



COMPLIANCE NEWS™

For U.S. Financial Institutions

Index

September 1997 – January 2021

ABANDONED PROPERTY

- See UNCLAIMED PROPERTY

ACH

- See AUTOMATED CLEARING HOUSE

ADOPTION TAXPAYER IDENTIFICATION NUMBER

- Obtaining & Using
 - Final Rules.....November 1999; p.8
 - Temporary Rules..... February 1998; p.5

AGGREGATE ESCROW

- See ESCROW

ALLOWANCE FOR LOAN & LEASE LOSSES

- FFIEC Policy Statement
 - Final..... July 2001; p.3
 - Proposed.....October 2000; p.5
- Financial Modernization..... January 2000; p.2
- Interagency Guidance..... August 1999; p.7
- NCUA Interpretive Ruling & Policy Statement
 - Final..... June 2002; p.4
 - Proposed.....November 2001; p.4

AICPA

- See AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

- SOP 03-3 – Call Report & TFR..... April 2005; p.2

APPRAISALS

- Interagency – General Exemption Amount, Rural Property Exemption, Compliance With Appraisal Industry Standards
 - Final Rule.....October 2019; p.2

- Proposed Rule..... February 2019; p.2

ATIN

- See ADOPTION TAXPAYER IDENTIFICATION NUMBER

ATM FEES

- Financial Modernization January 2000; p.2
- Required Disclosures – Final Rule..... April 2001; p.8

AUTOMATED CLEARING HOUSE

- ARC Entries – Customer Opt-Out May 2004; p.7
- ARC/BOC Opt Out..... April 2011, p.7
- Audit Rules March 2000; p.5
- Back Office Conversion – “BOC” Entries..... March 2007; p.2
- Business Check Conversion..... June 2006; p.5
- Check Conversion Transactions – “PPD” SEC Code Not Valid May 2006; p.5
- Check Conversion Transactions (ARC & POP Entries) – Regulation D Treatment April 2004; p.4
- Double Re-Credits
 - New Return Reason Codes
 - Final August 2013; p.5
 - Proposed..... October 2012; p.7
- Electronic Payments Via Phone (TEL)..... October 2000; p.6
- Healthcare Payments..... August 2013; p.2
- IAT Entries
 - Track Ultimate Beneficiary
 - Final August 2013; p.4
 - Proposed..... October 2012; p.7
- “Individual Name” Field – “TEL” & “WEB” Entries December 2006; p.6
- Internet-Initiated ACH Debits (WEB)..... March 2001; p.7
- Internet-Initiated (WEB) Entries – Regulation D Treatment..... May 2004; p.3
- Network Enforcement Rule January 2008; p.9
- OFAC Compliance
 - General November 2002; p.3
 - Inbound International ACH Transactions – Delay November 2003; p.10
 - International ACH Transactions – Proposed Changes January 2006; p.2
- P2P Payments
 - New WEB “Credit” Entry & Addenda Type Codes
 - Final August 2013; p.5
 - Proposed..... October 2012; p.8
 - “Company Identification” Field January 2015; p.6
- Prenote Waiting Period – Final Rule November 2013; p.4
- Return Issues – Time Frame December 2004; p.6
- Risk & Enforcement
 - Final Changes January 2015; p.2
 - Proposed Changes November 2013; p.2
- Same Day ACH Processing
 - Enhancements (Faster Funds Availability, Dollar Limit Increase, New Processing Window) December 2018; p.3
 - New Processing Window – Extended Effective Date March 2020; p.5
 - Overview November 2015; p.3
 - Phase 3 – Special Funds Availability Requirements September 2016; p.2
- Stop Payments
 - All Future Entries – Proposed Return Reason Code R90..... October 2012; p.6

- Automatic Expiration July 2009; p.5
- Telephone-Initiated (TEL) Entries
 - “Payment Type Code” Field – Proposed Change..... January 2015; p.5
 - Regulation D Treatment May 2004; p.3
- Unauthorized Returns March 2020; p.3
- Unauthorized Telephone-Initiated (TEL) Transactions March 2003; p.6
- 2002 Rules Changes
 - Liability For Breach of Warranty & Re-Presented Check Entries August 2002; p.2
 - Reinitiation, Electronic Check Applications, & more (ARC) December 2001; p.3
- 2003 Rules Changes
 - Notification Of Change Code, Return Reason Codes, ARC Entry Detail..... August 2002; p.2
 - XCK Entry (check serial number) & RET Entry (eliminated).....October 2002; p.6
- 2004 Rules Changes – Data Security & ADV Entries April 2004; p.5
- 2006 Rules Changes – Return Reason Codes November 2005; p.5
- 2008 Rules Changes – Company Name Field May 2008; p.7
- 2011 Rules Changes
 - IAT Entry Descriptions October 2011; p.3
 - IAT Entries & TTC Field October 2011; p.10
 - Recurring “TEL” Transactions..... October 2011; p. 10
 - Return Fees, “XCK” Entries, Recurring “TEL” Transactions April 2011, p.2

BANK CALL REPORT

- 1998 Changes..... January 1998; p.2
- 1999 Changes
 - Final..... February 1999; p.6
 - Proposed..... November 1998; p.4
- 2000 Changes
 - No Changes For March 2000 January 2000; p.9
- 2001 Changes
 - Final..... January 2001; p.6
 - Proposed..... August 2000; p.8
- 2002 Changes
 - Final..... February 2002; p.3
 - Proposed..... November 2001; p.2
- 2003 Changes
 - Subprime Lending Data Collection
 - Final – Not Implemented January 2003; p.5
 - Proposed..... August 2002; p.7
 - Various
 - Final March 2003; p.2
 - Proposed..... December 2002; p.2
- 2004 Changes
 - General February 2004; p.3
 - Instruction Changes – Proposed May 2004; p.7
- 2005 Changes
 - Final – GNMA Delinquency, AICPA SOP 03-3, Schedule RC-R, 314(a) Contacts June 2005; p.4
 - Proposed – AICPA SOP 03-3..... April 2005; p.2
- 2006 Changes
 - Final – GNMA Foreclosed Real Estate June 2005; p.5
 - Final – Various March 2006; p.2
 - Loans To Executive Officers..... December 2006; p.6
 - Proposed – Various August 2005; p.4

- Schedule RC-L – Derivatives – Decision NOT To Implement..... July 2006; p.9
- Schedule RC-O – Deposit Insurance..... July 2006; p.6
- 2007 Changes
 - Final – Various March 2006; p.2
 - Deposit Insurance Assessments, Time Deposit Information, Fair Value Measurements, Negative Amortization Loans, and Servicing of Loan Participations
 - Final April 2007; p.9
 - Proposed.....November 2006; p.3
- 2008 Changes
 - Final – Various February 2008; p.3
 - Proposed – VariousOctober 2007; p.2
- 2009 Changes
 - Non-Interest Bearing Transaction Accounts > \$250,000 December 2008; p.2
 - Deposit Insurance July 2009; p.6
 - Final..... February 2009; p.2
 - ProposedOctober 2008; p.4
 - Reciprocal Deposits (Schedule RC-O) – Proposed April 2009; p.7
- 2010 Changes
 - Final..... January 2010; p.3
 - Proposed August 2009; p.8
 - Noninterest-Bearing Transaction Accounts
 - TAG Amounts
 - ◆ Final..... August 2010; p.10
 - ◆ Proposed..... May 2010; p.7
 - Dodd-Frank Amendments
 - ◆ Final.....November 2010; p.13
 - ◆ Proposed.....September 2010; p.3
 - ◆ Revisions – IOLTAs..... February 2011; p.3
- 2011 Changes
 - Round #1
 - Final February 2011; p.4
 - Proposed.....October 2010; p.2
 - Round #2 – Proposed March 2011; p. 4
- 2012 Changes
 - Final..... February 2012; p.4
 - Proposed
 - Round #1November 2011; p.4
 - Round #2Schedule RC-O..... December 2011; p.2
- 2013 Changes
 - Schedule RI-C January 2013; p.2
 - Final & Delayed May 2013; p.7
 - Proposed February 2013; p.10
- 2014 Changes
 - Schedules RC-E & RC-M – Final January 2014; p.3
 - Schedule RC-R
 - Final January 2014; p.2
 - Proposed..... August 2013; p.3
- 2015 Changes
 - Schedule RI – Final January 2014; p.6
 - Schedule RC-R
 - Final January 2014; p.3
 - Proposed..... August 2013; p.3

- Schedule RC-R – Part II
 - Final February 2015; p.2
 - Proposed..... June 2014; p.5
- Schedule RC-L
 - Final February 2015; p.2
 - Proposed..... June 2014; p.5
- Various – ProposedSeptember 2015; p.2
- 2016 Changes
 - Various
 - Delayed December 2015; p.4
 - Final June 2016; p. 2
 - Proposed.....September 2015; p.6
- 2017 Changes
 - Various – Final June 2016; p.2
- 2018 Changes
 - Round #1 (Various)
 - Proposed..... July 2017; p.2
 - Revised Implementation Schedule..... January 2018; p.3
 - Round #2 (Various) – ProposedNovember 2017; p.3
- 2019 Changes
 - ASU No. 2016-13 Credit Losses [Current Expected Credit Losses (CECL)]
 - Final – With 2 Minor Changes..... February 2019; p.3
 - Proposed.....November 2018; p.3
 - Community Bank Leverage Ratio (CBLR)
 - Decision Not To Finalize January 2020; p.9
 - Proposed..... April 2019; p.2
 - Small Filers
 - Final July 2019; p.4
 - Proposed – Extended Effective Date #1 March 2019; p.4
 - Proposed – Extended Effective Date #2 April 2019; p.6
 - Proposed..... January 2019; p.2
- 2020 Changes
 - CBLR – Community Bank Leverage Ratio..... January 2020; p.9
 - Final – COVID-19 Related – Effective 6/30/20..... June 2020; p.5
 - Final – Schedule RC-R – Effective 3/31/20 January 2020; p.3
 - Miscellaneous Changes January 2020; p.8
- 2021 Changes
 - Proposed (RC-O; CECL Transition Adjustment)..... December 2020; p.3
 - Proposed (GAAP & Remittance Rule)..... July 2020; p.4
- Electronic Filing.....September 1997; p.2
- Filing Deadline – Phase-Out Of Extension For Banks With More Than One Foreign Office
 - Implemented..... July 2006; p.7
 - Postponed March 2005; p.7
- First Quarter 2020 Due Date..... March 2020; p.5
- Internet-Based Filing
 - Announcement..... January 2004; p.11
 - Postponed August 2004; p.7
 - Updated Timetable February 2005; p.8
- Loans To Small Businesses & Small Farms (RC-C; Part II)
 - Comment Request – How To Improve.....November 2019; p.6
- Small Filer Format (FFIEC 051)
 - Final..... January 2017; p.2

- Proposed.....October 2016; p.3

BANK SECRECY ACT

- Currency Transaction Report
 - 2017 Changes – FinCEN Report 112 June 2017; p.5
 - CTR File Layout ChangesSeptember 2005; p.3
 - Final Changes December 2003; p.5
 - Magnetic Media Edits – Zip Code Validation.....October 2004; p.6
 - Proposed Changes July 2003; p.5
- Magnetic Media Filing (Retired) August 2008; p.12
- Role Of The IRS – Report To Congress May 2002; p.4
- See also FINANCIAL CRIMES ENFORCEMENT NETWORK

BASEL COMMITTEE ON BANKING SUPERVISION

- BASEL I-A Capital GuidelinesNovember 2005; p.3
- BASEL II – U.S. Implementation
 - Delay June 2005; p.6
 - Timetable
 - Original July 2004; p.4
 - Revised.....November 2005; p.5
- Proposed Guidance on Loan Account & Credit Risk Disclosure December 1998; p.8
- Standardized Framework (replaces BASEL I-A proposal).....September 2008; p.7

BRANCH CLOSINGS

- Joint Policy Statement.....September 1999; p.5

BRANCH NAMES

- Interagency Statement to Reduce Customer Confusion..... May 1998; p.6

BUSINESS CONTINUITY

- Strengthening The Resilience Of The U.S. Financial System
 - Final..... June 2003; p.3
 - Proposal (White Paper).....October 2002; p.3

CAPITAL

- Current Expected Credit Losses (CECL) Implementation..... April 2019; p.5
- Liquidity Coverage Ratio
 - Interim Final Rule – Neutralize Effects Of Participation In Liquidity Facilities June 2020; p.7
- Supplementary Leverage Ratio
 - Banks Engaged In Custodial Activities
 - Final Rule..... February 2020; p.6
 - Proposed Rule May 2019; p.5
 - Temporary Exclusion Of U.S. Treasury Securities & Deposits At Federal Reserve Banks
 - Final Rule..... June 2020; p.7
 - Interim Final Rule April 2020; p.3

CHECK 21

- EnactmentNovember 2003; p.2
- See also “REGULATION CC”

COMMERCIAL LOANS

- Classification Framework – Proposed May 2005; p. 2

COMMUNITY REINVESTMENT ACT

- Amendments To Conform To Regulation C (HMDA)
 - Final..... December 2017; p.3
 - Proposed.....October 2017; p.5
- Credit For Recovery Efforts.....November 2001; p.5
- Data Collection
 - Loan Renewals & Income Data..... July 2000; p.17
 - Use Of Census DataOctober 2001; p.5
 - 2004 File SpecificationsSeptember 2003; p.7
- FDIC – Proposed Revisions.....September 2004; p.6
- Financial Modernization January 2000; p.2
- Improved Performance Evaluations – Comment RequestOctober 2001; p.4
- Interagency – Proposed Revisions May 2005; p.8
- Modernization – Proposed February 2020; p.4
- OTS – Final RevisionsSeptember 2004; p.6
- OTS – Consistency With Other Regulators March 2007; p.11
- Request For Information February 2020; p.6
- Strategic Plan Submissions April 1998; p.6

CONGRESS

- House Financial Services Committee Formed..... January 2001; p.10

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

- Abusive Acts Or Practices – Policy Statement March 2020; p.5
- Charge For Consumer Credit Reports
 - 2012..... April 2012; p.4
 - 2013..... January 2013; p.4
 - 2014..... January 2014; p.8
 - 2015..... December 2014; p.4
 - 2016.....November 2015; p.4
 - 2017.....November 2016; p.8
 - 2018.....November 2017; p.18
 - 2019..... January 2019; p.5
 - 2020.....November 2019; p.5
 - 2021..... January 2021; p.5
- Credit Card Market
 - 2015 Comment Request May 2015; p.3
 - 2017 Comment Request March 2017; p.3
 - 2019 Comment Request February 2019; p.7
 - 2020 Comment RequestOctober 2020; p.3
- Designated Transfer Date (Dodd-Frank Act §1062).....September 2010; p.6
- Integrated Mortgage Disclosures – Plan To Assess Effectiveness February 2020; p.6
- Mortgage Origination – Interpretive Rule May 2020; p.5
- Small Business Lending Market – Comment Request..... May 2017; p.5
- Supervision Of Nonbank Automobile Financing Market June 2015; p.3
- Supervision Of Credit Bureaus July 2012; p.4
- Supervision Of Debt CollectorsNovember 2012; p.21
- Supervision Of International Money Transfer Providers.....October 2014; p.4
- Supervision Of Nonbank Student Loan Servicers December 2013; p.5
- TRID Rule Delay July 2015; p.7

