final Rule Adopted 06/15
DFI Cautions Credit Unions Regarding Membership Ad Campaigns 06/13
DFI Ceases Filing IRS Form 990 for State-Chartered Credit Unions 11/07
DFI Makes Management Changes in the Credit Union Division 12/09
DFI Order Eases Mortgage Insurance Rules on State-chartered Credit Union Mortgage Loans 06/09
DFI Resumes Credit Union Group Filing of Form 990 02/08
Federal Court Dismisses ICBA’s Case Against The NCUA 02/17
Final Rule Eases Official Advertising Statement Requirements 10/08
Financial Code Amendments Affect Credit Unions 02/08
ICBA and State Associations Join in Challenging NCUA Field of Membership Rule 07/17
NCUA Adopts Clarifying Amendments to Appraisal Rule 01/15
NCUA Adopts Credit Union Corporate Stability Program 03/09
NCUA Adopts Final Field of Membership Rule; Proposes Additional Changes 11/16
NCUA Adopts Final Loan Participations Rule 07/13
NCUA Adopts Golden Parachute Final Rule 06/11
NCUA Adopts Incident Management System for Credit Unions 10/16
NCUA Adopts Mortgage Relief Program 12/08
NCUA Adopts Policy Statement Establishing MDI Preservation Program 07/15
NCUA Adopts Revisions to Member Business Loan Rule 03/16
NCUA Amends Definition of “Fleet” In Member Business Vehicle Loans 10/12
NCUA Board Proposes Regulatory Relief Measures 10/12
NCUA Clarifies Credit Unions Receipt of VISA Stock 03/08
NCUA Considers Video-Teller Machines a “Service Facility” 09/12
NCUA Eases Ownership of Fixed Assets Rule 08/15
NCUA Eliminates Data Regarding CUSOs from Call Reporting Requirements 10/16
NCUA Extends Comment Period for Proposed “Small Credit Union” Asset Threshold 11/12
NCUA Extends Corporate Credit Union Share Guarantee Program 05/09
NCUA Improves Access to Consumer Complaints on CAC Portal 01/17
NCUA Increases “Small Entity” Asset Threshold 10/15
NCUA Interim Rule Provides Limited Exception for Certain Second-lien Mortgage Loans 07/09
NCUA Initiative Could Increase Credit Union Low-income Designation and Expand Small Business Lending 09/12
NCUA Issues Final Rule for Short-term Small Dollar Loans 10/10
NCUA Issues Final Rule on MSD Appeals 12/17
NCUA Issues Final Rule on Preserving Records 09/07
NCUA Issues Final Stress Testing Rule for Credit Unions 05/14
NCUA Issues Proposal on Director Duties: Merger and Consolidation Rules 04/10
NCUA Issues Proposed Rule to Modify Definition of “Troubled Condition” 08/12
NCUA Makes Examination Cycle Less Rigid 08/16
NCUA Offers Webinar on CU Online Upgrade 05/12
NCUA Opinion Authorizes Securitizing and Selling Loans 07/17
NCUA Permits Certain FCU Mergers 03/16
NCUA Proposes Changes to Advertising Rule 11/17
NCUA Proposes Changes to its TISA Rules 04/09
NCUA Proposes Internal Control Rules for Corporate Credit Unions 12/10
NCUA Proposes More Flexible Alternative for Qualifying as Low-income Credit Union 03/11
NCUA Proposes Relief from Fixed Asset Rule 05/15
NCUA Proposes Revisions to Appeals Process 06/17
NCUA Proposes Revisions to Field of Membership Associational Common Bond Provision 06/14
NCUA Proposes Rule for Short-term Small Dollar Loans 05/10
NCUA Proposes to Amend Standard for Defining Low-income Credit Unions 05/08
NCUA Proposes to Clarify and Improve FCU Ownership of Fixed Assets Rule 04/13
NCUA Proposes to Ease Official Advertising Statement Rules 05/08
NCUA Proposes to Require Executive Compensation Reporting 04/08
NCUA Proposes to Require IRR Policies 04/11
NCUA Proposes to Update Incidental Powers Activities 06/08
NCUA Provides Guidance on Multi-featured Open-end Lending 09/12
NCUA Reincorporates FCU Bylaws in Regulations 02/08
NCUA Reissues a Revised Risk-based Capital Proposal 02/15
NCUA Proposes to Require Disclosure of Merger Compensation Plans 05/07
NCUA Revised Appraisal Regs to Expand Beyond Reg B 05/15
NCUA Revised Examination Regs to Enhance Transparency 12/13
NCUA Revises Examination Report and Process 11/13
NCUA Revises Standard for Defining Low-Income Credit Unions 01/09
NCUA Seeks Input on Alternative Forms of Capital for Meeting Capital Standards 03/17
NCUA’s Final Occupancy Rule for FCUs Becomes Effective This Month 01/17
NCUA Task Force Conducts Reg Relief Review 09/17
NCUA to Credit Unions: Stay Ahead of Cybersecurity Risks 10/16
NCUA to Partner with IRS to Produce Video on VITA Program 08/08
NCUA to Require Disclosure of Merger Compensation Plans 05/07
Private Insurance Disclosure for Non-federally Insured Credit Unions 04/07
Proposed Changes to Credit Union Information Reporting Requirements Issued 04/09
Proposed Revisions to RegFlex Program Aimed at Enhancing Safety and Soundness 04/10
Proposed Rule Aims to Improve Member Business Lending Rule 07/15
Proposed Rule Would Permit Limited Derivative Activities 06/13
Reminder: New Revisions to CUSO Regulations Require Action by June 2014 05/14
Resource Help for Small Credit Unions 02/13
Shared Branch Network Sign Rules Eased 03/09
Small Credit Union Asset Threshold Increased 02/13
Tenth Circuit: Cannabis-serving CU Mildly High on Vacated Ruling 08/17
CURRENCY

California Lawmakers Pass Measure to Recognize Digital Currencies 07/14
CSBS Adopts Virtual Currency Model Reg Framework 10/15
FinCEN Issues Guidance on Virtual Currencies 04/13
FinCEN Issues Rulings on Virtual Currency Mining and Investing 02/14
FinCEN Rules Virtual Currency Converter is an MSB 11/14

CURRENCY TRANSACTION REPORTS (CTRs)

BSA E-Filing System Now Accepts New CTR and SAR Forms 05/12
CTR and SAR Electronic Filing Guidance Issued 06/13
CTR Exemption Guidance Issued 09/09
CTR Guidance on Aggregating Multiple Transactions 04/12
End of Paper SAR, CTR and Other Forms Filed with FinCEN 07/12
Final Rule Simplifies CTR Exemption Process 01/09
FinCEN Clarifies CTR Rules for Armored Car Service Transactions 08/13
FinCEN Extends CTR and SAR E-filing Deadline 01/12
FinCEN Issues Guidance on Certain CTR Exemption Eligibility Rules 05/09
FinCEN Issues Ruling on Armored Car CTR Filings 09/09
FinCEN Proposes Changes to CTR Exemption Requirements 05/08
FinCEN Provides Guidance on CTR Exemption for Non-Listed Businesses 10/12
FinCEN Provides Pamphlet on CTR Rules 03/09
FinCEN Releases Test Site for New CTR and SAR Forms 03/12
FinCEN Revises its Definition of “Payroll Customer” Under CTR Exemption Rule; Issues New Guidance 07/12
FinCEN Ruling Clarifies CTR Filing Rules for Sole Owners 02/08
FinCEN Ruling Clarifies Currency Transaction Reporting Exemption 06/09
Guidance Provided on Revised CTR Exemption Form 02/09

CUSTOMER IDENTIFICATION PROGRAM (CIP)

California Eases Law on Driver’s License Requirements 03/14
Customer Due Diligence Final Rule Issued 06/16
FinCEN Issues Guidance on Customer Due Diligence Rules 08/16
FinCEN Issues Ruling on CIP Address Confidentiality Programs 02/10
Guidance Provided on Applying CIP to Prepaid Card Holders 04/16
Foreign Exchange Dealers Given Narrow Exception for Verifying ID of Nonresident Aliens 04/14
Joint Guidance Issued on CIP and Banks Serving as Insurance Agents 03/07
When SSN Verification Process Fails – Q&A 10/08

CYBERSECURITY

Agencies Issue Statement on Cyber Attacks Involving Extortion 11/15
Banks Advised to Take Cyber Attack Precautions 04/15
Banks Alerted to Increase in ATM and Card System Cyber-Attacks 04/14
Banks Told to Strengthen Cyber Security Procedures 07/11
California Attorney General Issues Cybersecurity Guide 04/14
DBO to Financial Institutions: Guard Against Breaches 10/17
FDIC Offers Resources for Staying Up on Cybersecurity 12/15
Federal Cybersecurity Act of 2015 Signed by President Obama 01/16
FFIEC Initiates Pilot Program & Releases Webpage On Cybersecurity 07/14
INDEX 2007
BCG

FFIEC Issues Joint Statement on Cybersecurity for Interbank Messaging and Wholesale Payment Networks 06/16
FFIEC Releases Update to Cybersecurity Assessment Tool 07/17
Financial Institutions May Experience Another Wave of “Carbanak” Hackers 03/16
NCUA to Credit Unions: Stay Ahead of Cybersecurity Risks 10/16
NIST Releases Second Draft of Cybersecurity Framework 01/18
Recent Cyber Security Developments 11/16

DEBIT CARDS

ATM/Debit Cards and Online Banking Access for Attorney-Client Trust Accounts 12/17
Court of Appeals Upholds FRB’s Debit Interchange Fee Rules 04/14
FRB Adopts Final Interchange Fee Rule 07/11
FRB Issues FAQ on Debit Card Interchange Rule and EMV Transactions 12/16
FRB Issues Proposed Rule on Debit Card Interchange Fees Pursuant to the Reform Act 01/11
FRB Issues Second Set of FAQs on Debit Card Interchange Rule 10/11
FRB Updates FAQs on Debit Card Interchange Fees 04/13
Legal Battle Over Debit Interchange Fees Comes to an End 02/15
Mastercard, Amex and Discover Drop Signature Requirement 01/18
Reg E Final Rule Limits Fees for Overdrafts on ATM and One-time Debit Card Transactions 12/09
Revise Your Visa Debit and Credit Card Agreements! – Q&A 09/16
Visa and MasterCard Revise Their Zero Liability Policies 08/16

DEPARTMENT OF BUSINESS OVERSIGHT
(FORMERLY DEPARTMENT OF FINANCIAL INSTITUTIONS)

DBO Proposes More Amendments to Subsidiary Licensing Proposal 08/15
DFI Commissioner Haraf Resigns; Teveia Barnes Appointed Commissioner 04/12
DFI Commissioner Suggests Watch List for 2009 02/09
DFI Encourages Promotion of 2010 Census 03/10
DFI Makes Management Changes in the Credit Union Division 12/09
DFI Relocates San Francisco Office 01/09
DFI Reminds Banks of Reporting Rules for Officer Changes 03/10
DFI Resumes Credit Union Group Filing of Form 990 02/08
DFI Sends Reminder of Office Relocation 04/09
Governor Appoints Scott Cameron as DBO Division of Financial Institution Senior Deputy Commissioner 06/15
July 1 Marks Start Date of Reorganization of DFI and DOC 07/13

DEPOSIT/SHARE ACCOUNTS

Agencies Issue Remote Deposit Capture Risk Management Guidance 02/09
ATM/Debit Cards and Online Banking Access for Attorney-Client Trust Accounts 12/17
Banking Agencies Call for Customer Deposit Account Reconciliation 06/16
California Appellate Case Provides Example of MPAL Joint Account Presumption 11/17
CFPB: Deposit Account History Subject to FCRA Consumer Credit Accuracy and Integrity Rule 02/16
Coogan Trust Accounts and Blocked Accounts Addressed in the SCO’s New Holder Handbook 10/13
DBO Unveils Electronic Forms for Reporting Local Agency Deposits 03/15
Deposit Account Control Agreements 02/07
Deposit Income Backup Withholding Rate Reduced 01/18
DFI Encourages Participation in Treasury’s GoDirect® Program 02/09
FDIC Extends Transaction Account Guarantee Program 05/10
FDIC Issues FAQs for Sweep Account Disclosure Requirements 08/09
FDIC Proposes Deposit Account Recordkeeping Rule for Large Banks 03/16
FDIC Revises Interest on Deposit Rule to Ease Transfer Limitations 10/09
FRB Proposes Rule for Term Deposits 01/10
Guidance Issued Regarding Deposit Advance Products 12/13
Help Aid Offered to Educate Law Enforcement of Garnishment Exemption for Federal Benefits Payments 08/13
Hold Placed on Chapter 7 Debtors’ Accounts Does Not Violate Automatic Stay 10/14
Increase in California’s Automatic Exemption from Garnishment for Direct Deposits of Social Security and Other Benefit Payments 04/13
Increase in California’s Automatic Exemption from Garnishment for Direct Deposits of Social Security and Certain Benefit Payments 06/16
IRS Issues Guidance on Nonresident Alien Depositor Foreign TIN and DOB Requirements 10/17
IRS Issues New Interim Procedures for ITIN Applications 07/12
NCUA Proposes Changes to Advertising Rule 11/17
Opening a Joint Account Online – Q&A 04/07
P.O.D. and Totten Trust Accounts – Q&A 03/13
Proposal Would Permit Funding of Charitable Donation Accounts 10/13
Public Administrator Written Certification: Probate Code Section 7660 vs. 7603 12/17
Recently Enacted Legislation Extends Safe Harbor for Periodic Statements Until 2015 11/09
Recently Updated FDIC Exam Manual Misstates Interest on Demand Deposits 06/14
State Law Raises Threshold Value of Decedent’s Estate Exempt from Probate 01/12
Treasury Finalizes Interim Rule on Levies and Federal Benefit Payment Exemptions 06/13
Treasury Proposes Rule on Garnishment of Accounts Containing Federal Benefit Payments 05/10

DEPOSIT/SHERE INSURANCE

Deposit Insurance Coverage Limits Extended: Revocable Trust Rules Finalized 10/09
Deposit Insurance Coverage Permanently Set at $250,000; New Official Sign 08/10
FDIC Adopts Final Rule on Deposit Account Balance Processing for Bank Failures 02/09
FDIC Adopts Final Rule on Deposit Account Recordkeeping for Large Banks 12/16
FDIC Adopts Final Rule on Deposit Insurance Coverage for Insured Banks Located Outside U.S. 10/13
FDIC Adopts Final Temporary Liquidity Guarantee Program Rules 12/08
FDIC Adopts New Member FDIC Sign 01/07
FDIC Adopts Unlimited Insurance Coverage for Non-interest-bearing Accounts 11/10
FDIC Announces Free Nationwide Seminars for Banks on Deposit Insurance Coverage 09/10
FDIC Announces One-time Emergency Special Assessment 03/09
FDIC Amends Rule Giving IOLTAs Unlimited Coverage 02/11
FDIC Brochure Highlights 75 Years of Protecting Deposits 07/08
FDIC Considering New Deposit Insurance Recordkeeping for Banks with High Volume of Deposits 05/15
FDIC Expects to Return $5.7 Billion in Excess Prepaid Assessments 05/13
FDIC Extends Transaction Account Guarantee Program 05/10
FDIC Fully Insures Interest on Lawyers Trust Accounts 01/11
FDIC Guidance Cautions Passing Deposit Insurance Assessment Fees to Customers 08/12
FDIC Insurance Coverage Rules Regarding Account Title – Q&A 09/08
FDIC Insurance Coverage Rules Regarding Deposit Account Records – Q&A 09/08
FDIC Interim Rule Addresses Deposit Account Balance Processing for Bank Failures 08/08
FDIC Issues Additional Q&As Regarding Deposit Insurance Applications 05/16
FDIC Issues Deposit Insurance Reminder 07/11
FDIC Issues FAQs for Sweep Account Disclosure Requirements 08/09
FDIC Issues Final Rule on 1.35 Percent DIF Reserve Ratio 04/16
FDIC Issues Final Rule on Assessments 03/11
FDIC Issues Guide to Assist with Deposit Insurance Calculation on Trust Deposits 04/08
FDIC Issues Manual for Processing Deposit Insurance Applications; Requests Comments on Same 08/17
FDIC Issues New Resources To Understand Deposit Insurance Coverage 10/12
FDIC Issues Notice of Proposed Rulemaking on Employee Compensation Programs 02/10
FDIC Proposes Bank Employee Deposit Insurance Training 03/11
FDIC Proposes Contingent Resolution Plan for Large Bank Affiliates 06/10
FDIC Proposes Deposit Insurance Premium Assessment Reform 12/10
FDIC Proposes Extension of Transaction Account Guarantee Program 07/09
FDIC Proposes Prepayment of Risk-based Assessments Through 2012 10/09
FDIC Proposes Raising Deposit Insurance Minimum Reserve Ratio 12/15
FDIC Proposes Restrictions on Sales of Assets of Covered Financial Companies 12/13
FDIC Proposes Revisions To Risk-based Deposit Insurance Assessment System 08/14
FDIC Proposes to Clarify Deposit Insurance Coverage of Insured Bank Branches Located Outside U.S. 03/13
FDIC Requests Comments on De Novo Bank Guide 01/17
FDIC Proposes Deposit Insurance Coverage of Insured Bank Branches Located Outside U.S. 06/10
Fed Proposes Strict Bank Liquidity Rules 11/13
Final Rule Eases Official Advertising Statement Requirements 10/08
Joint Supplemental Guidance on Income Tax Allocation Agreements Finalized 07/14
NCUA Adopts Credit Union Corporate Stability Program 03/09
NCUA Extends Corporate Credit Union Share Guarantee Program 12/09
NCUA Final Rule Details Temporary Share Insurance Increase; Display of Official Sign 11/09
NCUA Imposes Assessments on Federally-insured Credit Unions 10/09
NCUA Proposes Pass-through Share Insurance for IOLTAs 07/15
NCUA Reminds Credit Unions to Prepare For Expiration of Corporate Share Guarantee Program 04/12
NCUA Updates Share Insurance Estimator 02/14
New Law Extends Temporary Increase in Deposit Insurance Coverage, 06/09
FDIC Announces One-time Special Assessment
Proposal Issued for Setting Claims Process on Orderly Liquidation Authority Provisions 04/11
Proposed Rule Requires Credit Unions to Plan for Emergency Liquidity Needs 08/12
Proposed Rule to Revise Deposit Insurance Approved 05/10
Six-month Extension Made to TAG Program 09/09
Unlimited Deposit Insurance Coverage for Noninterest-bearing Transaction Accounts Ceases December 31, 2012 12/12

DERIVATIVES

ABA Offers Center for Bank Derivatives Policy Website 07/15
Inclusion of Derivative Exposure in Lending Limit Calculations – Latest Developments 12/12
NCUA Adopts Derivatives Final Rule 02/14
OCC and DFI Extend Temporary Exception for Including Derivatives in Lending Limits 02/13
OCC Extends Temporary Exception for Inclusion of Derivatives in Lending Limits 12/12
OCC Finalizes Lending Limit Rule; Extends Temporary Exception for Including Derivatives Exposure 07/13
Proposed Rule Would Permit Limited Derivative Activities 06/13

DODD-FRANK ACT

Agencies Issue Proposed Credit Risk-retention Rules 04/11
Agencies Propose Liquidity Coverage Ratio for Large Banks 02/14
CFPB Issues Guidance Regarding Effective Date of Data Collection Requirements 05/11
CFPB Petitions for En Banc Review of PHH Case 12/16
Conferees Approve Conference Report of Historic Regulatory Reform Bill 07/10
FDIC Adopts Unlimited Insurance Coverage for Non-interest-bearing Accounts 11/10
<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDIC Announces Organizational Changes to Carry Out Responsibilities under Dodd-Frank Act</td>
<td>09/10</td>
</tr>
<tr>
<td>FDIC Issues Proposal on Receivership Contracts Enforcement</td>
<td>04/12</td>
</tr>
<tr>
<td>FDIC Proposes Deposit Insurance Premium Assessment Reform</td>
<td>12/10</td>
</tr>
<tr>
<td>Financial Stability Board Requires Business ID Implementation By March 2013</td>
<td>10/12</td>
</tr>
<tr>
<td>FRB Extends Comment Period on Proposed Enhanced Prudential Standards</td>
<td>04/12</td>
</tr>
<tr>
<td>FRB Issues Interim Final Rule for SLHCS</td>
<td>09/11</td>
</tr>
<tr>
<td>FRB Issues Notice of Intent Regarding OTS Regulations</td>
<td>08/11</td>
</tr>
<tr>
<td>FRB Issues Risk-management Standards for Financial Market Utilities</td>
<td>09/12</td>
</tr>
<tr>
<td>FRB Issues Rule Requiring Enhanced Prudential Standards</td>
<td>03/14</td>
</tr>
<tr>
<td>FRB Proposes Assessment on Holding Companies</td>
<td>05/13</td>
</tr>
<tr>
<td>FRB Proposes Rule for Large Bank Single-Counterparty Credit Risk</td>
<td>04/16</td>
</tr>
<tr>
<td>FRB Releases Appraiser Valuation Independence Interim Final Rule</td>
<td>11/10</td>
</tr>
<tr>
<td>Large Bank Incentive-based Compensation Rule Proposed</td>
<td>03/11</td>
</tr>
<tr>
<td>Obama Administration Proposes Sweeping Financing Regulatory Reform</td>
<td>07/09</td>
</tr>
<tr>
<td>OCC Proposes Rule to Implement OTS Transfer and Other Portions of Reform Act</td>
<td>06/11</td>
</tr>
<tr>
<td>Proposed Changes to Risk-based Pricing and Adverse Action Notices</td>
<td>04/11</td>
</tr>
<tr>
<td>Proposed Rule on Incentive Compensation Issued</td>
<td>04/11</td>
</tr>
<tr>
<td>Regulation Q Repealed</td>
<td>08/10</td>
</tr>
<tr>
<td>Regulators Adopt New Liquidity Coverage Standards</td>
<td>09/14</td>
</tr>
<tr>
<td>Regulatory Reform Now Law</td>
<td>08/10</td>
</tr>
<tr>
<td>Regulatory Relief Bill Introduced in Senate</td>
<td>12/17</td>
</tr>
<tr>
<td>SEC Adopts Proxy Access Rules; Facilitates Director Nominations by Shareholders</td>
<td>09/10</td>
</tr>
<tr>
<td>SEC Approves Amendments to NYSE Rules on Executive Compensation</td>
<td>12/10</td>
</tr>
<tr>
<td>Senate Passes Historic Regulatory Reform Bill; To be Reconciled with House Version</td>
<td>06/10</td>
</tr>
<tr>
<td>Skin in the Game: Credit Risk Retention Rule Issued</td>
<td>11/14</td>
</tr>
<tr>
<td>Supreme Court May Soon Review NLRB Recess Appointments</td>
<td>06/13</td>
</tr>
<tr>
<td>Treasury Releases First Report on Core Principals of Financial Regulation</td>
<td>07/17</td>
</tr>
<tr>
<td>Treasury Secretary Sets Designated Transfer Date as July 21, 2011</td>
<td>10/10</td>
</tr>
</tbody>
</table>

