

LAW/REGULATION	Impact	Dodd-Frank §	Rules Citation	Effective Date	Comment/Summary
<b>FINAL RULES (and their associated Proposed Rules):</b>					
CFPB – Payday Loans, Vehicle Title and Certain High Cost Installment Loans (Deposit Advance Products and longer term loans with balloon payments)	Moderate	1021 (UDAAP Section)	Final Rule <a href="#">82 FR 54472 11/17/17</a>	Eff 1/16/18 Mandatory compliance by 8/19/19	Finalizes the <a href="#">proposed rule</a> that effects ability to repay requirements for covered loans. This rule includes banks, credit unions, nonbanks, and their service providers. Covered loans include the following types of open-end or closed-end loans: (1) short-term loans with terms that are 45 days or less, which includes loans that the consumer must repay substantially the entire amount within 45 days of consummation or an advance and (2) longer-term balloon-payment loans (defined as payment that is twice as large as any other payment). Certain rule provisions apply to a third type of loan, covered longer-term loans (cost of credit exceeds 36% APR and leveraged payments where the lender can initiate transfers from the consumer's account on its own). ATR requirement: reasonable determination the borrower can repay using either DTI ratio or residual income calculation and doing an internal and Veritec-type database checks. ATR alternative includes \$500 max, stepped paydowns, no vehicle security, no open end, there was no ATR loan within 30 days or more than six covered loans in 12 months, disclosures are provided, and database check completed. <i>However, the final CFPB rule does not apply to loans such as: (1) purchase money loans with security interest; (2) loans secured by real estate; (3) credit cards; (4) student loans; (5) non-recourse pawn loans; (6) overdraft services and lines of credit; (7) wage advance programs; (8) certain no-cost advances; (9) loans that generally conform to the NCUA's requirements for the Payday Alternative Loans; and (10) accommodation loans (lender/affiliates making 2500 or fewer covered loans in the current year and in the preceding year, and deriving no more than 10% of their receipts from covered loans).</i> The final rule does not apply ATR protections to all of the longer-term loans that would have been covered under the proposal. The rule prohibits lenders from making repeated attempts to withdraw payment from a consumer's account after its second consecutive attempt to do so has failed due to lack of sufficient funds. The rule also imposes new disclosure requirements. <i>Retraction or invalidation is possible under the new CFPB director; however, it is not recommended to wait to prepare.</i>
TILA/Reg Z and REG E – Prepaid Accounts (includes stored value products like mobile wallets and P2P products)	Major, but isolated	n/a	<a href="#">81 FR 83934 11/22/16</a>  <a href="#">82 FR 18975 4/25/17</a>	10/1/17; extended to 4/1/18 except agreements must be submitted to CFPB effective 10/1/18 Both 4/1/19	Applies Regs E and Z to a wide range of prepaid consumer accounts, including traditional prepaid cards, payroll cards, student financial aid disbursement cards, certain government benefit cards, mobile wallets, P2P payment products, and other electronic prepaid accounts that can store funds (excludes open and closed loop gift cards, and health, medical and flex savings accounts). (a) Extends error resolution rights and consumer liability protections for unauthorized or fraudulent charges, other errors, or for lost or stolen devices; (b) requires long and short form "Know Before You Owe" disclosures (provides models); (c) requires periodic statements, or free account balance by phone, and 12- and 24- month transaction histories online and in writing, respectively; (d) extends CARD-Act like protections to overdraft/credit features (such as ability to repay, & independent if under age 21; monthly statements; 21 day grace period with only reasonable and proportional late fees; limits on rates & fees in the 1 <sup>st</sup> year; limits on rate increases; 30 day waiting period) and prohibits right of offset and auto-pay without consent; and (f) requires card issuers to post prepaid account agreements on their websites. The CFPB's Prepaid implementation resources can be found <a href="#">here</a> .
