

## Final Rules and Effective Dates

| <u>Agency</u>   | <u>Final Rule</u>   | <u>Federal Register<br/>Publication Date and<br/>Page Number</u>     | <u>Effective Date</u>  |
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| <b>Bureau of Consumer<br/>Financial Protection<br/>(CFPB)</b> | Regulation C.   | <i>Federal Register</i> , Vol. 92, No. 176, 09/13/2017, 43088-43149. | <p style="text-align: center;"><b>Jan. 01, 2018</b></p> <p>(Amendments to § 1003.5 in amendatory instruction 8, the amendments to § 1003.6 in amendatory instruction 9, and the amendments to supplement I to part 1003 in amendatory instruction 10 are effective on <b>Jan. 01, 2019</b>; and the amendments to § 1003.2 in amendatory instruction 11, the amendments to § 1003.3 in amendatory instruction 12, the amendments to § 1003.5 in amendatory instruction 13, the amendments to § 1003.6 in amendatory instruction 14, and the amendments to supplement I to part 1003 in amendatory instruction 15 are effective on <b>Jan. 01, 2020</b>.)</p> |
| <b>CFPB</b>   | Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection. | <i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680-45697. | <p style="text-align: center;"><b>Jan. 01, 2018</b></p> <p>The amendment to Appendix B removing the existing “Uniform Residential Loan Application” form in amendatory instruction 6 is effective:<br/><b>Jan. 01, 2022</b></p>  |

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|   | <b>CFPB</b>   | Truth in Lending Annual Threshold Adjustments.  | <i>Federal Register</i> , Vol. 83, No. 166, 08/27/2018, 43503-43508.  | <b>Jan. 01, 2019</b>   |
|   | <b>CFPB</b>   | Higher-Priced Mortgage Loans Exemption Threshold.                                       | <i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59272-59274.  | <b>Jan. 01, 2019</b>   |
|   | <b>CFPB</b>   | Regulation M Exemption Threshold.   | <i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59274-59276.  | <b>Jan. 01, 2019</b>   |
|   | <b>CFPB</b>   | Regulation Z Exemption Threshold.   | <i>Federal Register</i> , Vol. 83, No. 226, 11/23/2018, 59276-59278.  | <b>Jan. 01, 2019</b>   |
| * | <b>CFPB</b>   | Notice Encouraging Institutions to Work with Borrowers Affected by Government Shutdown. | <a href="https://www.fdic.gov/news/news/financial/2019/fil19001.html">https://www.fdic.gov/news/news/financial/2019/fil19001.html</a> | <b>Issued:<br/>Jan. 11, 2019</b>   |
|   | <b>CFPB</b>   | Regulation E and Regulation Z.  | <i>Federal Register</i> , Vol. 83, No. 30, 02/13/2018, 6364-6449.   | <b>Apr. 01, 2019</b>   |
|   | <b>Commodity Credit Corporation (CCC)</b>             | <b>NOTICE:</b> Funds Available for Market Facilitation Program.                         | <i>Federal Register</i> , Vol. 83, No. 169, 08/30/2018, 44257-44258.  | Application Period:<br><b>Sep. 04, 2018</b><br>Through<br><b>Jan. 15, 2019</b> |
| * | <b>CCC</b>  | Market Facilitation Program.  | <i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 65623-65624.  | <b>Issued:<br/>Dec. 21, 2018</b>   |
|   | <b>Commodity Futures Trading Commission (CFTC)</b>    | De Minimis Threshold Phase-In Termination Date.   | <i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311.  | <b>Dec. 31, 2019</b>   |
| * | <b>Conference of State Bank Supervisors (CSBS)</b>    | Notice Encouraging Institutions to Work with Borrowers Affected by Government Shutdown. | <a href="https://www.fdic.gov/news/news/financial/2019/fil19001.html">https://www.fdic.gov/news/news/financial/2019/fil19001.html</a> | <b>Issued:<br/>Jan. 11, 2019</b>   |
| * | <b>Equal Employment Opportunity Commission (EEOC)</b> | Removal of ADA Wellness Rule.   | <i>Federal Register</i> , Vol. 83, No. 244, 12/20/2018, 65296.  | <b>Jan. 01, 2019</b>   |