CONSUMER PRIVACY

- Annual Privacy Notice Mailing – Exception December 2015; p.4
- Banks
 - Final Rule
 - Announcement June 2000; p.6
 - Details July 2000; p.2
 - Notice Simplification – Comment Request February 2004; p.6
 - Proposed Rule..... April 2000; p.2
 - Relationship To Proposed FCRA Regulations May 2001; p.7
- Credit Unions
 - Final Rule July 2000; p.15
- FDIC Public Forum..... March 2000; p.6
- FDIC Report – Self-Regulation RecommendedNovember 1998; p.2
- Financial Modernization January 2000; p.2
- Information Sharing Practices
 - Comment Request March 2002; p.6
 - Extended Comment Deadline..... April 2002; p.6
- Model Notice December 2009; p.7
- OTS Privacy Preparedness Checkup.....October 2000; p.6
- Texas Requirements..... February 2002; p.2
- Workshop On Financial Privacy Notices.....October 2001; p.5
- See also “Affiliate Information Sharing” under FAIR CREDIT REPORTING ACT

CONSUMER LEASING

- See REGULATION M

CRA

- See COMMUNITY REINVESTMENT ACT

CREDIT BUREAU REPORTING

- Bankruptcy – Chapter 13 December 2009; p.7
- Credit Reporting Resource Guide (CRRG)
 - 2004 UpdateNovember 2004; p.3
 - 2005 UpdateOctober 2005; p.2
 - 2006 Update May 2007; p.2
 - 2007 Update December 2007; p.2
 - 2008 UpdateNovember 2008; p.2
 - 2009 UpdateOctober 2009; p.3
 - 2010 UpdateNovember 2010; p.3
 - 2011 UpdateOctober 2011; p.3
 - 2012 UpdateOctober 2012; p.3
 - 2013 UpdateSeptember 2013; p.4
 - 2014 UpdateNovember 2014; p.3
 - 2015 Update January 2016; p.4
 - 2016 UpdateOctober 2016; p.3
 - 2017 Update January 2018; p.4
 - 2018 Update June 2018; p.8
 - 2019 Updates
 - #1 June 2019; p.6
 - #2October 2019; p.3
 - 2020 UpdateSeptember 2020; p.4
- Fair & Accurate Credit Transactions (FACT) Act (P.L. 108-100)

- Confirmed Addresses (§315) – Address Indicator Code of “C” June 2008; p.6
- Effective Dates
 - Final February 2004; p.7
 - Proposed..... January 2004; p.11
- Overview January 2004; p.2
- FFIEC Notice On Full-File Reporting February 2000; p.6
- Loan Modifications..... May 2009; p.13
- Metro 2 File Format
 - Announcement of Availability April 1998; p.4
 - Interest Type Indicator March 2009; p. 9
 - New Future Codes (special comment code “CI”;
consumer information indicator “2A”).....November 2006; p.8
 - Special Comment Codes
 - Initial Announcement..... March 2009; p.10
 - Revised Announcement #1 April 2009; p.7
 - Revised Announcement #2 May 2009; p.16
 - 2010 Changes..... February 2010; p.12
 - 2011 Changes – Code “CP” (Account In Forbearance)..... April 2011; p.8
- Negative Information Notice
 - Final Model Language..... June 2004; p.5
 - Proposed Model Language April 2004; p.6
- See also FAIR CREDIT REPORTING ACT & FEDERAL TRADE COMMISSION

CREDIT RISK RETENTION

- Proposed Rule August 2011; p.7
- Rule Review..... January 2020; p.2

CREDIT UNION CALL REPORT

- 2000 Changes
 - Final.....October 1999; p.2
 - Proposed..... May 1999; p.9
- 2001 Changes
 - Final..... December 2000; p.3
 - Proposed.....October 2000; p.3
- 2002 Changes
 - Final..... March 2002; p.3
 - Quarterly Reporting For All Credit Unions..... June 2002; p.6
- 2005 Changes – Final..... February 2005; p.5
- 2006 Changes – Proposed..... May 2006; p.3
- 2008 Changes
 - Final (“Modified” Real Estate Loans)..... August 2008; p.2
 - Final (Insured Savings Computation).....October 2008; p.11
- 2009 Changes
 - Round #1 – Final February 2009; p.9
 - Round #2 – FinalSeptember 2009; p.3
 - Round #3 – FinalNovember 2009; p.2
- 2010 Changes
 - Delinquency, Charge-Offs, Recoveries & Other..... February 2010; p.2
 - STS Loans, NCUIF Premiums, NCUA Guaranteed NotesNovember 2010; p.11
 - TAG Amounts August 2010; p.11
- 2011 Changes
 - Round #1 – Effective 3/31/11..... February 2011; p.17

- Round #2 – Effective 6/30/11..... May 2011; p.10
- Round #3 – Effective 9/30/11..... August 2011; p.4
- Round #4 – Effective 12/31/11.....November 2011; p.2
- 2012 Changes
 - SBA Mortgage-Backed Securities..... August 2012; p.2
 - Modified Loans Deleted / TDRs Added.....November 2012; p.2
- 2013 Changes..... May 2013; p.3
- 2014 Changes..... February 2014; p.2
- 2016 Changes..... June 2016; p.10
- 2017 Changes.....September 2017; p.4
- 2018 Changes
 - Effective 6/30/18..... July 2018; p.5
 - Effective 9/30/18.....September 2018; p.6
- 2019 Changes
 - Effective 3/31/19 February 2019; p.3
- 2020 Changes
 - Effective 3/31/20 March 2020; p.4
 - Effective 6/30/20 June 2020; p.4
- Online Web-Based Filing
 - Final..... August 2009; p.12
 - Proposal..... April 2009; p.8

CURRENCY TRANSACTION REPORT

- See BANK SECRECY ACT

CUSTOMER IDENTIFICATION PROGRAMS

- See KNOW YOUR CUSTOMER and FINANCIAL CRIMES ENFORCEMENT NETWORK (FinCEN)

DAYLIGHT OVERDRAFTS

- Earlier Afternoon Presentment Deadline January 1998; p.6
- Measuring Daylight Overdrafts
 - Final..... December 2014; p.3
 - Proposal..... December 2013; p.5

DEADBEAT PARENTS

- See FINANCIAL INSTITUTION DATA MATCH

DEFENSE DEPARTMENT

- Loans To Service Members
 - Modified Rule – Expanded Scope
 - Final February 2016; p.2
 - Proposed..... February 2015; p.3
 - Original Rule
 - FinalNovember 2007; p.16
 - Proposed..... April 2007; p.4

DEPOSIT INSURANCE

- Assessments
 - Final Revisions January 2000; p.9
 - Proposed RevisionsOctober 1999; p.10
- Calculation Tool.....November 1998; p.6
- Coverage Increased To \$250,000

- InitialOctober 2008; p.2
- Extended.....September 2009; p.7
- Permanent.....August 2010; p.10
- Coverage of IRAs and Medical Savings Accounts.....November 1998; p.4
- FTC Required Disclosure Of No Deposit Insurance..... April 2005; p.5
- Joint Accounts – “Signature Card” Requirement – Alternative Method To Satisfy
 - Final Rule..... July 2019; p.3
 - Proposed Rule..... April 2019; p.4
- Joint Accounts & Payable-On-Death Accounts
 - Proposal to SimplifyOctober 1998; p.5
 - Simplification April 1999; p.4
- Large Banks
 - Provisional Holds & Data Extracts [12 CFR Part 360.9]September 2008; p.3
 - Recordkeeping For Timely Deposit Insurance Determination [12 CFR Part 370]
 - Original Rule
 - ◆ Comment Request April 2015; p.2
 - ◆ Final..... January 2017; p.3
 - ◆ Proposed April 2016; p.2
 - Modified Rule
 - ◆ Final.....September 2019; p.5
 - ◆ Proposed June 2019; p.3
- Living Trust Accounts
 - Comment Request August 2003; p.9
 - Final..... February 2004; p.7
- Mortgage Servicing Accounts
 - Final.....September 2009; p.7
 - InterimOctober 2008; p.12
- Non-Interest Bearing Transaction Accounts
 - §343 Dodd-Frank Act
 - Final December 2010; p.6
 - Proposed.....October 2010; p.7
 - Revised – IOLTAs Included January 2011; p.2
 - Revised Notice Requirements..... February 2011; p.3
 - Expiration..... December 2012; p.5
 - Extended Opt-Out DateNovember 2008; p.20
 - Final Rule December 2008; p.3
 - Initial AnnouncementOctober 2008; p.13
 - Program Extension #1 (through 6/30/10).....September 2009; p.5
 - Program Extension #2 (through 12/31/10)
 - Final July 2010; p.7
 - Proposed..... April 2010; p.6
- Public Awareness..... March 2011; p.10
- Reminder of Importance of Employee Training..... June 1998; p.8
- Revocable Trust Accounts
 - Final.....September 2009; p.7
 - InterimOctober 2008; p.10
- Simplification Amendments May 1998; p.6
- Sweep Account Disclosures
 - Final..... February 2009; p.22
 - ProposedNovember 2008; p.20

DISASTER RECOVERY

- See BUSINESS CONTINUITY

DISCLOSURE OF MORTGAGE PRODUCTS

- Informed Consumer Choice
 - Final Notice July 1999; p.3, p.9
 - Final Notice – Clarification August 1999; p.8
 - HUD Guidance September 1999; p.3
 - Proposed Notice April 1999; p.4
- One-Page Analysis Required December 1998; p.8

EDUCATION IRAs

- See EDUCATION SAVINGS ACCOUNTS

EDUCATION LOANS

- See STUDENT LOANS

EDUCATION SAVINGS ACCOUNTS (ESA)

- Authorizing Legislation October 1997; p.7
- Deposit Insurance Coverage November 1998; p.4
- Q&A Guidance December 1997; p.2
- Prior Year Corrections (2002 & earlier) December 2003; p.3
- Reporting Contributions For Tax Year 2003 (Form 5498-ESA) January 2003; p.4
- Reporting Distributions For Tax Year 2003 (Form 1099-Q) August 2003; p.8
- Technical Corrections September 1998; p.4

EFT '99

- Electronic Transfer Account (ETA) – Proposed Features January 1999; p.2
- Final Rule December 1998; p.6
- Payment Service Providers – Comment Request February 1999; p.7
- Voluntary Disclosures June 1998; p.8

ELECTRONIC DISCLOSURES

- Consumer Leasing (Regulation M)
 - Date Delayed August 2001; p.10
 - Initial Proposal March 1998; p.6
 - Interim Rule May 2001; p.8
 - Second Proposal November 1999; p.8
 - Third Proposal May 2007; p.6
 - Final Rule March 2008; p.11
- Electronic Fund Transfers (Regulation E)
 - Date Delayed August 2001; p.10
 - Initial Proposal March 1998; p.6
 - Interim Rule June 1998; p.6
 - Interim Rule #2 May 2001; p.8
 - Second Proposal November 1999; p.8
 - Third Proposal May 2007; p.6
 - Final Rule March 2008; p.11
- E-Sign Law December 2000; p. 2
- Equal Credit Opportunity (Regulation B)
 - Date Delayed August 2001; p.10
 - Initial Proposal March 1998; p.6

- Interim Rule..... May 2001; p.8
- Second ProposalNovember 1999; p.8
- Third Proposal May 2007; p.6
- Final Rule March 2008; p.11
- Extended Comment Date January 2000; p.9
- FFIEC Paper on Consumer Compliance..... August 1998; p.6
- IRS Retirement Plan Notices March 2000; p.5
- Truth In Lending (Regulation Z)
 - Date Delayed August 2001; p.10
 - Initial Proposal March 1998; p.6
 - Interim Rule..... May 2001; p.8
 - Second ProposalNovember 1999; p.3
 - Third Proposal May 2007; p.6
 - Final Rule March 2008; p.11
- Truth In Savings (FRB’s Regulation DD)
 - Date Delayed August 2001; p.10
 - Initial Proposal March 1998; p.6
 - Interim Rule #1.....October 1999; p.6
 - Interim Rule #2..... April 2001; p.4
 - Interim Rule #2 (2nd mention) May 2001; p.8
 - Second ProposalOctober 1999; p.7
 - Second Proposal – Extended Comment DateNovember 1999; p.9
 - Third Proposal May 2007; p.6
 - Final Rule March 2008; p.11
- Truth In Savings (NCUA’s Regulation Part 707)
 - Proposal #1 January 2000; p.9
 - Proposal #2 June 2001; p.14

ELECTRONIC EXAMINATIONS

- Suggested Common Data Elements..... April 1998; p.6

ELECTRONIC FUND TRANSFERS

- See REGULATION E

ELECTRONIC TRANSFER ACCOUNT (ETA)

- Account Features
 - Final..... August 1999; p.4
 - Proposal..... January 1999; p.2
- Informational Briefing June 1999; p.6

EMERGING ISSUES

- Updates Every Month Beginning August 1998

EXAMINATIONS

- Automated Tools..... April 1998; p.6
- Electronic Loan Data
 - Announcement..... March 2002; p.6
 - Update (more “required” fields)..... March 2013; p.2
- Less Frequent Exams
 - Final Rule January 2019; p.5
 - Proposed Rule..... December 2018; p.4
- Subprime Lending Guidance March 2001; p.8

EQUAL CREDIT OPPORTUNITY ACT

- See REGULATION B

ESCHEAT

- See UNCLAIMED PROPERTY

ESCROW

- Aggregate Escrow – Amendments..... January 1998; p.5
- Connecticut – Interest On Escrow
 - Interest Rate For 2000 February 2000; p.6
 - Interest Rate For 2001 December 2000; p.6
 - Interest Rate For 2004 February 2004; p.8
 - Interest Rate For 2005 January 2005; p.5
- Disclosures
 - Final..... July 2014; p.2
 - Proposed..... June 2011; p.2
- Higher-Priced Mortgage Loans (HPMLs)
 - Escrow Account Exemption Threshold
 - 2014 January 2014; p.8
 - 2015 January 2015; p.6
 - 2016 December 2015; p.3
 - 2017 December 2016; p.14
 - 2018 December 2017; p.3
 - 2019 January 2019; p.5
 - 2020 December 2019; p.4
 - 2021 December 2020; p.3
 - Jumbo Loans
 - Final March 2011; p.10
 - Proposal November 2010; p.10
 - Timing & Disclosures
 - Final January 2013; p.3
 - Proposal June 2011; p.2
- New Hampshire – Interest On Escrow
 - Interest Rate Update February 2000; p.6
 - Interest Rate Update September 2000; p.7
- OCC Reminder – Timely Disbursements November 1998; p.6
- Wisconsin – Interest On Escrow
 - Interest Rate For 2003 February 2003; p.12
 - Interest Rate For 2005 January 2005; p.5
 - Interest Rate For 2007 December 2006; p.7

FACT Act

- Accuracy & Integrity Of Data Furnished [§312(a)]
 - Advance Notice of Proposed Rulemaking April 2006; p.6
 - Final Rule October 2009; p.6
 - Proposed Rule..... January 2008; p.3
- Address Discrepancies [§315]
 - Confirmed Addresses (§315) – Address Indicator Code of “C” June 2008; p.6
 - Final Rule November 2007; p.14
 - Proposed Rule..... August 2006; p.8
- Affiliate Marketing Rule [§214]

