

Final Rules and Effective Dates

	<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
*	Commodity Futures Trading Commission (CFTC)	Exemptive Order Regarding Compliance with Certain Swap Regulations.	<i>Federal Register</i> , Vol. 78, No. 4, 01/07/2013, 858-882.	Dec. 21, 2012 Expiring: Jul. 12, 2013
*	CFTC	CORRECTION: Model Privacy Notices under Gramm- Leach-Bliley Act.	<i>Federal Register</i> , Vol. 77, No. 249, 12/28/2012, 76356- 76367.	Issued: Dec. 28, 2012
*	CFTC	Amend Delegations of Authority to Office of General Counsel.	<i>Federal Register</i> , Vol. 78, No. 5, 01/08/2013, 1144-1145.	Jan. 08, 2013
*	CFTC	Clearing Requirement Determination under CEA.	<i>Federal Register</i> , Vol. 77, No. 240, 12/13/2012, 74284- 74339.	Feb. 11, 2013
*	CFTC	FY 2012 Schedule of Fees.	<i>Federal Register</i> , Vol. 77, No. 241, 12/14/2012, 74351- 74353.	Feb. 12, 2013
*	CFTC	Swaps into Recordkeeping Provisions.	<i>Federal Register</i> , Vol. 77, No. 246, 12/21/2012, 75523- 75543.	Feb. 19, 2013
*	CFTC	Extension of Compliance Dates on Business Conduct and Documentation Requirements for Swap Dealers and Major Swap Participants.	<i>Federal Register</i> , Vol. 78, No. 1, 01/02/2013, 17-22.	Compliance date for regulations at 17 CFR 23.201(b)(3)(ii), 23.402; 23.410(c); 23.430; 23.431(a) through (c); 23.432; 23.434(a)(2), (b), and (c); 23.440; 23.450, and 23.505 are extended until May 01, 2013. Compliance date for regulations at 17 CFR 23.502 and 23.504 are extended until Jul. 01, 2013. (Comments due: Feb. 01, 2013.)

*	Consumer Financial Protection Bureau (CFPB)	Procedure Related to Rulemaking.	<i>Federal Register</i> , Vol. 77, No. 249, 12/28/2012, 76353-76354.	Dec. 28, 2012
*	CFPB	HMDA Asset-Size Exemption Threshold Adjustment.	<i>Federal Register</i> , Vol. 77, No. 250, 12/31/2012, 76839-76840.	Dec. 31, 2012
*	CFPB	Charges for Certain Disclosures under FCRA.	<i>Federal Register</i> , Vol. 77, No. 243, 12/18/2012, 74831-74832.	Jan. 01, 2013
*	CFPB	Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 78, No. 5, 01/08/2013, 1652-1655.	Issued: Jan. 08, 2013
	CFPB	Remittance Transfers under Regulation E.	<i>Federal Register</i> , Vol. 77, No. 25, 02/07/2012, 6194-6309.	Feb. 07, 2013
	CFPB	CORRECTION: Regulation E.	<i>Federal Register</i> , Vol. 77, No. 132, 07/10/2012, 40459-40478.	Feb. 07, 2013
	CFPB	Remittance Transfers under Regulation E.	<i>Federal Register</i> , Vol. 77, No. 161, 08/20/2012, 50244-50288.	Feb. 07, 2013
*	CFPB	Escrow Requirements under Regulation Z.	http://files.consumerfinance.gov/f/201301_cfpb_final-rule_escrow-requirements.pdf .	Applications received on or after Jun. 01, 2013
*	CFPB	Ability to Repay.	http://files.consumerfinance.gov/f/201301_cfpb_final-rule_ability-to-repay.pdf .	Jan. 10, 2014
*	CFPB	High-Cost Mortgage and Homeownership Counseling Amendments to TILA and RESPA.	http://files.consumerfinance.gov/f/201301_cfpb_final-rule_high-cost-mortgages.pdf	Jan. 10, 2014
*	Farm Credit Administration (FCA)	Annual Reports to Investors.	<i>Federal Register</i> , Vol. 77, No. 249, 12/28/2012, 76356.	Dec. 12, 2012
*	FCA	Compensation, Retirement Programs, and Related Benefits for System Banks.	<i>Federal Register</i> , Vol. 77, No. 248, 12/27/2012, 76215.	Dec. 17, 2012