**ELDER ABUSE**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banks and Credit Unions Advised to Beef Up Practices to Prevent Elder Financial Abuse</td>
<td>04/16</td>
</tr>
<tr>
<td>California Department of Social Services Approves New Form for Reporting Elder Financial Abuse</td>
<td>01/07</td>
</tr>
<tr>
<td>CFPB Launches Inquiry into Elder Financial Abuse</td>
<td>07/12</td>
</tr>
<tr>
<td>FinCEN Advisory Helps to Identify and Report Elder Financial Exploitation</td>
<td>03/11</td>
</tr>
<tr>
<td>GLBA Does Not Prohibit Reporting Elder Abuse</td>
<td>10/13</td>
</tr>
</tbody>
</table>

**ELECTRONIC BANKING**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amendments Made to NACHA Rules</td>
<td>12/13</td>
</tr>
<tr>
<td>Amendments to the NACHA Rules</td>
<td>02/15</td>
</tr>
<tr>
<td>Banks Advised of Availability of NACHA 2007 ACH Rules</td>
<td>04/07</td>
</tr>
<tr>
<td>Changes to Operating Circular 3 Address Potential for Fraud in Remotely Created Payment Orders</td>
<td>07/08</td>
</tr>
<tr>
<td>FinCEN Proposes Amendments to BSA Rules on Stored Value/Prepaid Access</td>
<td>07/10</td>
</tr>
<tr>
<td>FRB Enhances Automated Clearing House Services</td>
<td>10/15</td>
</tr>
<tr>
<td>FRB Proposes Clarifying Changes to Electronic Disclosure Delivery Rules</td>
<td>05/07</td>
</tr>
<tr>
<td>IRS Imposes Limits on Electronically Deposited Refunds</td>
<td>08/14</td>
</tr>
<tr>
<td>NACHA Extends Effective Date for International ACH Transaction (IAT) Rules</td>
<td>09/08</td>
</tr>
<tr>
<td>NACHA Finalizes Same-Day ACH Settlement Rule</td>
<td>06/15</td>
</tr>
<tr>
<td>NACHA Issues Bulletin on Routing Number Scam</td>
<td>10/17</td>
</tr>
<tr>
<td>NACHA Proposes ACH Same-day Processing</td>
<td>01/15</td>
</tr>
<tr>
<td>Topic</td>
<td>Date</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>New ACH Security Requirements</td>
<td>07/13</td>
</tr>
<tr>
<td>OTS Reminds of TISA and EFTA Compliance</td>
<td>05/08</td>
</tr>
<tr>
<td>Paper-based Documents Signed Electronically May Not Meet E-SIGN Act – Q&amp;A</td>
<td>04/15</td>
</tr>
<tr>
<td>Reg E Final Rule Limits Fees for Overdrafts on ATM and One-time Debit Card Transactions</td>
<td>12/09</td>
</tr>
<tr>
<td>Regulation E Claims Against TCF National Bank Dismissed in OD Lawsuit</td>
<td>10/17</td>
</tr>
<tr>
<td>Retail Payment Systems Booklet Updated</td>
<td>03/10</td>
</tr>
<tr>
<td>Small-Dollar EFTs Exempt from Reg E Receipt Rule</td>
<td>08/07</td>
</tr>
</tbody>
</table>

**EMPLOYMENT/EMPLOYMENT LAW**

<table>
<thead>
<tr>
<th>Topic</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>AB 1301 and Employee Fingerprinting – Q&amp;A</td>
<td>10/08</td>
</tr>
<tr>
<td>Accommodations May Be Required Under Pregnancy Discrimination Act</td>
<td>05/15</td>
</tr>
<tr>
<td>Agencies Extend Comment Period on Proposed Policy on Assessing Diversity Policies Extended</td>
<td>01/14</td>
</tr>
<tr>
<td>Amendments Seek to Cure California Sick Pay Law</td>
<td>08/15</td>
</tr>
<tr>
<td>Bank of America Settles Overtime Pay Suit for $12 Million</td>
<td>03/13</td>
</tr>
<tr>
<td>Bank settles Overtime Pay Lawsuit</td>
<td>10/12</td>
</tr>
<tr>
<td>Bill Extends Employee Time Period for Seeking Liquidated Damages</td>
<td>10/14</td>
</tr>
<tr>
<td>BofA Real Estate Staff Appraisers Settle Overtime Exemption Class Action Claims</td>
<td>09/15</td>
</tr>
<tr>
<td>California Bank Settles Overtime Compensation Litigation</td>
<td>01/18</td>
</tr>
<tr>
<td>California Court Vacates Class Action Order Dealing with Meal and Rest Period</td>
<td>10/08</td>
</tr>
<tr>
<td>California Legislature Adopts Series of Increases to Minimum Wage</td>
<td>04/16</td>
</tr>
<tr>
<td>California Paid Sick Leave – Q&amp;A</td>
<td>02/15</td>
</tr>
<tr>
<td>California Supreme Court: Day of Rest Based on Workweek Not Rolling 7-day Period</td>
<td>06/17</td>
</tr>
<tr>
<td>California Supreme Court Defines Employer’s Duty with Respect to Meal Breaks</td>
<td>05/12</td>
</tr>
<tr>
<td>California Supreme Court Interprets Employee Seating Requirements</td>
<td>05/16</td>
</tr>
<tr>
<td>City of San Francisco Ordinance Gives Employees Full Pay for Parental Leave</td>
<td>04/16</td>
</tr>
<tr>
<td>Circuit Court Vacates DOL Mortgage Loan Officer Ruling</td>
<td>08/13</td>
</tr>
<tr>
<td>Circuit Court Vacates NLRB Organizing-rights Posting Requirement</td>
<td>06/13</td>
</tr>
<tr>
<td>DoD Spending Bill Amends FMLA</td>
<td>04/08</td>
</tr>
<tr>
<td>DOL Extends FMLA to Same-sex Couples</td>
<td>09/13</td>
</tr>
<tr>
<td>DOL Final Rule Defines Spouse for FMLA Purposes</td>
<td>03/15</td>
</tr>
<tr>
<td>DOL Issues Guidance Regarding Classification of Independent Contractors</td>
<td>08/15</td>
</tr>
<tr>
<td>DOL Issues Interpretation of Wage and Hour Exempt Status of Mortgage Loan Officers</td>
<td>11/10</td>
</tr>
<tr>
<td>DOL Proposes Changes to FMLA Eligibility for Military Caregivers</td>
<td>03/12</td>
</tr>
<tr>
<td>DOL Proposes to Increase Overtime Eligibility Threshold</td>
<td>07/15</td>
</tr>
<tr>
<td>EEOC Issues Guidance on Pregnancy Discrimination</td>
<td>08/14</td>
</tr>
<tr>
<td>EEOC Provides Guidance Regarding Religious Garb and Grooming</td>
<td>04/14</td>
</tr>
<tr>
<td>EEOC Puts an OMB-Mandated Freeze on 2017 EEO-1 Form</td>
<td>10/17</td>
</tr>
<tr>
<td>Employees’ Full Severance Pay may be Entitled to Priority Treatment Upon Bankruptcy</td>
<td>10/11</td>
</tr>
<tr>
<td>Employers Can’t Require Employees To Be “On Call” During Rest Periods</td>
<td>02/17</td>
</tr>
<tr>
<td>Employers Empowered to Collect Attorneys’ Fees</td>
<td>09/10</td>
</tr>
<tr>
<td>Employers Have Opportunity to Reclassify Independent Contractors</td>
<td>10/11</td>
</tr>
<tr>
<td>Employers Warned Against Exclusive Use of Payroll Cards</td>
<td>10/13</td>
</tr>
<tr>
<td>FDIC Revises Exception for Hiring Minor Criminal Offenders</td>
<td>03/13</td>
</tr>
<tr>
<td>Follow-up Questions from January 2011 BCG Employment Law Seminar</td>
<td>03/11</td>
</tr>
<tr>
<td>Health Care Law Whistleblower Provisions Go Into Effect</td>
<td>04/13</td>
</tr>
<tr>
<td>Institutions Encouraged to Submit Self-assessments of Diversity Policies</td>
<td>09/16</td>
</tr>
<tr>
<td>IRS Clears the Air on Taxation of Employer-provided Cell Phones</td>
<td>10/11</td>
</tr>
<tr>
<td>JP Morgan Chase Avoids Overtime Pay Lawsuit</td>
<td>03/13</td>
</tr>
<tr>
<td>JP Morgan Financed for Questionable Foreign Referral Hiring Program</td>
<td>12/16</td>
</tr>
<tr>
<td>Los Angeles City Council Approves Minimum Wage Increases</td>
<td>06/15</td>
</tr>
<tr>
<td>Measure Aims to Curb Gender Wage Inequality</td>
<td>11/15</td>
</tr>
<tr>
<td>New California Law Prohibits Questions About Criminal Convictions</td>
<td>11/17</td>
</tr>
<tr>
<td>New California Law to Decrease Gender Pay Gap</td>
<td>07/16</td>
</tr>
<tr>
<td>New Diversity Standards For Institutions Proposed</td>
<td>11/13</td>
</tr>
</tbody>
</table>
New FMLA Poster Now In Effect 04/13
New Law Imposes Mandatory Paid Sick Leave 10/14
New Law Restricts Salary History Info Requests 11/17
New Poster Requirements for Federally-insured Financial Institutions 07/10
New Rules for Overtime Exemptions 06/16
Ninth Circuit: Mortgage Underwriters Are Non-exempt Employees 09/17
NLRB Final Rule Requires Employers to Post Notice Detailing Employee Unionization Rights 09/11
NLRB Postpones Effective Date of Right to Organize Notice 11/11
NLRB Rules Workers May Use Employer Email To Discuss Workplace Conditions 01/15
OCU Updates Background Investigations Booklet 12/17
OSHA Issues Interim Final Rule on Whistleblower Procedures Under CFPA 05/14
OTS Interim Rule Bans Hiring Persons Convicted of Criminal Offenses 06/07
Preliminary Injunction Blocks DOL Overtime Exemption Rule 12/16
Reimbursement May Be Required for Work-related Cell Phone Use 09/14
Reminder: California Minimum Wage Increases on July 1, 2014 07/14
Revised EEOC Poster 02/10
San Francisco Ordinances Protect Part-time Employees; Require Notice of Work Schedules 06/15
Sick Pay: Cities of Los Angeles and Sand Diego Adopt Independent Rules 07/16
Supreme Court to Review Case Over Regulatory Powers 11/14
Supreme Court Upholds DOL Interpretation on MLO Overtime Exemption 04/15
The American Jobs Act Would Prohibit Discrimination Against the Unemployed 10/11
Treasury and IRS Release New Health Savings Account Guidance 07/08
U.S. Supreme Court To Consider Mortgage Loan Officer Overtime Exemption 07/14
U.S. Supreme Court Upholds Applicant’s Discrimination Claim 08/15
U.S. Treasury and IRS Issue Employer Responsibility Regulations Under Affordable Care Act 03/14

EQUAL CREDIT OPPORTUNITY (See “Regulation B”)

EXAMINATIONS

2017 Examination Changes for Certain Depository Institutions and Credit Unions 01/17
Agencies Adjust Certain CMP Amounts 07/16
Agencies Clarify Policy Regarding Exams in Light of Making QM versus Non-QM Loans 01/14
Agencies Identify Key HMDA Data Fields for Transaction Testing 11/17
Agencies Issue Exam Guidance for Unlawful Internet Gambling Rule 06/10
Agencies Issue Exam Procedures for Garnishment of Accounts Containing Federal Benefits 12/13
Agencies Provide Guidance as to MLA Examinations, But Add Confusion on Savings-Secured Loans 11/16
BSA Exam Manual Updated 05/10
CFPB Adopts Final Rule Regarding Privileged Information 07/12
CFPB Adopts Remittance Transfer Exam Procedures 11/13
CFPB Issues CMP Fund Final Rule 05/13
CFPB Issues Examination Manual 11/11
CFPB Issues Rules on Investigative Procedures 07/12
CFPB Outlines Factors Considered in Enforcement Action 07/13
CFPB Proposes Rule on Preserving Privilege of Shared Information 04/12
CFPB Releases Student Loan Exam Procedures 01/13
CFPB: Sharing Exam Information Generally Prohibited 02/15
CFPB Updates Mortgage Exam Procedures 02/14
CFPB Updates Supervisory Appeals Process 12/12
Copying and Removing Confidential Bank Information Breaches Fiduciary Duty 04/12
Credit Unions Reminded of Exam Confidentiality 12/11
Exam Procedures Adopted for Consumer Credit Report Furnisher Duties 04/10
FAST Act Expands Scope of 18-month Onsite Exam Cycle 02/16
FDIC Adopts Mortgage Rule Exam Procedures 03/14
FDIC Adopts Strong Risk-Focused Approach for IT Exams 08/16
FDIC Continues to Encourage Exam Findings Feedback 04/11
FDIC Extends De Novo Bank Probation Period to Seven Years 09/09
FDIC Issues Guidance on Internal Control Attestation Rules 03/08
FDIC Proposes Changes to its Exam Appeals Process 09/16
FDIC Proposes to Amend Material Supervisory Appeals Process 06/08
FDIC Resumes Review of Spousal Signatures 08/09
FDIC Revises Exam Appeals Guidelines 08/17
FDIC Revises Its Regulatory Violation Classification System 10/12
FDIC Updates Compliance Exam Handbook 03/07
FFIEC Adopts HMDA Exam Testing Guidelines 09/17
FFIEC Adopts Revised Interagency Examination Procedures for Reg Z 12/12
FFIEC Approves Revised Interagency Exam Procedures for Regulation Z 08/09
FFIEC BSA/AML Manual Updated 09/07
FFIEC Issues Revised Fair Lending Exam Procedures 09/09
FFIEC Issues Updated Regulation DD Examination Procedures 09/08
FFIEC Proposes Revised Consumer Compliance Rating System 05/16
FFIEC Releases IMD Rule Exam Procedures 05/15
FFIEC Updates BSA/AML Exam Manual 12/14
FFIEC Updates FCRA Exam Procedures 07/12
Final Rule Expands Asset Size for Banks Subject to 18-month Exam Cycle 10/07
FRB Adopts Revised Reg Z Exam Procedures 07/13
FRB CA Letter Advises of PTEA Expiration and Duty to Follow State Law 06/15
FRB Clarifies Repeal of Regulation AA, Publishes Revised UDAP Examination Procedures 08/16
FRB Consumer Compliance Handbook Updated Again 12/07
FRB Expands Scope of Senior Examiner Post-Employment Restrictions 12/16
FRB Issues Guidance Regarding Waiver of Exams Prior to Membership or Mergers 11/15
FRB Issues SR Letter on Communicating Supervisory Findings 07/13
FRB Revises Consumer Compliance and CRA Exam Frequency Policy 12/13
FRB Updates Consumer Compliance Handbook 07/12
FRB Updates Consumer Compliance Handbook 02/14
FRB Updates Consumer Compliance Handbook 07/14
FRB: Small SMBs May Opt for Off-site Loan Reviews 05/16
Guidance Issued on Conducting Exams of Institutions Impacted by Major Disasters 01/18
Guidance Issued on Upgrading Community Bank Supervisory Ratings 04/12
Joint Interim Rule Expands Asset Size for Banks Subject to 18-month Exam Cycle 04/07
Measure Could Provide Examination Relief and Clarity 12/11
Mortgage Exam Procedures Updated 09/13
NCUA Issues Final Rule on MSD Appeals 12/17
NCUA Makes Examination Cycle Less Rigid 08/16
NCUA Outlines Exam Focus for 2013 03/13
NCUA Proposes Revisions to Appeals Process 06/17
NCUA Releases National Supervision Policy Manual to the Public 12/12
NCUA Revises Examination Report and Process 11/13
NCUA Supervision Manual Promotes Consistent Exam Standards 06/12
OCC Fair Lending Handbook Revised 02/10
OCC, FDIC to Give Early Warning of Scheduled CRA Exams 06/17
OCC Issues Exam Procedures for Protecting Tenants at Foreclosure Act 02/10
OCC Issues Guidance for Downgrading CRA Ratings 11/17
OCC Issues New Reg E Exam Booklet 11/11
OCC Issues Revised Exam Procedures for TCPA and Junk Fax Act 09/07
OCC Issues Standards for Independent Consultants in Enforcement Actions 01/14
OCC Revises Agency Decision Appeals Process 07/13
OCC Revises Booklet on Deposit-related Credit Products 04/15
OCC Revises Credit Concentrations Booklet 01/12
OCC Revises Litigation and Legal Matters Handbook 02/15
OCC Supplements Third Party Due Diligence Exam Procedures 02/17
OCC Updates Handbook on Trade Finance 05/15
OCC Updates Handbook to Include TISA Exam Procedures 12/08
OCC Updates HMDA Exam Booklet 03/10
OCC Updates Policy on How it Manages Problems Identified During Examinations 11/14
OTS Issues Risk-based Pricing Notice Exam Procedures 02/11
OTS Revises Examination Handbook Section on REOs 01/11
OTS Updates Exam Book: New Activities and Services 10/09
OTS Updates Exam Guidance on Fraud and Insider Abuse 06/10
OCC Updates E-version of Other Consumer Protection Laws Exam Handbook 09/09
OCC Updates Protecting Tenants Exam Procedures 06/11
OTS Updates its TILA Exam Procedures 05/10
President Signs Measure to Preserve Privilege of Information Shared with CFPB 01/13
Recently Updated FDIC Exam Manual Misstates Interest on Demand Deposits 06/14
Reg DD Exam Procedures Updated 01/10
Reg Z Exam Procedures Revised 01/12
Reg Z Exam Procedures Revised (Again) 09/09
Regulators Give Insight as to 2016 Exam Focus 01/16
Revised Interagency Examination Procedures for Regulation E Released 11/10
Revisions Made to Reg Z Exam Procedures 02/11
San Francisco Fed Addresses Reg B Signature Rules 10/08
Seventh Circuit: CAMELS Rating Justiciable 04/17
Uniform Interagency Consumer Compliance Rating System Revised 12/16

EMPLOYEE/EXECUTIVE COMPENSATION

Agencies Issue Incentive Compensation Guidance 07/10
CFPB Issues Guidance on Production Incentives 12/16
Executive Compensation May Require Shareholder Approval 05/07
Federal Reserve Board Issues Proposal on Incentive Compensation 11/09
FDIC Issues Guidance on Golden Parachute Payments for Troubled Banks 12/10
FDIC Issues Notice of Proposed Rulemaking on Employee Compensation Programs 02/10
FRB and NCUA Issue Another Executive Compensation Proposal 05/16
Large Bank Incentive-based Compensation Rule Proposed 03/11
NCUA Adopts Golden Parachute Final Rule 06/11
Proposed Federal Legislation Seeks to Place New Limits on Executive Compensation 05/09
Proposed Rule on Incentive Compensation Issued 04/11
Proposed “Say on Pay” Bill Restricts Executive Compensation 08/09
SEC Adopts Final Pay Ratio Disclosure Rule 09/15
SEC Adopts Rules for Say-On-Pay and Golden Parachute Compensation 02/11
SEC Amends Executive Compensation Disclosures 02/07
SEC Approves Amendments to NYSE Rules on Executive Compensation 12/10
SEC Issues Proposal to Require Clawback Policies on Executive Compensation 07/15
Treasury Issues Interim Final Rule on Executive Compensation Standards for TARP Recipients 07/09
### FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003 (FACT Act)