- Final..... March 2008; p.2
- Proposed.....November 2004; p.4
- Discrimination Based On Fraud Alerts..... March 2006; p.7
- Disposal Of Consumer Report Records & Information [§216]
 - Banking Regulators
 - Final Rule..... January 2005; p.6
 - Proposed Rule..... August 2004; p.8
 - Credit Unions – Final Rule..... December 2004; p.6
 - FTC
 - Final Rule..... December 2004; p.4
 - Proposed Rule..... May 2004; p.4
- Disputes With Data Furnishers [§312(c)]
 - Advance Notice of Proposed Rulemaking April 2006; p.7
 - Final.....October 2009; p.9
 - Proposed Rule..... January 2008; p.7
- Effective Dates
 - Final..... February 2004; p.7
 - Proposed..... January 2004; p.11
- Free Credit Reports [§211]
 - Consumer Contact Information December 2004; p.2
 - Final RuleSeptember 2004; p.5
 - Proposed Rule..... May 2004; p.7
- Identity Theft Red Flags [§114]
 - Final RuleNovember 2007; p.2
 - Proposed Rule..... August 2006; p.2
- Identity Theft Provisions [§112]
 - Final Rule January 2005; p.3
 - Proposed Rule..... May 2004; p.5
- Negative Information Notice [§217]
 - Final Model Language..... June 2004; p.5
 - Proposed Model Language..... April 2004; p.6
- Overview..... January 2004; p.2
- Prescreen Opt-Out Notices [§213(a)]
 - Final Rule February 2005; p.3
 - Proposed Rule..... December 2004; p.3
- Risk-Based Pricing Notice [§311]
 - Final..... February 2010; p.3
 - Proposed..... August 2008; p.3
- Study On Credit Report Disputes [§313(b)]
 - Announcement.....September 2004; p.7
 - Results August 2006; p.10
- Study On Credit Scores [§215]..... March 2005; p.8
- Summary Of Rights Of Identity Theft Victims [§151]
 - Final..... January 2005; p.5
 - Proposed..... August 2004; p.8
- Survey On Affiliate Information Sharing [§214(e)]September 2006; p.6
- See also CREDIT BUREAU REPORTING

FAIR CREDIT REPORTING ACT

- Affiliate Information Sharing
 - Banks – Proposed Rule.....November 2000; p.3
 - Credit Unions – Proposed Rule.....November 2000; p.10

- FTC – Proposed Interpretations..... February 2001; p.10
- Relationship To GLBA Privacy Notice..... May 2001; p.7
- Financial Modernization January 2000; p.2
- See also CREDIT BUREAU REPORTING & FEDERAL TRADE COMMISSION

FAIR HOUSING

- Discrimination Penalties – Proposed Rule..... February 1998; p.7

FANNIE MAE

- MBS Pool Number FieldOctober 2006; p.6
- Revised Mortgage Instruments
 - Announcement..... May 1999; p.9
 - New Effective Date June 1999; p.5
 - New Effective Date August 2000; p.21
- Revised Uniform Residential Loan Application June 2003; p.11
- Year 2000 Testing..... January 1999; p.4

FASB

- See FASB ACCOUNTING STANDARDS UPDATES (ASUs), FASB PRONOUNCEMENTS & FINANCIAL ACCOUNTING STANDARDS BOARD

FASB ACCOUNTING STANDARDS UPDATES (ASUs)

- Proposed Disclosures On Liquidity & Interest Rate Risk..... July 2012; p.3

FASB PRONOUNCEMENTS

- SFAS No. 133 – Derivative Instruments & Hedging Activities July 1998; p.5
- SFAS No. 134 – Retained Mortgage Backed Securities..... December 1998; p.8
- SFAS No. 137 – Delayed Effective Date for Statement on Derivatives.....September 1999; p.4
- SFAS No. 138 – Derivatives & Hedging Amendments..... July 2000; p.17
- SFAS No. 141 – Business Combinations..... August 2001; p.6
- SFAS No. 142 – Goodwill & Other Intangible Assets August 2001; p.7
- See also FINANCIAL ACCOUNTING STANDARDS BOARD

FDIC

- See FEDERAL DEPOSIT INSURANCE CORPORATION

FEDERAL DEPOSIT INSURANCE CORPORATION

- Analysis Of Regulatory Actions – Comment Request..... December 2019; p.4
- Brokered Deposits & Interest Rate Restrictions
 - Proposal #1 March 2019; p.3
 - Proposal #2 July 2020; p.4
- Data Retention For Y2K
 - Final Rule October 1999; p.10
 - Proposed Rule..... July 1999; p.6
- Deposit Insurance Application Process – Comment Request February 2019; p.7
- Information System Security – Agency Guidance.....September 1999; p.5
- Insurance Assessments
 - Final Revisions January 2000; p.9
 - Proposed Revisions October 1999; p.10
- Online Delivery Of Banking Services August 2001; p.9
- Overdraft Guidance
 - Final..... December 2010; p.7

- Proposed..... August 2010; p.4
- Payday Lending Programs March 2005; p.8
- Permissible Interest Rates
 - Final Rule July 2020; p.5
 - Proposed Rule..... January 2020; p.9
- Public Forum on Privacy March 2000; p.6
- Reciprocal Deposits
 - Final Rule February 2019; p.7
 - Proposed Rule..... December 2018; p.4
- Remaining Year 2000 Risks March 2000; p.5
- Sign & Advertising Requirements – Comment Request..... June 2020; p.6
- Transactions With Affiliates March 2004; p.7

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

- Civil Money Penalties – Guidance..... August 1998; p.6
- CRA Interpretations Withdrawn June 1999; p.6
- CRA/HMDA Data Collection – Use Of Census DataOctober 2001; p.5
- Credit Bureau Reporting February 2000; p.6
- Customer Authentication
 - Original Guidance – Electronic Banking.....September 2001; p.2
 - Updated Guidance – Internet Banking December 2005; p.2
 - Updated Guidance July 2011; p.2
- Delinquent Loan Classification
 - Compliance Date Extended December 1999; p.5
 - Uniform Policy May 1999; p.6
 - Uniform Policy – Update.....September 2000; p.4
- Electronic Financial Services & Consumer Compliance August 1998; p.6
- External Auditing Programs December 1999; p.5
- Garnishment Guidance – Proposed.....November 2007; p.18
- Guidance on Fiduciary Services and Year 2000 Readiness..... December 1998; p.9
- Information Pertaining To Terrorist Attacks – FBI “Control List”
 - Announcement.....November 2001; p.5
 - Discontinued..... December 2002; p.9
- Lessons Learned From Y2K May 2000; p.5
- Policy Statements
 - Allowance For Loan & Lease Losses
 - Final July 2001; p.3
 - ProposalOctober 2000; p.5
 - Truth In Lending Act Enforcement - RestitutionOctober 1998; p.6
- Rating System for DP Operations
 - Final Revisions March 1999; p.3
 - Proposed Changes August 1998; p.3
- Risk Management of Outsourced Technology Services January 2001; p.11
- Truth In Lending Act Restitution – Q&A DocumentNovember 1999; p.8

FEDERAL HOME LOAN MORTGAGE CORPORATION

- See FREDDIE MAC

FEDERAL HOUSING ADMINISTRATION

- Risk-Based Premiums
 - Initial Notice.....September 2007; p.7
 - Moratorium.....September 2008; p.7

- Update May 2008; p.7

FEDERAL HOUSING FINANCE BOARD

- Federal Home Loan Bank Membership & Advances – Amendments April 2000; p.12

FEDERAL NATIONAL MORTGAGE ASSOCIATION

- See FANNIE MAE

FEDERAL RESERVE BOARD

- ACH Pricing Practices & Deposit Deadlines – Comments Requested..... July 1999; p.6
- ATM Fee Disclosures – Final Rule..... April 2001; p.8
- Changes to Information Systems Across the Year 2000..... December 1998; p.9
- CHARM Booklet – Updated..... January 2007; p.2
- Credit Card Disclosures – Proposed Rule..... August 2000; p.21
- Deposit Reporting – No Changes In Frequency Due To Y2K.....September 1999; p.5
- Electronic Return of Checks
 - Final Rule – Reg CC Commentary Revision..... December 1999; p.5
 - Proposal..... March 1999; p.6
- Financial Holding Companies
 - Definition of “Well Managed” May 2000; p.5
 - Formation
 - Final Rule..... March 2001; p.8
 - Proposed Rule March 2000; p.3
 - Merchant Banking
 - Final Rule..... March 2001; p.9
 - Proposed Rule June 2000; p.5
 - Permissible Activities – Acting As A “Finder”
 - Final Rule..... March 2001; p.5
 - Proposed RuleSeptember 2000; p.8
- Financial Subsidiaries – State Member Banks – Final RuleOctober 2001; p.5
- Identity Theft & Pretext Calling – Guidance May 2001; p.8
- Interest On ReservesOctober 2008; p.2
- Non-Local Check Holds
 - Proposal To Shorten January 1999; p.5
 - Remain Unchanged August 1999; p.8
- Online Delivery of Financial Services – Comment Request June 2001; p.14
- Payday Loans
 - Final Commentary June 2000; p.5
 - Proposed Commentary December 1999; p.3
- Transactions With Affiliates July 2001; p.4

FEDERAL TRADE COMMISSION

- Affiliate Information Sharing Interpretations – Proposal February 2001; p.10
- Charge For Consumer Credit Reports
 - 2002 December 2001; p.6
 - 2003 January 2003; p.5
 - 2004 January 2004; p.10
 - 2005 January 2005; p.5
 - 2006 December 2005; p.6
 - 2008 December 2007; p.6
 - 2009 December 2008; p.9
 - 2011 January 2011; p.4

- Children’s Online Privacy – Final Rule..... May 2000; p.2
- Disclosure Of No Deposit Insurance April 2005; p.5
- Military Credit Monitoring August 2019; p.4
- Safeguarding Customer Information..... June 2002; p.6
- Summary Of Rights Of Identity Theft Victims
 - Final..... January 2005; p.5
 - Proposed..... August 2004; p.8
- See also FAIR CREDIT REPORTING ACT

FEDWIRE

- Format Changes (maximum dollar amount) January 2002; p.8
- Operating Day Restriction
 - Comment Request June 1998; p.8
 - Decision To Not Implement January 1999; p.5

FFIEC

- See FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

FHA

- See FEDERAL HOUSING ADMINISTRATION

FHFB

- See FEDERAL HOUSING FINANCE BOARD

FHLMC

- See FREDDIE MAC

FINANCIAL ACCOUNTING STANDARDS BOARD

- Cost Of Terrorist AttacksOctober 2001; p.5
- See also FASB PRONOUNCEMENTS

FINANCIAL CRIMES ENFORCEMENT NETWORK

- ATMs & Money Laundering August 1999; p.8
- Brokers/Dealers To Files SARs
 - Final Rule July 2002; p.9
 - Proposal..... February 2002; p.7
- BSA E-Filing
 - Final..... February 2012; p.3
 - Proposed.....September 2011; p.5
- Cross-Border Survey..... April 2006; p.8
- CTR Exemptions
 - Exempt Persons – No CTR RequiredNovember 1997; p.8
 - Extended Comment Period..... January 1998; p.6
 - MMDAs Now Included – Interim Rule.....September 2000; p.7
 - Payroll Customers – Definition..... May 2012; p.6
 - Reformed Exemption System – Final RuleOctober 1998; p.3
 - Simplification
 - Final December 2008; p.4
 - Proposal April 2008; p.2
 - Study On Use Of (§366 USA PATRIOT Act)November 2002; p.2
- Currency Transaction Report
 - Form 4789 – Updated For Year 2000.....October 1998; p.6

- New Form – Effective 3/31/13 March 2012; p.3
- Customer Due Diligence (CDD)
 - Automatically Renewing CDs
 - Guidance April 2018; p.2
 - Permanent Relief.....October 2018; p.4
 - Temporary Relief May 2018; p.3
 - Temporary Relief Extended..... August 2018; p.2
 - Comment Request On Possible Rule..... March 2012; p.2
 - Final RuleNovember 2016; p.3
 - Proposed Rule..... August 2014; p.5
 - Initial Regulatory Flexibility Analysis..... December 2015; p.4
 - Regulatory Impact Assessment..... December 2015; p.4
 - Sample Form – Certification Of Beneficial Owners – Technical CorrectionsSeptember 2017; p.7
- Designation Of Exempt Person
 - 2017 Proposed Changes – FinCEN Report 110 June 2017; p.5
 - New Treasury Form TD F 90-22.53 Released February 1999; p.8
 - New FinCEN Form 104 ReleasedSeptember 2005; p.5
- Electronic Filing Of BSA Reports
 - Official Launch AnnouncementOctober 2002; p.7
 - Pilot Program Announcement July 2002; p.8
- Foreign Accounts July 2002; p.9
- Futures Commission Merchants To File SARs
 - Final RuleNovember 2003; p.10
 - Proposal..... July 2003; p.5
- Housing Government Sponsored Enterprises (GSEs)
 - To File SARs February 2014; p.3
 - AML Rules February 2014; p.4
- International Wire Transfers – ReportingOctober 2010; p.16
- Introducing Brokers In Commodities To File SARs..... July 2003; p.5
- Magnetic Filing Of BSA Reports..... August 2008; p.12
- Money Services Businesses
 - Currency Dealers To File SARs
 - Final Rule..... February 2003; p.12
 - ProposalNovember 2002; p.5
 - Filing Suspicious Activity Reports
 - Final Rule..... April 2000; p.12
 - Reminder..... January 2002; p.8
 - Form SAR-MSB
 - Proposed..... March 2002; p.6
 - FinalNovember 2002; p.5
 - Registration Form – ProposedOctober 2000; p.6
 - Registration Requirement.....October 1999; p.4
- Mutual Funds To File SARs
 - Final..... May 2006; p.4
 - Proposal..... February 2003; p.12
- Non-Financial Trades Or Businesses
 - Reporting Large Currency Transactions (Form 8300) February 2002; p.6
- Suspicious Activity Report
 - Compliance Deficiencies..... July 2000; p.18
 - Form Changes
 - Effective In 2001
 - ◆ Final.....September 2000; p.2

