**FINAL REGULATIONS/RULES**

|  |  |  |  |
| --- | --- | --- | --- |
| **Effective Date** | **Regulation** | **Citation** | **Summary** |
| 09/18/2017 | Arbitration Agreements | [82 FR 33210](https://www.federalregister.gov/documents/2017/07/19/2017-14225/arbitration-agreements) | The final rule prohibits covered providers of certain consumer financial products and services from using an agreement with a consumer that provides for arbitration of any future dispute between the parties to bar the consumer from filing or participating in a class action concerning the covered consumer financial product or service. The final rule also requires covered providers that are involved in an arbitration pursuant to a pre-dispute arbitration agreement to submit specified arbitral records to the Bureau and also to submit specified court records. |
| 04/19/2018 | TRID – Regulation X and Regulation Z | [82 FR 30947](https://www.federalregister.gov/documents/2017/07/05/2017-13796/amendments-to-the-2013-mortgage-rules-under-the-real-estate-settlement-procedures-act-regulation-x) | Correcting two typos, and corrections relating to the effective date of official commentary relating to servicers' ability to remove certain language in periodic statement sample forms as an option when, for example, communicating with confirmed successors in interest; sample periodic statement forms that servicers may use for certain consumers in bankruptcy; and official commentary relating to the bankruptcy periodic statement exemptions and modified statements. |
|  |  |  |  |

|  |  |
| --- | --- |
| **Reminders** | **Summary** |
|  |  |

**PROPOSED REGULATIONS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Comments Due** | **Regulation** | **Citation** | **Summary** |
| 09/29/2017 | Emergency Mergers – Chartering and Field of Membership | [82 FR 35493](https://www.federalregister.gov/documents/2017/07/31/2017-15685/emergency-mergers-chartering-and-field-of-membership?utm_campaign=subscription%20mailing%20list&utm_source=federalregister.gov&utm_medium=email) | The NCUA proposes to amend in its Chartering and Field of Membership Manual the definition of the term ‘‘in danger of insolvency’’ for emergency merger purposes. |
| 09/05/2017 | Closing Temporary Corporate CU Stabilization Fund and Setting Share Insurance Fund Normal Operating Level | [82 FR 34982](https://www.federalregister.gov/documents/2017/07/27/2017-15686/closing-the-temporary-corporate-credit-union-stabilization-fund-and-setting-the-share-insurance-fund?utm_campaign=subscription%20mailing%20list&utm_source=federalregister.gov&utm_medium=email) | The NCUA is considering closing the Temporary Corporate Credit Union Stabilization Fund in 2017, prior to its scheduled closing date in June 2021. Closing the Stabilization Fund and distributing all assets, property, and funds to the National Credit Union Share Insurance Fund (Share Insurance Fund) will increase the Share Insurance Fund's equity ratio and allow for the return to insured credit unions of any equity above the normal operating level. |
| 09/25/2017 | DOL Overtime Rule | [82 FR 34616](https://www.federalregister.gov/documents/2017/07/26/2017-15666/request-for-information-defining-and-delimiting-the-exemptions-for-executive-administrative) | The Department of Labor has published a Request for Information (RFI) from the public on the regulations located at 29 CFR part 541, which define and delimit exemptions from the Fair Labor Standards Act's minimum wage and overtime requirements for certain executive, administrative, professional, outside sales and computer employees. The Department published the RFI to gather information to aid in formulating a proposal to revise the part 541 regulations. The Department is reconsidering a controversial final rule published during the Obama administration, which was to have become effective December 1, 2016, but was stalled by a preliminary injunction from a Texas federal district court pending litigation on the rule. Comments on the Request for Information are due by September 25, 2017. |
| 07/31/2017 | HMDA HELOC Threshold | [82 FR 33455](https://www.federalregister.gov/documents/2017/07/20/2017-15220/home-mortgage-disclosure-regulation-c-temporary-increase-in-institutional-and-transactional-coverage) | The Bureau of Consumer Financial Protection proposes amendments to Regulation C that would, for a period of two years, increase the threshold for collecting and reporting data with respect to open-end lines of credit so that financial institutions originating fewer than 500 open-end lines of credit in either of the preceding two years would not be required to begin collecting such data until January 1, 2020. |
|  |  |  |  |