<table>
<thead>
<tr>
<th>Topic</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional or Replacement Card and Change of Address Notice – Q&amp;A</td>
<td>10/08</td>
</tr>
<tr>
<td>Agencies Finally Adopt FACT Act Rules</td>
<td>11/07</td>
</tr>
<tr>
<td>Exam Procedures Adopted for Consumer Credit Report Furnisher Duties</td>
<td>04/10</td>
</tr>
<tr>
<td>Final Rules Issued on Accuracy and Integrity of Credit Report Information</td>
<td>06/09</td>
</tr>
<tr>
<td>FTC Setstle with TWC in Risk-based Pricing Allegations</td>
<td>01/14</td>
</tr>
<tr>
<td>Reminder – July 1 Compliance Date for FACT Act Accuracy and Integrity Requirements Quickly Approaching</td>
<td>06/10</td>
</tr>
<tr>
<td>Rules and Guidelines Proposed for Ensuring Accuracy and Integrity of Consumer Information as Required Under the FACT Act</td>
<td>12/07</td>
</tr>
</tbody>
</table>

### FAIR CREDIT REPORTING ACT (FCRA)

<table>
<thead>
<tr>
<th>Topic</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>7th Circuit: FCRA Preempts State Law Claims</td>
<td>11/11</td>
</tr>
<tr>
<td>11th Circuit Shows How Seriously Courts Take FCRA Compliance</td>
<td>03/15</td>
</tr>
<tr>
<td>Agencies Finally Adopt FACT Act Rules</td>
<td>11/07</td>
</tr>
<tr>
<td>Auto Lender Fined for Furnishing Inaccurate Credit Information</td>
<td>09/14</td>
</tr>
<tr>
<td>Background Screening Reports May Violate Fair Credit Reporting Act</td>
<td>03/12</td>
</tr>
<tr>
<td>California Court Discusses the Availability of a Private Right of Action Under FCRA</td>
<td>11/09</td>
</tr>
<tr>
<td>Caution: “Investigative Reports” Can Be “Consumer Reports”</td>
<td>05/12</td>
</tr>
<tr>
<td>CFPB Alerts Furnishers of Duty to Investigate Consumer Credit Disputes</td>
<td>09/13</td>
</tr>
<tr>
<td>CFPB: Deposit Account History Subject to FCRA Consumer Credit Accuracy and Integrity Rule</td>
<td>02/16</td>
</tr>
<tr>
<td>CFPB Makes Strides in Credit Reporting</td>
<td>03/14</td>
</tr>
<tr>
<td>CFPB Report on Credit Bureaus Reveals Certain Insights</td>
<td>01/13</td>
</tr>
<tr>
<td>Consumer Reporting Agencies to Issue Revised FCRA Notices</td>
<td>11/12</td>
</tr>
<tr>
<td>Consumers Can Sue for FCRA Violations Even Without Actual Harm</td>
<td>03/14</td>
</tr>
<tr>
<td>Court Affirms No Civil Liability For Violations of FCRA Section 623(a)</td>
<td>03/13</td>
</tr>
<tr>
<td>Courts Lean on FCRA in Firm Offer of Credit Cases</td>
<td>07/08</td>
</tr>
<tr>
<td>Credit Reporting Complaints Top CFPB Monthly Complaint Report</td>
<td>09/15</td>
</tr>
<tr>
<td>Equifax and Its Customers Required to Pay $1.6 Million for Alleged Wrongful Sale and Use of Prescreened Lists</td>
<td>11/12</td>
</tr>
<tr>
<td>Exam Procedures Adopted for Consumer Credit Report Furnisher Duties</td>
<td>04/10</td>
</tr>
<tr>
<td>FCRA Red Flag Rules and Non-U.S. Residents – Q&amp;A</td>
<td>06/08</td>
</tr>
<tr>
<td>Federal Court Decides FCRA-Related “Advertising Injury” Insurance Coverage Dispute</td>
<td>05/08</td>
</tr>
<tr>
<td>FFIEC Updates FCRA Exam Procedures</td>
<td>07/12</td>
</tr>
<tr>
<td>Follow-up Question from February Seminar – Q&amp;A</td>
<td>03/08</td>
</tr>
<tr>
<td>Follow-up Questions from November STS: Regulatory Compliance for Commercial Lenders – Q&amp;A</td>
<td>12/07</td>
</tr>
<tr>
<td>FTC Issues Identity Theft Red Flags Interim Final Rule</td>
<td>01/13</td>
</tr>
<tr>
<td>FRB Offers Online Consumer Credit Report and Credit Score Resource</td>
<td>12/10</td>
</tr>
<tr>
<td>Identifying the Provider of a Credit Score on Adverse Action Notices</td>
<td>05/17</td>
</tr>
<tr>
<td>Impact of QualiFile Scores on FCRA Adverse Action Notices</td>
<td>12/11</td>
</tr>
<tr>
<td>Location Information for Borrower – Q&amp;A</td>
<td>05/08</td>
</tr>
<tr>
<td>Mortgage Lender Settles FTC Charges on Prescreen, Opt-out Notice Flaw</td>
<td>09/09</td>
</tr>
<tr>
<td>New Development in Spokeo Saga: Ninth Circuit Allows Case to Proceed</td>
<td>09/17</td>
</tr>
<tr>
<td>Ninth Circuit Addresses FCRA “Reasonable” Investigation Requirement</td>
<td>11/09</td>
</tr>
<tr>
<td>Ninth Circuit BAP: Post-petition Negative Credit Reporting Does Not Constitute Per Se Violation of Automatic Stay</td>
<td>06/17</td>
</tr>
<tr>
<td>No FCRA Violation When Requesting A Consumer Report to Verify Identity</td>
<td>07/14</td>
</tr>
</tbody>
</table>
OTS Updates its FCRA Exam Procedures 10/10
OTS Updates Provisions of its Examination Handbook 06/08
Private Cause of Action Under California Consumer Credit Report Law Not Preempted by FCRA 03/09
Pulling Credit Report for 1099 Address Verification Purpose 02/13
Reasonableness of Bank Investigation Under Review in FCRA Lawsuit 11/12
Red Flag Rules 09/14
Reporting Business Purpose Loans to Credit Bureaus – Q&A 06/09
Reporting Trustee to Credit Bureaus – Q&A 09/08
Rules and Guidelines Proposed for Ensuring Accuracy and Integrity of Consumer Information 12/07
Skepticism Raised Over Ninth Circuit Court Ruling on Adverse Action Notices for Increased Insurance Rates 02/07
Spousal Credit Reports 03/17
Supreme Court: Consumers Must Allege Actual Harm for FCRA Violations 06/16
Upcoming Changes to Credit Scores and Credit Reports 09/14
Use of Background Checks Creates FCRA Compliance Duties 11/15

FAIR DEBT COLLECTION PRACTICES

A Service By Any Other Name (but Not a Loan) 08/15
CFPB Proposes Rule to Define Larger Participants in Consumer Debt Collections Market 03/12
Additional Disclosure Required in Debt Collection Notices 05/16
CFPB Puts Debt Collectors on Alert 08/13
Court Rules Debt Collection Demand Letter Encouraging Debtor to “Act Now” Conforms with FDCPA 06/12
Debt Collection Advance Notice of Proposed Rulemaking 12/13
Debt Collection Practices at Forefront of CFPB Scrutiny 10/15
Debt Validation Notice – Q&A 09/07
Early Foreclosures May Trigger FDCPA Violations 08/12
Lienholders of Pre-2013 Loans: Review Post-Foreclosure Letters 05/15
Loan Servicers Classified as Debt Collectors under FDCPA 06/12
Location Information for Borrower – Q&A 05/08
New Measure Curbs Certain Actions of Debt Buyers 08/13
Ninth Circuit: Federal FDCPA Does Not Cover Nonjudicial Foreclosures 05/17
Ninth Circuit Holds FDCPA Statute of Limitations Subject to Discovery Rule 01/10
Ninth Circuit Rules on Fair Debt Collection Practices Act Communications 10/16
OCC & CFPB Take Action against JPMorgan Chase for Debt Collection & SCRA Violations 09/15
OCC Outlines Expectations for Debt Sales Practices 09/14
OCC Outlines Expectations for Debt Sales Practices 09/14
Oral Disputes of Debt Under FDCPA are Permissible 03/14
Second Circuit: RESPA Mortgage Servicing Notice is FDCPA Initial Communication 09/15
Sixth Circuit: An LLC is a “Person” Under FDCPA 09/15
Supreme Court: Purchaser of Debt is Not a Debt Collector 07/17

FAIR HOUSING

Cities’ FHA Lawsuits Take a Hit 07/17
Fair Housing Case Settled Before Supreme Court Hearing 12/13
Federal Credit Unions Required to Revise Equal Housing Lender Notice 06/12
FHA Disparate Impact Case Reprises for Supreme Court Review 08/12
FHA Disparate Impact Theory Case Shines Spotlight Back on Fair Housing Issue 02/14
HUD Charges Bank of Violating FHA 09/13
HUD Guidance Provides Housing Protections for Limited English Proficiency Individuals 10/16
HUD Issues Fair Housing Disparate Impact Final Rule 03/13
HUD Issues Reminder of Sexual Orientation, Gender Identity Anti-Discrimination Rule 03/15

INDEX 2007-2017
BCG 30
HUD Proposes Fair Housing Disparate Impact Standard 12/11
HUD Settles with U.S. Bank in Lending Discrimination Claims 10/14
HUD Steps Up Enforcement of FHA 03/13
Supreme Court Agrees To Hear FHA Disparate Impact Case 11/14
Supreme Court Dismisses FHA Disparate Impact Case 03/12
Supreme Court May Have Another Shot at Reviewing FHA Disparate Impact 06/14
Supreme Court to Review FHA Disparate Impact Case 12/11
Supreme Court Upholds Disparate Impact Theory under FHA 07/15
Supreme Court: Your City Can Sue You for Fair Lending Violations 05/17
Unearned Discount Points and Compliance Implications 11/12
Wells Fargo Enters Agreement with HUD on REO Sale 07/13

FAIR LENDING

Bank Enters Agreement to Settle Redlining Allegations 10/15
Banks Enter Settlement With DOJ On Redlining Claims 02/17
Bank’s Mortgage Lending Policy Found to Discriminate Against White Males 06/13
Bureau Gives Insight on Upcoming Fair Lending Focus 01/17
California District Court: Unruh Act Lawsuit Against Wells Fargo May Proceed 10/17
California Fair Lending Notice 10/14
California Fair Lending Notice and Lobby Poster 08/13
CFPB Issues 2014 Fair Lending Report 06/14
CFPB Issues Statement on Fair Lending and Disparate Impact Doctrine 05/12
Charging Differently for Merged Credit Reports May Result in Fair Lending Violation 01/10
Discrimination Related to Driver’s License and ID Cards – Q&A 05/16
Compliance Areas of Focus 09/13
Creditors Reminded to Include Public Assistance Income in Evaluating Loan Requests 06/15
Developments in Fair Lending 01/13
DOJ Settles Redlining Fair Lending Claim 03/13
FFIEC Issues Revised Fair Lending Exam Procedures 09/09
FRB Clarifies Use of 2010 Census Data in Fair Lending Exams 06/13
Guidance Issued on QMs and Fair Lending Risks 11/13
HUD Hits Bank with $200 Million Discrimination Settlement 06/15
OCC Fair Lending Handbook Revised 02/10
OTS Reminds Associations of Fair Lending Duties 12/08
Reminder: Borrowers Paying for Discount Points Need to Receive Discounts 12/17
Revised URLA Will Seek Applicants’ Preferred Language 11/17
Selection of Group for Rate Discount Raises Potential Fair Lending Issue – Q&A 04/07
State Supreme Court Ruling on Sexual Orientation Could Impact Financial Institutions 09/08
Supreme Court: Your City Can Sue You for Fair Lending Violations 05/17
Wells Fargo On Hot Seat For Alleged Discrimination Based On Immigration Status 02/17

FATCA

IRS Issues Final and Temporary “Coordinating” FATCA Rules and Updates W-8 Forms 04/14
IRS Issues Guidance on Nonresident Alien Depositor Foreign TIN and DOB Requirements 10/17
IRS Updates Form W-9 Instructions: Clarifies Substitute Form “FATCA Certification” Requirements 01/15
## FINANCIAL INSTITUTION RECORD MATCH (FIRM)

FTB Begins Rulemaking Process to Implement the FIRM Program  
**09/11**

## FLOOD INSURANCE

| Agencies Issue Another Proposal on Private Flood Insurance | 11/16 |
| Agencies Issue Guidance on Biggert-Waters Flood Act | 04/13 |
| Agencies Issue Guidance on Increased NFIP Maximum for Other Residential Buildings | 06/14 |
| Agencies Issue Long-awaited Flood Rules | 07/15 |
| Agencies Propose Biggert-Waters Flood Reform Rules | 10/13 |
| Agencies Propose New and Revised Flood Q&As | 04/08 |
| Banking Agencies Finalize Two Proposed Interagency Flood Insurance Questions & Answers; Propose Revisions to Three Existing Q&As | 10/11 |
| Breaking News: Correction to Biggert-Waters Flood Act Would Limit Escrowing of Flood Premiums To Residential Property Only | 01/13 |
| Compliance with FEMA Standard Flood Hazard Determination Form – Q&A | 10/12 |
| Congress Extends the NFIP (Again) | 10/11 |
| Congress Fails to Extend NFIP; FRB and OTS Issue Guidance | 04/10 |
| Correction: SPM 8 NFIP Flood Insurance Limits | 10/09 |
| Correction to Comments Made at November BCG Seminar Regarding Flood Insurance | 12/13 |
| DFI Urges Licensees to Work With Flood Victims | 01/11 |
| Escrowing of Flood Premiums – Q&A | 09/15 |
| FDIC, FRB & OCC Guidance on When Force-Placing Flood Insurance is a “Tripwire” | 07/17 |
| FEMA Issues June 2014 Plan to Implement Biggert-Waters | 04/14 |
| FEMA Issues NFIP Lapse Guidance | 01/18 |
| FEMA Issues Updated Flood Determination Form | 02/09 |
| FEMA Makes HFIAA-Mandated Changes to Deductibles and Premiums | 11/14 |
| FEMA OKs Use of Standard Flood Hazard Determination Forms Until Updated | 06/15 |
| FEMA Private Insurance Memo Offers Little Comfort | 04/12 |
| FEMA (Sort of) Issues a New SFHDF | 08/16 |
| FEMA Starts Adopting HFIAA Amendments | 05/14 |
| FEMA Takes Additional Steps Toward HFIAA Surcharge & $10,000 Residential Property Deductible | 03/15 |
| FEMA Updates NFIP Flood Insurance Manual | 10/14 |
| FEMA Updates NFIP Mandatory Flood Guidelines Booklet | 10/07 |
| FEMA Website Provides List of Flood Map Changes | 11/07 |
| FEMA Will No Longer Ask Lender’s Blessing Regarding $10K Deductible on Residential Properties | 05/16 |
| FFIEC Issues Revised Fair Lending Exam Procedures | 09/09 |
| Flood Determinations for Simultaneous Loans – Q&A | 06/07 |
| Flood Insurance Reform – Q&A | 08/12 |
| Flood Insurance Reform Enacted | 07/12 |
| Flood Insurance Update | 05/14 |
| GAO Issues Report on FEMA’s Biggert-Waters Implementation | 03/15 |
| Interagency Q&As Regarding Flood Insurance Finalized | 08/09 |
| Internal Controls Key to Maintaining Flood Insurance Coverage | 02/08 |
| Lapse of Flood Insurance Policy with Subsidized Premiums | 02/14 |
| Let’s Talk About Private Flood Insurance | 11/16 |
| Loan Portfolio Review: NFIP Maximum for Other Residential Buildings | 07/14 |
| National Flood Insurance Program Extended to December 16 | 12/11 |
| National Flood Insurance Program – Q&A | 04/09 |
| NFIP Extended | 10/10 |
| NFIP Extended; OCC Follows Other Agencies to Provide Guidance for Flood Lapses | 07/10 |
| NFIP Extended to March 28 | 03/10 |
| NFIP Extended until May 31, 2010 | 05/10 |
NFIP Funded Until January 19, 2018  01/18
NFIP Reauthorized until December 8  10/17
OCC Exams Tap Flawed Flood Determination Practices  03/08
President Signs 60-day Extension of NFIP  06/12
President Signs Flood Insurance Reform Bill  04/14
Private Flood Insurance – Q&A  09/17
Recent FEMA Developments Related to NFIP  12/13
Reminder: Flood Insurance Escrow Option Clauses Due June 30  06/16
Reminder: Review Private Flood Insurance Policies for Compliance with FEMA’s Six Criteria  06/15
Say Goodbye to FEMA’s NFIP Guidelines  04/14
Small Lender Exemption to Flood Insurance Escrow Requirements – Q&A  01/16

**FORECLOSURES**

CA Legislature Expands Anti-deficiency Protections  09/13
Cal. Court of Appeal: Inaccurate Loan Modification Appeal Deadline is Material HBR Violation  06/17
California Appellate Case Rules On The “Sold-Out Junior” Exception To California’s Anti-Deficiency Laws  12/12
California Court Allows Homeowners to Challenge Deed of Trust Assignments  12/13
California Eliminates Tax on Forgiven Home Debt  06/10
California Lawmakers Conform Mortgage Debt Forgiveness Law to Federal Law  08/14
California Legislators Pass Homeowner Bill of Rights  07/12
California Supreme Court Blocks All Deficiency Liability After Short Sale on Any Purchase-money Loan  02/16
California Supreme Court Decision Makes It Easier for Borrowers to Challenge Loan Terms  02/13
California Supreme Court Rules Mortgage Debtor May Challenge Wrongful Foreclosure  03/16
CFPB Outlines Principles for Foreclosure Prevention  08/16
Cities Adopt Foreclosure Registration Programs  12/12
City of Los Angeles Establishes Foreclosure Registry Program  08/10
DOC Provides Form for Applying for Exemption from State Foreclosure Moratorium Law  07/09
FDIC Clarifies Supervisory Expectations for Abandoned Foreclosures  03/16
FDIC Foreclosure Prevention Initiative Seeks to Curtail Scams  10/09
FDIC Issues *Supervisory Insights* Special Foreclosure Edition  06/11
FED Issues Guidance and Examination Procedures for Abandoned Foreclosures  08/12
FinCEN Report Highlights Mortgage Loan Fraud and Foreclosure Rescue Scams  03/10
FinCEN Reports an Increase in SARs Relating to Foreclosure Rescue Scams  11/12
FRB Issues FAQs on Managing OREO  07/12
FRB Issues Info and Exam Procedures for the Protecting Tenants at Foreclosure Act of 2009  08/09
Good News! California Lower Court Limits *Yvanova* to Post-foreclosure  05/16
Hawaii Supreme Court Rules Homeowners Cannot Invoke TILA’s Right to Rescission After Final Foreclosure  04/13
Lienholders of Pre-2013 Loans: Review Post-Foreclosure Letters  05/15
Mortgage Debt Forgiveness Law to Federal Law  08/14
National Banks Advised to Adopt Policies on HFSH Tenant Protections; OTS Issues Similar Notice  09/09
Ninth Circuit: Federal FDCPA Does Not Cover Nonjudicial Foreclosures  05/17
OCC Issues Exam Procedures for Protecting Tenants at Foreclosure Act  02/10
OCC Issues Foreclosure Practices Guidance  07/11
OCC Issues Guidance on Potential Issues Concerning Foreclosed Properties  01/12
OCC Issues New OREO Handbook  10/13
OCC Updates Protecting Tenants Exam Procedures  06/11
President Signs Mortgage Forgiveness Tax Relief  01/15
Proposed Regulations Released on Foreclosure Moratorium  05/09
Purchase-money Anti-deficiency Protection Expanded to Include Short Sales  08/13
Sunset of Protecting Tenants at Foreclosure Act; California Law Provides Similar Protections  02/15
To Collect the Uncollectible (Mortgage) Debt  05/15
Wells Fargo Enters Agreement with HUD on REO Sales 07/13

FOREIGN BANKING

FRB Proposes Rule on Oversight of Foreign Banks Operating in the U.S. 01/13
OCC Issues Risk Management Guidance on Foreign Correspondent Banking 11/16

FOREIGN EXCHANGE

Banks Charged with Manipulating Foreign Exchange Rates 06/15
FDIC Proposes Retail Foreign Exchange Transactions Rule 06/11
FRB Issues Final Retail Forex Rule (Regulation NN) 05/13
SEC Extends Interim Final Rule on Retail Forex Transactions 08/12
Spotlight on Foreign Exchange Pricing 03/11

GUARANTIES

Court Rules Guarantors are Not Applicants Under ECOA 07/15
“Fair Value” Rule Does Not Apply to Guarantors; Settlers of a Trust can be “True Guarantors” 08/08
U.S. Supreme Court affirms *Hawkins* Case 05/16

H

HIGH-COST MORTGAGE LOANS

California High-cost Loan Notice; HUD Counseling Contact Information 09/13
CFPB Adjusts High-Cost Mortgage, Credit Card and QM Points and Fees Thresholds 07/16
CFPB Adjusts HOEPA, Credit Card and QM Points and Fees Thresholds 09/17
CFPB Final Rule Amends HOEPA, Credit Card and QM Points and Fees Thresholds 10/15
CFPB Provides Source Code Tool for Generating HUD-Approved Counseling Agencies List 04/14
CFPB Updates List of Rural and Under-served Counties 12/16
List of Rural and Underserved Counties Issued for 2016 11/15