			<a href="#">Final Rule 83 FR 6364 2/13/18</a>	4/1/19	Delays the effective dates of the November 2016 and April 2017 final rules to April 1, 2019. Reverses two aspects of previous final rules in FIs' favor: 1) Eliminates mandatory error resolution and liability provisions for unregistered, unverified accounts. 2) To address complications between credit cards linked to digital wallets creates a limited exception to the credit-related provisions of the final rule in Reg. Z for certain business arrangements between prepaid account issuers and credit card issuers that offer traditional credit card products. The rule also expands the situations in which prepaid account issuers are permitted to run negative balances on prepaid accounts. Other minor clarifications address: the exclusion of loyalty, award, and promo gift cards from coverage, allowed unsolicited issuance in certain cases, and provides additional flexibility regarding delivery of pre-acquisition disclosures and submission of agreements.

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HMDA - Expansion of data	Major	1094	<a href="#">80 FR 66127 10/28/15</a> , corrected <a href="#">80 FR 69567 11/10/15</a>	1/1/18, with threshold test effective 1/1/17, and quarterly reporting for very large institutions (>60,000 entries) required by 5/30/20	<p>Adds a reporting threshold test as of 1/1/17 of &gt;=25 home purchase &amp; refi loans in each of the prior 2 calendar years (2015 and 2016). The test adds alternative threshold as of 1/1/18 of &gt;= 100 <b>500 (see below)</b> HELOCs in each of the prior 2 calendar years. Expands coverage to include all dwelling secured loans and HELOCs, regardless of purpose, although business purpose loans are only reportable if they meet HI, HP or refi purpose tests; and approved preapproval requests for 1-4 family home purchase loans. Reports whether lender reported GMI based on visual observation or surname, as required if applicant chooses not to provide in person applications and allows applicant (not lender) to select disaggregated ethnic and racial categories for GMI with a sample data collection form provided. Requires web-based submission. Modifies several existing data points and adds others, such as: additional loan purposes, including cash out refi or "another" purpose; construction method (site built or manufactured); property address; applicant's age; credit score and model used; reasons for denial; total loan costs, or total points and fees charged; origination charges; discount points; lender credits; interest rate; prepayment penalty; debt-to-income ratio; combined loan-to-value ratio; loan term; introductory rate period; non-amortizing features; property value; whether land is included if manufactured home and borrower's ownership of that land; total dwelling units; number of income-restricted units in the property; application channel and creditor status; NMLS ID; and AUS results; whether a reverse mortgage, open ended, or primarily business purpose. The CFPB's HMDA implementation resources can be found <a href="#">here</a>. In July 2017 the CFPB published a 27 page <a href="#">Loan Scenarios</a> paper. Not published on their implementation pages, it can be found <a href="#">here</a> along with other "resources for HMDA filers."</p> <p>Reminder about changes to 1003.5; Disclosures and Reporting. Effective 1/1/2018 – No later than 3 business days after receiving notice from the FFIEC that its disclosure statement is available, the FI shall make available to the public upon request at its home office, and each branch office physically located in each MSA and each MD, a written notice (i.e. a tear sheet) that clearly conveys that the institution's disclosure statement may be obtained on the Bureau's Web site at <a href="http://www.consumerfinance.gov/hmda">www.consumerfinance.gov/hmda</a> (available for 5 years). Same concept and notice requirement for the modified LAR (available for 3 years). Commentary provides model language that may be used to satisfy both parts. An institution will no longer be required to make its disclosure statement or LAR available (but still can) for inspection at its home office. Rather, the rule will require institutions to disclose that the LAR can be obtained from the CFPB's website. <i>Revisions will need to be made to lobby notices to reflect changes.</i></p>
			<a href="#">82 FR 43088 9/13/17</a>	1/1/18, except enforcement and reporting provisions (1/1/19) and quarterly reporting provisions (1/1/20)	Final rule temporarily increases the open-end transactional coverage threshold from 100 HELOCs, to 500 or more HELOCs for reporting periods 2018 and 2019 (the threshold is applied to the two calendar year ends prior to each of these reporting periods). The Rule also finalizes certain substantive changes and technical corrections to the 2015 HMDA Final Rule that were proposed in April 2017. Areas addressed include: voluntarily reporting; New York CEMAs; improvement loans for commercial part of mixed use non-multifamily dwellings; meaning of "securitizer" and 'AUS'; builder spec homes; address components that are unknown; conditional approvals of accepted counteroffers; open end APRs; composite credit scores; revised closing costs/TPFs, origination costs, interest rate, points, lender credits, and APRs; teaser/intro rates; combined LTV; instructions for selection of ethnicity and race subcategories; meaning of income for GAI; temporary financing; "Loan Purpose" and "Mortgage Loan Originator NMLS Identifier" for purchased loans originated prior to January 1, 2018. Also corrects prior interpretation that a loan secured by 5 or more single family dwellings in different locations will now NOT be a multifamily loan.