**RESOURCES/GUIDANCE**

|  |  |
| --- | --- |
| **Guidance** | **Summary** |
| FDIC Supervisory Guidance on Risk Management Exam Procedures | On July 26, the FDIC issued Financial Institution Letter [FIL-31-2017](https://www.fdic.gov/news/news/financial/2017/fil17031.html) to announce updates to its Risk Management Manual of Examination Policies. The revisions, which incorporated guidance from the FDIC’s Board of Directors, updated the Report of Examination Instructions regarding matters requiring board attention and “deviations from the safety and soundness principles underlying statements of policy.” The revision also included updated instructions for examiners to use when complying with examination schedules. The letter applies to all FDIC-supervised financial institutions. |
| FDIC Affordable Mortgage Lending Guide Part II Update | On July 26, the FDIC released an update to [its Affordable Mortgage Lending Guide, Part II: State Housing Finance Agencies](https://urldefense.proofpoint.com/v2/url?u=http-3A__buckleysandler.us4.list-2Dmanage1.com_track_click-3Fu-3D0a4a4d4691feefc185592ffc3-26id-3D688a9e5684-26e-3D2dd7a51f66&d=DQMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=79XXFTZAJiRfMwMKegxgccwg-Ar8AC4vVLedIGVwYXk&m=h20RXJAiQOX81SpBKi9AV-LjGvZfweEo8mypDWSQjFE&s=yEQfo4bJ3PN0YIClmy5iM8U_f1MrnLuHGwPln8DIrA8&e=) and [Quick Links: State Links for Housing Finance Agencies](https://urldefense.proofpoint.com/v2/url?u=http-3A__buckleysandler.us4.list-2Dmanage1.com_track_click-3Fu-3D0a4a4d4691feefc185592ffc3-26id-3D688a9e5684-26e-3D2dd7a51f66&d=DQMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=79XXFTZAJiRfMwMKegxgccwg-Ar8AC4vVLedIGVwYXk&m=h20RXJAiQOX81SpBKi9AV-LjGvZfweEo8mypDWSQjFE&s=yEQfo4bJ3PN0YIClmy5iM8U_f1MrnLuHGwPln8DIrA8&e=). The Guide provides information for community banks about the programs and products offered by each State Housing Finance Agency, and discusses: (i) first-lien mortgage products; (ii) down payment and closing cost assistance; (iii) mortgage tax credit certificates; and (iv) mortgage lending homeownership education and counseling programs. |
| FTC Blog on Reasonable Data Security Practices | The FTC announced a new initiative as part of ongoing efforts to provide guidance to businesses on protecting and securing consumer data. Each Friday, the FTC will post a new blog that will build on the FTC’s [Start with Security Principles](https://urldefense.proofpoint.com/v2/url?u=http-3A__buckleysandler.us4.list-2Dmanage.com_track_click-3Fu-3D0a4a4d4691feefc185592ffc3-26id-3D4cb846bec9-26e-3D2dd7a51f66&d=DQMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=79XXFTZAJiRfMwMKegxgccwg-Ar8AC4vVLedIGVwYXk&m=h20RXJAiQOX81SpBKi9AV-LjGvZfweEo8mypDWSQjFE&s=8Ie_8fx3tjmfBKzEibM1ZN0yGITokuD0k6qjyolL0EA&e=), and will showcase hypothetical examples using material from closed investigations, FTC law enforcement actions, and questions from businesses. The first blog post, “[Stick with Security: Insights into FTC Investigations](https://urldefense.proofpoint.com/v2/url?u=http-3A__buckleysandler.us4.list-2Dmanage.com_track_click-3Fu-3D0a4a4d4691feefc185592ffc3-26id-3D7b4603fc56-26e-3D2dd7a51f66&d=DQMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=79XXFTZAJiRfMwMKegxgccwg-Ar8AC4vVLedIGVwYXk&m=h20RXJAiQOX81SpBKi9AV-LjGvZfweEo8mypDWSQjFE&s=nyiqHLX6oR9ZJRQWuD858uKgKFTjcKb5vWYB3Y8tIsk&e=),” highlights practical approaches for businesses to take in securing consumer data based on examples gleaned from FTC complaints and orders. The post also examines emerging themes from closed FTC data security investigations that did not necessarily result in FTC law enforcement. |