HIGHER-PRICED MORTGAGES

Adjustment Made to HPML Escrow Account Small Creditor Asset-size Exemption Threshold 02/14
Agencies Adopt Final Rule Exempting Certain HPMLs from Appraisal Requirements 01/14
Agencies Revise Dollar Thresholds for Certain Consumer Lending Rules 12/17
Certain Reg Z Dollar Thresholds Remain the Same 12/15
CFPB Adjusts Asset-size Threshold to HPML Escrow Requirement’s Small Creditor Exemption 01/16
CFPB Offers Online Tool for Locating Rural Area Properties 01/16
CFPB Updates List of Rural and Under-served Counties 12/16
Dollar Thresholds for Certain Consumer Lending Rules Remain Unchanged 12/16
HPML Appraisal Exemption Small Dollar Loan Threshold Increased 01/15
HPML Appraisal Proposal Expected to be Finalized December 2013 11/13
HPML Escrow Account Small Creditor Asset-size Threshold Increases 01/18
List of Rural and Underserved Counties Issued for 2016 11/15
More Small Rural Creditors Get Lending Rule Relief 04/16
Proposed HPML Exemptions from Appraisal Requirements 08/13

HOME EQUITY LINES OF CREDIT
Banks Reminded of Rules Associated with Changing HELOCs 07/08
HELOC Brochure Updated to Address Freezing or Reducing Lines 08/08
HELOCs and End of Draw Period 11/14
OTS Issues Guidance on Freezing HELOCs 10/08
OTS Issues HELOC Account Management Guidance 09/08

HOME MORTGAGE DISCLOSURE ACT (HMDA)
2007 CRA & HMDA Data Software Available 06/07
2007 HMDA & CRA Data Due March 1, 2008 01/08
2007 HMDA Data Released 10/08
2008 CRA and HMDA Edits and File Specifications Available 11/07
2009 Geocoding System Now Available 09/09
2009 HMDA Data Released 10/10
2009 Version of HMDA Guide Released; New Rate Spread Reporting Added 06/09
2010 HMDA and CRA Edits and File Specifications Available 12/10
2011 HMDA Data Released 10/12
2012 HMDA Data Released 10/13
2015 HMDA Data Released 10/16
2016 HMDA Data Released 10/17
Agencies Identify Key HMDA Data Fields for Transaction Testing 11/17
Agencies Give Reprieve on 2018 HMDA Data Enforcement 01/18
Are Timeshares HMDA Reportable? 11/07
Asset Size Exemption Threshold for Collecting HMDA Data Increased to $42 Million 01/13
Bureau Adds GMI Collection Guidance to HMDA Resources 03/17
Bureau Approves Use of Revised 1003 for Reg B Purposes and
  Collection of HMDA Demographic Data in 2017 10/16
Bureau Proposes to Increase HMDA HELOC Volume Threshold to 500;
  ABA Seeks Delayed Effective Date 08/17
Bureau Temporarily Increases HMDA’s HELOC Threshold and Makes Other Clarifying Changes 09/17
CFPB Final Rule Aligns Reg B GMI Requirements with Reg C 10/17
CFPB Gets Tough on HMDA 11/13
CFPB HMDA Tool Opens Way for More Public Scrutiny 10/13
CFPB Issues Proposal to Amend Regulation C 08/14
CFPB Issues Proposed Clarifications to Regulation C (HMDA) 05/17
CFPB Launches Beta Version of HMDA Platform 11/17
CFPB Makes No Change to HMDA Asset-Size Threshold Exemption 01/17
CFPB Orders Nationstar to Pay $1.75 Million for HMDA Violations 04/17
CFPB Releases More HMDA Help 11/17
CFPB to Non-Depository Institutions: HMDA May Very Well Apply to You 11/16
CFPB Updates HMDA Resources 01/17
CFPB Updates HMDA Resources; Issues New Resource 08/17
CFPB Updates HMDA Resources Page 01/18
Changes Coming to 2014 HMDA Disclosure Statements 08/15
Clarification re HMDA Covered Transactions from Monthly Telephone Briefing – Q&A 03/16
CRA Small Bank Definition Asset Threshold Decreased; No Change to HMDA Exemption Asset Threshold 01/10
DOJ Expected to Take Action Over 2004 HMDA Data 03/07
Federal Reserve Raises Asset-size Exemption for HMDA Coverage 01/07
FFIEC Adopts HMDA Exam Testing Guidelines 09/17
FFIEC Announces Availability of 2008 HMDA Data 10/09
FFIEC Geocode MFI Data Now Available 02/12
FFIEC Makes 2010 Census Data Available on Website 08/10
FFIEC Offers More Help with HMDA Rate Spread Calculator 06/09
FFIEC Releases 2006 HMDA Data 10/07
FFIEC Releases 2013 HMDA Data 10/14
FFIEC Releases 2014 HMDA Data 10/15
Follow up Questions from BCG HMDA Webinar – Q&A 09/17
FRB Announces Topics for HMDA Hearings 07/10
FRB Clarifies Use of 2010 Census Data in Fair Lending Exams 06/13
FRB Increases Exemption Threshold for Collecting HMDA Data to $40 Million 01/11
FRB Proposes Regulation C Amendments for Reporting Higher-Priced Loans 08/08
FRB Raises HMDA Exemption Threshold 01/09
Guidance Provided for Submitting 2017 are Already in HMDA Data 11/16
HMDA 2017 and 2018 Data File Specifications Released 03/16
HMDA Asset-size Exemption Threshold Increased 01/15
HMDA Asset-size Threshold Exemption Increases 01/18
HMDA Examination Procedures Revised 11/09
HMDA Exemption Threshold Raised 01/08
HMDA Guide on Getting it Right Updated 10/08
HMDA Guide Updated 05/13
HMDA Rate Spread Calculator 02/09
HMDA Reporters Reminded to Make 2006 HMDA Data Available to Public 05/07
HMDA Reporting Trigger 01/08
HMDA Revisions Underway 03/14
HUD 2007 Estimated MSA Data Available 06/07
New Guides Issued for CRA and HMDA Data Collection and Reporting 08/10
New HMDA FAQ Addresses Rate Lock Date on Loan Program Changes 09/09
New HMDA FAQs Address Reverse Mortgages 06/07
OCC HMDA Pilot Program Aimed at Collecting More Data 10/08
OCC Updates HMDA Exam Booklet 03/10
OTS Reminds Associations of Fair Lending Duties 12/08
Recent CRA and HMDA Developments 02/14
Recent CRA and HMDA Developments 01/16
Recent FFIEC CRA and HMDA Developments 07/07
Recent FFIEC HMDA and CRA Developments 12/11
Reminder: 2011 HMDA & CRA Data Due March 1, 2012 01/12
Reminder: Use of New Rate Spread Calculator Becomes Effective for Applications Received on October 1 and Forward 09/09
Reporting Property Type under HMDA 06/13
Revise OMB MSA Delineations Released 04/13
Technical Resources for Complying with New HMDA Made Available 08/16
Updated HMDA Guide – Reporting Denials 06/13

INDEX 2007-2017
BCG 36
### HOMEOWNERSHIP CREDIT COUNSELING

Bureau Unveils Homeownership Counseling Search Tool 12/13  
CFPB Provides Source Code Tool for Generating HUD-Approved Counseling Agencies List 04/14  
Homeownership Counseling Notice 02/14  
Homeownership Counseling Notice Revised to Include New Servicemember Notice 01/07  
HUD Revised SCRA Notice Available for Immediate Use 02/11

### I

#### IDENTITY THEFT

FDIC Issues Identity Theft Red Flags Interim Final Rule 01/13  
FDIC Letter on Identity Theft Contains More Smoke than Fire 05/07  
Presidential Task Force Creates ID Theft Website 05/07  
Red Flag Rules 09/14

#### INFORMATION SECURITY

Advisory Provides Guidance Regarding Account Takeover Activity 01/12  
Brown Approves Additional Requirements for Data Breach Notification Law 10/11  
CFPB Outlines Data Aggregation Principles 11/17  
Clean, Patch and Monitor – Key Actions for Mitigating Risk of DDoS Attacks 06/13  
DBO to Financial Institutions: Guard Against Breaches 10/17  
DDoS Attacks Expected to Hit Financial Institutions 09/13  
DFI Issues Information Security Reminder 07/09  
DFI Monthly Bulletin Highlights “Bring Your Own Device” Concerns 08/12  
FDIC Issues Guidance on Safeguarding Sensitive Data Stored on Electronic Devices 10/10  
FDIC Reissues Technology Outsourcing Documents for Community Bankers 05/14  
FDIC’s Consumer Cybersecurity Guidance 04/16  
FFIEC Issues Statement on Risks Associated with Outsourced Cloud Computing 08/12  
OCC Alert Calls For Strengthened Information Security Efforts 05/11

#### INFORMATION TECHNOLOGY

Cybersecurity Assessment Tool Made Available 07/15  
DFI Monthly Bulletin Highlights “Bring Your Own Device” Concerns 08/12  
FDIC Updates IT Officer’s Questionnaire 01/08  
FDIC’s Consumer Cybersecurity Guidance 04/16  
FFIEC Issues Statement on Risks Associated with Outsourced Cloud Computing 08/12  
FFIEC Updates Supervision of Technology Service Providers Booklet 12/12  
Recent Updates to BSA and IT Exam Books and Accessibility 03/11

#### INSIDER ACTIVITIES

Court Injunction Issued Against Controller’s Escheat Practices 07/07  
FDIC Reminds Institutions of D&O Liability Limitations 11/13

INDEX 2007-2017  
BCG 37
FDIC Repeals Certain Insider Reporting Requirements 03/07
Federal Reserve Launches Website for Bank Directors 02/07
Final Regulation O Amendments Ease Certain Insider Reporting Requirements 07/07
FRB Issues Policy Statement on Investments in Banks and BHCs 10/08
New FRB Website for New Bank Directors 03/10
OTS Issues Pocket-sized Bank Director Guide 01/07
OTS Updates Exam Guidance on Fraud and Insider Abuse 06/10
NCUA Adopts Financial Literacy Standards for Credit Union Directors 01/11
SEC Proposes Rule to Disclose Employee, Director Hedging 03/15

INSURANCE (See “Deposit Insurance,” “Flood Insurance”)

INTERCHANGE FEES

Court of Appeals Upholds FRB’s Debit Interchange Fee Rules 04/14
FRB Adopts Final Interchange Fee Rule 07/11
FRB Issues FAQ on Debit Card Interchange Rule and EMV Transactions 12/16
FRB Issues Proposed Rule on Debit Card Interchange Fees Pursuant to the Reform Act 01/11
FRB Issues Second Set of FAQs on Debit Card Interchange Rule 10/11
FRB Updates FAQs on Debit Card Interchange Fees 04/13
Legal Battle Over Debit Interchange Fees Comes to an End 02/15

INTERNET/INTERNET BANKING (Also see “Information Security,” “Information Technology” or “Electronic Banking”)

Agencies Issue Exam Guidance for Unlawful Internet Gambling Rule 06/10
DFI Emphasizes Expectation of Compliance with 2005 FFIEC Guidance 11/09
FFIEC Issues Statement on Risks Associated with Outsourced Cloud Computing 08/12
FRB and Treasury Propose Unlawful Internet Gambling Rule 11/07
FTC Updates COPPA FAQs 05/13
Internet-Gambling Regs May be Halted 05/08
Lawmakers Reject Bill to Halt Internet-Gambling Regs 07/08
New Website Disclosure Requirements Under California Law 11/13
Paper-based Documents Signed Electronically May Not Meet E-SIGN Act – Q&A 04/15
Treasury, FRB Finalize Internet Gambling Rules 12/08
Unlawful Internet Gambling Rule Compliance Date Extended 12/09

INTEREST RATE RISK

FAQs Issued on Interest Rate Risk Management 02/12
FAQs Issued on IRR Management Policy & Program 09/12
FDIC Reminds Institutions of the Need For Interest Rate Risk Oversight 11/13
NCUA Issues Interest Rate Risk Policy and Program Requirements 06/12
OCC Report Emphasizes Risk Management; FDIC Focuses on Need for Interest Rate Risk Management 01/14
Proposed Rule Would Permit Limited Derivative Activities 06/13

IRS REPORTING REQUIREMENTS

1099-C Filing for Mortgage Debt Forgiveness – Q&A 04/08
1099-C Reporting – Q&A 08/08

INDEX 2007-2017
BCG 38
<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>California Eliminates Tax on Forgiven Home Debt</td>
<td>06/10</td>
</tr>
<tr>
<td>DFI Ceases Filing IRS Form 990 for State-Chartered Credit Unions</td>
<td>11/07</td>
</tr>
<tr>
<td>Expanded Tracking of Deposit Interest When Paid to Nonresident Aliens Begins January 1, 2013</td>
<td>12/12</td>
</tr>
<tr>
<td>Final Rule Issued on Reporting Interest Paid to Nonresident Aliens</td>
<td>05/12</td>
</tr>
<tr>
<td>IRS Announces Pilot TIN Masking Program</td>
<td>12/09</td>
</tr>
<tr>
<td>IRS Codifies and Expands Truncation of Tax Identification Numbers</td>
<td>08/14</td>
</tr>
<tr>
<td>IRS Delays FATCA Requirements</td>
<td>08/13</td>
</tr>
<tr>
<td>IRS Expands List of NRA Countries Subject to 1042-S Reporting</td>
<td>01/15</td>
</tr>
<tr>
<td>IRS Implements FATCA Reporting of Foreign Financial Assets</td>
<td>01/12</td>
</tr>
<tr>
<td>IRS Issues Final and Temporary “Coordinating” FATCA Rules and Updates W-8 Forms</td>
<td>04/14</td>
</tr>
<tr>
<td>IRS Issues Mortgage Insurance Premium Reporting Guidance</td>
<td>02/08</td>
</tr>
<tr>
<td>IRS Proposes Changes to Nonresident Alien Interest Reporting Rules</td>
<td>02/11</td>
</tr>
<tr>
<td>IRS Proposes Truncating Taxpayer IDs on Information Returns</td>
<td>02/13</td>
</tr>
<tr>
<td>IRS Provides Guidance On Penalty Safe Harbor For Certain Errors In Information Return Filings</td>
<td>02/17</td>
</tr>
<tr>
<td>IRS Removes Non-Payment Testing Period from 1099-C Requirements</td>
<td>01/17</td>
</tr>
<tr>
<td>IRS Issues Letter on Court-Ordered Write-offs and Form 1099-C</td>
<td>11/17</td>
</tr>
<tr>
<td>IRS Updates Form W-9 Instructions: Clarifies Substitute Form “FATCA Certification” Requirements</td>
<td>01/15</td>
</tr>
<tr>
<td>Newly Enacted Legislation Revises IRC to Increase Tax Penalties</td>
<td>07/15</td>
</tr>
<tr>
<td>New Measure Increases IRS Mortgage Information Reporting Requirements</td>
<td>08/15</td>
</tr>
<tr>
<td>Proposal Issued on Payment Card and Third-party Transactions Reporting Requirement</td>
<td>12/09</td>
</tr>
<tr>
<td>Treasury and IRS Release New Health Savings Account Guidance</td>
<td>07/08</td>
</tr>
<tr>
<td>Use of Logos on Year-end Reporting Forms</td>
<td>12/10</td>
</tr>
</tbody>
</table>

**LEGAL PROCESSES**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agencies Issue Exam Procedures for Garnishment of Accounts Containing Federal Benefits</td>
<td>12/13</td>
</tr>
<tr>
<td>Agencies Propose Best Practices on Responding to Garnishment Orders</td>
<td>10/07</td>
</tr>
<tr>
<td>California Law Clarifies Levy Service Procedures</td>
<td>10/12</td>
</tr>
<tr>
<td>Changes to Amounts Exempt from Enforcement of Judgments</td>
<td>05/08</td>
</tr>
<tr>
<td>DFI Developing Electronic Form for Designating Legal Process Central Location</td>
<td>12/12</td>
</tr>
<tr>
<td>DFI Posts Bank Designated Central Locations for Legal Process</td>
<td>02/13</td>
</tr>
<tr>
<td>Federal Reserve Proposes Changes to Regulation S</td>
<td>09/08</td>
</tr>
<tr>
<td>Garnishment Rule FAQs Issued</td>
<td>06/11</td>
</tr>
<tr>
<td>Help Aid Offered to Educate Law Enforcement of Garnishment Exemption for Federal Benefits Payments</td>
<td>08/13</td>
</tr>
<tr>
<td>Increase in California’s Automatic Exemption From Garnishment For Direct Deposits of Social Security and Other Benefit Payments</td>
<td>04/13</td>
</tr>
<tr>
<td>Increase in California’s Automatic Exemption from Garnishment for Direct Deposits of Social Security and Certain Benefit Payments</td>
<td>06/16</td>
</tr>
<tr>
<td>Supreme Court Reigns States Back in on General Jurisdiction</td>
<td>06/17</td>
</tr>
<tr>
<td>Treasury Finalizes Interim Rule on Levies and Federal Benefit Payment Exemptions</td>
<td>06/13</td>
</tr>
<tr>
<td>Treasury Proposes Rule on Garnishment of Accounts Containing Federal Benefit Payments</td>
<td>05/10</td>
</tr>
</tbody>
</table>

**LENDING DISCRIMINATION**

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discrimination Related to Driver’s License and ID Cards – Q&amp;A</td>
<td>05/16</td>
</tr>
<tr>
<td>FTC Files ECOA Complaint Alleging Lender Charged Hispanics Higher Prices for Loans</td>
<td>06/09</td>
</tr>
</tbody>
</table>
LENDING LIMITS

Inclusion of Derivative Exposure in Lending Limit Calculations – Latest Developments 12/12
NCUA Continues 18 Percent Interest Rate Ceiling 09/12
OCC and DFI Extend Temporary Exception for Including Derivatives in Lending Limits 02/13
OCC Extends Temporary Exception for Inclusion of Derivatives in Lending Limits 12/12
OCC Finalizes Lending Limit Rule; Extends Temporary Exception for Including Derivatives Exposure 07/13
OCC Interpretive Letter Clarifies Lending Limit Rules for Loans to LLCs 02/07
OCC Issues Interim Lending Limit Exception for Bear Stearns Bailout 04/08
OCC Revises Lending Limit Rules 07/12

LEVERAGED FINANCINGS

Agencies Issue FAQs on Interagency Guidance on Leverage Lending 01/15
Leveraged Finance Guidance Revisions Proposed 04/12

LOAN MODIFICATIONS

CFPB: Denial of Commercial Loan Modification May Be Adverse Action 12/14
Federal Regulators Issued Policy Statement on Prudent Commercial Real Estate Loan Workouts 11/09
Interagency Guidance on Troubled Debt Restructurings 11/13
NCUA Amends Troubled Debt Restructuring Rule 08/12
NCUA Proposes Troubled Debt Restructuring Rule 02/12
OCC Guidance on Accounting and Reporting Requirements for Troubled Debt Restructuring 05/12
OTS Bulletin Addresses Accounting for Troubled Debt Restructurings 09/09

LOAN ORIGINATORS

Another Mortgage Lender Fined for Steering Customers 12/14
CFPB Alleges Mortgage Company Paid its Lenders for Steering Consumers 08/13
DBO Proposes Education and Testing Regs for Non-bank MLOs 04/15
Decreasing LO Compensation for “Unforeseen” Events Under New Rule 08/13
Loan Originator Compensation 07/14
Mortgage Company Charged for Alleged Steering 12/13
Qualification Screening of Existing Loan Originator Employees 09/13
U.S. Supreme Court To Consider Mortgage Loan Officer Overtime Exemption 07/14

MARIJUANA DISPENSARIES

Attorney General Issues Marijuana Enforcement Memo 01/18
Credit Union Intending to Service Marijuana-Related Business Denied Federal Reserve Master Account 11/15
DOJ Aggressively Pursuing California Marijuana Dispensaries and Their Landlords, Lenders 01/12
DOJ Remains Barred from Using Funds for State Medical Cannabis Prosecutions 05/17
FinCEN Releases Guidance on Marijuana-related Businesses 03/14
Marijuana-related Business Legislative Update 08/14
<table>
<thead>
<tr>
<th>Date</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/17</td>
<td>Tenth Circuit: Cannabis-serving CU Mildly High on Vacated Ruling</td>
</tr>
<tr>
<td>07/17</td>
<td>U.S. Attorney General Seeks to Resume Marijuana Enforcement</td>
</tr>
</tbody>
</table>

### MILITARY LENDING ACT

- DoD Adopts Final MLA Rule 08/15
- DoD Amends MLA Q&As – Clarifies Security Interests in Deposit Accounts 01/18
- DoD Extends Comment Period on Military Lending Act Proposal 12/14
- DoD Finalizes “Military APR” Regulations 09/07
- DoD Issues Guidance on MLA Regulations 09/16
- DoD Proposes Expansion of Military Lending Limitations 10/14

### MOBILE BANKING

- Apple Unveils New Apple Pay Payment System, ABA Publishes Related FAQs 10/14
- FRB Provides Insight on Mobile Banking Risk 06/14
- FTC and CA Attorney General General Publish Reports on Mobile Privacy 03/13

### MONEY SERVICES BUSINESSES (MSB)

- Bank Holding Company Issuance of Official Checks Does Not Rise to MSB Level 06/12
- Banks Notified to Potential Obligations In Dealings with Foreign-Located MSBs 03/12
- Certain Reloadable Card Operations Not Considered MSBs 06/08
- DBO Develops Money Transmitter Certificate of Licensure 11/16
- DBO Revises Proposed Money Transmission Act Regulations 03/15
- DBO Updates FAQs on Money Transmitter Receipt Requirements 01/15
- Electronic MSB Registration Form Now Available 04/12
- FinCEN Announces New Money Services Businesses Examiner Guidance 01/09
- FinCEN Clarifies Check Cashing by Publicly Traded Company 02/08
- FinCEN Proposes Amendments to Money Service Business Definition 06/09
- FinCEN Ruling Provides Guidance on Whether LLC Activity Meets MSB Definition 07/08
- FinCEN Rulings Give Guidance on Application of MSB and Money Transmitter Rules 05/14
- FinCEN Statement Addresses Concerns Regarding Banking MSBs 12/14
- MSB Registration List Updated 07/07
- Rulings Clarify Definition of MSB 12/13
- Updated MSB Registration List Now Available 09/08