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| * | <b>EEOC</b>   | Removal of GINA Wellness Rule.  | <i>Federal Register</i> , Vol. 83, No. 244, 12/20/2018, 65296-65297.  | <b>Jan. 01, 2019</b>   |
|   | <b>Farm Credit Administration (FCA)</b>             | Eligibility of Non-Program Investments.   | <i>Federal Register</i> , Vol. 83, No. 213, 11/02/2018, 550193-55099.   | FCA will publish a notice of the effective date in the <i>Federal Register</i> . |
|   | <b>FCA</b>  | <b>CORRECTION:</b> Investment Eligibility.  | <i>Federal Register</i> , Vol. 83, No. 127, 07/02/2018, 30833.  | <b>Jan. 01, 2019</b>   |
|   | <b>Federal Crop Insurance Corporation (FCIC)</b>    | Forage Seeding Crop Insurance Provisions.   | <i>Federal Register</i> , Vol. 83, No. 236, 12/10/2018, 63383-63389.  | <b>Apr. 30, 2019</b><br><br>Comments due:<br><b>Jan. 09, 2019</b>                |
| * | <b>FCIC</b>   | General and Administrative Regulation Subpart X.  | <i>Federal Register</i> , Vol. 83, No. 247, 12/27/2018, 66574-66583.  | <b>Jan. 28, 2019</b>   |
|   | <b>Federal Deposit Insurance Corporation (FDIC)</b> | Fiduciary Powers of State Savings Associations.   | <i>Federal Register</i> , Vol. 83, No. 227, 11/26/2018, 6033-60337.   | <b>Jan. 01, 2019</b>   |
| * | <b>FDIC</b>   | Community Reinvestment Act.   | <i>Federal Register</i> , Vol. 83, No. 247, 12/27/2018, 66601-66604.  | <b>Jan. 01, 2019</b>   |
| * | <b>FDIC</b>   | Notice Encouraging Institutions to Work with Borrowers Affected by Government Shutdown. | <a href="https://www.fdic.gov/news/news/financial/2019/fil19001.html">https://www.fdic.gov/news/news/financial/2019/fil19001.html</a> | <b>Issued:<br/>Jan. 11, 2019</b>   |
|   | <b>FDIC</b>   | Rules of Practice and Procedure.  | <i>Federal Register</i> , Vol. 83, No. 229, 11/28/2018, 61111-61116.  | <b>Jan. 15, 2019</b>   |
| * | <b>FDIC</b>   | Examination Cycle for Certain Small Insured Depository Institutions.                    | <i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67033-67035.  | <b>Jan. 28, 2019</b>   |
|   | <b>Federal Housing Finance Agency (FHFA)</b>        | Operation of the Financing Corporation.   | <i>Federal Register</i> , Vol. 83, No. 235, 12/07/2018, 63054-  | <b>Jan. 07, 2019</b>   |

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| * | <b>FHFA</b>                        | Golden Parachute and Indemnification Payments.   | <i>Federal Register</i> , Vol. 83, No. 244, 12/20/2018, 65283-65292.   |
|   | <b>Federal Reserve Board (FRB)</b> | Final Basel III Capital Rule.  | <p><i>Federal Register</i>, Vol. 78, No. 198, 10/11/2013, 62018-62291.</p> <p><b>Jan. 22, 2019</b></p> <p>Amendments to Appendixes A, B and E to 12 CFR 208, 12 CFR 225.1, and Appendixes D and E to Part 225 Effective: <b>Jan. 01, 2019</b></p> <p>Amendments to Appendix A to 12 CFR 225 Effective: <b>Jan. 01, 2019</b></p> <p>Mandatory Compliance for Advanced Approaches Organizations not Savings and Loan Holding Companies: <b>Jan. 01, 2014</b></p> <p>Mandatory Compliance for All Other Organizations: <b>Jan. 01, 2014</b></p> |
| * | <b>FRB</b>                         | Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies.                            | <i>Federal Register</i> , Vol. 83, No. 238, 12/12/2018, 63887-63888.   |
| * | <b>FRB</b>                         | <b>CORRECTION:</b> Single-Counterparty Credit Limits for Bank Holding Companies and Foreign Banking Organizations. | <i>Federal Register</i> , Vol. 83, No. 239, 12/13/2018, 64023.   |
| * | <b>FRB</b>                         | Community Reinvestment Act.  | <i>Federal Register</i> , Vol. 83, No. 247, 12/27/2018, 66601-66604.   |
| * | <b>FRB</b>                         | Notice Encouraging Institutions to   | <a href="https://www.fdic.gov/n">https://www.fdic.gov/n</a> <b>Issued:</b>   |