| DCU Bulletin B-17-14 Website Accessibility and compliance with ADA.  | [Bulletin B-17-14](https://nwcompliance.org/wa-dcu-bulletin-b-17-14-website-accessibility-compliance-americans-disabilities-act/), reminds credit unions that their website should be accessible to persons with disabilities. This was probably from the DOJ changing the rule making priority status on “Nondiscrimination on the Bases of Disability; Accessibility of Web Information and Service of Public Accommodations” to inactive on its most recent priorities update. |
| DOJ & ADA Website Accessibility | Website accessibility is no longer a top priority for the Department of Justice, according to the Trump administration's recently released rulemaking agenda for the remainder of 2017 and 2018. DOJ had announced previously that it would propose regulations in 2018 regarding website accessibility under Titles II and III of the Americans with Disabilities Act. However, these actions were categorized as “inactive” on the updated rulemaking schedule and no longer reflect a target date. |
| CUBA FAQs Updates | New and updated [Frequently Asked Questions](https://www.treasury.gov/resource-center/sanctions/Programs/Documents/cuba_faqs_20170725.pdf) regarding Cuba Assets Control Regulations have been issued by OFAC in a follow-up to the president's June 16, 2017, announcement of adjustments to the administration's policy on relations with Cuba. |
| HMDA Loan Scenarios | the CFPB released a [set of hypothetical transactions](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.consumerfinance.gov_data-2Dresearch_hmda_static_for-2Dfilers_HMDA-2DLoan-2DScenarios.pdf&d=DQMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=79XXFTZAJiRfMwMKegxgccwg-Ar8AC4vVLedIGVwYXk&m=s3-WLGhyFMcLgW0j7VE4ROkdNKkkTeK2BiAYwblZ2uo&s=fvCMk1Omjh8VJVNkqWCJQzHu31g183FyLKytA65YT7U&e=) as an additional tool for complying with upcoming changes to HMDA. Three different scenarios are covered: single-family closed-end purchase loans, non-natural person, multifamily purchase loans, and open-end lines of credit. The scenarios include data mapping samples based on the loan scenarios presented as storylines, with assumptions made "for the sake of simplicity and continuity," but may help credit unions make some determinations as to how to report some data points. The CFPB also made some changes to the documents on its [Resources for HMDA Filers page](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.consumerfinance.gov_data-2Dresearch_hmda_for-2Dfilers&d=DQMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=79XXFTZAJiRfMwMKegxgccwg-Ar8AC4vVLedIGVwYXk&m=s3-WLGhyFMcLgW0j7VE4ROkdNKkkTeK2BiAYwblZ2uo&s=s5GD5h8rgG-8W1nGcT6V1SkfjkkujF8VUisF7qoYxh8&e=). |