	FCA	Investment Management.	<i>Federal Register</i> , Vol. 77, No. 214, 11/05/2012, 66362-66375. <i>Federal Register</i> , Vol. 77, No. 214, 11/05/2012, 66375-66388.	30 days after publication in the <i>Federal Register</i> in which both Houses of Congress are in session.
*	FCA	CORRECTION: Book-Entry Procedures for Farmer Mac Securities.	<i>Federal Register</i> , Vol. 77, No. 245, 12/20/2012, 75362.	Jan. 01, 2013
*	Federal Crop Insurance Corporation (FCIC)	Common Crop Insurance Regulations for Florida Citrus Fruit Crop.	<i>Federal Register</i> , Vol. 77, No. 246, 12/21/2012, 75509-75521.	Jan. 22, 2013
	Federal Deposit Insurance Corporation (FDIC)	INTERIM GUIDANCE: Scenarios for Recently Finalized Stress Testing Rules.	<i>Federal Register</i> , Vol. 77, No. 224, 11/20/2012, 69553-69556.	Nov. 20, 2012 (Comments due: Jan. 22, 2013.)
*	FDIC	Designated Reserve Ratio.	<i>Federal Register</i> , Vol. 77, No. 242, 12/17/2012, 74662.	Issued: Dec. 17, 2012
*	FDIC	Modifications to Statement of Policy for Section 19 of the Federal Deposit Insurance Act.	<i>Federal Register</i> , Vol. 77, No. 243, 12/18/2012, 74847-74851.	Dec. 18, 2012
*	FDIC	Report on Differences in Accounting and Capital Standards.	<i>Federal Register</i> , Vol. 77, No. 244, 12/19/2012, 75259-75263.	Dec. 19, 2012
*	FDIC	CORRECTION: Determination of Insufficient Assets to Satisfy Claims Against Financial Institution in Receivership.	<i>Federal Register</i> , Vol. 77, No. 247, 12/26/2012, 76037.	Dec. 26, 2012
*	FDIC	Updated Listings of Financial Institutions in Liquidation.	<i>Federal Register</i> , Vol. 77, No. 247, 12/26/2012, 76037.	Dec. 26, 2012
*	FDIC	Rules of Practice and Procedure.	<i>Federal Register</i> , Vol. 77, No. 242, 12/17/2012, 74573-74579.	Dec. 31, 2012
*	FDIC	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 77, No. 246,	Jan. 01, 2013

		12/21/2012, 75521-75523.	
*	FDIC	Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 78, No. 5, 01/08/2013, 1690-1695. Issued: Jan. 08, 2013
	FDIC	Large Bank Pricing Assessments.	<i>Federal Register</i> , Vol. 77, No. 211, 10/31/2012, 66000-66024. Apr. 01, 2013
	FDIC	Section 716 of Dodd-Frank Act.	<i>Federal Register</i> , Vol. 77, No. 91, 05/10/2012, 27456-27457. Jul. 16, 2013
	Federal Financial Institutions Examination Council (FFIEC)	NOTICE: Statutory Provisions Affecting State Appraiser Regulatory Programs.	<i>Federal Register</i> , Vol. 76, No. 57, 03/24/2011, 16627-16628. Jul. 01, 2013 for states' implementation of statutory provisions and Jul. 01, 2011 for revisions to the ASC's state compliance review process.
*	Federal Housing Finance Agency (FHFA)	CORRECTION: 2012-2014 Enterprise Housing Goals.	<i>Federal Register</i> , Vol. 77, No. 245, 12/20/2012, 75361-75362. Dec. 20, 2012
	Federal Reserve System (FRB)	Debit Card Interchange Fees and Routing.	<i>Federal Register</i> , Vol. 76, No. 139, 07/20/2011, 43394-43475. Oct. 01, 2011 (For Sec. 235.7(a) the general compliance date is Apr. 01, 2012 , except as follows: Payment card networks must comply with Secs. 235.7(a)(1) and (a)(3) on Oct. 01, 2011 . Issuers must comply with Sec. 235.7(a) on Apr. 01, 2013 , with respect to debit cards that use transaction qualification or substantiation systems and general-use prepaid cards