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|   | Work with Borrowers Affected by Government Shutdown. | <a href="https://www.federalreserve.gov/newswatch/financial/2019/01/11/19001.html">ews/news/financial/2019/fil19001.html</a> | <b>Jan. 11, 2019</b>  |  |
| * | <b>FRB</b>   | Examination Cycle for Certain Small Insured Depository Institutions.   | <i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67033-67035.  | <b>Jan. 28, 2019</b>   |
|   | <b>FRB</b>   | Large Financial Institution Rating System.   | <i>Federal Register</i> , Vol. 83, No. 225, 11/21/2018, 58724-58739.  | <b>Feb. 01, 2019</b>   |
|   | <b>Federal Trade Commission (FTC)</b>                | Deceptive Advertising.   | <i>Federal Register</i> , Vol. 83, No. 195, 10/09/2018, 50484-50487.  | <b>Jan. 07, 2019</b>   |
|   | <b>Financial Crimes Enforcement Network (FinCEN)</b> | Customer Due Diligence Requirements for Financial Institutions.  | <i>Federal Register</i> , Vol. 81, No. 91, 05/11/2016, 29398-29458.   | <b>Jul. 11, 2016</b><br><br>Mandatory compliance date: <b>May 11, 2018</b> |
|   | <b>FinCEN</b>  | <b>NOTICE:</b> FAQs for Customer Due Diligence Requirements.   | <a href="https://www.fincen.gov/sites/default/files/2018-04/FinCEN_Guidance_CDD_FAQ_FINAL_508_2.pdf">https://www.fincen.gov/sites/default/files/2018-04/FinCEN_Guidance_CDD_FAQ_FINAL_508_2.pdf</a>   | Issued: <b>Apr. 03, 2018</b>   |
|   | <b>FinCEN</b>  | Exceptive Relief from Beneficial Ownership Requirements for Certain Accounts.  | <a href="https://www.fincen.gov/sites/default/files/administrative_ruling/2018-09-07/Permanent%20Exceptive%20Relief%20Extension%20of%20Compliance%20Date%20CDs_final%20508.pdf">https://www.fincen.gov/sites/default/files/administrative_ruling/2018-09-07/Permanent%20Exceptive%20Relief%20Extension%20of%20Compliance%20Date%20CDs_final%20508.pdf</a> | Issued: <b>Sep. 07, 2018</b>   |
| * | <b>FinCEN</b>  | Bank Secrecy Act Advisory Group.   | <i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67487.  | Nominations due: <b>Jan. 28, 2019</b>                                      |
|   | <b>Housing and Urban Development, Dept. of (HUD)</b> | Manufactured Home Procedural and Enforcement Regulations.  | <i>Federal Register</i> , Vol. 83, No. 222, 11/16/2018, 57677-57689.  | <b>Jan. 15, 2019</b>   |
| * | <b>HUD</b>   | Single-Family Mortgage   | <i>Federal Register</i> , Vol.  | <b>Mar. 14, 2019</b>   |