			<a href="#">Proposed Rule 82 FR 44586 9/25/17</a>	Comments due 2/24/17	The CFPB proposes policy guidance regarding what items of application-level information will be disclosed to the public. Going forward, institutions will report HMDA data to the CFPB, and the CFPB will disclose HMDA data publicly, including application-level data for each institution. The purpose of this guidance is to describe the balancing approach the Bureau will use to determine how HMDA data should be modified prior to its disclosure to the public to protect applicant and borrower privacy while also fulfilling HMDA's public disclosure purposes.

Regulation B/ECOA	Moderate	1094	<a href="#">81 FR 66930 9/29/16</a>	1/1/17	Allows creditors to request that applicants self-identify using disaggregated ethnic and racial categories, as set out in Appendix B to Reg. C (HMDA) and will assist with implementing HMDA's mandate for this process that become effective 1/1/18. If a creditor chooses this option, 2017 HMDA entries should still be reported using only the aggregated race and ethnicity categories. <b>For 2017 applications with final action date in 2018, creditors can choose to report aggregated or disaggregated.</b>
			<a href="#">URLA Update by GSEs  Update 9/26/17</a>	11/1/16  7/1/19*	The GSEs have <i>republished</i> all URLA forms with an updated footer that states, "Not for Current Use" as opposed to the previous statement, "Effective 1/2018." The update states, "the redesigned URLA should not be used until the GSEs establish final effective and mandate dates." Although a mandate or implementation timeline has yet to be determined by the GSEs, lenders may use the published documents to identify required changes to their processes and procedures. It is possible that the 9/29/16 approval from the CFPB will enable the GSEs to permit earlier use of the URLA 2016, but without further guidance creditors may consider relying on the form provided in Appendix B to the 2015 HMDA final rule if collecting the new race and ethnicity information prior to January 1, 2018. This addendum could be used with the current URLA by crossing out or shading the monitoring information in Section X of the current form. <b>Demographic Information Addendum updated 7/1/19 based on the CFPB's finalized HMDA rule /Regulation C. Changes only the form instructions and not the data fields. Lenders may begin using this version of the Demographic Information Addendum immediately, however the industry may not begin using the Redesigned URLA in its entirety until 7/1/19.</b>
			<a href="#">82 FR 45680 10/2/17</a>	1/1/2018; except removal of 2004 URLA from Appendix B effective 1/1/2022	Aligns Reg B with HMDA rules, so that creditors can, in certain circumstances, still collect race and ethnicity data as they would have to collect for HMDA reporting (including disaggregated categories) and not violate Reg B. Circumstances include: during the first year after it meets a reporting threshold; during the five years after it had filed a HMDA LAR; dwelling-secured business loans even if they are not reportable; or as required by ECOA (e.g., primary home purchase loans). Provides a model form for collecting <u>aggregate</u> applicant race and ethnicity information and a cross-reference to the Regulation C appendix model form for collecting <u>disaggregated</u> applicant race and ethnicity information. Authorizes FIs subject to only the requirement to report closed-end loans, to voluntarily report HELOCs, and to the requirement to report HELOCs, to voluntarily report closed-end loans. If FI is an optional HMDA reporter and collects info, they are required to retain the collected information in the institution's records per Reg B retention requirements. Also permits, but does not require, creditors to collect applicant demographic information from a second or additional co-applicant.
