

## 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>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	<b>CORRECTION:</b> Amendments to Regulation X and Regulation Z.	<i>Federal Register</i> , Vol. 82, No. 127, 07/05/2017, 30947-30949.	<b>Oct. 19, 2017</b>  (Sample Periodic Statement Forms and Commentary Effective: <b>Apr. 19, 2018</b> )
* <b>CFPB</b>	Final Language Access Plan.	<i>Federal Register</i> , Vol. 82, No. 220, 11/16/2017, 53482-53487.	<b>Nov. 13, 2017</b>
* <b>CFPB</b>	Redesigned Uniform Residential Loan Application.	<i>Federal Register</i> , Vol. 82, No. 225, 11/24/2017, 55810-55829.	Issued: <b>Nov. 20, 2017</b>
* <b>CFPB</b>	<b>REVOCATION:</b> Arbitration Agreements.	<i>Federal Register</i> , Vol. 82, No. 224, 11/22/2017, 55500.	<b>Nov. 22, 2017</b>
<b>CFPB</b>	Amendments to HMDA.  <b>CORRECTION:</b> Amendments to HMDA.	<i>Federal Register</i> , Vol. 80, No. 208, 10/28/2015, 66128-66340.  <i>Federal Register</i> , Vol. 80, No. 217, 11/10/2015, 69567.	<b>Jan. 01, 2018</b>  Amendments to definition to exclude low volume institutions from coverage effective: <b>Jan. 01, 2017</b>  Issued: <b>Oct. 28, 2015</b>
<b>CFPB</b>	Truth in Lending Annual Threshold Adjustments.	<i>Federal Register</i> , Vol. 82, No. 167, 08/30/2017, 41158-41160.	<b>Jan. 01, 2018</b>
<b>CFPB</b>	Regulation C.	<i>Federal Register</i> , Vol. 92, No. 176, 09/13/2017, 43088-	<b>Jan. 01, 2018</b>  (Amendments to §

		43149.	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> .)
<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.	<b>Jan. 01, 2018</b>  The amendment to Appendix B removing the existing “Uniform Residential Loan Application” form in amendatory instruction 6 is effective: <b>Jan. 01, 2022</b>
<b>CFPB</b>	HPML Appraisal Exemption Threshold.	<i>Federal Register</i> , Vol. 82, No. 216, 11/09/2017, 51973-51975.	<b>Jan. 01, 2018</b>
<b>CFPB</b>	Consumer Leasing Act Exemption Threshold.	<i>Federal Register</i> , Vol. 82, No. 216, 11/09/2017, 51975-51977.	<b>Jan. 01, 2018</b>

	<b>CFPB</b>	Truth in Lending Act Exemption Threshold.	<i>Federal Register</i> , Vol. 82, No. 216, 11/09/2017, 51977-51979.	<b>Jan. 01, 2018</b>
*	<b>CFPB</b>	Fair Credit Reporting Act Charges.	<i>Federal Register</i> , Vol. 82, No. 220, 11/16/2017, 53481-53482.	<b>Jan. 01, 2018</b>
*	<b>CFPB</b>	Payday, Vehicle Title, and Certain High-Cost Installment Loans Rule.	<i>Federal Register</i> , Vol. 82, No. 221, 11/17/2017, 54472-54921.	<b>Jan. 16, 2018</b>  Sections 1041.2 through 1041.10, 1041.12, and 1041.13 Compliance Date: <b>Aug. 19, 2019</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>Education, Dept. of (Education)</b>	HEAL Program Regulations.	<i>Federal Register</i> , Vol. 82, No. 219, 11/15/2017, 53374-53395.	<b>Nov. 15, 2017</b>
*	<b>Farm Credit Administration (FCA)</b>	Board Policy Statements.	<i>Federal Register</i> , Vol. 82, No. 228, 11/29/2017, 56536-56539.	Issued: <b>Nov. 29, 2017</b>
*	<b>Federal Crop Insurance Corporation (FCIC)</b>	Catastrophic Risk Protection Endorsement, Area Risk Protection Insurance Regulations, and the Common Crop Insurance Regulations, Basic Provisions.	<i>Federal Register</i> , Vol. 82, No. 225, 11/24/2017, 55723-55734.	<b>Nov. 24, 2017</b>  Comments due: <b>Jan. 23, 2018</b>
*	<b>Federal Deposit Insurance Corporation (FDIC)</b>	Terminations of Receiverships.	<i>Federal Register</i> , Vol. 82, No. 224, 11/22/2017, 55606.  <i>Federal Register</i> , Vol. 82, No. 224, 11/22/2017, 55606.  <i>Federal Register</i> , Vol. 82, No. 224, 11/22/2017, 55607.	Issued: <b>Nov. 22, 2017</b>  Issued: <b>Nov. 22, 2017</b>  Issued: <b>Nov. 22, 2017</b>