- ◆ Proposed.....November 1999; p.7
 - Effective In 2003
 - ◆ Final.....September 2003; p.7
 - ◆ Proposed..... December 2002; p.9
 - Effective In 2007
 - ◆ Delayed..... May 2007; p.7
 - ◆ Final..... April 2007; p.2
- New Form – Effective 3/31/13..... March 2012; p.3
- “Travel Rule” Exception
 - Extended Effective Date #1.....September 1999; p.4
 - Extended Effective Date #2..... June 2001; p.14
 - Set To Expire
 - Comment Request..... March 2003; p.8
 - Extended Effective Date July 2003; p.4
 - Final Expiration Date..... December 2003; p.5
- Updated Suspicious Activity Report Software January 2000; p.9
- USA PATRIOT Act (P.L. 107-56)
 - Anti-Money Laundering Rules [§352] May 2002; p.5
 - Banks With No Federal Functional Regulator
 - Anti-Money Laundering Rules [§352]
 - ◆ Final.....October 2020; p.4
 - ◆ Proposed..... July 2016; p.4
 - Commodity Trading Advisors
 - Anti-Money Laundering Rules [§352]
 - ◆ Proposed..... June 2003; p.11
 - ◆ Withdrawn.....November 2008; p.20
 - Correspondent Accounts [§319(b)] & “Shell Banks” [§313(a)]
 - Extended Effective Date January 2003; p.5
 - Final Rule.....October 2002; p.6
 - Interim Guidance December 2001; p.4
 - Proposed Rule February 2002; p.6
 - CTR Reporting By Non-Financial Trades or Businesses [§365] February 2002; p.6
 - Dealers In Precious Metals
 - Anti-Money Laundering Rules [§352]
 - ◆ Final..... June 2005; p.6
 - ◆ Proposed..... February 2003; p.13
 - Electronic Filing Of BSA Reports [§362]
 - Official Launch Announcement.....October 2002; p.7
 - Pilot Program Announcement..... July 2002; p.8
 - Foreign Accounts [§312]..... July 2002; p.9
 - Informal Value Transfer Systems [§359]..... December 2002; p.9
 - Information Sharing Procedures [§314]
 - Additional Guidance [§314(a)] February 2003; p.11
 - Clarification [§314(a)] April 2003; p.5
 - Final Rule [§314(a) & §314(b)].....October 2002; p.5
 - Interim Rule [§314(b)]..... March 2002; p.7
 - Moratorium [§314(a)]
 - ◆ Imposed December 2002; p.9
 - ◆ Ended..... February 2003; p.11
 - Web-Based System [§314(a)]..... January 2005; p.2
 - Insurance Companies
 - Anti-Money Laundering Rules [§352]

◆ Final.....	November 2005; p.4
◆ Proposed.....	November 2002; p.5
■ Filing Suspicious Activity Reports [§352]	
◆ Final.....	November 2005; p.5
◆ Proposed.....	November 2002; p.5
● Investment Advisers	
■ Anti-Money Laundering Rules [§352]	
◆ Proposed.....	June 2003; p.11
◆ Withdrawn.....	November 2008; p.20
■ BSA Requirements – Proposed.....	August 2015; p.4
● Know Your Customer [§326]	
■ Comment Request (Photocopies & Foreign ID)	
◆ Announcement.....	July 2003; p.5
◆ Decision To Make No Changes.....	October 2003; p.6
■ Final Regulations – Complete Coverage	June 2003; p.6
■ Final Regulations – Summary Of Changes Since The Proposal.....	May 2003; p.8
■ Proposed Regulations.....	July 2002; p.6
■ Q&A – Recordkeeping Issues.....	February 2004; p.2
● Non-Bank Residential Mortgage Lenders	
■ Anti-Money Laundering Rules [§352]	
◆ Final.....	February 2012; p.3
◆ Proposal #1	August 2009; p.13
◆ Proposal #2.....	December 2010; p.8
■ Filing Suspicious Activity Reports [§352]	
◆ Final.....	February 2012; p.4
◆ Proposal #1	August 2009; p.12
◆ Proposal #2.....	December 2010; p.8
● Persons Involved In Real Estate Closings	
■ Anti-Money Laundering Rules – Proposed [§352].....	April 2003; p.5
● Role Of The IRS In Bank Secrecy Act [§357]	May 2002; p.4
● SAR Filing By Brokers/Dealers [§356]	
■ Final Rule.....	July 2002; p.9
■ Form SAR-SF – Proposed	November 2002; p.5
■ Proposed Rule.....	February 2002; p.7
● Sellers Of Vehicles	
■ Anti-Money Laundering Rules – Comment Request [§352]	March 2003; p.8
● Study On CTR Exemptions [§366]	November 2002; p.2
● Summary	January 2002; p.4
● Travel Agencies	
■ Anti-Money Laundering Rules – Comment Request [§352]	March 2003; p.8
➤ Wire Transfer Recordkeeping – Study.....	June 2006; p.6

FINANCIAL INSTITUTION DATA MATCH

➤ Reporting Closed Accounts	March 2002; p.6
➤ Reporting Specifications	
● Draft (revised “June 8, 1998”).....	July 1998; p.2
● Final (dated “March 5, 1999”).....	April 1999; p.2
● Revisions (dated “October 25, 2004”).....	November 2004; p.8
● Revisions (dated “November 29, 2007”).....	April 2008; p.6
● Revisions (dated “August 3, 2010”).....	October 2011; p.10
➤ System Overview	April 1998; p.2
➤ Web Page.....	December 2000; p.5

FINANCIAL MODERNIZATION & REFORM

- Consumer Privacy
 - Final Rule – Banks
 - Announcement June 2000; p.6
 - Details July 2000; p.2
 - Final Rule – Credit Unions..... July 2000; p.15
 - Proposed Rule – Banks..... April 2000; p.2
- Financial Holding Companies
 - Definition of “Well Managed” May 2000; p.5
 - Formation
 - Final Rule..... March 2001; p.8
 - Proposed Rule..... March 2000; p.3
 - Permissible Activities – Acting As A “Finder”
 - Final Rule..... March 2001; p.5
 - Proposed Rule.....September 2000; p.8
- Financial Subsidiaries – National Banks
 - National Banks
 - Final Rule..... May 2000; p.5
 - Proposed Rule..... February 2000; p.3
 - State Member Banks
 - Final Rule.....October 2001; p.5
- Gramm-Leach-Bliley Act of 1999 January 2000; p.2
- Insurance Sales
 - Final Rule February 2001; p.7
 - Proposed Rule.....October 2000; p.2
- Merchant Banking
 - Final Rule March 2001; p.9
 - Proposed Rule..... June 2000; p.5

FinCEN

- See FINANCIAL CRIMES ENFORCEMENT NETWORK

FLOOD INSURANCE

- Proposed Changes (Escrow Requirement)..... December 2013; p.3
- Reminder – Overview of Requirements.....September 2001; p.4
- Standard Flood Hazard Determination Form – Removed From Code May 1998; p.6

FNMA

- See FANNIE MAE

FRB

- See FEDERAL RESERVE BOARD

FREDDIE MAC

- Breach Letters March 2008; p.12
- Electronic Default Reporting
 - New Fields..... January 1999; p.3
 - New Codes June 2009; p.3
- Manufactured Home Loans – I.D. In Loan Servicing System.....October 2003; p.6
- New Data Fields..... June 2000; p.3
- PMI Cancellations..... June 2000; p.4

- Revised Mortgage Instruments
 - Announcement..... May 1999; p.9
 - New Effective Date June 1999; p.5
 - New Effective Date August 2000; p.21
- Revised Uniform Residential Loan Application June 2003; p.11
- Special Characteristics Codes March 2008; p.12
- Year 2000 Testing January 1999; p.5

FTC

- See FEDERAL TRADE COMMISSION

GINNIE MAE

- EDI Loan Level Reporting
 - Additional Option..... May 1999; p.8
 - Expanded Case Number & New Loan Type Code
 - Announcement August 2002; p.9
 - Extended Effective DateSeptember 2002; p.4
 - Frequency Of ReportingNovember 2003; p.11
 - General March 1999; p.6
- Liquidation Schedule – New Loan Types and Reasons For Removal
 - Announcement..... August 2002; p.9
 - Extended Effective Date.....September 2002; p.4
- MBS Pool Number Field
 - Original Announcement March 2009; p.9
 - Update February 2012; p.3
- Monthly Reporting – New Process
 - Initial Announcement July 2007; p.5
 - Postponed August 2008; p.12
 - Revised Implementation Schedule April 2009; p.8
- New Data Collection AgentSeptember 1999; p.5
- Remaining Principal Balances – Report In Electronic Format May 1999; p.8
- Soldiers’ & Sailors’ Civil Relief Act June 1999; p.7
- Year 2000 Readiness..... April 1999; p.5

GNMA

- See GINNIE MAE

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION

- See GINNIE MAE

GRAMM-LEACH-BLILEY ACT OF 1999

- See FINANCIAL MODERNIZATION & REFORM

HEALTH SAVINGS ACCOUNTS

- Additional Guidance
 - Round #1 April 2004; p.2
 - Round #2 October 2004; p.4
- Credit Union Authority To Offer
 - Final.....September 2004; p.6
 - Proposed June 2004; p.6
- General Announcement March 2004; p.2
- IRS ReportingSeptember 2004; p.4

- Model Documents – Proposed July 2004; p.5
- Plan Limits
 - 2005 December 2004; p.6
 - 2006 December 2005; p.5
 - 2007 January 2007; p.5
 - 2008 June 2007; p.4
 - 2009 May 2008; p.7
 - 2010 May 2009; p.15
 - 2011 May 2010; p.6
 - 2012 May 2011; p.9
 - 2013 April 2012; p.4
 - 2014 May 2013; p.2
 - 2015 April 2014; p.2
 - 2016 May 2015; p.2
 - 2017 March 2016; p.2
 - 2018
 - Original May 2017; p.2
 - Revision #1 March 2018; p.3
 - Revision #2 May 2018; p.4
 - 2019 May 2018; p.2
 - 2020 June 2019; p.2
 - 2021 May 2020; p.2
- Tax Relief & Health Care Act of 2006 December 2006; p.4
- Transition Relief July 2004; p.4

HIGHER EDUCATION

- Education IRAs – Authorizing Legislation October 1997; p.7
- HOPE Scholarship Credit – Authorizing Legislation October 1997; p.5
- Interest on Education Loans
 - Deductibility October 1997; p.9
 - Deductibility – Q&A Guidance December 1997; p.7
- Lifetime Learning Credit – Authorizing Legislation October 1997; p.6

HMDA

- See HOME MORTGAGE DISCLOSURE ACT

HOME MORTGAGE DISCLOSURE ACT

- Asset-Size Exemption Threshold
 - 1998 February 1998; p.7
 - 1999 February 1999; p.8
 - 2000 January 2000; p.9
 - 2001 January 2001; p.11
 - 2002 January 2002; p.8
 - 2003 January 2003; p.5
 - 2004 January 2004; p.11
 - 2005 January 2005; p.4
 - 2006 December 2005; p.5
 - 2007 January 2007; p.5
 - 2008 December 2007; p.7
 - 2009 December 2008; p.8
 - 2010 January 2010; p.8

- 2011 January 2011; p.4
- 2012 February 2012; p.4
- 2013 January 2013; p.5
- 2014 January 2014; p.7
- 2015 January 2015; p.6
- 2016 December 2015; p.3
- 2017 December 2016; p.14
- 2018 December 2017; p.3
- 2019 January 2019; p. 5
- 2020 December 2019; p.4
- 2021 December 2020; p.4
- Data Collection
 - Correcting/Updating Information August 2005; p.10
 - Reporting Changes Effective 1/1/03
 - Additional Changes (rate spread, lien status, & phone applications) July 2002; p.5
 - Delayed Until 1/1/04 June 2002; p.6
 - HMDA-LAR Revisions April 2002; p.2
 - Overview March 2002; p.2
 - Proposal March 2001; p.2
 - Transition Rules
 - ◆ Final July 2003; p.3
 - ◆ Proposed March 2003; p.7
 - 2004 File Specifications
 - ◆ Final September 2003; p.3
 - ◆ Preliminary December 2002; p.6
 - Rate Spread Reporting – Changes
 - Final October 2008; p.11
 - Proposed September 2008; p.7
 - Reporting Changes Effective 1/1/10 – Deleted Data Elements February 2008; p.12
 - Simplification – Comment Request March 1998; p.6
 - Use Of Census Data
 - 2002 Reporting October 2001; p.5
 - 2003 Reporting June 2002; p.6
- Filing 2017 Data March 2017; p.2
- HELOC Coverage Threshold
 - Extended (2020 & 2021) November 2020; p.3
 - Final (2018 & 2019) January 2018; p.10
 - Proposed July 2017; p.17
- HUD – Data Collection Process Moved To FRB December 2004; p.6
- Loan-Level Data Disclosure October 2017; p.5
- New 2018 Data Fields June 2017; p.4
- OTS – Free Software September 2000; p.7
- Scope & Data Points July 2019; p.2
- Year 2000 Conversion
 - Final Rule November 1998; p.6
 - Proposed Amendments February 1998; p.3
- 1997 Changes January 1998; p.6
- 1998 Guide Available May 1998; p.6

HSAs

- See HEALTH SAVINGS ACCOUNTS

HUD

- See U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

INFORMATION REPORTING PROGRAM ADVISORY COMMITTEE

- Meeting Announcements & Scheduled Agenda
 - April 1998..... April 1998; p.5
 - April 1999..... April 1999; p.6
 - October 1999 December 1999; p.4
 - May 2000..... June 2000; p.6
 - November 2000 November 2000; p.10
 - October 2003 October 2003; p.6
 - November 2006 October 2006; p.5
 - October 2007 October 2007; p. 16
- Meeting Summary – October 1998..... November 1998; p.3

INSURANCE

- Sales by Financial Institutions
 - Final Rule February 2001; p.7
 - Final Rule – Effective Date Delay..... April 2001; p.9
 - Proposed Rule..... October 2000; p.2

INTERNET GAMBLING

- See REGULATION GG

INTERSTATE BRANCHING

- Activities of Branches of Out-of-State Banks.....September 1997; p.4
- Deposit Production Offices..... July 2002; p.9
- Host State Loan-to-Deposit Ratios
 - Updated ListOctober 1999; p.9
 - Updated List June 2000; p.5
 - Updated List July 2001; p.5
 - Updated List July 2002; p.9
 - Updated List July 2003; p.4
 - Updated ListSeptember 2004; p.7
 - Updated List July 2005; p.4
 - Updated List July 2006; p.7
 - Updated List June 2007; p.4
 - Updated List June 2008; p.7
 - Updated List July 2009; p.5
 - Updated List June 2010; p.5
 - Updated List July 2011; p.4
 - Updated List June 2012; p.2
 - Updated List June 2013; p.6
 - Updated List July 2014; p.4
 - Updated List June 2015; p.3
 - Updated List June 2016; p.10
 - Updated List June 2017; p.6
 - Updated List July 2018; p.5
 - Updated List June 2019; p.9
 - Updated List June 2020; p.6
- Joint Final Rule to Implement the *Riegle-Neal*

- *Interstate Banking & Branching Efficiency Act of 1994*November 1997; p.8
- Regulation D Amendments.....November 1997; p.8

IRA

- See ROTH IRAs and TRADITIONAL IRAs

IRPAC

- See INFORMATION REPORTING PROGRAM ADVISORY COMMITTEE

IRS

- ATINs – Final RegulationsNovember 1999; p.8
- B-Notices
 - 2nd B-Notice
 - Form SSA-7028 No Longer Used – Revised Language
 - ◆ Final Procedures February 2011; p.19
 - ◆ Interim Procedures June 2010; p.5
 - SSN printouts no longer used
 - ◆ Revised LanguageSeptember 2014; p.6
 - ◆ Revised Procedures August 2014; p.9
 - Clarification Of The 2/3 Rule
 - Final Amendment May 2003; p.10
 - Proposed Amendment..... August 2002; p.10
 - Delivery Media (CD/DVD).....November 2007; p.17
- Backup Withholding Tax Rate Change
 - Effective 5/28/03 July 2003; p.5
 - Effective 1/1/18 January 2018; p.2
- Call Site Phone Number.....November 2001; p.6
- Electronic 1099s & W-2s
 - Expanded Program May 2004; p.2
 - Final..... April 2004; p.6
 - Proposed April 2001; p.2
- Electronic Filing
 - Due Date
 - Final Rule.....October 2000; p.6
 - Proposed Rule February 2000; p.5
 - Requirement – 250 Return Threshold – Aggregation Rule
 - Proposed Change July 2018; p.2
- Electronic Postmarks – Proposed Rule February 1999; p.8
- Electronic Retirement Plan Notices – Final Rule March 2000; p.5
- Emancipation Day Holiday
 - Tax Year 2006 IRA Contribution Deadline February 2007; p.5
 - Tax Year 2010 IRA Contribution Deadline January 2011; p.5
 - Tax Year 2011 IRA Contribution Deadline January 2012; p.6
- Extended 1099 Due Dates (1099-B, 1099-S, 1099-MISC)..... January 2010; p.2
- Information Return Corrections – Small (a/k/a *de minimis*) Dollar Amount Errors
 - Proposed Rule..... January 2019; p.4
 - Temporary Relief July 2016; p.4
- Information Return Penalties
 - General Increase July 2015; p.2
 - 2015 Inflation Adjustment..... January 2016; p.2
 - 2016 Inflation Adjustment..... March 2016; p.3
 - 2017 Inflation Adjustment..... January 2017; p.3