### MORTGAGE LOAN SERVICING

- Bureau Issues More Clarifications to Mortgage Servicing Rules 11/13
- CFPB Advises Mortgage Servicers of Servicing Transfer Obligations 03/13
- CFPB (Finally) Issues Mortgage Servicing Rule 08/16
- CFPB Issues Guidance on Early Compliance with Mortgage Servicing Rules; Makes Technical Corrections 07/17
- CFPB Issues Updated Guidance on Mortgage Servicing Transfers 09/14
- CFPB Provides Insight on Mortgage Servicing Problems 09/13
- CFPB Publishes Mortgage Rules Resources for Consumers 02/14
- Eleventh Circuit: RESPA Requires More Than Boilerplate Response to Notice of Errors 04/17
- FFIEC Clarifies Services’ Obligations to Lienholders on Loan Mods 08/09
- Late Charge Restrictions Under Mortgage Broker Law May Now Apply to State-chartered Banks 07/13
- Loan Owners Can Be Liable To Borrower For Misrepresentations By Servicer; Servicer Can Be Liable For Negligence Too 02/17
Mortgage Servicing Rules Under CFPB Consideration 05/12
OTS CEO Memo Emphasizes Oversight of Servicing Operations 11/10
Reminder: Review Your Mortgage Servicing Agreements 05/17
Second Circuit: RESPA Mortgage Servicing Notice is FDCPA Initial Communication 09/15

NCUA CHARTERS

ABA Sues NCUA Over Field of Membership Rule 01/17
Changes Proposed to Field-of-Membership Rule 12/15
Comment Period on Charter and Field of Membership Proposal Extended 03/10
ICBA and State Associations Join in Challenging NCUA Field of Membership Rule 07/17
NCUA Adopts Final Field of Membership Rule; Proposes Additional Changes 11/16
NCUA Extends Comment Period for Proposed “Small Credit Union” Asset Threshold 11/12
Revisions Proposed to NCUA Charter and Field of Membership Rules 01/10
Small Credit Union Asset Threshold Increased 02/13

NEGOTIABLE INSTRUMENTS

Bank Prevails Against Customer in Nigerian-style Fraud Scheme 06/10
Native American Tribes and NOW Account Eligibility – Q&A 06/09
OCC Issues Tips for Consumers to Avoid Cashier’s Check Fraud 02/07
Treasury’s FMS Amends Reclamation Rules 10/11
Wrongful Dishonor Nightmare for BofA on its Own Credit Card Refund Check 05/13

NOTARY PUBLIC

Illinois Appellate Court Decision Holds Employer Liable for Employee-notary Misconduct 06/09
New Law Impacts Notary Acknowledgments 11/07
OCC Clarifies Notary and Bank Seal Requirements 03/08

OFFICE OF FOREIGN ASSET CONTROL (OFAC)

Financial Sanctions Regulations Issued by OFAC Target the Iranian Business Activities of Non-U.S. Financial Institutions 09/10
OFAC Issues Economic Sanctions Enforcement Guidelines Rule 12/09
OFAC Issues Guidance on Entities Owned by Blocked Entities 03/08
OFAC Provides Guidance on Cuba Sanctions 02/15
OFAC Violations Cost JPMorgan Over $88 Million 09/11
Treasury Announces Iranian Sanction Relief 02/16
# OFFICE OF THRIFT SUPERVISION

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agencies Offer Consumer Assistance</td>
<td>06/08</td>
</tr>
<tr>
<td>OCC Proposes Rule to Implement OTS Transfer and Other Portions of Reform Act</td>
<td>06/11</td>
</tr>
<tr>
<td>OCC Rescinds Certain OTS Compliance Documents</td>
<td>12/13</td>
</tr>
<tr>
<td>OTS Bulletin Describes CMP Enforcement Policy</td>
<td>01/10</td>
</tr>
<tr>
<td>OTS CEO Memo Emphasizes Oversight of Servicing Operations</td>
<td>11/10</td>
</tr>
<tr>
<td>OTS Clarifies its Enforcement of UDAP Rules</td>
<td>05/10</td>
</tr>
<tr>
<td>OTS Contemplates Converting to Call Reports</td>
<td>12/07</td>
</tr>
<tr>
<td>OTS Contemplates Plan to Ease Negative Equity Loans</td>
<td>03/08</td>
</tr>
<tr>
<td>OTS Final Rule Expands Permissible Activities</td>
<td>02/08</td>
</tr>
<tr>
<td>OTS Interim Rule Bans Hiring Persons Convicted of Criminal Offenses</td>
<td>06/07</td>
</tr>
<tr>
<td>OTS Issues Examination Guidance for TARP Participants</td>
<td>11/09</td>
</tr>
<tr>
<td>OTS Issues Final CRA Rules</td>
<td>04/07</td>
</tr>
<tr>
<td>OTS Issues Guidance for Gift Card Programs</td>
<td>04/07</td>
</tr>
<tr>
<td>OTS Issues Guidelines on Appeals Process for Supervisory Determinations</td>
<td>08/08</td>
</tr>
<tr>
<td>OTS Issues Guidance on Freezing HELOCs</td>
<td>10/08</td>
</tr>
<tr>
<td>OTS Issues Warning on No Interest, No Payment Credit Card Programs</td>
<td>10/09</td>
</tr>
<tr>
<td>OTS Revises MMDA Definition to Conform to Reg D</td>
<td>07/10</td>
</tr>
<tr>
<td>OTS Updates Exam Book: New Activities and Services</td>
<td>10/09</td>
</tr>
<tr>
<td>OTS Updates Examiner Handbook to Address Policy on Documentation and Underwriting Standards</td>
<td>10/08</td>
</tr>
<tr>
<td>OTS Updates its FCRA Exam Procedures</td>
<td>10/10</td>
</tr>
<tr>
<td>OTS Updates its TILA Exam Procedures</td>
<td>05/10</td>
</tr>
<tr>
<td>OTS Updates its TISA Exam Procedures</td>
<td>10/10</td>
</tr>
<tr>
<td>OTS Updates Provisions of its Examination Handbook</td>
<td>06/08</td>
</tr>
</tbody>
</table>

# OVERDRAFT PROTECTION PLANS

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banks In Hot Water For OD Fees Charged On One-time Debit and ATM Transactions</td>
<td>02/17</td>
</tr>
<tr>
<td>California District Court: Overdraft Opt-in Model Form May Not be Sufficient</td>
<td>04/17</td>
</tr>
<tr>
<td>CFPB Fines Bank for Overdraft Practices; Issues Consumer Advisory on Overdrafts</td>
<td>05/15</td>
</tr>
<tr>
<td>CFPB Issues Initial Results of Overdraft Program Inquiry</td>
<td>07/13</td>
</tr>
<tr>
<td>CFPB Issues Report on Study of Overdraft Services</td>
<td>08/14</td>
</tr>
<tr>
<td>CFPB Looking Into Overdraft Protection Practices</td>
<td>03/12</td>
</tr>
<tr>
<td>CFPB Releases Prototype Overdraft “Know Before You Owe” Disclosures</td>
<td>09/17</td>
</tr>
<tr>
<td>Court Holds OD Protection Programs Not Credit Under TILA</td>
<td>05/08</td>
</tr>
<tr>
<td>FDIC Invites Comments on Overdraft Payment Guidance</td>
<td>09/10</td>
</tr>
<tr>
<td>FDIC Issues FAQs Interpreting Its 2010 Overdraft Payment Supervisory Guidance</td>
<td>04/11</td>
</tr>
<tr>
<td>FDIC Issues Supervisory Guidance for Overdraft Payment Programs</td>
<td>12/10</td>
</tr>
<tr>
<td>FRB Announces Clarifications on Regulations Relating to Overdraft Services</td>
<td>06/10</td>
</tr>
<tr>
<td>FRB Issues Letter Providing More Guidance on Overdraft Fee Disclosure</td>
<td>08/10</td>
</tr>
<tr>
<td>FRB Proposes Clarification to Reg E and Reg DD Overdraft Rules</td>
<td>03/10</td>
</tr>
<tr>
<td>Interest on Overdrafts</td>
<td>02/08</td>
</tr>
<tr>
<td>OCC Letter Addresses Overdraft Fee Collection Practices</td>
<td>08/07</td>
</tr>
<tr>
<td>OCC Proposes Overdraft Guidance</td>
<td>07/11</td>
</tr>
<tr>
<td>OCC Revises Booklet on Deposit-related Credit Products</td>
<td>04/15</td>
</tr>
<tr>
<td>OTS Issues Proposed Overdraft Guidance</td>
<td>05/10</td>
</tr>
<tr>
<td>Regulation DD: Disclosing Overdraft and Returned Item Fees</td>
<td>02/11</td>
</tr>
<tr>
<td>Reg E Final Rule Limits Fees for Overdrafts on ATM and One-time Debit Card Transactions</td>
<td>12/09</td>
</tr>
<tr>
<td>Regulation E Claims Against TCF National Bank Dismissed in OD Lawsuit</td>
<td>10/17</td>
</tr>
<tr>
<td>Technical Changes Made to Reg DD OD and Return Item Fee Model Form</td>
<td>05/09</td>
</tr>
<tr>
<td>Wells Fargo Ordered to Pay Back $203 Million in Overdraft Fees</td>
<td>09/10</td>
</tr>
</tbody>
</table>
PAYDAY LENDING

Bureau Considering Rule to Rein-in Payday-type Consumer Lending 04/15
CFPB Cautions Payday Lenders About Too Many NSF Charges 05/16
CFPB’s Payday Lending Rule – Q&A 12/17
CFPB Proposes New Payday Lending Rules 10/16
Examination Guidance Issued for Payday Loans to Military Personnel 10/13
FDIC Clarifies Applicability of Payday Lending Exam Guidance 12/15
FDIC Releases Draft Guidelines on Small-Dollar Loans 01/07

POLITICAL ACTIVITIES

New Rule Adopted for Campaign Committee Accounts 07/09

PREDATORY/SUBPRIME LENDING

Agencies Finalize Interagency Statement on Subprime Mortgage Lending 07/07
Agencies Propose Consumer Information Illustrations for Subprime Mortgage Lending 09/07
Agencies Propose Statement on Subprime Mortgage Lending 03/07
California Adopts New Measures to Protect and Assist Homeowners 11/07
California Lawmakers Introduce Subprime Lending Reform Measure 02/08
FDIC Issues Supervisory Policy on Predatory Lending 02/07
FDIC Releases Draft Guidelines on Small-Dollar Loans 01/07
Final Hybrid ARM Illustrations for Consumer Information Issued 06/08
FTC Issues Warning of Potentially Deceptive Advertisements 10/07
House Proposes Bill on Fairness for Homeowners 08/07
Lawmakers Weigh-in on Subprime Debacle 10/07
NTM Product Illustrations for Consumer Information Issued 07/07
Policy Statement Prompts Financial Institutions to Work with Mortgage Borrowers 05/07
Project Planned to Tighten Supervision of Subprime Mortgage Lenders 08/07
Treasury Offers Lifeline to Delinquent Mortgage Borrowers 03/08
White House Issues Plan for Assisting Subprime Borrowers Facing Foreclosures 01/08

PREEMPTION

DBO Proposes More Amendments to Subsidiary Licensing Proposal 08/15
California Federal District Court Decisions Address Preemption Issues 10/09
California Supreme Court Agrees to Review California Court of Appeals’ Decision to Not Preempt State Disclosure Requirements 10/10
California Supreme Court Upholds Preemption of Convenience Check Disclosure Law 07/12
DBO Proposes Rule to Tighten Licensure of Operating Subsidiaries 04/14
Federal Law Preempts California’s “Holiday Statutes” Relating to Credit Card Payment Due Dates 03/09
Lending Preemption Provisions Upheld by Ninth Circuit 03/08
OCC Preemption Upheld 01/08
Preservation of State Law 08/10
Private Cause of Action Under California Consumer Credit Report Law Not Preempted by FCRA 03/09
Supreme Court Decision Permits States to Investigate National Bank Lending 07/09
Supreme Court Stays Silent on National Bank Act Preemption for Non-Bank Assignee of Loans 07/16
Supreme Court Upholds Federal Preemption 05/07

PREPAID ACCESS/PREPAID CARDS

Bureau Proposes Specified Changes to Prepaid Accounts Rule 07/17
CFPB Expects to Amend Prepaid Accounts Rule 01/18
CFPB Issues Final Rule for Prepaid Card Accounts 11/16
CFPB Probes for Comments on Prepaid Cards 06/12
CFPB Proposes Rules for Prepaid Card Accounts 12/14
CFPB Proposes to Delay Effective Date of Prepaid Accounts Rule 04/17
FinCEN Issues Extension to Comply with Final Rule on Prepaid Access 10/11
FinCEN Proposes Cross-Border Reporting of Prepaid Access Products 11/11
Guidance Issued on Prepaid Access Programs 07/11
Guidance Provided on Applying CIP to Prepaid Card Holders 04/16
“How To” Guide Issued for Preparing Short Form Prepaid Account Disclosures 04/17

PRIVACY

Affiliate-Sharing Paradox in New Privacy Notices 01/11
California Attorney General Issues Guidance For Online Tracking Disclosures 06/14
CFPB Adopts Alternative Delivery Method For Annual Privacy Notices 11/14
CFPB Proposes Alternative Delivery Method for Annual Privacy Notices 06/14
CFPB Proposes to Implement FAST Act Exception for Annual Privacy Notices 08/16
FAST Act Amends GLBA Annual Privacy Notice Requirements 02/16
Federal Reserve Proposes Changes to Regulation S 09/08
Final Rule Sets Rates on Reimbursements for Records Provided Under RFPA 10/09
FRB Recognizes FAST Act Exception for GLBA Annual Privacy Notices 07/16
FRB Seeks to Repeal and Revise Certain Regulations 03/14
FTC Amends Children’s Online Privacy Rule 01/13
FTC and CA Attorney General Publish Reports on Mobile Privacy 03/13
FTC Issues Proposed COPPA Rule Amendments 10/11
GLBA Does Not Prohibit Reporting Elder Abuse 10/13
Including Notice of Availability of Annual Privacy Notice on Periodic Statement – Q&A 03/15
Mobile Applications, Mobile Payments and Privacy Laws 01/13
New GLBA Privacy Form on the Horizon 04/07
New Model GLB Privacy Notice Adopted 12/09
New Parental Consent Method for COPPA Approved 02/14
New Website Disclosure Requirements Under California Law 11/13
Notice of Availability for an Annual Privacy Notice Provided via a Website: “On” Means “On” – Q&A 02/15
Online Model Privacy Form Builder Available 05/10
Privacy Notice Must be Separate from Deposit Agreement Brochure – Q&A 08/10
Question Regarding the New Model Privacy Notice – Q&A 06/10
Reminder: FDIC, FRB, OCC and NCUA Action Regarding FAST Act Exception for Annual Privacy Notices 06/17
Reminder: January 1, 2011 Effective Date for Use of Model Privacy Notice 12/10
SEC Seeks Comments on GLB Privacy Model Form Testing 05/09
Soliciting Business Using Non-Customer Information – Q&A 04/07
PUBLIC WELFARE BENEFITS

OCC Finalizes Interim Rule on Public Welfare Benefits 05/09

QUALIFIED MORTGAGE/QUALIFIED RESIDENTIAL MORTGAGE

Agencies Extend Comment Period on Proposed Risk Retention Rule 07/11
Agencies Issue Revisions to Proposed Risk Retention Rules 09/13
QM Points and Fees Cure Adopted 11/14
Skin in the Game: Credit Risk Retention Rule Issued 11/14

REAL ESTATE/MORTGAGE LENDING

Agencies Issue Statement on Meeting Needs of Creditworthy Borrowers 12/08
Agencies Issue Statement on Real Estate Loan Restructurings for Serviced Loans 11/07
Agencies Work to Raise Consumer Protection Awareness 03/07
Annual Adjustment Made to Fee-based Trigger for High-cost Mortgage Loans 09/08
Another Circuit Court Rules TILA Rescission Suits Required Within Three-year Period 08/13
Another Reminder: California Law Limits Per Diem Interest on Mortgages 05/17
Banks Alerted to Safety and Soundness Concerns with Energy Retrofitting Programs 08/10
Banks Permitted to Rent OREO Property 05/12
Bureau Offers Training Videos on Mortgage-related Final Rules 06/13
Cal. Court of Appeal: Inaccurate Loan Modification Appeal Deadline is Material HBR Violation 06/17
California Adopts Mortgage Foreclosure Law 08/08
California Adopts New Measures to Protect and Assist Homeowners 11/07
California Appellate Case Rules On The “Sold-Out Junior” Exception To California’s Anti-Deficiency Laws 12/12
California Bill Bans Deficiencies on Short Sales 11/10
California Lawmakers Conform Mortgage Debt Forgiveness Law to Federal Law 08/14
California Proposes Rules for Nontraditional Mortgages 03/07
California Supreme Court Blocks All Deficiency Liability After Short Sale on Any Purchase-money Loan 02/16
CFPB Advises Mortgage Servicers of Servicing Transfer Obligations 03/13
CFPB Approves Use of “Language Preference” Redesigned URL 12/17
CFPB Blizzard of Proposed Rules 09/12
CFPB Exercises Its AMTPA Rulemaking Authority 10/11
CFPB Final Rule Delays Some But Not All Title XIV Mortgage Reforms 12/12
CFPB Finalizes Amendments to 2013 Mortgage Rules Under Reg X and Reg Z 08/13
CFPB Finalizes ATR Proposal 06/13
CFPB Home Loan Toolkit Booklet to Replace Settlement Cost Booklet 04/15
CFPB Issues Favorable Report on eClosing 08/15
CFPB Issues Regulatory Agenda 01/13
CFPB Issues Updated Guidance on Mortgage Servicing Transfers 09/14
CFPB Makes Clarifying Amendments to HPML Escrow Rules 06/13
CFPB May Throw a Lifeline to Assist in Implementing New Mortgage Rules 03/13
CFPB Policy Guidance on Sham Mini-Correspondent Lender Relationships 08/14
CFPB Proposes Changes to Assist Small Lenders with Mortgage Rules 02/15
CFPB Proposes Clarification to IMD Final Rule 11/14
CFPB Proposes More Amendments to Servicing Rules 12/14
CFPB Provides Guidance on Cancelling and Terminating PMI 08/15
CFPB Provides Insight on Mortgage Servicing Problems 09/13
CFPB Pumps out Final Mortgage Loan Rules 02/13
CFPB Updates Mortgage Lending Readiness Guide 01/14
CFPB Updates Readiness Guide on Mortgage Rules 12/14
Compliance Aspects of the New Federal Housing Bill 08/08
Congress Fails to Extend NFIP; FRB and OTS Issue Guidance 04/10
Correction to the December 2012 BCG Newsletter 01/13
DBO to Make Foreign Language Translations of Loan Estimate Available 05/15
Decrease Made to Section 32 Fee-based Trigger 09/09
Deed Modification – Q&A 03/08
DFI, DOC Adopt Mortgage Loan Foreign Language Translation Form Under AB 1160 08/10
DFI Order Eases Mortgage Insurance Rules on
  State-chartered Credit Union Mortgage Loans 06/09
DFI Urges Licensees to Work With Flood Victims 01/11
DOC Provides Form for Applying for Exemption from State Foreclosure Moratorium Law 07/09
Eminent Domain Challenge Dismissed 10/13
Enhancements Made to HAMP 04/10
FDIC Foreclosure Prevention Initiative Seeks to Curtail Scams 10/09
FDIC Issues Best Practices for Mortgage Loans to LMI Families 10/08
FDIC to Conduct Forum on Mortgage Lending for LMI's 07/08
Federal and State Legislatures Seek to Aid Mortgage Foreclosure Crisis 02/08
Federal Reserve Issues Final Rule on Consumer Notice of Mortgage Transfer or Sale 09/10
Federal Reserve Staff: Adverse Action Notice Required for
  Denials of Certain Loan Modification Requests 06/09
FFIEC Clarifies Services’ Obligations to Lienholders on Loan Mods 08/09
FFIEC Proposes Guidance for Managing Risk Associated with Reverse Mortgage Products 01/10
FHA Adopts Rule Eliminating Post-payment Interest Charges 09/14
FHFA and CFPB Partner to Develop National Mortgage Database 12/12
Final Revisions Adopted to Certain Mortgage Loan Related Rules 10/13
FinCEN Advisory Warns of Home Equity Conversion Mortgage Fraud Schemes 05/10
FinCEN Issues Advisory on Mortgage Loan Fraud 09/12
FinCEN Report Highlights Mortgage Loan Fraud and Foreclosure Rescue Scams 03/10
Follow-up to Real Estate Lending Compliance Seminar – Q&A 10/09
FRB Amends Home Mortgage Provisions of Regulation Z 08/08
FRB Answers Questions on Short-term Balloon Payment HPM Loans 12/09
FRB CA Letter Advises of PFTA Expiration and Duty to Follow State Law 06/15
FRB Issues Info and Exam Procedures for the Protecting Tenants at Foreclosure Act of 2009 08/09
FRB Issues Residential Mortgage Servicing Guidance 05/13
FRB Offers Online Mortgage Comparison Calculator 07/07
FRB Publishes Mortgage Refinancings Brochure 09/08
FRB Raises HOEPA Section 32 Fee-based Trigger 09/07
FTC Issues Warning of Potentially Deceptive Advertisements 10/07
House Proposes Bill on Fairness for Homeowners 08/07
HUD Reduces Super-conforming Loan Limit 10/11
Include AML and SAR Provisions in Mortgage Broker Agreements 07/12
Interim Final Rule Addresses Capital Treatment of MHAP Loans 07/09
Is Rescission Required on Home Tear-down Loans? – Q&A 03/15
Late Charge Restrictions Under Mortgage Broker Law May Now Apply to State-chartered Banks 07/13
Lawmakers Weigh-in on Subprime Debacle 10/07
**REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)**