| DCU Bulletin B-17-13 | The Division of Credit Unions has published [Bulletin B-17-13](https://urldefense.proofpoint.com/v2/url?u=http-3A__links.govdelivery.com-3A80_track-3Ftype-3Dclick-26enid-3DZWFzPTEmbWFpbGluZ2lkPTIwMTcwNzIwLjc2MTQ3MjUxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE3MDcyMC43NjE0NzI1MSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3ODg2MTE1JmVtYWlsaWQ9am1ja2lubmV5QG53Y29tcGxpYW5jZS5vcmcmdXNlcmlkPWptY2tpbm5leUBud2NvbXBsaWFuY2Uub3JnJmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY-3D-26-26-26100-26-26-26http-3A__www.dfi.wa.gov_sites_default_files_credit-2Dunions_bulletins_B-2D17-2D13.pdf&d=DQMFAw&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=79XXFTZAJiRfMwMKegxgccwg-Ar8AC4vVLedIGVwYXk&m=SmN3OD1jQeBOXEmZipy6k39N0XRNqDDUXnu3Ji9ZMfE&s=PPjkpQYeEu6PDkWtUAxGzv8F8z6wycii8d49SW__Hmc&e=) (Revisions to the Washington Credit Union Act: Northwest Credit Union Association Senate Bill 5144).  |
| CFPB Financial Wellness Programs | The Bureau has announced the availability of an eight-step [resource guide](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_workplace-financial-wellness_resource-guide.pdf) and an [illustrated summary](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_inforgraphic_eight-steps-to-launch-a-workplace-financial-wellness-program.pdf) listing ways in which business and HR leaders can create a financial wellness program. |
| July Beige Book  | The Federal Reserve Board has published the [July 2017 summary](https://www.federalreserve.gov/monetarypolicy/files/BeigeBook_20170712.pdf) of commentary on current economic conditions by Federal Reserve district. Each Federal Reserve Bank gathers anecdotal information on current economic conditions in its District through reports from Bank and Branch directors and interviews with key business contacts, economists, market experts, and other sources. The Beige Book summarizes this information by District and sector |
| CMIR Address Change | The Financial Crimes Enforcement Network (FinCEN) is notifying filers that the Department of Homeland Security (DHS), Customs and Border Protection (CBP), has changed the mailing address for filing the Currency and Monetary Instrument Report (CMIR). Individuals and shippers and mailers that mail the report must use the following new address: Attn: CMIR, Passenger Systems Program Directorate # 1256, CBP, 7375 Boston Blvd., DHS, VA 20598-1256.  |
| Home Depot Deadline | The deadline to file claims for payments under the Home Depot data breach is September 14. A website is available for credit unions wishing to make a claim to a portion of the Home Depot data breach settlement fund. Credit unions can use the [site to file a claim](https://homedepotbanksettlementclaim.com/)for part of the $25 million fund. Claims can be both to request a fixed payment estimated to be $2 per compromised card and to request an additional award of up to 60% of documented unreimbursed losses experienced between Sept. 1, 2014, and Dec. 31, 2014. |
| Executive Summary of TRID Amendments | CFPB [Executive Summary](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201707_cfpb_Executive-summary-of-2017-TILA-RESPA-rule.pdf) of the TRID Amendments |
| Pay by Phone Fees | On July 27, 2017 the CFPB issued [Compliance Bulletin 2017-01](https://nwcompliance.org/pay-phone-fees-lead-udaap-violations/): Phone Pay Fees, reminding companies that misleading consumers about fees associated with payments over the telephone may be deemed as UDAAP violations. |
|  |  |

