

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>
Bureau of Consumer Financial Protection (CFPB)	Regulation C.	<i>Federal Register</i> , Vol. 92, No. 176, 09/13/2017, 43088-43149.	Jan. 01, 2018 (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 Jan. 01, 2019 ; 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 Jan. 01, 2020 .)
CFPB	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680-45697.	Jan. 01, 2018 The amendment to Appendix B removing the existing “Uniform Residential Loan Application” form in amendatory instruction 6 is effective: Jan. 01, 2022

*	CFPB	NOTICE: Supervisory Highlights.	<i>Federal Register</i> , Vol. 83, No. 202, 10/18/2018, 52816-52822.	Issued: Sep. 18, 2018
	CFPB	INTERIM FINAL RULE: Summaries of Rights Under the Fair Credit Reporting Act.	<i>Federal Register</i> , Vol. 83, No. 181, 09/18/2018, 47027-47042.	Sep. 21, 2018 Comments Due: Nov. 19, 2018
	CFPB	Truth in Lending Annual Threshold Adjustments.	<i>Federal Register</i> , Vol. 83, No. 166, 08/27/2018, 43503-43508.	Jan. 01, 2019
	CFPB	Regulation E and Regulation Z.	<i>Federal Register</i> , Vol. 83, No. 30, 02/13/2018, 6364-6449.	Apr. 01, 2019
	Commodity Credit Corporation (CCC)	NOTICE: Funds Available for Market Facilitation Program.	<i>Federal Register</i> , Vol. 83, No. 169, 08/30/2018, 44257-44258.	Application Period: Sep. 04, 2018 Through Jan. 15, 2019
	Commodity Futures Trading Commission (CFTC)	De Minimis Threshold Phase-In Termination Date.	<i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311.	Dec. 31, 2019
*	Farm Credit Administration (FCA)	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> .
	FCA	CORRECTION: Investment Eligibility.	<i>Federal Register</i> , Vol. 83, No. 127, 07/02/2018, 30833.	Jan. 01, 2019
*	Federal Crop Insurance Corporation (FCIC)	Standards of Approval.	<i>Federal Register</i> , Vol. 83, No. 197, 10/11/2018, 51301-51303.	Nov. 13, 2018
	FCIC	Sugar Beet Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 83, No. 175, 09/10/2018, 45535-45539.	Nov. 30, 2018
*	Federal Deposit Insurance Corporation (FDIC)	Terminations of Receiverships.	<i>Federal Register</i> , Vol. 83, No. 203, 10/19/2018, 53061.	Issued: Oct. 19, 2018

		<p><i>Federal Register</i>, Vol. 83, No. 214, 11/05/2018, 55364.</p> <p><i>Federal Register</i>, Vol. 83, No. 214, 11/05/2018, 55364.</p> <p><i>Federal Register</i>, Vol. 83, No. 218, 11/09/2018, 56079.</p>	<p>Issued: Nov. 05, 2018</p> <p>Issued: Nov. 05, 2018</p> <p>Issued: Nov. 09, 2018</p>
*	Federal Housing Finance Agency (FHFA)	NOTICE: Information Quality Guidelines.	<p><i>Federal Register</i>, Vol. 83, No. 200, 10/16/2018, 52115-52118.</p> <p>Nov. 15, 2018</p>
*	FHFA	Responsibilities of Boards of Directors, Corporate Practices, and Corporate Governance.	<p><i>Federal Register</i>, Vol. 83, No. 203, 10/19/2018, 52950-52954.</p> <p>Dec. 18, 2018</p>
	Federal Reserve Board (FRB)	Final Basel III Capital Rule.	<p><i>Federal Register</i>, Vol. 78, No. 198, 10/11/2013, 62018-62291.</p> <p>Jan. 01, 2014</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: Jan. 01, 2019</p> <p>Amendments to Appendix A to 12 CFR 225 Effective: Jan. 01, 2019</p> <p>Mandatory Compliance for Advanced Approaches Organizations not Savings and Loan Holding Companies: Jan. 01, 2014</p> <p>Mandatory Compliance for All Other Organizations: Jan. 01, 2014</p>