		<p><i>Federal Register</i>, Vol. 82, No. 224, 11/22/2017, 55607.</p> <p><i>Federal Register</i>, Vol. 82, No. 224, 11/22/2017, 55606-55607.</p> <p><i>Federal Register</i>, Vol. 82, No. 225, 11/24/2017, 55841.</p> <p><i>Federal Register</i>, Vol. 82, No. 226, 11/27/2017, 56021.</p> <p><i>Federal Register</i>, Vol. 82, No. 226, 11/27/2017, 56021.</p> <p><i>Federal Register</i>, Vol. 82, No. 230, 12/01/2017, 56972-56973.</p>	<p>Issued: <b>Nov. 22, 2017</b></p> <p>Issued: <b>Nov. 22, 2017</b></p> <p>Issued: <b>Nov. 24, 2017</b></p> <p>Issued: <b>Nov. 27, 2017</b></p> <p>Issued: <b>Nov. 27, 2017</b></p> <p>Issued: <b>Dec. 01, 2017</b></p>
<b>FDIC</b>	Regulatory Capital for Large Bank Holding Companies.	<i>Federal Register</i> , Vol. 79, No. 84, 05/01/2014, 24528-24541.	<b>Jan. 01, 2018</b>
<b>FDIC</b>	Final Restrictions on Qualified Financial Contracts and Revisions to the Definition of Qualified Master Netting Agreement.	<i>Federal Register</i> , Vol. 82, No. 208, 10/30/2017, 50228-50268.	<b>Jan. 01, 2018</b> (except for amendatory instruction #6, which is delayed)
* <b>FDIC</b>	Regulatory Capital Rules.	<i>Federal Register</i> , Vol. 82, No. 223, 11/21/2017, 55309-55318.	<b>Jan. 01, 2018</b>
* <b>FDIC</b>	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 82, No. 225, 11/24/2017, 55734-55743.	<b>Jan. 01, 2018</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.	<p><b>Jul. 11, 2016</b></p> <p>Mandatory compliance date: <b>May 11, 2018</b></p>

<b>Federal Reserve Board (FRB)</b>	Final Basel III Capital Rule.	<i>Federal Register</i> , Vol. 78, No. 198, 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: <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>	<b>CORRECTION:</b> Regulatory Capital Rules.	<i>Federal Register</i> , Vol. 80, No. 220, 11/16/2015, 70671-70673.	<p><b>Nov. 16, 2015</b></p> <p>Instructions 10.b and 10.f amending 12 CFR 208.43 effective: <b>Jan. 01, 2018</b></p>
<b>FRB</b>	Regulatory Capital for Large Bank Holding Companies.	<i>Federal Register</i> , Vol. 79, No. 84, 05/01/2014, 24528-24541.	<p><b>Jan. 01, 2018</b></p>
<b>FRB</b>	HPML Appraisal Exemption Threshold.	<i>Federal Register</i> , Vol. 82, No. 216, 11/09/2017, 51973-51975.	<p><b>Jan. 01, 2018</b></p>
<b>FRB</b>	Consumer Leasing Act Exemption Threshold.	<i>Federal Register</i> , Vol. 82, No. 216, 11/09/2017, 51975-51977.	<p><b>Jan. 01, 2018</b></p>
<b>FRB</b>	Truth in Lending Act Exemption Threshold.	<i>Federal Register</i> , Vol. 82, No. 216, 11/09/2017, 51977-	<p><b>Jan. 01, 2018</b></p>