			<p>sold on or after Apr. 01, 2013.</p> <p>Issuers must comply with Sec. 235.7(a) with respect to reloadable general-use prepaid cards sold and reloaded prior to Apr. 01, 2013 by May 01, 2013.</p> <p>Issuers must comply with Sec. 235.7(a) with respect to reloadable general-use prepaid cards sold prior to Apr. 01, 2013 and reloaded after Apr. 01, 2013 within 30 days of the reloading.)</p>
FRB	<p>Regulation D.</p> <p>NOTICE: Delay of Effective Date for Regulation D.</p>	<p><i>Federal Register</i>, Vol. 77, No. 71, 04/12/2012, 21846-21854.</p> <p><i>Federal Register</i>, Vol. 77, No. 214, 11/05/2012, 66361.</p>	<p>Jul. 12, 2012</p> <p>(Sec. 204.2(z), (ff), and (hh); Sec. 204.5(b)(2), (d)(4)(i), and (e); Sec. 204-6(a) and (b); and Sec. 204.10(b)(1), (b)(3), and (c) are effective Jan. 24, 2013.)</p> <p>(Now effective: Jun. 27, 2013.)</p>
*	FRB	Report on Differences in Accounting and Capital Standards.	<p><i>Federal Register</i>, Vol. 77, No. 244, 12/19/2012, 75259-75263.</p> <p>Dec. 19, 2012</p>
*	FRB	Community Reinvestment Act Regulations.	<p><i>Federal Register</i>, Vol. 77, No. 246, 12/21/2012, 75521-75523.</p> <p>Jan. 01, 2013</p>
	FRB	Regulation D Reserve Requirements of Depository Institutions.	<p><i>Federal Register</i>, Vol. 77, No. 211, 10/31/2012, 65773-65775.</p> <p>Jun. or Sep. 2013</p>

	FRB	Section 716 of Dodd-Frank Act.	<i>Federal Register</i> , Vol. 77, No. 91, 05/10/2012, 27456-27457.	Jul. 16, 2013
	Federal Trade Commission (FTC)	INTERIM FINAL RULE: Identity Theft Red Flags under FCRA.	<i>Federal Register</i> , Vol. 77, No. 235, 12/06/2012, 72712-72715.	Feb. 11, 2013 (Comments due: Feb. 11, 2013.)
	Housing and Urban Development, Dept. of (HUD)	Temporary Waiver of FHA's Regulation on Property Flipping.	<i>Federal Register</i> , Vol. 77, No. 230, 11/29/2012, 71099-71101.	Jan. 01, 2013 through Dec. 31, 2014
*	Internal Revenue Service (IRS)	Treatment of Certain Securities Issued at a Premium and Proposed Rule on Bond Premium Carryforward.	<i>Federal Register</i> , Vol. 78, No. 3, 01/04/2013, 666-668.	Jan. 04, 2013
	National Credit Union Administration (NCUA)	Corporate Credit Unions.	<i>Federal Register</i> , Vol. 76, No. 83, 04/29/2011, 23861-23871.	May 31, 2011 (Secs. 704.2 and 704.15 effective: Jan. 01, 2012.) (Sec. 704.21 effective: Apr. 29, 2013.)
*	NCUA	Alternatives to Use of Credit Ratings.	<i>Federal Register</i> , Vol. 77, No. 240, 12/13/2012, 74103-74112.	Jun. 11, 2013
	Office of the Comptroller of the Currency (OCC)	OTS Integration.	<i>Federal Register</i> , Vol. 76, No. 140, 07/21/2011, 43549-43569.	Jul. 21, 2011 (Except for the amendments to: (1) 12 CFR 4.73 in amendatory instruction 21; (2) 12 CFR 4.74 in amendatory instruction 23; (3) 12 CFR 4.75 in amendatory instruction 25; and (4) 12 CFR 4.76 in amendatory instruction 27, which are effective: Jul. 21, 2012. The amendment to 12 CFR 5.50 in amendatory