- 2018 Inflation Adjustment
 - Original February 2018; p.3
 - Revised..... March 2018; p.2
- Masking TINs On IRS Forms (a/k/a “TIN Truncation” or “TTIN”)
 - Additional Guidance..... February 2010; p.12
 - Form W-2
 - Final Rule..... July 2019; p.6
 - Proposed RuleSeptember 2017; p.7
 - Initial AnnouncementNovember 2009; p.15
 - Permanent Program
 - Final July 2014; p.4
 - Proposed..... January 2013; p.5
 - Pilot Program Extended..... April 2011; p.8
- Non-Resident Alien Withholding Options..... July 2005; p.3
- Non-Resident Alien Withholding Regulations – Delayed Effective Date June 1999; p.6
- Paying Taxes With Credit Cards – Temporary Rule March 1999; p.5
- Payment Card & Third-Party Network Transactions (1099-K)
 - Final.....September 2010; p.4
 - Proposed January 2010; p.6
- Payroll Deduction IRAs – Reminder March 1999; p.5
- Recharacterizations
 - Extended Deadline #1 July 1999; p.6
 - Extended Deadline #2 December 1999; p.4
 - 2001 Information Reporting Changes (5498 & 1099-R)..... August 2000; p.20
- Required Minimum Distributions
 - Life Expectancy Tables
 - FinalNovember 2020; p.2
 - Proposed.....November 2019; p.5
- Retirement Account Required Minimum Distributions (RMD) Simplification
 - Final..... April 2002; p.5
 - Final – Additional Change..... May 2002; p.2
 - Notice To Participant – Electronic Delivery January 2003; p.3
 - Proposal February 2001; p.3
- Tax Withholding Changes July 2001; p.2

IRS FORMS

- 1042-S [Foreign Person’s U.S. Source Income Subject To Withholding]
 - Country Codes August 2015; p.4
 - Expanded Reporting
 - All Non-Resident Aliens (NRAs)
 - ◆ Proposal #1 February 2001; p.9
 - ◆ Withdrawn Proposal #1 August 2002; p.9
 - ◆ Proposal #2 January 2011; p.5
 - ◆ Withdrawn Proposal #2 April 2012; p.3
 - NRAs Of Specific Countries
 - ◆ Proposal..... August 2002; p.9
 - ◆ Withdrawn Proposal January 2011; p.5
 - NRAs Of Countries With Information Sharing Agreements
 - ◆ Initial List of Countries April 2012; p.3
 - ◆ Updated List of Countries
 - ◆ 2015 & Later December 2014; p.2
 - ◆ 2017 & Later December 2016; p.2

◆	2018 & Later.....	September 2017; p.3
◆	2019 & Later.....	October 2018; p.3
◆	2020 & Later.....	September 2019; p.2
◆	2021 & Later.....	June 2020; p.2
•	Proposed Changes	June 1999; p.2
•	Reporting For Canadians.....	September 1997; p.5
•	2001 Reporting – Extended Deadline.....	April 2002; p.6
•	2004 Changes To Income Codes, Recipient Codes & Tax Rate Edits.....	July 2004; p.4
•	2005 Changes To NRA Withholding Options.....	July 2005; p.3
•	2010 Form Changes.....	October 2010; p.16
➤	1042-T [Annual Summary & Transmittal of Forms 1042-S]	
•	New Transmittal Form	December 2001; p.5
➤	1094/1095 – Extended Due Dates	
•	Tax Year 2015	December 2015; p.2
•	Tax Year 2016.....	November 2016; p.3
•	Tax Year 2017.....	December 2017; p.2
•	Tax Year 2018.....	December 2018; p.2
•	Tax Year 2019.....	December 2019; p.2
•	Tax Year 2020.....	October 2020; p.2
➤	1095-B – Filing Relief	
➤	Tax Year 2019.....	December 2019; p.4
➤	Tax Year 2020.....	October 2020; p.4
➤	1095-B – Reporting Of Minimum Essential Coverage.....	March 2014; p.5
➤	1095-C – Large Employer Health Insurance Coverage.....	March 2014; p.6
➤	1098 [Mortgage Interest Statement]	
•	Mortgage Insurance Premiums	
▪	2007 Allocation Guidance	February 2008; p.3
▪	2012 Reporting Guidance	January 2013; p.5
▪	2014 Reporting Guidance	December 2014; p.4
▪	2015 Reporting Guidance	December 2015; p.3
▪	2017 Reporting Guidance	February 2018; p.2
▪	2018, 2019, & 2020 Reporting Guidance	January 2020; p.7
▪	Allocation & Reporting Guidance	May 2009; p.14
▪	Expanded Reporting.....	January 2016; p.3
▪	Extended Reporting	December 2007; p.6
▪	Initial Reporting.....	May 2007; p.4
➤	1098-E [Student Loan Interest Statement]	
•	Box 1 Clarification	December 1998; p.8
•	Final Regulations.....	May 2002; p.3
•	Form Sample (1998).....	January 1998; p.7
•	Interim Reporting Guidance	January 1998; p.3
•	Proposed Regulations	August 2000; p.21
•	Transition Rule Extended.....	June 2004; p.7
•	Updated Interim Reporting Guidance	December 1998; p.6
•	2000 Year End.....	September 1999; p.5
•	2001 Year End.....	December 2000; p.6
•	2002 Year End.....	May 2002; p.4
•	2004 Year End – Loan Origination Fees & Capitalized Interest.....	July 2004; p.4
➤	1098-T [Tuition Statement]	
•	1999 Reporting Guidance.....	October 1998; p.6
•	1998 & 1999 Reporting Guidance.....	January 1999; p.5
•	2000 Year End.....	September 1999; p.5

- 2001 Year End..... December 2000; p.6
- 2002 Year End..... June 2002; p.6
- 2004 Year End.....September 2004; p.7
- 1099-B [Proceeds From Broker & Barter Exchange Transactions]
 - 2003 Changes (retroactive)..... August 2003; p.7
 - “Basis” Reporting
 - Final Rule.....November 2010; p.12
 - Initial Legislation.....October 2008; p.2
 - Proposed Rule..... February 2010; p.12
 - Extended Due Date..... January 2009; p.3
- 1099-C [Cancellation Of Debt]
 - 36-Month Non-Payment Testing Eliminated
 - FinalNovember 2016; p.2
 - ProposalOctober 2014; p.4
 - PPP Loan Forgiveness – No Reporting RequiredSeptember 2020; p.10
- 1099-DIV[Dividends & Distributions]
 - 2003 Changes (retroactive)..... August 2003; p.7
- 1099-INT [Interest Income]
 - Merchandise As Interest.....September 2000; p.7
- 1099-K [Merchant Card & Third-Party Payments]
 - Payment Card & Third-Party Network Transactions
 - FinalSeptember 2010; p.4
 - Proposal January 2010; p.6
 - 2011 Form RevisedSeptember 2011; p.5
 - 2011 Relief MeasuresOctober 2011; p.10
 - 2012 Changes July 2012; p.2
- 1099-MISC [Miscellaneous Income]
 - Gross Amount
 - Final Rule.....September 2002; p.2
 - Proposed Rule.....November 2000; p.9
 - Joint Payees
 - Final Rule.....September 2002; p.2
 - Proposed Rule.....November 2000; p.9
 - Middleman Reporting
 - Final Rule.....September 2002; p.2
 - Proposed Rule.....November 2000; p.9
 - Payments To Attorneys
 - Delayed Effective Date #1 December 1999; p.4
 - Delayed Effective Date #2..... March 2001; p.8
 - Final Regulations July 2006; p.2
 - Proposed Regulations
 - ◆ Initial June 1999; p.4
 - ◆ Revised..... May 2002; p.4
 - Statutory RequirementOctober 1997; p.12
 - Reporting For Corporations
 - Repealed..... April 2011; p.8
 - Statutory Requirement April 2010; p.7
- 1099-NEC
 - Reactivated For Tax Year 2020..... August 2019; p.4
- 1099-Q [Payments From Qualified Education Programs (Under Sections 529 & 530)]
 - 2002 – New Form..... June 2002; p.3
 - 2003 – Clarifications On Reporting Coverdell Education Savings Accounts..... August 2003; p.8

•	2003 – More	October 2003; p.2
➤	1099-R [Distributions From Pensions, Annuities, Retirement/Profit-Sharing Plans, IRAs, Ins. Contracts, etc.]	
•	Form Sample (1997).....	March 1998; p.8
•	Form Sample (1998).....	March 1998; p.8
•	In-Plan Roth Rollovers	January 2011; p.5
•	1998 Changes	March 1998; p.2
•	2001 Changes To Distribution Codes.....	January 2001; p.6
•	2003 Changes To Roth IRA Distribution Codes	December 2003; p.2
•	2004 Changes To Distribution Codes.....	July 2004; p.2
•	2004 More Changes To Distribution Codes	August 2004; p.2
•	2006 Revised Instructions	November 2006; p.2
➤	1099-S [Proceeds From Real Estate Transactions]	
•	Certification for No Reporting; Form Sample	
▪	Initial.....	February 1998; p.8
▪	Updated.....	January 2007; p.8
•	Reporting Exceptions	
▪	Initial.....	February 1998; p.4
▪	Updated.....	January 2007; p.4
➤	1099-SA [Distributions From An HSA, Archer MSA, or Medicare Advantage MSA]	
•	Initial Release	September 2004; p.4
➤	4789 [Currency Transaction Report]	
•	Updated For Year 2000	October 1998; p.6
➤	5498 [IRA Contribution Information]	
•	Blank Box Instructions	July 2007; p.5
•	Combat Zone Codes	June 2012; p.2
•	Filing Due Date Clarified For 1998 Returns	September 1998; p.6
•	Form Sample (1997).....	March 1998; p.7
•	Form Sample (1998).....	March 1998; p.7
•	Late Rollover Contributions	August 2017; p.5
•	Reporting Clarifications	April 1998; p.4
•	RMDs For 2009.....	January 2009; p.2
•	RMDs For 2020.....	February 2020; p.2
•	Use of CheckBoxes	February 1998; p.7
•	1998 Changes	March 1998; p.2
➤	5498-ESA [Coverdell ESA Contribution Information]	
•	Reporting ESA Contributions For Tax Year 2003	January 2003; p.4
➤	5498-SA [HSA, Archer MSA, or Medicare Advantage MSA Information]	
•	Initial Release.....	September 2004; p.4
➤	8851 [Summary of Archer MSAs]	
•	MSA (Medical Savings Account) Program Extended.....	May 2001; p.6
•	MSA (Medical Savings Account) Program Extended.....	February 2007; p.5
➤	W-2 [Wage & Tax Statement]	
•	See also SOCIAL SECURITY ADMINISTRATION	
•	Logos – Limitations	
▪	Delayed Effective Date	December 2010; p.8
▪	Original Announcement.....	July 2008; p. 7
•	1999 Changes	November 1998; p.6
•	2000 Changes	
▪	Proposed.....	November 1998; p.6
▪	Proposed – Delayed Until 2001	May 1999; p.9
•	2005 Changes	
▪	Box 12 – New Code “Y”	November 2004; p.9

▪	Box 12 – New Code “Z”	February 2005; p.9
•	2007 Changes – Notice To Employee	October 2007; p.16
•	2016 Changes – Filing Due Date.....	August 2016; p.5
➤	W-4P	
•	Electronic Filing.....	March 1999; p.5
➤	W-7A; Form Sample (Rev. 9/97).....	February 1998; p.9
➤	W-8	
•	Electronic Transmission; Proposed Rule.....	November 1997; p.8
•	Proposed New Forms	April 1998; p.4
•	Proposed New Forms – Comment Request.....	August 1998; p.6
➤	W-8BEN	
•	Revisions	January 2001; p.2
•	Revisions (related to FATCA).....	March 2014; p.2
➤	W-9	
•	Electronic Filing.....	May 1998; p.6
•	New Form (Rev. December 1996)	September 1997; p.5, p.7
•	New Form (Rev. November 1999).....	December 1999; p.2
•	New Form (Rev. December 2000)	
▪	Initial Announcement.....	December 2000; p.5
▪	Mandatory Use Date Extended.....	February 2001; p.9
•	New Form (Rev. January 2002)	February 2002; p.5
•	New Form (Rev. August 2013)	September 2013; p.8
•	New Form (Rev. December 2014)	January 2015; p.4
➤	W-9S	
•	Electronic Filing.....	May 1998; p.6
•	Form Changes.....	December 1998; p.6
•	Form Sample (Rev. 12/97)	January 1998; p.8
➤	1997 Changes.....	November 1997; p.2
➤	1998 Changes.....	May 1998; p.2
➤	1999 Changes.....	May 1999; p.2
➤	2000 Changes.....	May 2000; p.3
➤	2001 Changes.....	May 2001; p.2
➤	2002 Changes.....	June 2002; p.2
➤	2003 Changes.....	May 2003; p.2
➤	2004 Changes.....	June 2004; p.2
➤	2005 Changes.....	June 2005; p.2
➤	2006 Changes	
•	Initial	June 2006; p.2
•	Update	September 2006; p.2
➤	2007 Changes.....	June 2007; p.2
➤	2008 Changes.....	June 2008; p.2
➤	2009 Changes.....	July 2009; p.2
➤	2010 Changes.....	June 2010; p.3
➤	2011 Changes.....	May 2011; p.2
➤	2012 Changes.....	May 2012; p.3
➤	2013 Changes.....	June 2013; p.2
➤	2014 Changes.....	May 2014; p.3
➤	2015 Changes.....	July 2015; p.3
➤	2016 Changes.....	May 2016; p.3
➤	2017 Changes.....	May 2017; p.3
➤	2018 Changes	
•	Initial	June 2018; p.2

- Update August 2018; p.3
- 2019 Changes..... May 2019; p.3
- 2020 Changes..... May 2020; p.3