Regulation CC, Availability of Funds and Collection of Checks	Moderate	n/a	<a href="#">82 FR 27552 6/15/17</a>	Effective and Mandatory 7/1/18	Modifies the current check collection and return requirements to reflect the virtually all-electronic check collection and return environment and to encourage all depositary banks to receive, and paying banks to send, returned checks electronically. The Board has retained, without change, the current same-day settlement rule for paper checks. The Board is also applying Regulation CC's existing check warranties under subpart C to checks that are collected electronically, and in addition, has adopted new warranties and indemnities related to checks collected and returned electronically and to electronically-created items.
			<a href="#">Proposed Rule 82 FR 25539 6/2/17</a>	Comments due 8/1/17	The Board is proposing to amend Regulation CC to address situations where there is a dispute as to whether a check has been altered or is a forgery, and the original paper check is not available for inspection. The proposed rule would adopt a presumption of alteration for any dispute over whether the dollar amount or the payee on a substitute check or electronic check has been altered or whether the substitute check or electronic check is derived from an original check that is a forgery. This rule is intended to provide clarity as to the burden of proof in these situations.
CFPB, Fed, and OCC- Annual Threshold Updates for 2018:	None	n/a	<a href="#">(1) 82 FR 51977 (2) 82 FR 51973 11/9/17 (3) 82 FR 61145 (4) 82 FR 31147 12/27/17</a>	Effective 1/1/18	CHANGE TO THRESHOLD: (1) TILA application is \$55,800 (increase from \$54,600); (2) exemption for appraisals on HPMLs is \$26,000 (increased from \$25,500); (3) new exemption threshold is \$45 million (up from \$44 million in 2017); (4) "Small Creditor" threshold is \$2.112 billion at 12/31/17 (increase from \$2.052 billion)

CFPB Annual Threshold Updates for CARD, HOEPA, and ATR/QM:	Minor	n/a	<a href="#">Final Rule 82 FR 41158 8/30/17</a>	1/1/18	CARD Act: 1) No change to the minimum interest charge threshold requiring disclosure of min. interest charge above \$1.00. 2) No change to the first (\$27) and subsequent (\$38) violation safe harbor penalty fees.  HOEPA: The CFPB increased the current total loan amount threshold from \$20,579 to \$21,032, and the current points and fees threshold from \$1,029 to \$1,052.  ATR/QM: 1) For a loan amount greater than or equal: to \$105,158 (currently \$102,894), points and fees may not exceed 3 percent of the total loan amount 2) to \$63,095 (currently \$61,737) but less than \$105,158, points and fees may not exceed \$3,155 3) to \$21,032 (currently \$20,579) but less than \$63,095, points and fees may not exceed 5 percent of the total loan amount 4) to \$13,145 (currently \$12,862) but less than \$21,032, points and fees may not exceed \$1,052 and 5) For a loan amount <u>less</u> than \$13,145 (currently \$12,862), points and fees may not exceed 8 percent of the total loan amount
SCRA Protection Extension Enacted	Minor	n/a	<a href="#">HR 2810</a>	12/12/2017	The National Defense Authorization Act for Fiscal Year 2018 legislation was signed into law by the President. For another two years, servicemembers will be entitled to the protections for one year beyond the end of their active duty service. The wording in the current HUD-SCRA delinquency notice that is provided with past due mortgage notices will remain accurate. The current notice can be used past the December 31, 2017 expiration date. Under this extension, the timeframe is scheduled to go back to 90 days on January 1, 2020.
Military Lending Act (MLA) Rule – Department of Defense	Major	n/a	<a href="#">80 FR 43560 7/22/15</a>  Interpreted at <a href="#">81 FR 58840 8/26/16</a>	10/3/16, except non-dwelling secured open-end credit card accounts, which will be delayed until at least 10/3/17.	Expands ML protection to most forms of consumer credit, including installment loans, unsecured open-end lines of credit and credit cards, payday loans, vehicle title loans, refund anticipation loans, deposit advance loans (excludes residential mortgage loans and purchase money car or personal property loans). The Military Annual Percentage Rate (MAPR) limit cap of 36% counts all interest and fees associated with the loan, with some exceptions, and now includes charges for ancillary “add on” products such as credit default insurance and debt suspension plans. Provides safe harbor methods of initially determining military status, should creditor choose to do so: (1) the MLA database maintained by the DOD (either through the query method, which can take up to 24 hours, or through approved direct access* which may only be granted to the largest inquirers), or (2) through a nationwide consumer reporting agency (which will not include information on dependents under age 18. See our summary of the MLA and the Interpretive rule <a href="#">here</a> and Interagency exam procedures issued 10/20/16 <a href="#">here</a> .