			instruction 31 is effective: Jul. 21, 2013. The amendment to 12 CFR 8.6 in amendatory instruction 43 is effective: Dec. 31, 2011.)
*	OCC	Report on Differences in Accounting and Capital Standards.	<i>Federal Register</i> , Vol. 77, No. 244, 12/19/2012, 75259-75263. Dec. 19, 2012
*	OCC	Rules of Practice, Procedure in Adjudicatory Proceedings and CMP Inflation Adjustments.	<i>Federal Register</i> , Vol. 77, No. 249, 12/28/2012, 76354-76356. Dec. 28, 2012
*	OCC	Lending Limits.	<i>Federal Register</i> , Vol. 77, No. 250, 12/31/2012, 76841-76842. Dec. 31, 2012 (Effective date of amendatory instruction 3a: Jul. 01, 2013.)
*	OCC	CORRECTION: Minimum Capital Ratios Issuance of Directives.	<i>Federal Register</i> , Vol. 77, No. 250, 12/31/2012, 76840-76841. Dec. 31, 2012
*	OCC	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 77, No. 246, 12/21/2012, 75521-75523. Jan. 01, 2013
	OCC	Short-Term Investment Funds.	<i>Federal Register</i> , Vol. 77, No. 195, 10/09/2012, 61229-61238. Jul. 01, 2013
	OCC	Section 716 of Dodd-Frank Act.	<i>Federal Register</i> , Vol. 77, No. 91, 05/10/2012, 27456-27457. Jul. 16, 2013
*	Rural Business-Cooperative Service (RBC)	Maximum Loan Amount, Guarantee and Annual Fees for Business and Industry Guaranteed Loans.	<i>Federal Register</i> , Vol. 78, No. 3, 01/04/2013, 691. Jan. 04, 2013
	Securities and Exchange Commission	Interactive Data to Improve Financial Reporting.	<i>Federal Register</i> , Vol. 74, No. 26, 02/10/2009, 6776-6821. Apr. 13, 2009 through Oct. 31, 2014

	(SEC)		
	SEC	EXTENSION: Interim Final Temporary Rule on Retail Foreign Exchange Transactions.	<i>Federal Register</i> , Vol. 77, No. 136, 07/16/2012, 41671-41678. Jul. 16, 2012 (Interim final temporary rule extended until: Jul. 16, 2013.)
*	SEC	CORRECTION: Extension Dates for Certain Requirements and Amendment of Form 19b-4.	<i>Federal Register</i> , Vol. 77, No. 243, 12/18/2012, 74775. Dec. 18, 2012
*	SEC	Principal Trades with Certain Advisory Clients.	<i>Federal Register</i> , Vol. 77, No. 250, 12/31/2012, 76854-76860. Dec. 28, 2012 (Expiration for 17 CFR 275.206(3)-3T Dec. 31, 2014.)
	SEC	EXTENSION: Temporary Registration of Municipal Advisors.	<i>Federal Register</i> , Vol. 77, No. 187, 09/26/2012, 59061-59064. Sep. 30, 2013
	SEC	EXTENSION: Temporary Conditional Exemption for NRSROs From Requirements under Rule 17G-5.	<i>Federal Register</i> , Vol. 77, No. 230, 11/29/2012, 71201-71203. Dec. 02, 2013
	Small Business Administration (SBA)	Extension and Changes to Community Advantage Pilot Program.	<i>Federal Register</i> , Vol. 77, No. 218, 11/09/2012, 67433-67435. Changes effective: Nov. 09, 2012. Program remains effective until: Mar. 15, 2017. (Comments due: Jan. 08, 2013.)
*	SBA	Peg Rate.	<i>Federal Register</i> , Vol. 77, No. 249, 12/28/2012, 76586. Issued: Dec. 28, 2012
*	SBA	Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 78, No. 5, 01/08/2013, 1636-1643. Issued: Jan. 08, 2013
*	SBA	Small Business Size Regulations.	<i>Federal Register</i> , Vol. 77, No. 248, 12/27/2012, 76215-76227. Jan. 28, 2013
	SBA	NOTICE: Extension of GO Loan Program.	<i>Federal Register</i> , Vol. 76, No. 190, 09/30/2011, 60960- Extended, with modifications, until: Dec. 31, 2013.

		60961.	
* Department of Treasury (Treasury)	Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 78, No. 5, 01/08/2013, 1618-1619.	Issued: Jan. 08, 2013

* *Denotes new item in the chart*