* FRB	Reserve Requirements of Depository Institutions.	<i>Federal Register</i> , Vol. 83, No. 210, 10/30/2018, 54517-54519.	Nov. 29, 2018
FRB	Amendments to Regulation CC Regarding Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 83, No. 180, 09/17/2018, 46849-46853.	Jan. 01, 2019
Federal Trade Commission (FTC)	Deceptive Advertising.	<i>Federal Register</i> , Vol. 83, No. 195, 10/09/2018, 50484-50487.	Jan. 07, 2019
Financial Crimes Enforcement Network (FinCEN)	Customer Due Diligence Requirements for Financial Institutions.	<i>Federal Register</i> , Vol. 81, No. 91, 05/11/2016, 29398-29458.	Jul. 11, 2016 Mandatory compliance date: May 11, 2018
FinCEN	NOTICE: FAQs for Customer Due Diligence Requirements.	https://www.fincen.gov/sites/default/files/2018-04/FinCEN_Guidance_CDD_FAQ_FINAL_508_2.pdf	Issued: Apr. 03, 2018
FinCEN	Exceptive Relief from Beneficial Ownership Requirements for Certain Accounts.	https://www.fincen.gov/sites/default/files/administrative_ruling/2018-09-07/Permanent%20Exceptive%20Relief%20Extension%20of%20Compliance%20Date%20CDs_final%20508.pdf	Issued: Sep. 07, 2018
Housing and Urban Development, Dept. of (HUD)	Annual Indexing of Basic Statutory Mortgage Limits for Multifamily Housing Programs.	<i>Federal Register</i> , Vol. 83, No. 107, 06/04/2018, 25683.	Calendar Year 2018
* HUD	Designation of Difficult Development Areas and Qualified Census Tracts for 2019.	<i>Federal Register</i> , Vol. 83, No. 204, 10/22/2018, 53282-53288.	Issued: Oct. 22, 2018
* HUD	NOTICE: Vacant Loan Sale.	<i>Federal Register</i> , Vol. 83, No. 216, 11/07/2018, 55733-55735.	Sale on: Dec. 12, 2018

Office of the Comptroller of the Currency (OCC)	Final Basel III Capital Rule.	<i>Federal Register</i> , Vol. 78, No. 198, 10/11/2013, 62018-62291.	<p>Jan. 01, 2014</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: Jan. 01, 2019</p> <p>Amendments to Appendix A to 12 CFR 225 Effective: Jan. 01, 2019</p> <p>Mandatory Compliance for Advanced Approaches Organizations not Savings and Loan Holding Companies: Jan. 01, 2014</p> <p>Mandatory Compliance for All Other Organizations: Jan. 01, 2014</p>
* Rural Housing Service (RHS)	NOTICE: 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.	Applications accepted until: Dec. 31, 2021
Securities and Exchange Commission (SEC)	Municipal Securities Disclosure.	<i>Federal Register</i> , Vol. 83, No. 170, 08/31/2018, 44700-44743.	<p>Oct. 30, 2018</p> <p>Compliance date: Feb. 27, 2019</p>
Small Business Administration (SBA)	<p>Express Bridge Loan Pilot Program.</p> <p>Modification of Fee Policy for Express Bridge Loan Pilot Program.</p>	<p><i>Federal Register</i>, Vol. 82, No. 198, 10/16/2017, 47958-47959.</p> <p><i>Federal Register</i>, Vol. 83, No. 88, 05/07/2018, 19921-19922.</p>	<p>Available: Oct. 16, 2017 through Sep. 30, 2020</p> <p>May 07, 2018</p>
SBA	504 Loan Program Rural Initiative.	<i>Federal Register</i> , Vol. 83, No. 139, 07/19/2018, 34021-34022.	Available: Jul. 19, 2018 Through Jul. 20, 2020

	SBA	Development Company Loan Program.	<i>Federal Register</i> , Vol. 83, No. 213, 11/02/2018, 55224-55226.	Nov. 02, 2018 Comments due: Dec. 03, 2018
	SBA	Maximum Allowable 7(a) Fixed Interest Rates.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55478-55479.	Nov. 06, 2018
*	Treasury, Dept. of (Treasury)	NOTICE: Bond Guarantee Program.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55582-55598.	Issued: Nov. 06, 2018
*	Treasury	Tax Return Preparer Penalty.	<i>Federal Register</i> , Vol. 83, No. 216, 11/07/2018, 55632-55636.	Nov. 07, 2018
*	Veterans Affairs, Dept. of (VA)	NOTICE: Ability-to-Repay Standards and Qualified Mortgage Definition.	<i>Federal Register</i> , Vol. 83, No. 195, 10/09/2018, 5056.	Issued: Oct. 09, 2018

Denotes new item in the chart