			  <a href="#">Interpretive Rule 82 FR 58739 12/14/17</a>	Immediate	The Department of Defense (DOD) has amended its August 26, 2016 Interpretive Rule that was first issued to help creditors comply with the July 2015 Final Rule implementing the Military Lending Act. The revised Interpretive Rule is consistent with the original format of questions and answers (Q&As), and in addition to revising the guidance on three questions, it adds a fourth. Of particular importance, the DOJ added express reference to “motor vehicles” and clarified that generally financing costs related to the object securing the credit will not disqualify the transaction from an exception, but financing credit-related costs will disqualify the transaction from exceptions. For example, a credit transaction that finances the cost of a vehicle, and finances optional leather seats or an extended service warranty, is exempt. Likewise, the financing of the delivery and installation costs of an appliance that secures credit is exempt. In contrast, a loan that includes financing for credit insurance costs is not exempt.
NCUA Member Business Loans	Major	n/a	<a href="#">81 FR 13530 3/12/16</a>	5/13/16 for guarantees; 1/1/17 for rest	Modernizes MBL requirements re: collateral, security, equity and loan limits (effective 5/13/16 eliminates current waiver process for personal guarantees), and replaces with a broad-based regulatory approach; CUs other than small credit unions (<\$250 million in total assets and total commercial loans originated plus portfolio are less than 15% of total net worth) must develop a commercial loan policy & organizational structure; will update supervisory guidance re: changed expectations under the new approach prior to effective date.

RESPA/TILA - Integrated Mortgage Disclosure (TRID)	Moderate	1032, 1098 and 1100A	<a href="#">82 FR 37656 8/11/17</a>	Eff 10/10/17; mand. comp by 10/1/18	Finalizes August 2016 proposal. Changes include: 1) <i>as proposed</i> establishes express tolerances for the total of payments to parallel the existing provisions regarding the finance charge 2) two amendments to expand the scope of the partial exemption and provide additional flexibility mainly for housing assistance agencies and non-profits when loans satisfy the partial exemption 3) requires provision of the integrated disclosures in transactions involving cooperative units, <i>whether or not cooperatives are classified under State law as real property</i> 4) clarify how a creditor may provide separate disclosure forms to the consumer and the seller. Also, <i>as proposed</i> clarifies disclosing on the LE and CD for: construction loans, escrow accounts, cash to close, gift funds, service providers, partial payments, "In 5 years" calculation, expiration date for costs on LE, rate locks, recording fees and others. Additionally, the final rule clarified two post consummation requirements in regard to escrow closing disclosures (1026.20(e)) and the partial pay policy statement on mortgage transfer disclosures statements (1026.39(d)(5)). These requirements currently apply to post consummation transactions for which the creditor received an application <i>on or after 10/3/15</i> . For apps <i>prior to 10/3/15</i> they do not take effect until 10/1/18. The CFPB published a <a href="#">24-page summary</a> of the amendments, with citations to the sections of the rule that were amended and in October 2017 & updated its <a href="#">Small Entity Compliance Guide</a> .
			<a href="#">Proposed Rule 82 FR 37794 8/11/17</a>	Comments due by 10/10/2017	Addresses the "black hole" issue (regarding limits on the ability of a credit to reset tolerances with a Closing Disclosure). This is addressing when a creditor may use a Closing Disclosure, instead of a Loan Estimate, to determine if an estimated closing cost was disclosed in good faith and within tolerance. The CFPB reports that <i>comments will be weighed carefully before a final regulation is issued</i> .