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|  | Insurance.  | 83, No. 240,<br>12/14/2018, 64269-64272.                                |   |
| <b>Office of the<br/>Comptroller of the<br/>Currency<br/>(OCC)</b> | Final Basel III Capital Rule.   | <i>Federal Register</i> , Vol. 78, No. 198,<br>10/11/2013, 62018-62291. | <p><b>Jan. 01, 2014</b></p> <p>Amendments to Appendixes A, B and E to 12 CFR 208, 12 CFR 225.1, and Appendixes D and E to Part 225 Effective:<br/><b>Jan. 01, 2019</b></p> <p>Amendments to Appendix A to 12 CFR 225 Effective:<br/><b>Jan. 01, 2019</b></p> <p>Mandatory Compliance for Advanced Approaches Organizations not Savings and Loan Holding Companies:<br/><b>Jan. 01, 2014</b></p> <p>Mandatory Compliance for All Other Organizations:<br/><b>Jan. 01, 2014</b></p> |
| * <b>OCC</b>   | Inflation Adjustments for Civil Monetary Penalties.   | <i>Federal Register</i> , Vol. 83, No. 247,<br>12/27/2018, 66599-66601. | Issued:<br><b>Dec. 27, 2019</b>   |
| <b>OCC</b>   | Higher-Priced Mortgage Loans Exemption Threshold.   | <i>Federal Register</i> , Vol. 83, No. 226,<br>11/23/2018, 59272-59274. | <b>Jan. 01, 2019</b>  |
| * <b>OCC</b>   | Community Reinvestment Act.   | <i>Federal Register</i> , Vol. 83, No. 247,<br>12/27/2018, 66601-66604. | <b>Jan. 01, 2019</b>  |
| * <b>OCC</b>   | Guidelines for Standards for Recovery Planning by Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal | <i>Federal Register</i> , Vol. 83, No. 247,<br>12/27/2018, 66604-66607. | <b>Jan. 28, 2019</b>  |

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|   | Branches.                                       |  |   |
| * | <b>OCC</b>                                      | Examination Cycle for Certain Small Insured Depository Institutions.   | <i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67033-67035.<br><b>Jan. 28, 2019</b>  |
|   | <b>Rural Housing Service (RHS)</b>              | <b>NOTICE:</b> Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program. | <i>Federal Register</i> , Vol. 82, No. 244, 12/21/2017, 60579-60584.<br>Applications accepted until:<br><b>Dec. 31, 2021</b>  |
|   | <b>Securities and Exchange Commission (SEC)</b> | Municipal Securities Disclosure.   | <i>Federal Register</i> , Vol. 83, No. 170, 08/31/2018, 44700-44743.<br>Compliance date:<br><b>Feb. 27, 2019</b>  |
|   | <b>Small Business Administration (SBA)</b>      | Express Bridge Loan Pilot Program.<br><br>Modification of Fee Policy for Express Bridge Loan Pilot Program.    | <i>Federal Register</i> , Vol. 82, No. 198, 10/16/2017, 47958-47959.<br><br><i>Federal Register</i> , Vol. 83, No. 88, 05/07/2018, 19921-19922.<br>Available:<br><b>Oct. 16, 2017</b><br>through<br><b>Sep. 30, 2020</b><br><br><b>May 07, 2018</b> |
|   | <b>SBA</b>                                      | 504 Loan Program Rural Initiative.   | <i>Federal Register</i> , Vol. 83, No. 139, 07/19/2018, 34021-34022.<br>Available:<br><b>Jul. 19, 2018</b><br>Through<br><b>Jul. 20, 2020</b>   |
| * | <b>SBA</b>                                      | Peg Rate.  | <i>Federal Register</i> , Vol. 83, No. 248, 12/28/2018, 67459.<br>Issued:<br><b>Dec. 28, 2018</b>   |
| * | <b>Treasury, Dept. of (Treasury)</b>            | Exemptions to Qualified Financial Contracts.   | <i>Federal Register</i> , Vol. 83, No. 245, 12/21/2018, 65509-65521.<br>Issued:<br><b>Dec. 21, 2018</b>   |
| * | <b>Veterans Affairs, Dept. of (VA)</b>          | <b>INTERIM FINAL RULE:</b> Revisions to VA-Guaranteed or Insured Cash-Out Home Loans.                          | <i>Federal Register</i> , Vol. 83, No. 241, 12/17/2018, 64459-64470.<br><b>Feb. 15, 2019</b><br><br>Comments due:<br><b>Feb. 15, 2019</b>   |

\* Denotes new item in the chart