IRS INFORMATION REPORTING

- Education Tax Credits.....October 1997; p.6
- Electronic 1099s & W-2s
 - Expanded Program May 2004; p.2
 - Final..... April 2004; p.6
 - Proposed..... April 2001; p.2
- Extended Due Date For Filing Electronic Returns
 - Final RegulationOctober 2000; p.6
 - Proposed Regulation..... February 2000; p.5
 - Statute.....September 1998; p.5
- IRA Recharacterizations August 2000; p.20
- IRA Required Minimum Distributions (RMDs)
 - Simplification
 - Final April 2002; p.5
 - Final – Additional Change..... May 2002; p.2
 - Notice To Participant – Electronic Delivery..... January 2003; p.3
 - Proposal February 2001; p.3
 - Tax Year 2009 RMDs – Reporting January 2009; p.2
- Merchandise As InterestSeptember 2000; p.7
- Payments to Attorneys
 - Delayed Effective Date #1..... December 1999; p.4
 - Delayed Effective Date #2..... March 2001; p.8
 - Proposed Regulations
 - Initial..... June 1999; p.4
 - Revised..... May 2002; p.4
 - Statutory Requirement.....October 1997; p.12
- Sale of Residence – Reporting Threshold.....October 1997; p.12
- Year 2000 Preparation February 1998; p.2
- Year End Seminars
 - 1997September 1997; p.3, p.6
 - 1998 July 1998; p.4, p.10
 - 1999 July 1999; p.2, p.10
 - 1999 – Update August 1999; p.8
 - 2000 June 2000; p.5

IRS ELECTRONIC/MAGNETIC MEDIA

- 1042-S (Publication 1187)
 - 1997 ChangesNovember 1997; p.7
 - 1998 ChangesSeptember 1998; p.5
 - 1999 ChangesSeptember 1999; p.2
 - 2000 Changes February 2001; p.9
 - 2001 Changes August 2001; p.2
 - 2002 ChangesNovember 2002; p.5
 - 2003 Changes December 2003; p.4
 - 2004 ChangesOctober 2004; p.2
 - 2005 ChangesOctober 2005; p.9
 - 2006 ChangesSeptember 2006; p.5
 - 2007 Changes

- Initial.....November 2007; p.17
 - Round #2 – Canadian Province Codes..... February 2008; p.2
- 2008 Changes
 - Clarification December 2008; p.9
 - Initial..... August 2008; p.10
 - Round #2.....October 2008; p.3
- 2009 ChangesSeptember 2009; p.6
- 2010 ChangesSeptember 2010; p.2
- 2011 ChangesOctober 2011; p.10
- 2012 ChangesOctober 2012; p.2
- 2013 ChangesOctober 2013; p.3
- 2014 Changes August 2014; p.3
- 2015 Changes August 2015; p.3
- 2016 ChangesSeptember 2016; p.3
- 2017 ChangesSeptember 2017; p.2
- 2018 Changes December 2018; p.4
- 2019 ChangesOctober 2019; p.3
- 2020 Changes
 - Initial.....October 2020; p.3
 - Round #2..... December 2020; p.3
- 1099 Series (Publication 1220)
 - Record Layout – Increased Size March 1998; p.6
 - 1997 ChangesNovember 1997; p.5
 - 1998 Changes June 1998; p.2
 - 1999 Changes August 1999; p.2
 - 2000 Changes June 2000; p.2
 - 2001 Changes June 2001; p.2
 - 2002
 - Changes..... July 2002; p.2
 - 2002 Clarifications.....September 2002; p.3
 - 2003
 - Changes..... August 2003; p.2
 - 2003 Corrections #1.....September 2003; p.2
 - 2003 Corrections #2..... January 2004; p.10
 - 2004 ChangesSeptember 2004; p.2
 - 2005 Changes August 2005; p.2
 - 2006 ChangesSeptember 2006; p.3
 - 2007 Changes August 2007; p.2
 - 2008 Changes
 - Initial..... June 2008; p.4
 - Revised (Form 8935 – Airline Payments Report)..... April 2009; p.7
 - 2009 Changes
 - Initial..... August 2009; p.2
 - Maximum File Size.....September 2009; p.7
 - Revised.....October 2009; p.12
 - 2010 Changes August 2010; p.2
 - 2011 Changes
 - Initial.....September 2011; p.2
 - Revised..... January 2012; p.6
 - 2012
 - Changes #1..... August 2012; p.5
 - Changes #2 – Form 1098 – Mortgage Insurance Premiums January 2013; p.5

- Corrections & Clarifications November 2012; p.19
- 2013 Changes September 2013; p.2
- 2014 Changes
 - Form 1098 Reporting Guidance – Mortgage Insurance Premiums December 2014; p.4
 - Initial September 2014; p.3
 - Revised November 2014; p.11
- 2015 Changes August 2015; p.2
 - Form 1098 Reporting Guidance – Mortgage Insurance Premiums December 2015; p.3
- 2016 Changes August 2016; p.3
- 2017 Changes
 - Form 1098 Reporting Guidance – Number Of Mortgaged Properties September 2017; p.6
 - Initial August 2017; p.4
- 2018 Changes
 - Initial September 2018; p.4
 - Minor Amendments #1 September 2018; p.6
 - Minor Amendments #2 October 2018; p.5
- 2019 Changes September 2019; p.3
- 2020 Changes
 - Correction #1 October 2020; p.4
 - Correction #2 November 2020; p.3
 - Initial September 2020; p.2

IRS SUBSTITUTE STATEMENTS (Publication 1179)

- Telephone Numbers Required September 1997; p.4
- 1997 Changes November 1997; p.4
- 1998 Changes August 1998; p.2
- 1999 Changes November 1999; p.2
- 2001 Changes December 2001; p.2
- 2002 Changes October 2002; p.2
- 2003 Changes June 2003; p.2
- 2003 Changes – Supplement (1099-DIV & 1099-MISC) December 2003; p.4
- 2004 Changes October 2004; p.3
- 2005 Changes November 2005; p.2
- 2006 Changes January 2007; p.3
- 2007 Changes August 2007; p.3
- 2008 Changes September 2008; p.6
- 2009 Changes January 2010; p.4
- 2011 Changes December 2011; p.3
- 2012 Changes December 2012; p.3
- 2014 Changes June 2014; p.6
- 2015 Changes June 2015; p.2
- 2016 Changes August 2016; p.2
- 2017 Changes July 2017; p.17
- 2018 Changes November 2018; p.11
- 2019 Changes July 2019; p.6
- 2020 Changes July 2020; p.5

KNOW YOUR CUSTOMER

- Proposal Withdrawn April 1999; p.5
- Proposed Regulations February 1999; p.2
- USA PATRIOT Act – Customer Identification Program (CIP)
 - Final Regulations – Complete Coverage June 2003; p.6
 - Final Regulations – Summary Of Changes Since The Proposal May 2003; p.8

- Proposed Regulations July 2002; p.6

LATE CHARGES

- Maine – Loan Late Charges December 1999; p.5

LIQUIDITY (OTS)

- Simplification – Final Rule February 1998; p.7

LOAN LOSS ALLOWANCE

- See ALLOWANCE FOR LOAN & LEASE LOSSES

MEDICAL SAVINGS ACCOUNTS

- Deposit Insurance Coverage November 1998; p.4
- Eligibility – Technical Correction October 1997; p.10
- MedicarePlus Choice MSA – Authorizing Legislation October 1997; p.10
- Program Extended Through 2002 May 2001; p.6
- Program Extended Through 2007 February 2007; p.5

MERCHANT BANKING

- Final Rule March 2001; p.9
- Proposed Rule June 2000; p.5

MISCELLANEOUS

- Daylight Saving Time February 2007; p.6

MONEY LAUNDERING

- See BANK SECRECY ACT and FINANCIAL CRIMES ENFORCEMENT NETWORK

NACHA

- See AUTOMATED CLEARING HOUSE

NATIONAL CREDIT UNION ADMINISTRATION

- Aggregate Limit on Member Business Loans – Interim Final Rule November 1998; p.6
- AIRES
 - 2000 File Layout January 2001; p.10
 - New Data Elements Added April 2003; p.4
- Allowance For Loan & Lease Losses
 - Proposed Interpretive Ruling & Policy Statement November 2001; p.4
- Call Report – see CREDIT UNION CALL REPORT
- Consumer Privacy – Final Rule July 2000; p.15
- Credit Union Conversions
 - Final Rule March 2005; p.2
 - Proposed Rule September 2004; p.7
- Deposit Insurance – Proposed Changes August 2003; p.9
- Disposal Of Information – FACT Act §216 December 2004; p.6
- Electronic Reporting
 - Final October 2013; p.3
 - Proposal August 2013; p.4
- Electronic TISA Disclosures
 - Date Delayed September 2001; p.6
 - Interim Rule June 2001; p.14
- Health Savings Accounts – Authority To Offer

- Final RuleSeptember 2004; p.6
- Proposed Rule..... June 2004; p.6
- Lending Maturity Limit
 - Final Change..... February 2007; p.6
 - Proposed Change.....October 2006; p.6
- Lending Regulation – Overdraft Policy
 - Final Rule May 2000; p.5
 - Proposed Rule.....November 1999; p.9
- Loan Interest Rate Ceiling
 - Update (3/9/99 through 9/8/00) March 1999; p.5
 - Update (9/9/00 through 3/8/02).....September 2000; p.7
 - Update (9/9/03 through 3/8/05) August 2003; p.9
 - Update (3/9/05 through 9/8/06)..... February 2005; p.8
 - Update (9/9/06 through 3/9/08)..... August 2006; p.10
 - Update (3/10/08 through 9/9/09)..... February 2008; p.12
 - Update (9/10/09 through 3/10/11)..... August 2009; p.13
 - Update (3/11/11 through 9/10/12)..... April 2011; p.8
 - Update (9/11/12 through 3/10/14)..... August 2012; p.8
 - Update (3/11/14 through 9/10/15)..... February 2014; p.4
 - Update (9/11/15 through 3/10/17)..... June 2015; p.3
 - Update (3/11/17 through 9/10/18)..... March 2017; p.4
 - Update (3/11/20 through 9/10/21)..... February 2020; p.7
- Multi-Featured Open-End Lending (MFOEL) PlansSeptember 2010; p.6
- Nonmember Services
 - Final Rule February 2007; p.6
 - Proposed Rule.....October 2006; p.6
- Overdraft Policy
 - Proposed Rule..... January 2021; p.4
- Payday Alternative (PAL) Loans [see also “Short-Term Small Amount (STS) Loans”]
 - Comment Request On How To Improve RegulationSeptember 2012; p.2
 - PALs II
 - Final Rule.....November 2019; p.3
 - Proposed Rule July 2018; p.3
- Prompt Corrective Action
 - Final Rule March 2000; p.6
 - Proposed Risk-Based Net Worth Requirement March 2000; p.6
- Real Estate Appraisals – General Exemption Amount & Compliance With Appraisal Industry Standards
 - Final Rule June 2020; p.6
 - Proposed Rule..... February 2020; p.6
- RegFlex
 - Advance Notice of Proposed Rulemaking May 2000; p.6
 - Final Rule December 2001; p.5
 - Proposed Rule..... April 2001; p.8
- Regulatory Review #1
 - Agency Programs, Capital, & Corporate Credit Unions December 2005; p.6
 - Applications & Reporting; Powers & ActivitiesSeptember 2003; p.6
 - Consumer Protection: Deposits & Miscellaneous July 2004; p.5
 - Consumer Protection: Lending Related..... March 2004; p.6
 - Directors, Officers & Employees; and Rules Of Procedure..... July 2005; p.3
 - Safety & Soundness and Anti-Money Laundering..... February 2005; p.8
- Regulatory Review #2

- Applications & Reporting; Powers & Activities June 2014; p. 6
- Agency Programs, Capital, Consumer Protection December 2015; p.3
- Corporate Credit Unions; Directors, Officers & Employees; Money Laundering February 2016; p.6
- Rules of Procedure and Safety & Soundness March 2016; p.3
- Security Of Member Data – Response Programs
 - Final Guidance June 2005; p.5
 - Proposed Guidance November 2003; p.11
- Share Insurance
 - Coverage Increased To \$250,000
 - Extended November 2009; p.15
 - Initial October 2008; p.2
 - Permanent (Dodd-Frank Act §335) September 2010; p.6
 - Joint Accounts – “Signature Card” Requirement – Alternative Method To Satisfy
 - Proposed Rule June 2020; p.4
 - Living Trust Accounts
 - Final Rule September 2004; p.6
 - Interim Rule March 2004; p.7
 - Mergers, & Voluntary Conversion Or Termination Of Insured Status February 2005; p.2
 - Mortgage Servicing Accounts
 - Final November 2009; p.16
 - Proposed October 2008; p.12
 - Non-Interest Bearing Transaction Accounts
 - Final June 2011; p.4
 - Proposal January 2011; p.3
 - Revocable Trust Accounts
 - Final November 2009; p.15
 - Proposed October 2008; p.12
- Short-Term, Small Amount (STS) Loans [see also “Payday Alternative (PAL) Loans”]
 - Final November 2010; p.13
 - Proposal May 2010; p.5
- Truth In Savings
 - Electronic Disclosures
 - Final Rule June 2000; p.6
 - Proposal January 2000; p.9
 - Final Amendments July 1999; p.5
 - Interim Rule March 1999; p.5
 - Overdraft Services
 - Final Rule – Extended Effective Date May 2006; p.4
 - Interim Final Rule January 2006; p.5
 - Statement Disclosures & Balance Disclosures
 - ◆ Final September 2009; p.2
 - ◆ Proposed April 2009; p.7

NCUA

- See NATIONAL CREDIT UNION ADMINISTRATION

NONTRADITIONAL MORTGAGE PRODUCTS

- Interagency Guidance
 - Final March 2007; p.6
 - Proposed April 2006; p.2
- Consumer Illustrations
 - Final July 2007; p.6

- Proposed..... March 2007; p.11

OCC

- See OFFICE OF THE COMPTROLLER OF THE CURRENCY

OFAC

- See OFFICE OF FOREIGN ASSETS CONTROL

OFFICE OF FOREIGN ASSETS CONTROL

- ACH Transactions Compliance November 2002; p.3
- FBI “Control List” Discontinued December 2002; p.9
- Information Pertaining To Terrorist Attacks – FBI “Control List” November 2001; p.5
- International ACH Transactions – Proposed Changes January 2006; p.2

OFFICE OF THE COMPTROLLER OF THE CURRENCY

- Debt Cancellation Contracts – Notice of Proposed Rulemaking February 2000; p.5
- Deposit-Related Consumer Credit Products
 - Proposed Guidance June 2011; p.5
 - Withdrawn May 2013; p.14
- Electronic Banking Activities
 - Proposal July 2001; p.5
 - Comment Request March 2000; p.2
- Fair Credit Reporting Act
 - Examination Procedures February 2006; p.9
 - Notice Requirements April 1999; p.6
- Fiduciary Activities July 2001; p.5
- Financial Subsidiaries
 - Final May 2000; p.5
 - Proposal February 2000; p.3
- Internet Banking Website April 2000; p.12
- Miscellaneous Revisions July 2001; p.5
- Permissible Interest Rates
 - Final Rule June 2020; p.6
 - Proposed Rule January 2020; p.9
- Protecting Internet Addresses September 2000; p.6
- Regulation Review – Comments Requested June 1999; p.7
- Software For APR and APY September 1998; p.6
- Suspicious Activity Reports – Compliance Deficiencies July 2000; p.18
- Weblinking Activities August 2001; p.9
- Wireless Networks December 2003; p.5