Another Mortgage Marketing Services Agreement Runs Afoul of RESPA Section 8 02/15
Another Round for Mortgage Disclosure Simplification 10/11
Big Win for PHH: Court Reinstates Traditional View of Section 8 of RESPA
  Allowing Reasonable Fees for Services Rendered 10/16
INDEX 2007-2017
BCG 49

Bureau Permits Customizing “Home Loan Toolkit” Booklet 06/15
CFPB Director Held Subject to Dismissal at Will by President 10/16
CFPB Finalizes Amendments to 2013 Mortgage Rules Under Reg X and Reg Z 08/13
CFPB Fines Bank for Alleged Mortgage Servicing Violations 10/14
CFPB Issues Consent Order for Self-Reported RESPA Violations 04/14
CFPB May Throw a Lifeline to Assist in Implementing New Mortgage Rules 03/13
CFPB Mortgage Loan Related Action 03/12
CFPB Outlines Risks re MSAs 11/15
CFPB Pursues Action Regarding Illegal Kickbacks 12/13
CFPB Seeks Comment on Sample Loan Closing Forms 12/11
CFPB Unveils Samples of Combined TIL & GFE 06/11
Clarifying Issues from May BCG Regulation Z and RESPA Seminars – Q&A 06/09
Commend Period on RESPA Proposal Extended 06/08
Court Permits RESPA Suit on Unearned Fees 09/07
Disclosing Seller-Paid Fees 05/12
Early Disclosures Made Electronically; Must All Applicants Consent? – Q&A 08/10
Eleventh Circuit: RESPA Requires More Than Boilerplate Response to Notice of Errors 04/17
First American Title Loses RESPA Section 8 Class Action Ruling Before Ninth Circuit 10/15
Follow-up Real Estate Lending Compliance Seminar 10/09
Four Mortgage Insurers to Pay Penalties for Alleged Kickbacks to Mortgage Lenders 05/13
HUD Issues More RESPA Clarifications 02/10
HUD Issues More RESPA FAQs 12/09
HUD Issues New Good Faith Estimate and HUD-1 Disclosures 12/08
HUD Issues RESPA FAQs 09/09
HUD Makes Technical Amendments to RESPA Reg X 08/11
HUD Once Again Extends Effective Date of “Required Use” Definition 04/09
HUD Reviewing Legitimacy of RESPA Exemption for Warehouse Lending 12/10
HUD Revisiting RESPA Reform 12/07
HUD To Restrain From RESPA Enforcement 12/09
HUD Updates Settlement Cost Booklet 08/10
Inadequate Disclosure of Affiliated Business Relationship Costs Realtor 06/14
Lawmakers Seek Support in Swaying HUD to Withdraw RESPA Proposal 08/08
More RESPA FAQs Issued 10/09
Mortgage Disclosure Reform: Continued Work in Progress 02/12
Mortgage Lender Fined for Paying Kickbacks 02/14
Mortgage Lender Pays Big For Kickbacks 02/17
Mortgage Marketing Services Agreement Runs Afoul of RESPA Section 8 12/14
OCC Issues Updated RESPA Exam Procedures 10/10
Projected Timeframes for Mortgage Lending Rules 02/12
Proposal Would Amend Certain Mortgage Loan Related Rules 07/13
RESPA Exam Procedures Revised 12/09
RESPA Reform Proposed 04/08
RESPA-related Actions 01/10
RESPA “Required Use” Definition Withdrawn 06/09
Revised RESPA “Required Use” Definition Delayed 02/09
Sale of OREO – Q&A 05/08
Supreme Court to hear RESPA “Unearned Fee” Case 11/11
Update on Combined Mortgage Disclosures 09/11
U.S. Supreme Court Clarifies RESPA Prohibition on Fee Splitting 06/12

REGISTERED WARRANTS

California Begins Issuing Registered Warrants (IOUs) 07/09
REGULATION B – EQUAL CREDIT OPPORTUNITY

Account Security Breach and Adverse Action – Q&A 05/07
Adverse Action 03/07
Appraisal Notice for Denied Application 10/14
Banks Reminded of Rules Associated with Changing HELOCs 07/08
Bureau Approves Use of Revised 1003 for Reg B Purposes and Collection of HMDA Demographic Data in 2017 10/16
Bureau Proposes to Align Reg B GMI Requirements with Reg C 04/17
CFPB Approves Use of “Language Preference” Redesigned URL 12/17
CFPB Final Rule Aligns Reg B GMI Requirements with Reg C 10/17
CFPB Issues Guidance Regarding Effective Date of Data Collection Requirements 05/11
CFPB Issues Memorandum Regarding Equal Treatment for Same-sex Marriages 08/14
CFPB May Throw a Lifeline to Assist in Implementing New Mortgage Rules 03/13
Charging Differently for Merged Credit Reports May Result in Fair Lending Violation 01/10
Clarifications on Regulation B Appraisal Availability Rules 02/14
Court Rules Guarantors are Not Applicants Under ECOA 07/15
Creditors Reminded to Include Public Assistance Income in Evaluating Loan Requests 06/15
Data Collection for Small Business Lending 11/17
Eleventh Circuit: RESPA Requires More Than Boilerplate Response to Notice of Errors 04/17
FDIC Consumer Response Center Relocated; Update Fair Housing Poster and Adverse Action Notices 04/11
FDIC Resumes Review of Spousal Signatures 08/09
FDIC Updates Address in Fair Housing and Nondiscrimination Rules 09/08
Follow-up Question from February Seminar – Q&A 03/08
Follow-up Questions from November STS: Regulatory Compliance for Commercial Lenders – Q&A 12/07
FRB Delays Data Collection Rule for Motor Vehicle Dealers 07/11
FRB Issues Reg B Data Collection Rules for Motor Vehicle Dealers 10/11
FRB Proposes Clarifying Changes to Electronic Disclosure Delivery Rules 05/07
FRB Publishes Technical Change to Reg B Adverse Action Notice Requirement 07/08
FRB Rejects Race/Gender Queries on Business Loans 04/07
FRB Updates Reg B to Include New FDIC Consumer Response Center Address 06/11
FTC Files ECOA Complaint Alleging Lender Charged Hispanics Higher Prices for Loans 06/09
House Committee Looking to Lift Race/Gender Ban 03/07
Is Notice Required When Denying a Credit Restructure? 02/08
Lender Settles Indirect Auto Lending Discrimination Claims 01/14
NCUA Revised Appraisal Regs to Expand Beyond Reg B 05/15
New FRB Address for Reg B Adverse Action Notices 10/07
Proposal Would Amend Certain Mortgage Loan Related Rules 07/13
Reg B Appraisal Notice 04/13
Revised Reg B Appraisal Disclosure – Is it Applicable to Business-purpose Loans? – Q&A 05/13
San Francisco Fed Addresses Reg B Signature Rules 10/08
Unearned Discount Points and Compliance Implications 11/12
U.S. Supreme Court affirms Hawkins Case 05/16

REGULATION C (HMDA)

2007 HMDA & CRA Data Due March 1, 2008 01/08
2016 HMDA Data Released 10/17
Agencies Identify Key HMDA Data Fields for Transaction Testing 11/17
Are Timeshares HMDA Reportable? – Q&A 11/07
Asset Size Exemption Threshold for Collecting HMDA Data Increased to $42 Million 01/13
Bureau Approves Use of Revised 1003 for Reg B Purposes and Collection of HMDA Demographic Data in 2017

Bureau Proposes to Increase HMDA HELOC Volume Threshold to 500;

ABA Seeks Delayed Effective Date

Bureau Temporarily Increases HMDA’s HELOC Threshold and Makes Other Clarifying Changes

CFPB Final Rule Aligns Reg B GMI Requirements with Reg C

CFPB Issues Proposal to Amend Regulation C

CFPB Issues Proposed Clarifications to Regulation C (HMDA)

CFPB Launches Beta Version of HMDA Platform

CFPB Makes No Change to HMDA Asset-Size Threshold Exemption

CFPB Releases More HMDA Help

CFPB to Non-Depository Institutions: HMDA May Very Well Apply to You

Clarification re HMDA Covered Transactions from Monthly Telephone Briefing – Q&A

DOJ Expected to Take Action Over 2004 HMDA Data

Federal Reserve Raises Asset-size Exemption for HMDA Coverage

FFIEC Adopts HMDA Exam Testing Guidelines

FFIEC Releases 2006 HMDA Data

FFIEC Releases 2013 HMDA Data

Follow up Questions from BCG HMDA Webinar – Q&A

FRB Increases Exemption Threshold for Collecting HMDA Data to $40 Million

FRB Proposes Regulation C Amendments for Reporting Higher-Priced Loans

Guidance Provided for Submitting 2017 are Already in HMDA Data

HMDA Asset-size Exemption Threshold Increased

HMDA Exemption Threshold Increased

HMDA Exemption Threshold Raised

HMDA Reporters Reminded to Make 2006 HMDA Data Available to Public

HMDA Reporting Trigger

New HMDA FAQ Addresses Rate Lock Date on Loan Program Changes

New HMDA FAQs Address Reverse Mortgages

Recent FFIEC CRA and HMDA Developments

Regulation C (HMDA) Final Amendments Issued

Reminder: Use of New Rate Spread Calculator Becomes Effective for Applications Received on October 1 and Forward

Technical Resources for Complying with New HMDA Made Available

Treasury Releases First Report on Core Principals of Financial Regulation

REGULATION D

Amendments to Regulation D Ease Transfer Limitations

Changes Made to Reg D Reserve Requirements

Changes to Reg D Reserve Requirements Proposed

Final Regulation D Rule Clarifies “Banker’s Bank” Reserve Exemption

FRB Proposes Revisions to Regulation D

FRB Proposes Rule for Term Deposits

OTS Revises MMDA Definition to Conform to Reg D

REGULATION E (SEE ALSO “REMITTANCE TRANSFERS”)

ATM Surcharge Fee Disclosures Under Regulation E

Bill Modifies Certain Gift Card Requirements

Bureau Proposes Specified Changes to Prepaid Accounts Rule

California District Court: Overdraft Opt-in Model Form May Not be Sufficient

CFPB Expects to Amend Prepaid Accounts Rule
CFPB Proposes Amendments to Remittance Transfer Rule 05/14
CFPB Proposes to Delay Effective Date of Prepaid Accounts Rule 04/17
CFPB Releases Prototype Overdraft “Know Before You Owe” Disclosures 09/17
CFPB Remittance Transfer Rule Guide Updated 09/13
Changes to Operating Circular 3 Address Potential for Fraud in Remotely Created Payment Orders 07/08
Employers Warned Against Exclusive Use of Payroll Cards 10/13
Final Rule Restricts Gift Card Fees 04/10
FRB Announces Clarifications on Regulations Relating to Overdraft Services 06/10
FRB Announces Effective Date for Gift Card Rule 11/10
FRB Extends Certain Compliance Obligations for Gift Cards Issued Prior to April 1st 09/10
FRB Extends Remittance Transfer Rule Temporary Exemption; Makes Other Clarifying Changes 09/14
FRB Issues Proposed Rule on Fees and Expiration Dates Applicable to Gift Cards 12/09
FRB Proposes Clarification to Reg E and Reg DD Overdraft Rules 03/10
FRB Proposes Clarifying Changes to Electronic Disclosure Delivery Rules 05/07
FRB Proposes Revisions to Regulation D 03/08
“How To” Guide Issued for Preparing Short Form Prepaid Account Disclosures 04/17
Institutions Reminded of Reg E Preauthorized Transfer Requirements 12/15
Insurance Coverage for Funds Transfers 05/14
OCC Issues New Reg E Exam Booklet 11/11
OTS Reminds of TISA and EFTA Compliance 05/08
Reg E Final Rule Limits Fees for Overdrafts on ATM and One-time Debit Card Transactions 12/09
Reg E Remittance Transfer Rule Finalized 05/13
Regulation E Claims Against TCF National Bank Dismissed in OD Lawsuit 10/17
Revised Interagency Examination Procedures for Regulation E Released 11/10
Revisions to Reg E Eliminate ATM Fee Placard Notice Requirement 04/13
Santander Bank, N.A. – CFPB Consent Order for Reg E and UDAAP Violations 08/16
SEC Issues No-action Letter For Broker-dealer Reg E Remittance Transfers 01/13
Small-Dollar EFTs Exempt from Reg E Receipt Rule 08/07

REGULATION F

Guidance on Correspondent Concentration Risk Issued 05/10

REGULATION I

FRB Issues Interim Rule Implementing FAST Act Reduction in Dividend Rates 03/16

REGULATION M

Agencies Revise Dollar Thresholds for Certain Consumer Lending Rules 12/17
Dollar Thresholds for Certain Consumer Lending Rules Remain Unchanged 12/16
FRB Proposes Clarifying Changes to Electronic Disclosure Delivery Rules 05/07
FRB Proposes Reg M (Consumer Leasing) Amendments 01/18

REGULATION O

Final Regulation O Amendments Ease Certain Insider Reporting Requirements 07/07
OCC Issues Regulation O Interpretive Letter 06/08
Regulation O Amended to Eliminate Certain Reporting Requirements 01/07

INDEX 2007-2017
BCG 52
REGULATION Q

Regulation Q Repealed 08/10
FRB Proposes Reg Q Interest Ban Repeal; FDIC Follows Suit 05/11

REGULATION R

FDIC Reminds Banks of Reg R “Broker” Exemption Rules 10/08
Federal Reserve Releases Small Entity Compliance Guide for Regulation R 09/08
SEC and FRB Approve New Reg R Broker-Dealer Rules 10/07
SEC Once Again Extends Bank “Broker” Compliance Date 08/07

REGULATION X

CFPB Adopts TILA/RESPA Integrated Mortgage Disclosure Guide 04/14
CFPB (Finally) Issues Mortgage Servicing Rule 08/16
CFPB Fines Bank for Alleged Mortgage Servicing Violations 10/14
CFPB Home Loan Toolkit Booklet to Replace Settlement Cost Booklet 04/15
CFPB Issues Guidance on Early Compliance with Mortgage Servicing Rules; Makes Technical Corrections 07/17
CFPB Issues Revised Mortgage-related Booklets 02/14
CFPB Issues Updated Guidance on Mortgage Servicing Transfers 09/14
CFPB Proposes Clarification to IMD Final Rule 11/14
CFPB Proposes More Amendments to Servicing Rules 12/14
CFPB Provides Source Code Tool for Generating HUD-Approved Counseling Agencies List 04/14
CFPB Seeks Comment on Bankrupt Mortgagor Periodic Statements 05/16
CFPB Updates Mortgage Lending Readiness Guide 01/14
Final TILA/RESPA Integrated Mortgage Disclosures Rule Issued 12/13
First American Title Loses RESPA Section 8 Class Action Ruling Before Ninth Circuit 10/15
Homeownership Counseling List – Q&A 09/15
Homeownership Counseling Notice 02/14
Mortgage Loan Preapprovals Are Not Dead 05/15
Spanish Language Version of Home Loan Tool Kit Available 08/15

REGULATION Z

9th Circuit: English Loan Docs to Spanish-speaking Borrowers Does Not Toll TILA Statute of Limitations 10/11
Ability to Repay Final Rule Delayed 07/12
Ability to Repay – Q&A 05/15
Agencies Revise Dollar Thresholds for Certain Consumer Lending Rules 12/17
Annual Adjustment Made to Fee-based Trigger for High-cost Mortgage Loans 09/08
Another Circuit Court Rules TILA Rescission Suits Required Within Three-year Period 08/13
Another Mortgage Lender Fined for Steering Customers 12/14
Another Round for Mortgage Disclosure Simplification 10/11
ARM Disclosures Must Reflect 2014 Rate Change Notices 06/17
Banks Reminded of Rules Associated with Changing HELOCs 07/08
BREAKING NEWS: Periodic Statement 21-day Rule Amended to Apply Strictly to Credit Card Accounts 11/09
Bureau Delays Reg Z Prohibition on Financing Credit Insurance Premiums 06/13
Bureau Proposes Fix for Coverage Gap in HPML Final Escrow Rule 05/13
California Supreme Court: TILA Notice of Rescission Automatic Only If Creditor Acquiesces 09/16
Card Issuers Reminded of Credit Card Agreement Submissions 04/10
Certain Reg Z Dollar Thresholds Remain the Same 12/15
CFPB Adopts TILA/RESPA Integrated Mortgage Disclosure Guide 04/14
CFPB Alleges Mortgage Company Paid its Lenders for Steering Consumers 08/13
CFPB Bulletin Gives Guidance on MLO Compensation Involving Profit Sharing Plans 04/12
CFPB Considers MLO Compensation and Qualification Requirements 06/12
CFPB Expects to Amend Prepaid Accounts Rule 01/18
CFPB (Finally) Issues Mortgage Servicing Rule 08/16
CFPB Final Rule Amends HOEPA, Credit Card and QM Points and Fees Thresholds 10/15
CFPB: Final Rules on Borrower’s Ability to Repay to be Issued Early Next Year 10/11
CFPB Finalizes Amendments to 2013 Mortgage Rules Under Reg X and Reg Z 08/13
CFPB Finalizes ATR Proposal 06/13
CFPB Interim Reg Z Rule Has Some Tweaks 02/12
CFPB Issues Favorable Report on eClosing 08/15
CFPB Issues Guidance on Early Compliance with Mortgage Servicing Rules; Makes Technical Corrections 07/17
CFPB Issues Revised Mortgage-related Booklets 02/14
CFPB Makes Clarifying Amendments to HPML Escrow Rules 06/13
CFPB May Throw a Lifeline to Assist in Implementing New Mortgage Rules 03/13
CFPB Mortgage Loan Related Action 03/12
CFPB Offers Online Tool for Locating Rural Area Properties 01/16
CFPB Proposes Amendments to Remittance Transfer Rule 05/14
CFPB Proposes Changes to Assist Small Lenders with Mortgage Rules 02/15
CFPB Proposes Clarification to IMD Final Rule 11/14
CFPB Proposes More Amendments to Servicing Rules 12/14
CFPB Publishes Preliminary List of Rural and Underserved Counties 04/13
CFPB Raises HOEPA Fee-based Trigger; Adjusts CARD Act Penalty Fee Safe Harbor 01/14
CFPB Seeks Comment on Bankrupt Mortgagor Periodic Statements 05/16
CFPB Seeks Comment on Sample Loan Closing Forms 12/11
CFPB Surveying the Impact of the Card Act 01/13
CFPB Unveils Samples of Combined TIL & GFE 06/11
CFPB Updates List of Rural and Under-served Counties 12/16
CFPB Updates Mortgage Lending Readiness Guide 01/14
Clarifications Proposed on Regulation Z Open-end Credit and UDAP Final Rules 05/09
Clarifying Issues from May BCG Regulation Z and RESPA Seminars – Q&A 06/09
Clarifying Recent Regulation Z Questions – Q&A 08/09
Consumer Contract General Waiver Provisions May Be Deceptive 09/15
Court Holds OD Protection Programs Not Credit Under TILA 05/08
Credit Union Liable for Offsetting Deposit Accounts for Credit Card Payments 10/15
Decrease Made to Section 32 Fee-based Trigger 09/09
Disclosing Seller-Paid Fees 05/12
District Court Enjoins Enforcement of Expanded Reg Z Credit Card Account Opening Fee Restriction 10/11
Dollar Thresholds for Certain Consumer Lending Rules Remain Unchanged 12/16
Early Disclosures Made Electronically; Must All Applicants Consent? – Q&A 08/10
Employer-Sponsored Retirement Plan Loans Exempt from Reg Z 04/09
Erratum in January Webinar Outline on Open-end Changes in Terms 03/12
FDIC On-board with CFPB MLO Compensation Guidance 05/12
Federal Reserve Issues Final Rule on Consumer Notice of Mortgage Transfer or Sale 09/10
Federal Reserve Issues Final Rule on Loan Originator Compensation Practices 09/10
Federal Reserve Issues Interim Rule on Mortgage Tabular Disclosure Requirements 09/10
Federal Reserve Proposed Rule Would Revise Escrow Account Requirements for Jumbo Loans 09/10
Federal Reserve Proposes Rule to Revise Reg Z Reverse Mortgage Disclosures 09/10
Fed Halts Action on Pending Reg Z Proposals 02/11
FED Issues Proposal on Ability to Repay Under Reg Z 05/11
Fed Makes Credit Card Agreements Available 06/10
Fed Proposes Rules for Implementing Credit Card Act Provisions – Phase III 04/10
Fed Publishes Proposal to Revamp Credit Card Disclosures 06/07
Federal Reserve Issues Revised CHARM Booklet 01/07
Fed Publishes Proposal to Revamp Credit Card Disclosures 06/07