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*	<b>FRB</b>	Federal Reserve Bank Capital Stock.	<i>Federal Register</i> , Vol. 82, No. 217, 11/13/2017, 52173-52174.	<b>Jan. 01, 2018</b>
*	<b>FRB</b>	Regulatory Capital Rules.	<i>Federal Register</i> , Vol. 82, No. 223, 11/21/2017, 55309-55318.	<b>Jan. 01, 2018</b>
*	<b>FRB</b>	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 82, No. 225, 11/24/2017, 55734-55743.	<b>Jan. 01, 2018</b>
*	<b>FRB</b>	2018 PSAF and Fee Schedules.	<i>Federal Register</i> , Vol. 82, No. 219, 11/15/2017, 52906-52926.	<b>Jan. 02, 2018</b>
	<b>FRB</b>	Final Rule Amending Regulation CC.	<i>Federal Register</i> , Vol. 82, No. 114, 06/15/2017, 27552-27601.	<b>Jul. 01, 2018</b>
*	<b>FRB</b>	Production of Rates.	<a href="https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20171208a1.pdf">https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20171208a1.pdf</a> .	<b>Second Quarter 2018</b>
*	<b>Labor, Dept. of (DOL)</b>	<b>EXTENSION:</b> Transition Period for Principal Transactions Under Fiduciary Rule.	<i>Federal Register</i> , Vol. 82, No. 228, 11/29/2017, 56545-56560.	Issued: <b>Nov. 29, 2017</b>
*	<b>National Credit Union Administration (NCUA)</b>	Corporate Credit Union Regulations.	<i>Federal Register</i> , Vol. 82, No. 224, 11/22/2017, 55497-55500.	<b>Nov. 22, 2017</b>
	<b>NCUA</b>	Appeals Procedures.	<i>Federal Register</i> , Vol. 82, No. 208, 10/30/2017, 50288-50297.	<b>Jan. 01, 2018</b>
	<b>NCUA</b>	Supervisory Review Committee Procedures.	<i>Federal Register</i> , Vol. 82, No. 208, 10/30/2017, 50270-50285.	<b>Jan. 01, 2018</b>

NCUA	Risk-Based Capital Rule.	<i>Federal Register</i> , Vol. 80, No. 209, 10/29/2015, 66626-66723.	<b>Jan. 01, 2019</b>
<b>Office of the Comptroller of the Currency (OCC)</b>	Final Basel III Capital Rule.	<i>Federal Register</i> , Vol. 78, No. 198, 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: <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>
OCC	Regulatory Capital for Large Bank Holding Companies.	<i>Federal Register</i> , Vol. 79, No. 84, 05/01/2014, 24528-24541.	<b>Jan. 01, 2018</b>
OCC	HPML Appraisal Exemption Threshold.	<i>Federal Register</i> , Vol. 82, No. 216, 11/09/2017, 51973-51975.	<b>Jan. 01, 2018</b>
* OCC	Regulatory Capital Rules.	<i>Federal Register</i> , Vol. 82, No. 223, 11/21/2017, 55309-55318.	<b>Jan. 01, 2018</b>
* OCC	Community Reinvestment Act Regulations.	<i>Federal Register</i> , Vol. 82, No. 225, 11/24/2017, 55734-55743.	<b>Jan. 01, 2018</b>

*	<b>OCC</b>	Mandatory Contractual Stay Requirements for Qualified Financial Contracts.	<i>Federal Register</i> , Vol. 82, No. 228, 11/29/2017, 56630-56669.	<b>Jan. 01, 2018</b>
	<b>Securities and Exchange Commission (SEC)</b>	Rules for Investment Company Liquidity Risk Management Programs.	<i>Federal Register</i> , Vol. 81, No. 223, 11/18/2016, 82142-82269.	<b>Jan. 01, 2017</b>
			<i>Federal Register</i> , Vol. 81, No. 223, 11/18/2016, 81870-82081.	<b>Jan. 01, 2017</b>
			<i>Federal Register</i> , Vol. 81, No. 223, 11/18/2016, 82084-82139.	<b>Jan. 19, 2018</b>
	<b>SBA</b>	Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 82, No. 198, 10/16/2017, 47958-47959.	Available: <b>Oct. 16 2017</b> through <b>Sep. 30, 2020</b>
*	<b>SBA</b>	Small Business Investment Companies Administrative Fees.	<i>Federal Register</i> , Vol. 82, No. 217, 11/13/2017, 52174-52186.	<b>Dec. 13, 2017</b>
*	<b>Treasury, Dept. of (Treasury)</b>	Extension of Certain Time Frames for Employee Benefit Plans, Participants, and Beneficiaries Affected by Hurricane Maria.	<i>Federal Register</i> , Vol. 82, No. 224, 11/22/2017, 55507-55509.	Issued: <b>Nov. 22, 2017</b>
	<b>Treasury</b>	<b>NOTICE:</b> Guarantee Availability for the Community Development Financial Institutions Bond Guarantee Program.	<i>Federal Register</i> , Vol. 82, No. 211, 11/02/2017, 50933.	Qualified Issuer Applications due: <b>Jan. 09, 2018</b>  Guarantee Applications due: <b>Jan. 23, 2018</b>

\* Denotes new item in the chart.