RESPA/TILA - Mortgage Servicing <i>(note, the original reg cite, and several corrective or technical publications are excluded for space constraints)</i>	Moderate	1418, 1420, 1463, and 1464	<a href="#">81 FR 72160 10/19/16</a>	10/19/17; successor in interest & BK per. statement provisions effective 4/19/18	Provides a new force-placed insurance model letter for when the borrower has insufficient coverage; clarifies and modifies early intervention and loss mitigation (LM) and prompt crediting and periodic statement requirements; and provides periodic statements for successors in interest, borrowers performing under temporary LMs and borrowers in bankruptcy. Extends TILA/RESPA protections, including servicing, LM, subsequent disclosure and escrow account rules, to Successors in Interest and other transferees of the property. Simultaneously with the final rule, the CFPB issued an <a href="#">Interpretive Rule</a> under the Fair Debt Collections Practices Act to clarify the appropriate interaction of the FDCPA and the mortgage servicing rules.
			<a href="#">Interim Final Rule 82 FR 47953 10/16/17</a>	Effective 10/19/17 Comments due by 11/15/17	In 2016, the Bureau made changes to the mortgage servicing rules to require mortgage servicers to send written early intervention notices to certain consumers at risk of foreclosure who have requested a cease in communication under the FDCPA. Section 1024.39(d)(3) requires servicers to provide a modified written early intervention notice to those borrowers under certain circumstances, but § 1024.39(d)(3)(iii) prohibits a servicer from providing the modified notice more than once during any 180-day period. As revised under this interim final rule, § 1024.39(d)(3)(iii) gives servicers a 10-day window to provide the required notices at the end of the 180-day period. In particular, revised § 1024.39(d)(3)(iii) retains the 180-day prohibition and also specifies: (1) If a borrower is 45 days or more delinquent at the end of any 180-day period after the servicer has provided the written notice, a servicer must provide the written notice again no later than 190 days after the provision of the prior written notice, and (2) if a borrower is less than 45 days delinquent at the end of any 180-day period after the servicer has provided the written notice, a servicer must provide the written notice again no later than 45 days after the payment due date for which the borrower remains delinquent or 190 days after the provision of the prior written notice, whichever is later. The interim final rule issued today gives servicers a longer, 10-day window to provide the modified notices. NOTE: Small servicers remain exempt from all of the early intervention requirements.
			<a href="#">Proposed Rule 82 FR 48683 10/18/17</a>	Comments due by 11/17/17	The Bureau is addressing certain technical aspects of the 2016 amendments regarding the timing for servicers to provide periodic statements. Section 1026.41(e)(5)(iv)(B) sets forth a single-billing-cycle exemption from the requirement to provide a periodic statement or coupon book in certain circumstances after one of several specific triggering events occurs resulting in a servicer needing to transition to or from providing bankruptcy-specific disclosures. The single-billing-cycle exemption applies only if the payment due date for that billing cycle is no more than 14 days after the triggering event. The Bureau is proposing to revise § 1026.41(e)(5)(iv)(B) to instead provide a single-statement exemption for the next periodic statement or coupon book that a servicer would otherwise have to provide, regardless of when in the billing cycle the triggering event occurs. NOTE: Small servicers remain exempt from all of these requirements.

New 12 CFR Part 1040 - Arbitration Agreements <b>REPEALED</b>	Potentially major for large FIs Moderate for others N/A	1028	<a href="#">82 FR 33210 7/19/17</a> <b>REPEALED</b> <a href="#">82 FR 55500 11/22/17</a>	Eff 9/18/17; mand. comp by 3/19/18 <b>REPEALED</b> Eff. 11/22/17	Congress passed, and the president signed a joint resolution under the Congressional Review Act disapproving the final arbitration rule such that it has no force or effect. The rule was removed from the FR effective immediately. The Bureau however has left all materials relating to the arbitration rule on its website "for reference only."