OFFICE OF THRIFT SUPERVISION

- ARM Disclosures – Aligned With Regulation Z August 1998; p.7
- Electronic Operations March 1999; p.2
- Free HMDA Software September 2000; p.7
- Institution WEB Sites
 - Final Rule March 1999; p.2
 - Proposed Rule October 1998; p.6
- Liquidity Rule Eliminated August 2001; p.9
- Loan Definitions Removed March 1999; p.6
- Online Delivery of Financial Services – Comment Request June 2001; p.14
- Privacy Preparedness Checkup October 2000; p.6

- Proposal To Use Call ReportNovember 2007; p.17
- Thrift Financial Report – see OTS THRIFT FINANCIAL REPORT

OTS

- See OFFICE OF THRIFT SUPERVISION

OTS THRIFT FINANCIAL REPORT (TFR)

- 1999 Filings
 - Proposed ChangesOctober 1998; p.2
 - No Changes Will Occur..... January 1999; p.4
- 2000 Filings
 - Proposed Changes May 2000; p.3
 - No Changes Will Occur..... July 2000; p.17
- 2001 Filings
 - Proposed Changes August 2000; p.2
 - Changes To Be Phased In.....November 2000; p.2
 - Changes For March 2001 January 2001; p.3
 - Schedule LD – Loan DataSeptember 2001; p.3
- 2002 Filings
 - Changes To Be Phased In.....November 2000; p.2
 - Schedule CMR Changes
 - Optional Data Now Required..... April 2002; p.5
 - Optional Data Now Required..... May 2002; p.5
 - Optional Data – Definition Of “New Account” June 2002; p.6
 - Schedule FS – Fiduciary Services (new schedule).....September 2001; p.4
 - Schedule SI – Supplemental Information
 - Additional Changes..... February 2002; p.6
 - Elimination of “Fiduciary & Related Services”.....September 2001; p.4
- 2003 Filings
 - Final Changes January 2003; p.2
 - Subprime Lending Data Collection
 - Final – Not Implemented January 2003; p.5
 - Proposed..... August 2002; p.7
- 2004 Filings
 - Proposed Changes
 - Initial Proposal..... February 2003; p.2
 - Revised Proposal.....September 2003; p.5
 - Proposed Schedule “RED” To Replace Schedule “CMR” April 2003; p.2
- 2005 Filings
 - AICPA SOP 03-3
 - Final July 2005; p.2
 - Proposed..... April 2005; p.2
 - GNMA Delinquency – Final July 2005; p.2
 - Proposed Schedule “RED” To Replace Schedule “CMR” – Revised..... April 2004; p.4
 - Schedule “RED” Postponed January 2005; p.5
- 2006 Filings
 - GNMA Foreclosed Real Estate July 2005; p.2
 - Loans To Executive Officers..... December 2006; p.6
 - Schedule DI
 - Final Changes August 2006; p.10
 - Proposed Changes..... May 2006; p.2
- 2007 Filings

- Final Changes December 2006; p.6
- Proposed Changes October 2006; p.2
- Schedule DI (Deposit Insurance Assessments and Time Deposit Information)
 - Final April 2007; p.9
 - Proposed..... November 2006; p.6
- 2008 Filings
 - Final Change – Schedule DI..... February 2008; p.13
 - Proposed Change – Schedule DI..... October 2007; p.16
- 2009 Filings
 - Non-Interest Bearing Transaction Accounts > \$250,000 December 2008, p.2
 - Deposit Insurance July 2009; p.6
 - Final Changes February 2009; p.14
 - Proposed Changes November 2008; p.10
 - Reciprocal Deposits (Schedule DI) – Proposed April 2009; p.7
- 2010 Filings
 - Final Changes January 2010; p.3
 - Proposed Changes August 2009; p.11
 - TAG Amounts
 - Final August 2010; p.10
 - Proposed..... May 2010; p.7
 - Dodd-Frank Amendments
 - Final November 2010; p.13
 - Proposed..... September 2010; p.3
 - Revisions – IOLTAs February 2011; p.3
- 2011 Filings
 - Round #1
 - Final February 2011; p.12
 - Proposed..... October 2010; p.9
 - Round #2 – Proposed March 2011; p.4
- New Filing Software (EFS replaces OTSReporter) January 2002; p.8
- Proposal To Use Call Report November 2007; p.17
- Replaced By Bank Call Report
 - Final..... July 2011; p.4
 - Proposal..... February 2011; p.20

OVERDRAFT PROTECTION PROGRAMS

- FDIC Guidance
 - Final..... December 2010; p.7
 - Proposed..... August 2010; p.4
- Interagency Guidance
 - Final (FDIC/FRB/OCC/NCUA)..... March 2005; p.4
 - Proposed..... August 2004; p.8
- OTS Guidance
 - Final..... April 2005; p.5
 - Proposed..... August 2004; p.8

PMI

- See PRIVATE MORTGAGE INSURANCE

PREDATORY LENDING

- See REGULATION Z

PRIVACY

- See CONSUMER PRIVACY

PRIVATE MORTGAGE INSURANCE

- Automatic Cancellation
 - Clarifications February 2001; p.2
 - Initial Requirements December 1998; p.2
- Form 1098 Reporting
 - 2007 Allocation Guidance February 2008; p.3
 - 2012 Reporting Guidance January 2013; p.5
 - 2014 Reporting Guidance December 2014; p.4
 - 2015 Reporting Guidance December 2015; p.3
 - 2017 Reporting Guidance February 2018; p.2
 - Extended December 2007; p.6
 - Initial May 2007; p.4
- Freddie Mac Requirements June 2000; p.4
- Tax Deduction December 2006; p.7

PUBLIC LAWS

- Balanced Budget Act of 1997 (P.L. 105-33) October 1997
- Check 21 (P.L. 108-100) November 2003; p.2
- Debt Collection Improvement Act of 1996 June 1998; p.8
- Dodd-Frank Financial Reform of 2010 (P.L. 111-203) August 2010; p.5
- Economic Growth & Regulatory Paperwork Reduction Act of 1996 (P.L. 104-208) April 1998; p.5
- Economic Growth & Tax Relief Reconciliation Act of 2001 (P.L. 107-16) June 2001; p.4
- Electronic Signatures in Global & National Commerce Act of 2000 (P.L. 106-229) December 2000; p.2
- Emergency Economic Stabilization Act of 2008 (P.L. 110-343) October 2008; p.2
- Emergency Student Loan Consolidation Act of 1997 May 1998; p.6
- Fair & Accurate Credit Transactions (FACT) Act (P.L. 108-100) January 2004; p.2
- Gramm-Leach-Bliley Act of 1999 (P.L. 106-102) January 2000; p.2
- Home Ownership & Equity Protection Act (HOEPA) of 1994 (P.L. 103-325) January 2002; p.2
- Homeowners Protection Act of 1998 (P.L. 105-216) December 1998; p.2
- HUD/VA Appropriations Act of 1998 (P.L. 105-276) December 1998; p.8
- IRS Restructuring & Reform Act of 1998 (P.L. 105-206) September 1998; p.2
- Omnibus Budget Reconciliation Act of 1993 May 1998; p.6
- Personal Responsibility & Work Opportunity Reconciliation Act of 1996 (P.L. 104-193)
 - Data Match – Final Specifications April 1999; p.2
 - Data Match – Overview April 1998; p.2
 - Data Match – Revised Specifications July 1998; p.2
- Riegle Community Development & Regulatory Improvement Act of 1994 (P.L. 103-325)
 - [“HOEPA” was part of this] January 2002; p.2
- Riegle-Neal Amendments Act of 1997 (P.L. 105-24) September 1997; p.4
- Riegle-Neal Interstate Banking & Branching Efficiency Act of 1994 November 1997; p.8
- SECURE Act of 2019 (Division O of P.L. 116-94) December 2019; p.3
- Taxpayer Bill of Rights 2 (P.L. 104-168) September 1997; p.4
- Taxpayer Relief Act of 1997 (P.L. 105-34) October 1997
- USA PATRIOT Act of 2001 (P.L. 107-56)
 - Summary January 2002; p.4
 - See also FINANCIAL CRIMES ENFORCEMENT NETWORK

QRP

- See QUALIFIED RETIREMENT PLANS

QUALIFIED RETIREMENT PLANS

- Required Minimum Distributions Simplification
 - Final..... April 2002; p.5
 - Final – Additional Change..... May 2002; p.2
 - Proposal..... February 2001; p.3

REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)

- See U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

REGULATION B – EQUAL CREDIT OPPORTUNITY

- Adverse Action Notices & Credit Scores
 - Final Changes..... July 2011; p.4
 - Proposed Changes March 2011; p.9
- Clear & Conspicuous Disclosures
 - Proposal..... December 2003; p.5
 - Withdrawn..... June 2004; p.6
- Demographic Information
 - Final.....October 2017; p.3
 - Proposed..... April 2017; p.2
- Model Form Amendments April 1998; p.5
- Monitoring Information & Record Retention
 - Final Changes to Rule & Commentary May 2003; p.7
 - Proposed Changes to Rule & Commentary.....October 1999; p.9
- Request For Information – Expand Access To Credit & Protect From Discrimination August 2020; p.2
- Simplification – Comment Request..... March 1998; p.6

REGULATION C – HOME MORTGAGE DISCLOSURE

- See HOME MORTGAGE DISCLOSURE ACT

REGULATION D – RESERVE REQUIREMENTS

- 3/6 Transaction Limits
 - Eliminate The Sub-Limit Of Three (3)
 - Final..... May 2009; p.16
 - Proposal February 2008; p.12
- Amendments to Facilitate Interstate Banking & BranchingNovember 1997; p.8
- Annual Indexing Adjustments – Reserve Requirements
 - 1999..... January 1999; p.4
 - 2000..... December 1999; p.3
 - 2001..... December 2000; p.5
 - 2002.....October 2001; p.4
 - 2003.....November 2002; p.4
 - 2004.....October 2003; p.5
 - 2005.....October 2004; p.3
 - 2006.....October 2005; p.10
 - 2007.....October 2006; p.5
 - 2008.....September 2007; p.7
 - 2009.....September 2008; p.2
 - 2010.....October 2009; p.2
 - 2011.....November 2010; p.2
 - 2012.....October 2011; p.2
 - 2013.....October 2012; p.3

- 2014.....October 2013; p.2
- 2015.....November 2014; p.2
- 2016.....November 2015; p.2
- 2017.....October 2016; p.2
- 2018.....November 2017; p.2
- 2019.....October 2018; p.2
- 2020.....November 2019; p.2
- 2021.....December 2020; p.2
- Check Conversion Transactions – “ARC” & “POP” ACH Entries April 2004; p.4
- Contemporaneous Reserves
 - Final Rule to Replace March 1998; p.6
 - Proposal to Replace January 1998; p.6
- Destroyed Check Transactions – “XCK” ACH Entries June 2004; p.4
- Interest On Reserves
 - Calculation Formula & Rate/Balance Terminology
 - Proposal January 2021; p.4
 - Excess Reserves – Use Of Daily Rate
 - Final August 2015; p.4
 - Proposal April 2015; p.3
 - Interim Rule.....October 2008; p.3
 - Interim Rule – 1st Revision.....November 2008; p.20
 - Interim Rule – 2nd Revision.....December 2008; p.8
 - Interim Rule – 3rd Revision January 2009; p.11
- Internet-Initiated Transactions – “WEB” ACH Entries May 2004; p.3
- Re-Presented Check Transactions – “RCK” ACH Entries June 2004; p.4
- Telephone-Initiated Transactions – “TEL” ACH Entries May 2004; p.3
- Transaction Accounts – Zero Percent (0%) Reserves
 - Interim Final Rule March 2020; p.2
- Transaction Limits
 - Interim Final Rule April 2020; p.2

REGULATION E – ELECTRONIC FUND TRANSFERS

- ATM Fee Disclosures
 - Notice “On Or Near” Machine No Longer Required March 2013; p.19
 - Original Requirements – Final Rule..... April 2001; p.8
- Clear & Conspicuous Disclosures
 - Proposal..... December 2003; p.5
 - Withdrawn June 2004; p.6
- Commentary Update April 2001; p.9
 - Electronic Check Conversion Transactions;
 - Computer-Initiated Bill Payments; and
 - Electronic Authorizations of Recurring Debits From a Consumer’s Account
- ECK Services & Miscellaneous
 - Final..... February 2006; p.2
 - Proposed.....November 2004; p.5
- Gift Cards
 - Final Rule March 2010; p.16
 - Proposed Rule..... December 2009; p.7
- Overdraft Services Opt-Out/In & Debit Holds
 - Clarifications
 - Final June 2010; p.5
 - Proposed..... February 2010; p.11

- Final Rule December 2009; p.2
- Proposed Rule..... March 2009; p.4
- Payroll Cards & Miscellaneous
 - Final..... February 2006; p.6
 - ProposedNovember 2004; p.5
- Remittance Transfers
 - Changes #1
 - Final December 2012; p.2
 - Proposed..... February 2012; p.2
 - Changes #2
 - Final August 2013; p.5
 - Proposed..... February 2013; p.2
 - Changes #3
 - FinalOctober 2014; p.2
 - Proposed..... June 2014; p.3
 - Changes #4 – Coverage Threshold & Use Of Estimates..... January 2021; p.3
 - Delayed Effective Date..... February 2013; p.17
 - Original Rule
 - Final January 2012; p.2
 - Proposed..... August 2011; p.5
 - Plan To Assess The Effectiveness – Comment Request April 2017; p.3
 - Request For Information (Use Of Estimates, Scope, Small Institution Exception) May 2019; p.2
- Small-Dollar Transactions
 - Final Rule July 2007; p.6
 - Proposed Rule..... May 2007; p.7
- Technical Amendments – Error Resolution.....November 1998; p.6

REGULATION F – FAIR DEBT COLLECTION PRACTICES ACT

- Information Request For Possible Rule January 2014; p.8

REGULATION J – COLLECTION OF CHECKS

- Settlement Times
 - Final Changes December 2014; p.4
 - Proposed Changes December 2013; p.5

REGULATION M – CONSUMER LEASING

- Clear & Conspicuous Disclosures
 - Proposal..... December 2003; p.5
 - Withdrawn June 2004; p.6
- Effective Date of New Disclosure Requirements Delayed.....November 1997; p.8
- Exemption Threshold For Consumer Leases (Dodd-Frank Act §1100E)
 - Final..... April 2011; p.8
 - Proposed January 2011; p.5
 - 2012 CPI Adjustment June 2011; p.9
 - 2013 CPI Adjustment November 2012; p.22
 - 2014 CPI Adjustment November 2013; p.4
 - 2015 CPI AdjustmentSeptember 2014; p.6
 - 2016 CPI Adjustment [No Change] November 2015; p.4
 - 2017 CPI Adjustment [No Change] November 2016; p.8
 - 2018 CPI Adjustment November 2017; p.18
 - 2019 CPI Adjustment November 2018; p.11
 - 2020 CPI Adjustment October 2019; p.7

- 2021 CPI AdjustmentNovember 2020; p.3
- Official Staff Commentary
 - Final Revisions May 1999; p.8
 - Proposed Revisions March 1999; p.5
- Technical Amendments - # of Lease Payments & AdvertisingNovember 1998; p.5