|  |
| --- |
| Oregon |
| [HB 2581](https://nwcompliance.org/oregon-proposed-hb-2581-access-device-security-breaches/) | Would require a person that possesses or has access to account information to report breach of security to the financial institution that issued financial access device. Person includes: an individual, a private or public corporation, partnership, cooperative, association, estate, limited liability company, organization or other entity. | Public hearing held (3/27) |
| [HB 2161](https://olis.leg.state.or.us/liz/2017R1/Measures/Overview/HB2161) | Included in the Bill are a provision allowing the expulsion of a member that creates undue risk of loss, the elimination of the requirement that the credit union’s board of directors meets 10 times a year, and changes the date for exercise by state credit unions of powers available to federal credit unions without director approval to January 1, 2017, from January 1, 2013. | **Enacted – Effective 01/01/2018** |
| [HB 2359](https://olis.leg.state.or.us/liz/2017R1/Measures/Overview/HB2359?pubDate=2017-02-27-08-36) | Removes requirement for beneficiary in trust deed to send, and Attorney General to receive, copy of notice that beneficiary has denied grantor's eligibility for foreclosure avoidance measure. | **Enacted** |
| [HB 2624](https://olis.leg.state.or.us/liz/2017R1/Measures/Overview/HB2624?pubDate=2017-02-27-08-36) | Exempts out-of-state banks, extranational institutions and foreign associations from requirement to file notice before dealing in notes secured by mortgages or trust deeds, if authorized to conduct banking business in this state by certificate of Department of Consumer and Business Services. | **Senate signed, House Speaker signed** |
| [HB 2622](https://olis.leg.state.or.us/liz/2017R1/Measures/Overview/HB2622?pubDate=2017-02-27-10-55) | Authorizes financial institution to refuse certain financial transactions when financial institution reasonably believes financial exploitation of vulnerable person may have occurred, may have been attempted or is being attempted. | **Enacted – Effective 06/14/2017** |
| [HB 2229](https://olis.leg.state.or.us/liz/2017R1/Measures/Overview/HB2229?pubDate=2017-02-27-16-59) | Requires school districts to offer instruction in financial literacy. | **Enacted** |
| [HB 2346](https://olis.leg.state.or.us/liz/2017R1/Measures/Overview/HB2346?pubDate=2017-02-22-09-10) | Directs insured institution or credit union to accept declaration rather than affidavit from Department of Human Services or Oregon Health Authority to pay claim on death of depositor. | **Enacted – Effective 01/01/2018** |
| [SB 113](https://olis.leg.state.or.us/liz/2017R1/Measures/Overview/SB113?pubDate=2017-03-02-11-25) | Provides that person identified in gift card as providing goods or services shall transfer to Department of State Lands remaining balance of gift card that cardholder has not used within five years after date of last transaction that used gift card for purchase. | **Referred to General Government and Accountability (1/17)** |
| [SB 254](https://olis.leg.state.or.us/liz/2017R1/Measures/Overview/SB254?pubDate=2017-03-02-11-25) | Requires financial institutions to participate in data match system established by Department of Revenue to identify assets held at financial institutions by delinquent debtors. | **On Governor’s desk awaiting signing** |
| Washington |
| [HB 1209](http://app.leg.wa.gov/billsummary?BillNumber=1209&Year=2017)SB 5396 | Allow credit unions to accept public deposits that exceed the maximum deposit insured by the NCUA share insurance fund. | **SHB Passed House****Reintroduced in 3rd special session (06/21)** |
| [HB 1318](http://app.leg.wa.gov/billsummary?BillNumber=1318&Year=2017) | ~~Allow state-chartered credit unions to accept supplemental capital to build net worth.~~  | ~~In House Committee~~  |
| [SSB 5031](http://app.leg.wa.gov/billsummary?BillNumber=5031&Year=2017) | Brings virtual currency under the state’s Uniform Money Services Act | **Enacted – Effective 7/23/17** |
| [SB 5144](https://nwcompliance.org/washington-credit-union-act-update/) | Updates the Washington Credit Union Act. Corrects the use of “director” in the rule’s text, removes reference to membership shares, amends rules for special membership meetings, and adds new provisions to supervisory committee roles. | **Enacted – Effective 07/23/17** |
| [SB 5081](https://nwcompliance.org/e-notaries-coming-washington/) | Washington State passed Substitute Senate Bill 5081, dealing with notarial acts. The bill adopts (mostly) the Revised Uniform Law on Notarial Acts (RULONA). Included in the bill is a provision for electronic notaries.  | **Enacted – Effective 07/01/18** |
| [SB 5343](http://app.leg.wa.gov/billsummary?BillNumber=5343&Year=2017) | Towing companies can now use first class mail to send impound notices, rather than certified, to registered and legal owners of impounded vehicles | **Enacted – 07/23/17** |
|  |  |  |