<b>PROPOSED RULES &amp; GUIDANCE (not associated with a Final Rule):</b>					
OCC, FRB, FDIC, NCUA – Loans in Areas Having Special Flood Hazards – Private insurance	Minor	n/a	<a href="#">81 FR 78063 11/7/16</a>	Comments due 1/6/17	Follow up to a 10/13 proposed rule under Biggert-Waters requiring a rule directing lending institutions to accept, and to notify borrowers of the availability of, "private flood insurance" (PFI). The proposed rule includes a "compliance aid" provision for lenders to determine whether a flood insurance policy meets the definition of PFI and must be accepted. The proposal also would clarify that lenders retain their discretion to accept PFI policies that do not meet the criteria for mandatory acceptance, provided certain conditions are met. Furthermore, the proposed rule would establish criteria to apply in determining whether coverage offered by a mutual aid society provides the type of policy or coverage that qualifies.
Interagency NPRM - Appraisal Threshold Changes for CRE	Minor, Positive change	n/a	NPRM <a href="#">FR 82 35478 7/31/17</a>	Comments due 9/29/17	Increases the threshold level at or below which appraisals would not be required for commercial real estate transactions from \$250,000 to \$400,000, and requires that evaluations be completed for transactions where an appraisal is not required; Includes in the definition of "commercial loans" transactions to finance construction of a consumer's primary residence; and requests comments on whether the current \$1,000,000 threshold for qualifying business loans should be increased.
NCUA – Advertising Rules	Minor	Na	Proposed Rule <a href="#">82 FR 46173 10/04/17</a>	Comments due 12/4/17	The advertising rule requires FICUs to use NCUA's "official advertisement statement" when advertising. In addition to being permitted to use any of the three current versions of the official advertising statement, the Board proposes to allow FICUs the option of using a fourth version, namely by stating "Insured by NCUA." To provide additional regulatory relief, the Board proposes to expand a current exemption from the advertising statement requirement regarding radio and television advertisements (from ≤15 seconds to ≤30 seconds), and eliminate the requirement to include the official advertising statement on statements of condition.
<b>EXPECTED RULES:</b>					
CFPB – Student Loan Servicing	Minor	n/a	<a href="#">80 FR 29302 5/21/15</a> <a href="#">81 FR 26529 5/3/16</a>	Comments due 6/12/16	Requests information on student loan servicing practices, practices related to loan repayment (including for borrowers in distress), the applicability of protections from other product markets (credit cards and mortgages) to student loans, and the availability of data on performance and borrower characteristics. Comments requested on samples of tested written communications to student loan borrowers.
CFPB - ECOA Business Lending Data, Regulation B	Major	1071	<a href="#">RFI 82 FR 22318, 5/5/17</a>	Comment period ended 7/14/17 Extended to 9/14/17	As mandated in the DFA will require financial institutions to compile, maintain, and report information concerning credit applications made by women-owned, minority-owned, and small businesses. Such data includes the race, sex, and ethnicity of the principal owners of the business. May also include type and purpose of loan, amount requested and approved for, type of action, census tract, business revenue, "any additional data that the Bureau determines would aid in fulfilling the purposes of this section" based on comments received.
CFPB - Overdraft Programs	Potentially major	n/a	<a href="#">77 FR 16817 3/22/12;</a> <a href="#">77 FR 12031 2/28/12</a>	Rules not definite. Comment period ended 4/23/12	Continued policy analysis and further research initiatives on overdraft programs, per CFPB 10/16 regulatory agenda published 12/23/16. On August 4, 2017 the CFPB unveiled <a href="#">four different, one page Know Before You Owe prototype disclosures</a> currently being tested. Currently, the model form in the 2010 rule continues to apply. Prototypes do not limit FIs ability to continue to allow and charge for bill pay and check overdrafts without express consent.
CFPB – Debt Collection	Potentially Major	n/a	<a href="#">78 FR 67847 11/12/2013 ext'd at 79 FR 2384 1/14/14</a>	Comment period extended to 2/28/14 (from 2/10/14).	Requests info from consumers, creditors and collectors on current debt collection practices and disclosures and potentially unfair, deceptive and abusive practices; may for the first time govern creditors collecting their own debts. Rules expected late-spring per CFPB's 4/4/16 panel Discussion at PLI. Testing with consumers now, per 3/16 regulatory agenda published 6/9/16; <a href="#">SBREFA outline published 7/28/16</a> . Will have separate SBREFA panel in 2017 on creditors who collect their own debts, per 10/16 agenda.