INDEX 2007-2017
BCG 54
FFIEC Adopts Revised Interagency Examination Procedures for Reg Z 12/12
FFIEC Approves Revised Interagency Exam Procedures for Regulation Z 08/09
FFIEC Issues Final Guidance on Reverse Mortgages 09/10
FFIEC Proposes Guidance for Managing Risk Associated with Reverse Mortgage Products 01/10
FIL Issued Regarding Credit Card Act Provisions 01/10
Final TILA/RESPA Integrated Mortgage Disclosures Rule Issued 12/13
Follow-up Real Estate Lending Compliance Seminar – Q&A 10/09
FRB Adopts Revised Reg Z Exam Procedures 07/13
FRB Amends Home Mortgage Provisions of Regulation Z 08/08
FRB Amends Regulation Z; Proposes Additional Changes to Higher-priced Mortgage Escrow Rules 03/11
FRB Answers Questions on Short-term Balloon Payment HPM Loans 12/09
FRB Final Rule Increases Regulation Z Exemption Threshold From $25,000 to $50,000 04/11
FRB Increases HOEPA Points & Fees Threshold 07/11
FRB Issues a Second Interim Rule on New Rate and Payment Summary Table 01/11
FRB Issues Clarifications Regarding Credit Card Act Rules 04/11
FRB Issues Final Amendments to Revise Private Education Loan Disclosure Requirement 08/09
FRB Issues Interim Final Rule Implementing Provisions of the Credit Card Act 08/09
FRB Proposes Changes to HOEPA Rules 08/09
FRB Proposes Clarifying Changes to Electronic Disclosure Delivery Rules 05/07
FRB Proposes Reg Z Amendments for Private Student Loans Under the Higher Education Opportunity Act 04/09
FRB Proposes Rule Amending Credit Card Provisions of Regulation Z 10/09
FRB Proposes Rules to Clarify Reg Z Credit Card Final Rules 11/10
FRB Raises HOEPA Section 32 Fee-based Trigger 09/07
Hawaii Supreme Court Rules Homeowners Cannot Invoke TILA’s Right to Rescission After Final Foreclosure 04/13
HELOC Brochure Updated to Address Freezing or Reducing Lines 08/08
HOEPA Points & Fees Threshold Increased 08/10
HOEPA Points & Fees Threshold Increased 12/12
Interest on Overdrafts 02/08
Is Rescission Required on Home Tear-down Loans? – Q&A 03/15
Is This a Business Propose Loan Under Regulation Z? – Q&A 12/07
List of Rural and Underserved Counties Issued for 2016 11/15
More Changes Adopted to Reg Z Mortgage Loan Disclosures 06/09
More Small Rural Creditors Get Lending Rule Relief 04/16
Mortgage Disclosure Reform: Continued Work in Progress 02/12
Mortgage Interest Calculation Claim Dismissed 04/08
Mortgage Loan Periodic Statement 05/14
Mortgage Loan Preapprovals Are Not Dead 05/15
NCUA Provides Guidance on Multi-featured Open-end Lending 09/12
New Proposed Amendments to Regulation Z (Closed-end Rules) 12/08, 01/09
New Reg Z Open-end Credit Rules Issued 01/10
Ninth Circuit Holds “Buried” Change-in-Terms Provision Not Clear and Conspicuous 09/08
New Proposals Impacting Mortgage-secured Closed-end Credit and HELOCs 08/09
New Reg Z Open-end Credit Rules Issued 01/10
Ninth Circuit Upholds Summary Judgment on TILA Class Action Claim; Reverses Ruling on California Unfair Competition Law 03/09
No Delay in Enforcing IMD Rule (TRID) 06/15
OCC Requires Additional Disclosure in Reg Z Change in Terms Notice 09/09
OCC Updates TILA Exam Procedures 01/11
Opt-out Needed For Change in Terms on Non-credit Card Credit? 09/14
OTS Updates its TILA Exam Procedures 05/10
Projected Timeframes for Mortgage Lending Rules 02/12
Proposal Would Amend Certain Mortgage Loan Related Rules 07/13
Proposed Amendments to Mortgage Servicing Rules 05/13
Proposed Rule Would Increase Truth in Lending Exemption From $25,000 to $50,000 01/11
Q&As from Recent Bankers’ Compliance Group Seminar on Regulation Z 09/10
Qualification Screening of Existing Loan Originator Employees 09/13
Question from Truth in Lending (Open-end Credit) Seminar in July – Q&A 08/12
Regulators Issue Proposed Rules to Enforce Unfair and Deceptive Practices 06/08
Reg Z Dollar Exemption Threshold Revised 10/14
Reg Z Dollar Threshold Exemption Increased 07/11
Reg Z Dollar Threshold Exemption Increased 12/12
Reg Z Exam Procedures Revised 01/12
Reg Z Exam Procedures Revised (Again) 09/09
Reg Z Phase III Rules Issued 07/10
Regulation Z Rate and Payment Table – Preferred Rate Loans – Q&A 03/11
Revisions Made to HOEPA, Credit Card and QM Points and Fees Thresholds 09/14
Revisions Made to Reg Z Dollar Threshold Exemption 12/13
Revisions Made to Reg Z Exam Procedures 02/11
Revisions to Reg Z Credit Card Upfront Fee Rule Finalized 04/13
Revisions to Reg Z Credit Card Upfront Fees Rule Proposed 05/12
Sale of OREO – Q&A 05/08
Small Servicer Exemption and Contract Collections 09/13
Supreme Court Reverses Holding in Credit Card Case 02/11
TILA Amendment Imposes Notice Requirement for Sold Loans 07/09
TILA Claims Permitted on Loan Involving Living Trust 02/08
TILA Finance Charge and Per Diem Interest – Q&A 04/07
TRID Effective Date Delay 07/15
Unearned Discount Points and Compliance Implications 11/12
Update on Combined Mortgage Disclosures 09/11

REGULATION CC

Banking Agencies Call for Customer Deposit Account Reconciliation 06/16
Bureau Adds GMI Collection Guidance to HMDA Resources 03/17
Fed Changes in San Francisco Check Processing Region May Impact California Banks 04/07
Fed to Re-route San Francisco Check-Processing Operations 06/07
FRB Also Proposes Changes to Regulation CC 06/17
FRB Amends Regulation CC 06/17
FRB Proposes Overhaul to Regulation CC 04/11
FRB to Reach One Check Processing Site 11/09
FRB Updates Consumer Compliance Handbook (Again) 07/08
Impact of New Federal Reserve Compliance Region Closures 06/09

REGULATION DD

Court Holds California UCL Does Not Create Private Right of Action for TISA Claims 01/12
FFIEC Issues Updated Regulation DD Examination Procedures 09/08
FRB Announces Clarifications on Regulations Relating to Overdraft Services 06/10
FRB Proposes Clarification to Reg E and Reg DD Overdraft Rules 03/10
FRB Proposes Clarifying Changes to Electronic Disclosure Delivery Rules 05/07
FRB Seeks to Repeal and Revise Certain Regulations 03/14
NCUA Proposes Changes to its TISA Rules 04/09
OCC Updates Handbook to Include TISA Exam Procedures 12/08
OTS Reminds of TISA and EFTA Compliance 05/08
OTS Updates its TISA Exam Procedures 10/10
Reg DD Exam Procedures Updated 01/10
Regulators Issue Proposed Rules to Enforce Unfair and Deceptive Practices 06/08
Technical Changes Made to Reg DD OD and Return Item Fee Model Form 05/09
Regulation DD: Disclosing Overdraft and Returned Item Fees 02/11

REGULATION GG

Agencies Issue Exam Guidance for Unlawful Internet Gambling Rule 06/10
Unlawful Internet Gambling Rule Compliance Date Extended 12/09

REGULATION II

Court of Appeals Upholds FRB’s Debit Interchange Fee Rules 04/14
Fed Cap on Debit Card Swipe Fee Once Again Under Attack 09/14
FRB Adopts Final Interchange Fee Rule 07/11
FRB Clarifies Treatment of Transactions-Monitoring Costs under Regulation II 09/15
FRB Issues FAQ on Debit Card Interchange Rule and EMV Transactions 12/16
FRB Issues Proposed Rule on Debit Card Interchange Fees Pursuant to the Reform Act 01/11
FRB Issues Second Set of FAQs on Debit Card Interchange Rule 10/11
FRB Updates FAQs on Debit Card Interchange Fees 04/13
U.S. District Court Rejects the FRB’s Interchange Rule; FRB Appeals 09/13

REGULATION YY

FRB Proposes Standards for BHCs Under Dodd-Frank 01/12

REGULATORS

Comments Sought on Restructuring Regulatory Regime 11/07
FDIC Announces Final Rule on Recordkeeping Requirements for Qualified Financial Contracts 01/09
FDIC Proposes Rules on Recordkeeping Requirements for Qualified Financial Contracts 09/08
FFIEC Issues Statement on Regulatory Conversions 08/09

REGULATORY RELIEF

Regulatory Relief Bill Introduced in Senate 12/17

REMITTANCE TRANSFERS

CFPB Adopts Remittance Transfer Exam Procedures 11/13
CFPB Adopts Safe Harbor for Exempting Small Remittance Providers from Remittance Transfer Rule 09/12
CFPB Finalizes Foreign Remittances Rule 02/12
CFPB “Officially” Delays Effective Date of Remittance Transfer Rules 02/13
CFPB Proposes Amendments to Remittance Transfer Rule 05/14
CFPB Proposes Clarifications to Remittance Transfer Rule 01/13
CFPB Releases Small Entity Compliance Guide for Remittance Transfer Rule 11/12
CFPB Remittance Transfer Rule Guide Updated 09/13
CFPB to Extend Effective Date of Reg E Remittance Transfer Rule 12/12
FED Proposes Expanding Consumer Protections for Foreign Remittances 06/11
FRB Extends Remittance Transfer Rule Temporary Exemption; Makes Other Clarifying Changes 09/14
NCUA Final Rule Implements Reform Act Remittance Transfer Provision 08/11
Rule Puts Nonbank International Money Transmitters on Same Level as Bank Remittance Transfer Providers 10/14

REMOTE DEPOSIT SERVICES

Agencies Issue Remote Deposit Capture Risk Management Guidance 02/09

RESCISSION NOTICES

Another Circuit Court Rules TILA Rescission Suits Required Within Three-year Period 08/13
California Supreme Court: TILA Notice of Rescission Automatic Only If Creditor Acquiesces 09/16
Court Upholds Lender’s Rescission Procedures 07/07
Hawaii Supreme Court Rules Homeowners Cannot Invoke TILA’s Right to Rescission After Final Foreclosure 04/13
Is Rescission Required on Home Tear-down Loans? – Q&A 03/15
One Day Delay in Closing Invalidates Rescission Notice 10/08
Proof of Providing Rescission Notice Challenged 02/12
Supreme Court Rules Rescission Effective When Borrower Notifies Creditor 02/15
U.S. Supreme Court to Consider TILA Right of Rescission 06/14

RETAIL FOREIGN EXCHANGE

FDIC Issues Rule on Retail Foreign Exchange Transactions 09/11

RISK-BASED PRICING NOTICE

Agencies Adopted Final Risk-based Pricing Rule 01/10
FTC Settles with TWC in Risk-based Pricing Allegations 01/14
OTS Issues Risk-based Pricing Notice Exam Procedures 02/11
Proposed Changes to Risk-based Pricing and Adverse Action Notices 04/11
Risk-based Pricing Notices 03/10
Risk-based Pricing Rules Proposed 06/08
State Law Imposes Risk-Based Pricing Notice on Auto Dealers 01/11

RISK MANAGEMENT

Agencies Clarify Risk-based Capital Treatment of FDIC Claims and Guarantees 03/10
Agencies Issue Policy Statement on Funding and Liquidity Risk Management 04/10
DFI Reminder on Liquidity Risk Management 10/08
FDIC Adopts FRB and OCC Guidance on Model Risk Management 07/17
FDIC Issues Advisory on Managing Risk in Loan Participation Purchases 10/12
Fed Proposes Strict Bank Liquidity Rules 11/13
FFIEC Issues Advisory on Interest Rate Risk Management 02/10
Guidance Issued on Conducting Exams of Institutions Impacted by Major Disasters 01/18
Guidance on Correspondent Concentration Risk Issued 05/10
OCC Issues Guidance on Risk Management of Investor-owned, One- to Four-Family Properties 10/12
OCC Issues Guidance on Risk Management of Investor-owned, One- to Four-Family Properties 12/12
OCC Issues “Heightened Standards” for Certain Banks and Thrifts, Possible “Best Practices” for All Institutions 09/14
OCC Issues Risk Management Principles Guidance 12/17
OCC Report Emphasizes Risk Management; FDIC Focuses on Need for Interest Rate Risk Management 01/14
OTS Issue Guidance on Risk Management 08/09
Proposed Interagency Guidance on Funding and Liquidity Risk Management 08/09

SAFE ACT MORTGAGE REGISTRATION

CFPB Exam Manual Updated to Include SAFE Act Exam Procedures 04/12
Comments Requested on Federal Registry Fees 11/10
DBO Proposes Education and Testing Regs for Non-bank MLOs 04/15
Deadline for Adoption of SAFE Act Policies and Procedures 10/10
FDIC Approves SAFE Act Final Rule 12/09
FFIEC Issues Q&As on SAFE Act 04/10
Final Rules Issued for SAFE Act Registration of Mortgage Loan Originators 08/10
Guidance Issued on SAFE Act MLO Transitional Licensing 05/12
Interagency SAFE Act Exam Procedures Issued 05/12
NMLS Posts Federal Registration FAQs 05/11
NMLS Posts Process for MLO Renewal Reactivation 01/13
November 1 Marks Annual MLO Registration Renewal Period 11/11
Penalties for SAFE Act Violations 11/10
Reminder: MLO Initial Federal Registration Period Ends July 29, 2011 05/11
SAFE Act Federal Registration of MLOs – Q&A 03/11
SAFE Act Mortgage Registration 03/10
SAFE Act Mortgage Registration Regulations Proposed 06/09
SAFE Act Mortgage Registration – What’s the Rule for Financial Institution Lenders? – Q&A 02/10
SAFE Act Registration 10/11
SAFE Act Update – Initial Registration Period Begins Soon 01/11
SAFE Act Update – January 31 Marks the Beginning of the Initial Federal Registration Period for MLOs 02/11
SAFE Mortgage Registration NOT required by December 31, 2009 08/09

SARBANES-OXLEY ACT OF 2002

House Passes Bill to Extend SOX Section 404 Compliance Date 08/07
One-year Extension Proposed for Section 404(b) Compliance 03/08
SEC Adopts Clarifying Amendments to SOX Section 404 07/07
SEC Approves Extension of Section 404(b) Compliance for Nonaccelerated Filers 07/08
SEC Holding Fast: No Delay in Section 404 Compliance Date 09/07
SEC: No Delay for Section 404 Implementation Deadline 06/07
SEC to Ease SOX for Small Companies 05/07
SEC Waiving on Section 404 Compliance Deadline 01/08
Supreme Court Upholds Sarbanes-Oxley, but Finds Deficiencies with PCAOB 07/10
U.S. Supreme Court Extends Whistleblower Protection To Private Employees 04/14
SECURITIES ACTIVITIES

Banks Given Limited Exemption Under SEC New Municipal Advisor Registration Final Rule 10/13
Classification and Appraisal of Bank-held Securities Revised 11/13
Federal Savings Associations Directed to Comply with FDIC Investment Standards Rule 10/12
FDIC Amends Rule for Reporting Securities Transactions 12/07
FDIC Conforms Its Securities Rules to SEC Requirements 12/10
FDIC Issues Final Rule on Investments in Corporate Debt Securities by Savings Associations 08/12
FDIC Reminds Banks of Reg R “Broker” Exemption Rules 10/08
MSRB Proposes New Supervisory and Compliance Obligations on Municipal Advisors 03/14
MSRB Proposes to Impose Fiduciary Standard on Municipal Advisors 02/14
Municipal Advisors Now Subject to MSRB’s Pay-to-Play Rule 03/16
NCUA Opinion Authorizes Securitizing and Selling Loans 07/17
NCUA Proposes Rule to Allow Credit Unions to Securitize Their Own Assets 07/14
New SEC Final Rule Extends the Ban on Third-Party Solicitation under the Pay to Play Rule 07/12
No Buck to Break: Money Market Mutual Funds to be Subject to Floating NAV, Redemption Fees 08/14
NYSE and NASD Consolidation Approved 09/07
OCC Advises of Impact of the SEC’s 2014 MMF Rules on Banks 06/16
OCC Reminds Banks of SEC Transfer Agent Reporting Rules 03/07
OCC Revises Regulations to Replace Credit Ratings with Alternatives 08/12
OTS Memo Highlights Reg R and Broker Activities Rules 04/09
Proposed Measure Would Exempt Banks from Municipal Advisor Registration Requirements 05/13
SEC Adopts Final Rule to Facilitate Smaller Companies’ Access to Capital 04/15
SEC Adopts Rule Requiring Search for Holders of Securities 01/13
SEC and FRB Approve New Reg R Broker-Dealer Rules 10/07
SEC Delays Effective Date of Municipal Advisor Registration Final Rule 02/14
SEC Issues Investor Bulletin to Help Investors Assess Municipal Bond Credit Risk 01/13
SEC Once Again Extends Bank “Broker” Compliance Date 08/07
SEC Proposed New Reg R Broker-dealer Rules 02/07
SEC’s Regulation Crowdfunding is in Effect 07/16
SEC Revises “Accredited Investor” Standards 01/12
SEC Updates FAQs on Municipal Advisor Registration 06/14
Short Sales of Financial Institution Stocks Banned 10/08
STAMP Introduces Signature Validation Program for Non-securities Transactions 09/08
State Measure Aimed at Providing Relief 10/07
Supreme Court Resolves Conflicting Insider Trading Decisions 07/17

SERVICE MEMBERS

Agencies Provide Guidance as to MLA Examinations, But Add Confusion on Savings-Secured Loans 11/16
Banks Warned of Certain Loan Servicing Practices Involving Military Homeowners with Permanent Change of Station Orders 07/12
California Adopts Measure to Enforce Federal Military Payday Lending Law 11/07
CFPB Issues Consent Order Against U.S. Bank and Dealer Financial Services 08/13
Change to SCRA Website Address 09/16
Compliance Areas of Focus 09/13
Compliance Aspects of the New Federal Housing Bill 08/08
DFI Bulletin Reminds Lenders of SCRA Duties 09/07
DFI Urges Licensees to Work With Flood Victims 01/11
DoD Adopts Final MLA Rule 08/15
DoD Amends MLA Q&As – Clarifies Security Interests in Deposit Accounts 01/18
DoD Extends Comment Period on Military Lending Act Proposal 12/14
DoD Finalizes “Military APR” Regulations 09/07
DoD Issues Guidance on MLA Regulations 09/16
DoD Proposes Expansion of Military Lending Limitations 10/14
Examination Guidance Issued for Payday Loans to Military Personnel 10/13
FFIEC Approves Exam Procedures for Service Member Consumer Credit Regulations 09/08
Homeownership Counseling Notice Revised to Include New Servicemember Notice 01/07
HUD Makes Technical Changes to SCRA Notice 07/11
H UD Revised SCRA Notice Available for Immediate Use 02/11
Jags Team Up with CFPB 09/11
Malfunction of MLA Website May Necessitate Additional MLA Search 03/17
“Military APR” Regulations Proposed 05/07
Military Veterans Mortgage Foreclosure Protections Extended Under New Law 10/12
OCC & CFPB Take Action against JPMorgan Chase for Debt Collection & SCRA Violations 09/15
OCC Issues Comptroller’s Handbook on SCRA 06/11
President Signs Measure Extending SCRA Foreclosure Protections 01/15
Proactive Efforts Recommended for Servicemember Protections 03/16
Reminder: SCRA Time Period for Foreclosure or Sale Protections Reverts to 90 days on January 1, 2015 12/14
SCRA Foreclosure Protections Extended 01.18
SCRA Foreclosure Protections Extended Once Again 06/16
SCRA’s Foreclosure Prohibition Also Prohibits Foreclosure Fees 03/14
SCRA: Six Percent Interest Rate Limitation on Mortgages – Q&A 03/16
SCRA Time Period for Foreclosure Protections Back to 90 days 02/16
Sunset Date of Foreclosure Protection Provisions under SCRA Extended 01/11
Updated Interagency Exam Procedures for SCRA Released 04/09

SET OFF

California Supreme Court to Review Social Security Setoff Case 04/07
Setoff Against Social Security Deposits is Safe: Supreme Court Affirms
   Court of Appeals Decision in Miller 07/09

SEXUAL HARASSMENT (See “Employment/Employment Law”)

SMALL BUSINESS ADMINISTRATION

SBA Temporarily Expands Eligibility for 7(a) Loan Programs 06/09
SBA to Offer Dealer Floor Plan Financing 06/09

SMALL BUSINESS LENDING FUND

SBLF Update 08/11

SOCIAL MEDIA

DFI Advises Banks to Adopt Social Media Plans 04/12
DFI Provides Final Tips on Developing a Social Media Policy 06/12
FFIEC Proposes Social Media Risk Management Guidance 02/13
Final Social Media Guidance Issued 01/14
NACHA Issues Bulletin on Routing Number Scam 10/17
SEC Approves Use of Social Media for Company Announcements 05/13
STUDENT LOANS

CFPB Proposes to Oversee Nonbank Student Loan Servicers 04/13
CFPB Releases Student Loan Exam Procedures 01/13
Department of Education RulePlaces Restrictions on Campus-held Student Bank Accounts 11/15
FRB Issues Final Amendments to Revise Private Education Loan Disclosure Requirement 08/09
NCUA Issues Supervisory Letter on Private Student Lending Expectations 02/14
Ninth Circuit Compels Arbitration in Student Loan Borrowers’ Class Action Against Lender & Loan Servicer 03/14
OCC Provides (a lot of) Guidance on Private Student Loans 06/16
U.S. Department of Education Proposes to Limit College Banking Services 05/14