**IMPORTANT DATES**

**Call Report due dates for 2017**: January 29, April 30, July 30, and October 29 (the last Sunday of the month following the quarter end).

**Military Lending Act** applies to credit cards: October 3, 2017

[W-2 & 1099 Filing](https://nwcompliance.org/w-2-1099-misc-filing-dates-change/): The Internal Revenue Service has published [82 FR 33441] final and temporary rules effective immediately affecting the due dates for submission of certain information returns. Among the changes are a new due date of January 31 for information returns in the W-2 series and Forms 1099-MISC. The changed deadlines are meant to reduce the IRS’s exposure to paying tax refunds early each year before it has the information returns to confirm alleged income and withholding amounts on fraudulent tax returns.

**COMPLIANCE MALPRACTICE AND OTHER STUFF**

On July 26, FinCEN, in coordination with the U.S. Attorney’s Office for the Northern District of California, assessed a $110,003,314 civil money penalty against BTC-e a/k/a Canton Business Corporation for willfully violating the Bank Secrecy Act, and a $12 million penalty against Alexander Vinnik, a Russian national who is one of the alleged operators of BTC-e, for his role in the violations. FinCEN’s press release indicates that this is the first enforcement action it has taken against a foreign-located money services business doing business in the United States. FinCEN released interpretive guidance in March 2013 stating that an administrator or exchanger of virtual currency is an MSB under the BSA unless a limitation or exemption applies.

**CRYSTAL BALL**

The CFPB is expected to release a rule regulating payday lenders this fall, in advance of the possible departure of Director Cordray.

**OPPORTUNITIES(?)**

The Treasury Department announced on July 28 that it will start winding down its myRA program after a review determined that the program, created to help lower income earners start saving for retirement, was not cost effective. Nearly $70 million has been spent to manage the program since 2014, and participation has been extremely low. Participants will be notified and advised to move their myRA funds to private sector retirement options. *Marketing opportunity?*

**INTERESTING READS (what’s on my nightstand)**

CFPB Spring 2017 Rulemaking Agenda

|  |  |  |  |
| --- | --- | --- | --- |
| **Agency** | **Agenda Stage of Rulemaking** | **Title** | **RIN** |
| CFPB | Prerule Stage | Business Lending Data (Regulation B) | [3170-AA09](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA09) |
| CFPB | Prerule Stage | Overdraft Services | [3170-AA42](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA42) |
| CFPB | Prerule Stage | Submission of Credit Card Agreements Under the Truth in Lending Act (Regulation Z) | [3170-AA70](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA70) |
| CFPB | Prerule Stage | Review of Inherited Regulations | [3170-AA73](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA73) |
| CFPB | Proposed Rule Stage | Supervision of Larger Participants in Markets for Personal Loans | [3170-AA07](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA07) |
| CFPB | Proposed Rule Stage | Payday, Vehicle Title, and Certain High-Cost Installment Loans | [3170-AA40](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA40) |
| CFPB | Proposed Rule Stage | Debt Collection Rule | [3170-AA41](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA41) |
| CFPB | Proposed Rule Stage | Amendments to FIRREA Concerning Appraisals (Automated Valuation Models) | [3170-AA57](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA57) |
| CFPB | Proposed Rule Stage | Technical Corrections and Clarifying Amendments to Home Mortgage Disclosure Act (Regulation C) | [3170-AA64](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA64) |
| CFPB | Proposed Rule Stage | Reconciling Equal Credit Opportunity Act (Regulation B) and Home Mortgage Disclosure Act (Regulation C) Ethnicity and Race Information Collection | [3170-AA65](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA65) |
| CFPB | Proposed Rule Stage | Amendment to the Federal Mortgage Disclosure Requirements Under the Truth in Lending Act (Regulation Z) | [3170-AA71](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA71) |
| CFPB | Proposed Rule Stage | Amendments to Rules Concerning Prepaid Accounts Under the Electronic Fund Transfer Act (Regulation E) and the Truth in Lending Act (Regulation Z) | [3170-AA72](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA72) |
| CFPB | Proposed Rule Stage | Amendments to the 2016 Amendments to the 2013 Mortgage Servicing Rules Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z) | [3170-AA75](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA75) |
| CFPB | Final Rule Stage | The Expedited Funds Availability Act (Regulation CC) | [3170-AA31](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA31) |
| CFPB | Final Rule Stage | Arbitration | [3170-AA51](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA51) |
| CFPB | Final Rule Stage | Gramm-Leach-Bliley Act (GLBA) (Regulation P) | [3170-AA60](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA60) |
| CFPB | Final Rule Stage | Amendments to Federal Mortgage Disclosure Requirements Under the Truth in Lending Act (Regulation Z) | [3170-AA61](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA61) |
| CFPB | Final Rule Stage | Amendments Relating to Disclosure of Records and Information | [3170-AA63](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA63) |
| CFPB | Final Rule Stage | Technical Corrections to the 2016 Amendments to the 2013 Mortgage Servicing Rules Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth in Lending Act (Regulation Z) | [3170-AA74](https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=201704&RIN=3170-AA74) |