

Gramm-Leach-Bliley Act – S. 900/H.R. 10

Financial Modernization

[Public Law 106-102; Signed by the President 11-12-1999]

Timetable

GLBA Section	Section Description	Reference	Responsible Agency	Proposal Issued	Comments Due	Final Issued	Effective Date	Statutory Eff. Date
103	Financial Holding Companies	R-1057	FRB	1-25-00	3-27-00	1-3-01	2-2-01	3-12-00
103	FHC – Amendments	R-1057	FRB	3-21-00	4-17-00	1-3-01	2-2-01	3-12-00
103	FHC Permissible Activities	R-1062	FRB	3-17-00	5-12-00	1-3-01	2-2-01	3-12-00
103	Merchant Banking Powers for FHCs (merchant banking includes venture capital and other equity investments)	R-1065	FRB TREASURY	3-28-00	5-22-00	1-31-01	2-15-01	
103	Activities That Are Financial In Nature Real Estate Brokerage	R-1091	FRB TREASURY	1-3-01	5-1-01 (X)			
103	Activities That Are Financial In Nature	R-1094	FRB TREASURY	1-3-01	2-2-01		1-2-01 (I)	
114	FHC Operating Standards – Limits on Volume & Pricing of Credit Banks Extend to Affiliates (23A & 23B)	R-1063	FRB	3-17-00	5-12-00		3-11-00 (I)	
121	Subsidiaries of State Member Banks	R-1064	FRB	3-20-00	5-12-00	8-16-01	9-17-01	
121	Subsidiaries of National Banks	RIN 1557-AB80	OCC	1-20-00	2-14-00	3-10-00	3-11-00	3-11-00
121	Determining Whether Activities Are Financial In Nature	RIN 1505-AA80	TREASURY	3-20-00	5-15-00		3-14-00 (I)	
121	2 nd 50 Largest Banks – Alt. Criteria	R-1066	FRB	3-20-00	5-15-00	2-2-01	3-5-01	
121(d)	Subsidiaries of State Non-Member Banks	RIN 3064-AC38	FDIC	3-23-00	5-22-00	1-5-01	1-5-01	
305	Insurance Customer Protections	R-1079	JOINT	8-21-00	10-5-00	12-4-00	10-1-01 (X)	11-13-00
501	Safeguarding Consumer Information	R-1073	FRB OCC FDIC OTS NCUA FTC	6-26-00 6-26-00 6-26-00 6-26-00 6-14-00 9-7-00	8-25-00 8-25-00 8-25-00 8-25-00 8-14-00 10-24-00 (X)	2-1-01 2-1-01 2-1-01 2-1-01 1-30-01 5-23-02	7-1-01 7-1-01 7-1-01 7-1-01 7-1-01 5-23-03	11-13-00
504	Consumer Privacy	R-1058	FRB OCC FDIC OTS	2-22-00 2-22-00 2-22-00 2-22-00	3-31-00 3-31-00 3-31-00 3-31-00	6-1-00 6-1-00 6-1-00 6-1-00	7-1-01 7-1-01 7-1-01 7-1-01	11-13-00

Gramm-Leach-Bliley Act – S. 900/H.R. 10

Financial Modernization

[Public Law 106-102; Signed by the President 11-12-1999]

Timetable

GLBA Section	Section Description	Reference	Responsible Agency	Proposal Issued	Comments Due	Final Issued	Effective Date	Statutory Eff. Date
			NCUA	3-1-00	3-31-00	5-18-00	7-1-01	
			SEC	3-8-00	3-31-00	6-29-00	7-1-01	
			FTC	3-1-00	3-31-00	5-24-00	7-1-01	
506	Affiliate Information Sharing	R-1082	FRB	10-20-00	12-4-00			
			OCC	10-20-00	12-4-00			
			FDIC	10-20-00	12-4-00			
			OTS	10-20-00	12-4-00			
			NCUA	10-26-00	12-26-00			
525	Regulation & Guideline Review To Prevent Unauthorized Disclosure of Consumer Financial Information	n/a	FRB			X	X	
			OCC			X	X	
			FDIC	n/a	n/a	5-9-01	5-9-01	n/a
			OTS			x	x	
			NCUA			x	x	
601-608	FHLB Reform	RIN 3069-AA94	FHFB	3-15-00	4-14-00	7-3-00	7-3-00	
702	ATM Fees (Regulation E Amendments)	R-1077	FRB	7-18-00	8-18-00	3-6-01	10-1-01	
711	CRA Sunshine Requirements	R-1069	JOINT	5-19-00	7-21-00	1-10-01	4-1-01	n/a
722	Plain Language Requirement							
729	Study and Report on Adapting Existing Legislative Requirements to Online Banking and Lending.	----- R-1105	FDIC FRB	7-16-01 5-21-01	9-14-01 8-20-01			11-11-01