SUSPICIOUS ACTIVITY REPORTS (SAR)

Advisory Issued on SAR Filings for Trade-based Money Laundering 03/10
Bank Penalized for Failing to Timely File SARs 03/15
BSA E-Filing System Now Accepts New CTR and SAR Forms 05/12
CTR and SAR Electronic Filing Guidance Issued 06/13
End of Paper SAR, CTR and Other Forms Filed with FinCEN 07/12
FinCEN Considers Applying AML Program and SAR Regulations to Non-bank Residential Mortgage Lenders and Originators 08/09
FinCEN Extends Use of Revised SAR 06/07
FinCEN Proposes to Expand Ability to Share SAR Data Internally 03/09
FinCEN Proposing to Modernize SAR Process 11/10
FinCEN Releases Test Site for New CTR and SAR Forms 03/12
FinCEN Increases the Number of CTRs and SARs Filing 03/12
FinCEN Issues Guidance Addressing SARs and Law Enforcement Requests 07/07
FinCEN Issues Guidance on Filing SARs on Foreign Corruption 05/08
FinCEN Issues List of Common SAR Errors 11/07
FinCEN Fines JPMorgan $461 Million for BSA Violations 02/14
FinCEN Proposes to Expand Ability to Share SAR Data Internally 03/09
FinCEN Proposing to Modernize SAR Process 11/10
FinCEN Releases Test Site for New CTR and SAR Forms 03/12
FinCEN Reports an Increase in SARs Relating to Foreclosure Rescue Scams 11/12
FinCEN Report Highlights Mortgage Loan Fraud and Foreclosure Rescue Scams 03/10
FinCEN Report Raises Awareness of Money Laundering in Residential Real Estate Transactions 06/08
FinCEN Rule Fortifies SAR Confidentiality 12/10
FinCEN to Implement SAR Acknowledgments for BSA E-filing Submissions 08/09
FinCEN Warns of Growing Email Fraud Schemes 10/16
FRB Issues Supervision Letter Regarding SAR Filings 05/10
Guidance Offers Help to Disclosing Loan Modifications and Foreclosure Scams in SAR Filings 05/09
Include AML and SAR Provisions in Mortgage Broker Agreements 07/12
New Specifications Issued for E-filing SARs 03/07
OCC, OTS Separately Propose Rules for Confidentiality of SARs 04/09
OTS, OCC Follow FinCEN and Issue Final Rules on Disclosure of SARs 01/11
SAR Filings Lead to Convictions 11/11
SAR Review Shows Increase in Mortgage Loan Fraud 02/07
SEC Proposal: Certain Security-based Swap Rules Will Apply to Non-U.S. Persons 06/15
Suspicious Activity Report Revised 01/07
SWAPS ACTIVITIES

Agencies Clarify Effective Date of Reform Act Swaps Push out Provision 04/12
Agencies Issue Final Swap Margin Rule; Interim Rule Exempts Certain Swap Counterparties 11/15
Agencies Release Swap Margin Compliance Guidance 03/17
Banking Agencies Issue (Another) Proposal on Swap Margin Requirements 10/14
CFTC Announces Swaps Reporting Relief for Smaller Financial Institutions 05/13
CFTC Exempts Certain Swaps from Clearing Requirements 05/13
CFTC Gives SD and MSP Another Break From Reporting Requirements 08/14
Final Rule Issued for Swap Dealer Registration 02/12
Interest Rate Swaps for Swap Execution Facilities Published 02/14
No-Action Letter Provides Swap Clearing Relief for Small BHCs and SLHCs 02/16
OCC Issues Guidance Regarding Transition Periods for Swap Dealer Institutions Engaged in Non-conforming Swap Activities 02/13
OCC Reminds Banks of Mandatory Swap-clearing Requirements 07/13
Prohibition Against Federal Assistance for Swap Entities Final Rule 02/14
Reform Act Swaps Push-out Rule Eased 01/15
SEC Approves Final Rule Defining and Interpreting Key Terms for Derivatives 08/12
SEC Extends Security-based Swaps Exemption, Again 02/14
SEC Issues Final Rule on Non-U.S. Person’s Cross-border Security-based Swaps 04/16
SEC Issues Final Rule Specifying Process for Submission of Security-based Swaps 08/12
SEC Issues Security-based Swaps Rules 04/15
SEC Proposes Recordkeeping and Reporting Requirements for SBSD and MSBSP 05/14
SEC Reopens Comment Period for its Outstanding Proposed Rules on SB Swaps 05/13
Small Financial Institutions Exempt from Swaps Clearing Requirement 08/12

SWEEP ACCOUNTS

Sweep Account Disclosure Rules Clarified 06/09

TELEMARKETING (Also see “Advertising”)

Amendments to TCPA Exempt Certain Non-telemarketing Robocalls 09/16
FCC Issues Declaratory Ruling on TCPA 08/15
FCC Revises Telemarketing Robocall Rules 08/12
FCC Rules on Automated Calls to Cell Phones 02/08
FTC Adopts Changes to Telemarketing Sales Rule 12/15
FTC Requests Comments on Changes to TSR Caller ID Rules 01/11
MSRB Proposes Amendments to Its Telemarketing Rules 04/13
Proposed Changes to Telemarketing Sales Rule; Comment Period Extended 08/13
SEC Approves MSRB Telemarketing Rule Amendments 06/13
Second Circuit: Consumers Cannot Revoke Contractual TCPA Consent 09/17
TCPA Customer Consent Required for Rewards Program Courtesy Calls 11/12
### TEMPORARY LIQUIDITY GUARANTEE PROGRAM

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDIC Adopts Final Temporary Liquidity Guarantee Program Rules</td>
<td>12/08</td>
</tr>
<tr>
<td>FDIC Amends TLGP Debt Guarantee Reporting Requirements</td>
<td>04/09</td>
</tr>
<tr>
<td>FDIC Amends TLGP to Extend Debt Guarantee Program through October 31, 2009</td>
<td>04/09</td>
</tr>
<tr>
<td>FDIC Establishes Six-month Emergency Guarantee Facility Under Debt Guarantee Program</td>
<td>11/09</td>
</tr>
<tr>
<td>FDIC Permits Application Changes for Guaranty Program</td>
<td>01/09</td>
</tr>
<tr>
<td>FDIC Proposes Alternatives for Phasing Out Debt Guarantee Program</td>
<td>10/09</td>
</tr>
<tr>
<td>Monitoring and Disclosing Use of Federal Funding</td>
<td>02/09</td>
</tr>
<tr>
<td>OTS Issues Examination Guidance for TARP Participants</td>
<td>11/09</td>
</tr>
<tr>
<td>Revisions Made to Call Report for Transaction Account Guarantee Program</td>
<td>01/09</td>
</tr>
<tr>
<td>Six-month Extension Made to TAG Program</td>
<td>09/09</td>
</tr>
</tbody>
</table>

### TERM ASSET-BACKED SECURITIES LOAN FACILITY (TALF)

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>FRB Announces Changes to TALF Evaluation Procedures</td>
<td>11/09</td>
</tr>
<tr>
<td>TALF Extension Approved</td>
<td>09/09</td>
</tr>
</tbody>
</table>

### THIRD-PARTY PROVIDERS

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking Agencies Seek Dismissal of Operation Choke Point Lawsuit</td>
<td>09/14</td>
</tr>
<tr>
<td>Bank’s ID Theft Add-on Product Hit With UDAP Allegations</td>
<td>09/17</td>
</tr>
<tr>
<td>CFPB Amends and Reissues Service Providers Guidance</td>
<td>11/16</td>
</tr>
<tr>
<td>CFPB Bulletin Outlines Expectations for Managing Service Providers</td>
<td>05/12</td>
</tr>
<tr>
<td>Compliance Areas of Focus</td>
<td>09/13</td>
</tr>
<tr>
<td>Congress May Soon Ban Any Form of Operation Choke Point</td>
<td>01/18</td>
</tr>
<tr>
<td>Cordray: Consumers Allowed to Give Login Credentials to Third-Party Apps</td>
<td>11/16</td>
</tr>
<tr>
<td>FDIC Advises a Risk-based Approach to Establishing Customer Relationships</td>
<td>02/15</td>
</tr>
<tr>
<td>FDIC Clarifies Policy on Payment Processing Services for Merchant Customers</td>
<td>10/13</td>
</tr>
<tr>
<td>FDIC FIL Provides Guidance on Payment Processor Relationships</td>
<td>12/08</td>
</tr>
<tr>
<td>FDIC Guidance Addresses Effective Management of Third-Party Relationships</td>
<td>07/08</td>
</tr>
<tr>
<td>FDIC Proposes Guidance for Third-Party Lending Arrangements</td>
<td>08/16</td>
</tr>
<tr>
<td>FDIC Provides Clarifying Guidance on TPPP Relationships</td>
<td>08/14</td>
</tr>
<tr>
<td>FDIC Revises Payment Processor Guidance</td>
<td>02/12</td>
</tr>
<tr>
<td>FFIEC Issues Statement on Risks Associated with Outsourced Cloud Computing</td>
<td>08/12</td>
</tr>
<tr>
<td>FDIC Reissues Technology Outsourcing Documents for Community Bankers</td>
<td>05/14</td>
</tr>
<tr>
<td>FRB Issues Guidance on Managing Outsourcing Risk</td>
<td>01/14</td>
</tr>
<tr>
<td>NACHA Rule to Require ODFIs to Register Third-Party Sender Customers</td>
<td>10/16</td>
</tr>
<tr>
<td>OCC Issues FAQ Supplement to Third-party Relationships Bulletin</td>
<td>07/17</td>
</tr>
<tr>
<td>OCC Issues Revised Merchant Processing Handbook</td>
<td>09/14</td>
</tr>
<tr>
<td>OCC Issues Third-party Risk Management Guidance</td>
<td>11/13</td>
</tr>
<tr>
<td>OCC Supplements Third Party Due Diligence Exam Procedures</td>
<td>02/17</td>
</tr>
<tr>
<td>Operation Choke Point and Banking Third-party Payment Processors</td>
<td>06/14</td>
</tr>
<tr>
<td>Settlement Reached in Another Operation Choke Point Case</td>
<td>04/15</td>
</tr>
</tbody>
</table>

### TILA-RESPA INTEGRATED DISCLOSURES (TRID)

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agencies Provide Insight on TRID Compliance Expectations</td>
<td>11/15</td>
</tr>
<tr>
<td>Broker-provided Loan Estimate &amp; Loan ID Number – Q&amp;A</td>
<td>04/15</td>
</tr>
<tr>
<td>Business Day Defined for Expired Loan Estimate – Q&amp;A</td>
<td>03/15</td>
</tr>
<tr>
<td>CFPB Adopts TILA/RESPA Integrated Mortgage Disclosure Guide</td>
<td>04/14</td>
</tr>
<tr>
<td>CFPB Issues Clarifications to IMD Final Rule</td>
<td>02/15</td>
</tr>
</tbody>
</table>
CFPB Issues “Fact Sheet” on TRID and Construction Loans 02/16
CFPB Issues TRID Proposal 08/16
CFPB Made Much-needed Correction to Preamble of TRID Rule 03/16
CFPB’s Summer 2017 Supervisory Highlights Discusses TRID Violations 10/17
Closing Disclosure: Liability After Foreclosure – Q&A 07/15
Cordray Issues Letter on TRID Enforcement & Cure Provisions 01/16
Corrected Closing Disclosure Regarding Prepaid Interest – Q&A 05/16
Disclosing AMC Appraisal Fees 05/17
Disclosing Lender-paid Fees Under TRID – Q&A 09/15
FFIEC Releases IMD Rule Exam Procedures 05/15
Final TILA/RESPA Integrated Mortgage Disclosures Rule Issued 12/13
Follow-up to April BCG Truth in Lending Seminar – Loan Estimate and Redisclosure 05/14
Foreign Language Translations of Loan Estimate Available 11/15
IMD Disclosures and Confusion Pertaining to Loan Purpose Box – Q&A 12/14
List of Settlement Service Providers – Q&A 03/16
Loan Estimate – Property Value – Q&A 09/16
Mortgage Loan Preapprovals Are Not Dead 05/15
NMLS ID Disclosure Requirements 06/17
No Delay in Enforcing IMD Rule (TRID) 06/15
Providing TRID Disclosures Electronically 05/17
Rescindable Transactions: Providing the Closing Disclosure to Non-borrowers 06/16
Rounding Numbers in the New TILA-RESPA Integrated Mortgage Disclosures 06/14
Statement of Written Estimate under IMD Rule – Q&A 03/15
TRID and Written List of Providers – Q&A 09/15
TRID Closing Disclosure – Liability after Foreclosure – Q&A 10/15
TRID Effective Date Delay 07/15
TRID Effective Date Delayed to October 3 08/15
TRID: Revised LE After CD 01/18
TRID Update Regarding Disclosing Fees on the Written Provider List 10/15
Written List of Settlement Service Providers – Q&A 03/15

TROUBLED ASSETS RELIEF PROGRAM (TARP)

Capital Assistance Program Terms and Conditions Announced 03/09
Capital Purchase Program Re-opened for Banks Under $500 Million 06/09
Capital Purchase Program Term Sheet Announced for Privately Held Institutions 12/08
Capital Purchase Program Terms Issued for Mutual Banks and Holding Companies 05/09
FinCEN Issues Advisory on Filing SARs for TARP-related Programs 11/09
FRB Authorizes Tier 1 Capital Treatment of TARP Subordinated Debentures for S-Corp and Mutuals 06/09
FRB Issues Guidance on Use of Capital Purchase Program Funds 03/09
Proposed California Legislation Addresses Public Concerns on TARP Expenditures 05/09
SIGTARP Requests Information Regarding TARP Recipients’ Use of Funds 03/09
TARP Executive Compensation Limits Implemented Under New Stimulus Bill 03/09
TARP Initiative Encourages CDFI Small Business Lending 03/10
Treasury Announces New TARP Executive Compensation Rules 02/09
Treasury FAQs Address Repayment of CPP Funds 03/09
Treasury Issues Capital Purchase Program Documents for Non-Exchange Traded Institutions 01/09
Treasury Issues Monthly Lending Report for Capital Purchase Program Participants 07/09
Treasury Issues New Guidance on Legacy Securities 05/09

INDEX 2007-2017
BCG 65
TRUSTS

Credit Score Disclosures to Family Trusts – Q&A 04/08
FDIC Issues Guide to Assist with Deposit Insurance Calculations on Trust Deposits 04/08
IRS Extends Compliance Date for Unbundle Estate and Trust Fees 08/14
TILA Claims Permitted on Loan Involving Living Trust 02/08
Trust Certifications Notarized Outside of U.S. – Q&A 04/07

UCC FINANCING STATEMENTS

Reminder: New UCC-1 Financing Statement Form Effective July 1, 2014 07/14
Review Committee Reaches Consensus on Names of Individual Debtors in Financing Statements 08/10
Clarification of Debtor Name Rules for Individuals on UCC Filings 09/14
Incorrect Filing of Termination of UCC Financing Statement Leaves Creditor Unsecured on $1.5 Billion Credit 03/15
Use of New UCC-1 Financing Statement 08/13

UNCLAIMED PROPERTY

Coogan Trust Accounts and Blocked Accounts Addressed in the SCO’s New Holder Handbook 10/13
Court Injunction Issued Against Controller’s Escheat Practices 07/07
Deposit Account Escheatment 05/17
Due Diligence Notice: Service Fees for Escheat of IRAs – Q&A 12/14
Instructions for Remitting Unclaimed Property Now Available 03/08
NCUA Reminds Credit Unions of Verification of Accounts 07/14
Reminder: Lower Threshold for Reporting Unclaimed Property Now In Effect 08/14
SCO Begins Notice Process of Unclaimed Property 02/08
SCO Newsletter Provides Guidance on Unclaimed Property Reporting Rules 09/09
SCO Provides Tips for Preparing to Report Unclaimed Property 09/15
State Controller Issues Notice Regarding Acceptable Unclaimed Property Reporting Formats 09/08
State Controller Launches Unclaimed Property Outreach Newsletter 10/08
State Controller Reminds Holders to Include CUSIP Number When Reporting Securities 09/12
State Controller’s Office Issues New Newsletter and Revised Unclaimed Property Holder Handbook 09/10
State Controller’s Office Issues Update on Reporting Unclaimed Property 09/07
Unclaimed Property Owner Awareness Notice Required January 1, 2011 11/10

UNFAIR, DECEPTIVE OR ABUSIVE ACTS OR PRACTICES

Additional Disclosure Required in Debt Collection Notices 05/16
Agencies Provide Direction on Enforcing Unfair or Deceptive Acts and Practices 09/14
Alleged UDAP Violations are Costly 11/10
American Express Affiliates Charged with UDAP Allegations for Add-on Products 02/14
Bank Assessed Penalties for Alleged UDAP Involving ID Theft Add-on Products 10/14
Bank Settles with FDIC in UDAP Claims 02/10
Bank’s ID Theft Add-on Product Hit With UDAP Allegations 09/17
Banks Pay Heavy for Alleged UDAP Violations 05/13
Banks Warned of Certain Loan Servicing Practices Involving Military Homeowners with Permanent Change of Station Orders 07/12
CFPB Alleges Online Loan Servicer Engaged in UDAAP Violations 01/14
CFPB & OCC Issue Another UDAP Order Linked to Add-on Products 05/14
CFPB, FDIC & OCC Settle with Pennsylvania Bank over Alleged UDAP Violations 09/15
CFPB Pierces Through a Rent-a-tribe Scheme 09/16
CFPB Takes UDAAP Action Against PayPal 06/15
Citibank Charged with UDAP Violations 08/15
Clarifications Proposed on Regulation Z Open-end Credit and UDAP Final Rules 05/09
Compliance Areas of Focus 09/13
Consumer Contract General Waiver Provisions May Be Deceptive 09/15
Court Reinstates $203 Million Judgment Against Wells Fargo in Processing Order Case 06/13
Discover Bank Charged With Unfair and Deceptive Marketing Practices 10/12
FDIC Announces Settlement With World’s Foremost Bank, Sidney, Nebraska Over Allegations of Unfair and Deceptive Practices 04/11
Final Rules Released on Unfair Credit Card Practices and Credit Card Disclosures 01/09
FRB Clarifies Repeal of Regulation AA; Publishes Revised UDAP Examination Procedures 08/16
FRB Issues UDAP Exam Procedures 12/07
FRB Updates Consumer Compliance Handbook (Again) 07/08
FTC Issues Enforcement Policy Statement Regarding Deceptively Formatted Advertisements 01/16
JPMorgan Chase Ordered to Reimburse Consumers for Unfair Billing Practices 10/13
Lawmakers Seeking to Regulate UDAP 01/08
Online Lender Under Scrutiny for Alleged Deceptive Practices 12/15
OTS Clarifies its Enforcement of UDAP Rules 05/10
OTS Mulling UDAP Regulations 09/07
Regulators Issue Proposed Rules to Enforce Unfair and Deceptive Practices 06/08
Reminder: Borrowers Paying for Discount Points Need to Receive Discounts 12/17
Santander Bank, N.A. – CFPB Consent Order for Reg E and UDAAP Violations 08/16
Wells Fargo Ordered to Pay Back $203 Million in Overdraft Fees 09/10
Wells Fargo to Pay Record Penalty of $185 Million 10/16
Unearned Discount Points and Compliance Implications 11/12

USA PATRIOT ACT

FinCEN Guidance Addresses Correspondent Account Rule 03/08
FinCEN Issues Final Section 312 Due Diligence Rule for Foreign Accounts 09/07

VOLCKER RULE

Agencies Issue A New Volcker FAQ 04/16
Agencies Propose Volcker Rule Regulations 11/11
Comment Period for Volcker Rule Extended 01/12
Conformance Period for Volcker Rule Clarified 05/12
FRB Announces Extended Compliance Period for CLOs under Volcker Rule 05/14
FRB Issues Procedures for Requesting Extension of Volcker Rule’s One-Year Seeding Period 08/17
FRB Issues Proposal to Carry Out Volcker Rule Conformance Period 12/10
Regulatory Agencies Clarify Volcker Rule Coverage of Collateralized Debt Obligations
Backed by Trust Preferred Securities 01/14
Reminder: Volcker Rule July 21 Effective Date Approaching 06/15
Two New Questions Added to Volcker Rule FAQs 12/15
Volcker Rule Compliance Date Extended for Some Covered Funds 08/16
Volcker Rule Conformance Period Adopted 03/11
Volcker Rule Developments 02/14
Volcker Rule FAQs Updated 12/14
Volcker Rule Guidance 07/14
Volcker Rule Investment Conformance Period Extended (Again) 01/15

WIRE TRANSFERS

California Supreme Court Upholds UCC Remedies in Wire Transfer Case 07/07
Eighth Circuit Rules on Funds Transfer Liability Under Article 4A Commercially Reasonable Standard 07/14
FinCEN and FRB Amend Definitions in BSA Regulations 01/14
FinCEN Proposes Reporting Rule for Cross-Border Electronic Funds Transmittals 10/10
FinCEN Sees Potential for Cross-border Wire Transfer Reporting 02/07
FinCEN Warns of Growing Email Fraud Schemes 10/16
Gov. Brown Signs Bill to Resolve Regulatory Gap in Funds Transfers 10/12