REGULATION P – PRIVACY OF CONSUMER FINANCIAL INFORMATION

- Annual Privacy Notice – Exception
 - FAST Act Statutory Provision..... December 2015; p.4
 - Final Rule August 2018; p.5
 - Proposed Rule..... May 2016; p.7
- Delayed Effective Date May 2000; p.5
- Final Rule
 - Announcement..... June 2000; p.6
 - Details..... July 2000; p.2
- Proposal – New Regulation On “Consumer Privacy” April 2000; p.2
- Rescinded – Old Regulation On “Minimum Security Devices”September 1998; p.6

REGULATION Q – PROHIBITION AGAINST PAYMENT OF INTEREST ON DEMAND DEPOSITS

- Repeal
 - Final..... July 2011; p. 4
 - Proposal..... April 2011; p.8

REGULATION V – FAIR CREDIT REPORTING

- Model Disclosures – Consumer Rights.....November 2018; p.10
- Risk-Based Pricing Notices & Credit Scores
 - Final Changes July 2011; p.4
 - Proposed Changes March 2011; p.10

REGULATION W – AFFILIATE TRANSACTIONS

- Final January 2003; p.5
- Proposal July 2001; p.5

REGULATION X – REAL ESTATE SETTLEMENT PROCEDURES

- See also RESPA
- Counseling – Up-Front Disclosure
 - Final Rule April 2013; p.2
 - Proposed Rule..... August 2012; p.3
- Early Intervention Notice – Modified Timing Requirements
 - Proposed.....October 2017; p.2
- Mortgage Loan Servicing Amendments
 - 2016 Amendments
 - Early Compliance..... July 2017; p.16
 - Final February 2017; p.2
 - Exemptions – Bankruptcy & FDCPA
 - Interim.....October 2013; p.3
 - Original
 - Final March 2013; p.3
 - Proposed.....November 2012; p.3
 - Plan To Assess The Effectiveness – Comment Request May 2017; p.7

REGULATION Z – TRUTH IN LENDING

- Ability To Repay
 - Extended Comment Period – New Information Received May 2012; p.6
 - Plan To Assess The Effectiveness – Comment Request June 2017; p.5
 - Proposed Rule..... August 2011; p.7
- Appraisal Independence – Proposed..... November 2010; p.13
- Bounce Protection Services – Comment Request..... January 2003; p.5
- CHARM Booklet
 - CFPB – Updated..... June 2020; p.3
 - FRB – Updated..... January 2007; p.2
- Clear & Conspicuous Disclosures
 - Proposal..... December 2003; p.5
 - Withdrawn..... June 2004; p.6
- Closed-End (Early Disclosures, Waiting Periods, & Waiver)
 - Final..... June 2009; p.2
 - Proposal..... December 2008; p.7
- Counseling
 - Final Rule..... April 2013; p.2
 - Proposed Rule..... August 2012; p.3
- Credit CARD Act
 - Ability To Repay – Age 21 & Over
 - Final..... May 2013; p.14
 - Proposed..... November 2012; p.21
 - Clarifications
 - Final..... May 2011; p.5
 - Proposed..... December 2010; p.2
 - Credit Card Fees
 - Final Rule..... March 2013; p.18
 - Proposed Rule..... April 2012; p.2
 - Phase 1 – Interim Rule August 2009; p.5
 - Phase 2
 - Final Rule..... March 2010; p.2
 - Proposed Rule..... November 2009; p.3
 - Phase 3
 - Final Rule..... July 2010; p.2
 - Proposed Rule..... April 2010; p.2
- Credit Card Disclosures
 - Final Amendments October 2000; p.6
 - Proposed Amendments..... August 2000; p.21
- Credit Card Fees
 - 2014 CPI Adjustment December 2013; p.2
 - 2015 CPI Adjustment August 2014; p.2
 - 2016 CPI Adjustment October 2015; p.2
 - 2017 CPI Adjustment July 2016; p.2
 - 2018 CPI Adjustment August 2017; p.2
 - 2019 CPI Adjustment September 2018; p.2
 - 2020 CPI Adjustment August 2019; p.2
 - 2021 CPI Adjustment July 2020; p.2
- Dodd-Frank Amendments Delayed November 2012; p.20
- Education Loans
 - Final..... September 2009; p.7
 - Proposal..... July 2009; p.6

- Escrow Accounts
 - Disclosures
 - Final July 2014; p.2
 - Proposed..... June 2011; p.2
 - Higher-Priced Jumbo Mortgage Loans
 - Final March 2011; p.10
 - Proposal November 2010; p.10
 - Higher-Priced Mortgage Loans (HPMLs)
 - New Exemption For Certain Smaller Institutions – Proposed August 2020; p.3
 - Timing
 - Final January 2013; p.3
 - Proposal June 2011; p.2
- Exemption Threshold For Consumer Credit Transactions (Dodd-Frank Act §1100E)
 - Final..... April 2011; p.8
 - Proposed January 2011; p.5
 - 2012 CPI Adjustment June 2011; p.9
 - 2013 CPI Adjustment November 2012; p.22
 - 2014 CPI Adjustment November 2013; p.4
 - 2015 CPI Adjustment September 2014; p.6
 - 2016 CPI Adjustment [No Change] November 2015; p.4
 - 2017 CPI Adjustment [No Change] November 2016; p.8
 - 2018 CPI Adjustment November 2017; p.18
 - 2019 CPI Adjustment November 2018; p.11
 - 2020 CPI Adjustment October 2019; p.7
 - 2021 CPI Adjustment November 2020; p.3
- High-Cost Mortgages
 - Coverage & Restrictions
 - Final Rule..... April 2013; p.2
 - Proposed Rule August 2012; p.3
 - CPI Adjustments
 - 1998 February 1998; p.7
 - 1999 January 1999; p.4
 - 2000 December 1999; p.4
 - 2001 November 2000; p.10
 - 2002 November 2001; p.6
 - 2003 October 2002; p.6
 - 2004 September 2003; p.7
 - 2005 September 2004; p.5
 - 2006 August 2005; p.8
 - 2007 August 2006; p.9
 - 2008 August 2007; p.5
 - 2009 August 2008; p.11
 - 2010 August 2009; p.13
 - 2011 August 2010; p.11
 - 2012 June 2011; p.9
 - 2013 November 2012; p.21
 - 2014 December 2013; p.5
- HOEPA Loan Trigger
 - 2015 CPI Adjustment September 2014; p.2
 - 2016 CPI Adjustment October 2015; p.3
 - 2017 CPI Adjustment July 2016; p.3
 - 2018 CPI Adjustment August 2017; p.3

- 2019 CPI AdjustmentSeptember 2017; p.3
- 2020 CPI Adjustment August 2019; p.3
- 2021 CPI Adjustment July 2020; p.3
- Mailed Loan Payments
 - Final Rule May 2009; p.9
 - Proposed Rule..... July 2008; p.7
- Minimum Payment Disclosure..... October 2005; p.11
- Mortgage Loan Sales
 - Final.....October 2010; p.15
 - Proposed December 2009; p.5
- Mortgage Loan Servicing
 - 2016 Amendments
 - Early Compliance..... July 2017; p.16
 - Final December 2016; p.3
 - Technical Corrections July 2017; p.17
 - Exemptions – Bankruptcy & FDCPA
 - Interim.....October 2013; p.3
 - Dodd-Frank Act Improvements (§1418, §1420, & §1464)
 - Final Changes February 2013; p.3
 - Proposed Changes.....September 2012; p.3
- Mortgage Statements – Simplified Timing For Bankruptcy Disclosures
 - Final..... March 2018; p.3
 - ProposedOctober 2017; p.4
- Official Staff Commentary
 - Effective In 2000
 - Final Revisions May 1999; p.8
 - Proposed Revisions..... March 1999; p.5
 - Effective In 2002
 - Final Revisions April 2002; p.6
 - Proposed Revisions..... December 2001; p.6
 - Effective In 2003
 - Final Revisions April 2003; p.3
 - Proposed Revisions..... December 2002; p.8
- Open-End Credit Plans (Major Overhaul)
 - Clarifications
 - Proposed..... June 2009; p.4
 - Major Overhaul
 - Final Changes May 2009; p.3
 - Proposed Changes.....September 2007; p.2
 - Proposed Review January 2005; p.6
- OTS ARM Disclosures Aligned With Regulation Z August 1998; p.7
- Over-Limit Fees As Finance Charges
 - Appeals Court Rules “Yes” April 2002; p.7
 - Supreme Court Rules “No” May 2004; p.7
- Payday Loans
 - Final Commentary June 2000; p.5
 - Proposed Commentary December 1999; p.3
- Predatory Lending..... January 2002; p.2
- Qualified Mortgage Trigger
 - 2015 CPI AdjustmentSeptember 2014; p.5
 - 2016 CPI AdjustmentOctober 2015; p.3
 - 2017 CPI Adjustment July 2016; p.3

- 2018 CPI Adjustment August 2017; p.3
- 2019 CPI AdjustmentSeptember 2018; p.3
- 2020 CPI Adjustment August 2019; p.3
- 2021 CPI Adjustment July 2020; p.3
- Reg Z/RESPA Simplification – Comment Request..... February 1998; p.7
- Unfair Practices, Mortgage Advertising & Early Disclosures
 - Final.....November 2008; p.18
 - Proposal..... April 2008; p.5
- Upfront Rate & Payment Summary DisclosuresOctober 2010; p.17
- Variable-Rate Loan Disclosures – Revised April 1998; p.6

REGULATION AA – UNFAIR OR DECEPTIVE ACTS OR PRACTICES

- Clarifications
 - Proposed Rule..... May 2009; p.2
- Consumer Credit Card Accounts & Overdraft Services For Deposit Accounts
 - Final Rule March 2009; p.2
 - Proposed Rule..... July 2008; p.2

REGULATION CC – FUNDS AVAILABILITY

- Altered/Forged Checks
 - Final RuleNovember 2018; p.2
 - Proposed Rule..... June 2017; p.3
- Check 21
 - Final Rule August 2004; p.4
 - Proposed Rule – Disclosures February 2004; p.3
- Check Holds (Subpart B)
 - Proposed Changes
 - Original April 2011; p.4
 - Re-Opened Comment Period March 2019; p.2
- CPI Adjustments
 - Final Changes February 2020; p.3
 - Proposed Changes March 2019; p.2
- Electronic Check Collection & Return
 - Final Changes February 2018; p.3
 - Proposed Changes #1 April 2011; p.4
 - Proposed Changes #2 April 2014; p.3
- Electronic Return of Checks (Subparts C & D)
 - Final – Commentary Revision..... December 1999; p.5
 - Proposal..... March 1999; p.6
- Merger Transition Relief..... April 1999; p.5
- Minimum Next-Day Availability Amount (Dodd-Frank Act §1086)..... December 2010; p.8
- Non-Local Check Holds Remain Unchanged..... August 1999; p.8
- Proposal To Shorten Holds For Non-Local Checks..... January 1999; p.5
- Reduction In Check Processing Locations
 - General Announcements
 - #1 July 2003; p.3
 - #2November 2004; p.2
 - #3 May 2007; p.6
 - #4 January 2008; p.2
 - Atlanta, GA → Cleveland, OH..... January 2010; p.8
 - Baltimore, MD → Philadelphia, PA..... March 2009; p.10
 - Birmingham, AL → Atlanta, GA March 2005; p.7

• Boston, MA → Windsor Locks, CT.....	December 2005; p.6
• Charleston, WV → Cincinnati, OH.....	May 2004; p.6
• Charlotte, NC → Atlanta, GA.....	January 2009; p.12
• Chicago, IL → Cleveland, OH.....	August 2009; p.13
• Cincinnati, OH → Cleveland, OH.....	August 2008; p.12
• Columbia, SC → Charlotte, NC.....	August 2004; p.7
• Columbus, OH → Cincinnati, OH & Cleveland, OH.....	October 2005; p.10
• Denver, CO → Los Angeles, CA & Dallas, TX.....	June 2009; p.6
• Des Moines, IA → Chicago, IL.....	November 2008; p.20
• Detroit, MI → Cleveland, OH.....	April 2005; p.5
• East Rutherford, NJ → Philadelphia, PA.....	June 2006; p.5
• El Paso, TX → Dallas, TX.....	April 2004; p.5
• Helena, MT → Denver, CO.....	September 2007; p.7
• Houston, TX → Dallas, TX.....	April 2005; p.5
• Indianapolis, IN → Cincinnati, OH.....	October 2004; p.6
• Jacksonville, FL → Atlanta, GA.....	September 2008; p.7
• Kansas City, MO → Dallas, TX.....	February 2008; p.13
• Little Rock, AR → Memphis, TN.....	July 2004; p.5
• Louisville, KY → Cincinnati, OH.....	August 2004; p.7
• Memphis, TN → Atlanta, GA.....	May 2008; p.7
• Miami, FL → Jacksonville, FL.....	February 2004; p.6
• Milwaukee, WI → Chicago, IL.....	July 2004; p.5
• Minneapolis, MN → Cleveland, OH.....	July 2009; p.5
• Nashville, TN → Atlanta, GA.....	May 2007; p.7
• New Orleans, LA → Atlanta, GA.....	January 2006; p.9
• Oklahoma City, OK → Dallas, TX.....	October 2005; p.10
• Omaha, NE → Des Moines, IA.....	March 2004; p.7
• Philadelphia, PA → Cleveland, OH.....	November 2009; p.16
• Pittsburgh, PA → Cleveland, OH.....	October 2003; p.6
• Portland, OR → Seattle, WA.....	August 2005; p.8
• Richmond, VA → Baltimore, MD.....	March 2004; p.7
• Salt Lake City, UT → Denver, CO.....	May 2005; p.8
• San Antonio, TX → Dallas, TX.....	June 2004; p.6
• San Francisco, CA → Los Angeles, CA.....	June 2007; p.4
• Seattle, WA → Los Angeles, CA.....	May 2009; p.15
• St. Louis, MO → Atlanta, GA.....	December 2008; p.8
• Utica, NY → Cleveland, OH & Philadelphia, PA.....	January 2008; p.10
• Windsor Locks, CT → Philadelphia, PA.....	July 2008; p.7
➤ Remotely Created Checks	
• Final Rule.....	December 2005; p.4
• Proposed Rule.....	March 2005; p.3
➤ Routing Numbers – Changes.....	July 2003; p.2
➤ U.S. Territories	
➤ Final Changes.....	February 2020; p.3
➤ Proposed Changes.....	March 2019; p.2

REGULATION DD – TRUTH IN SAVINGS

➤ Advertising – Inside Signs.....	November 1998; p.5
➤ APY – Final Rule.....	August 1998; p.5
➤ Clear & Conspicuous Disclosures	
• Proposal.....	December 2003; p.5

- Withdrawn June 2004; p.6
- Eliminate Certain Subsequent Disclosures
 - Final Rule November 1998; p.5
 - Proposal Rule March 1998; p.6
- Overdraft Services
 - Final Rule May 2005; p.4
 - Proposed Rule..... July 2004; p.6
 - Statement Disclosures, Balance Disclosures, & Opt-Out Notice
 - Final Changes February 2009; p.23
 - Proposed Changes..... July 2008; p.5
 - Clarifications
 - ◆ Final..... June 2010; p.6
 - ◆ Proposed..... February 2010; p.10

REGULATION GG – UNLAWFUL INTERNET GAMBLING

- Extended Effective Date December 2009; p.7
- Final Rule..... January 2009; p.4
- Proposed Rule..... October 2007; p.10

REGULATION II – DEBIT CARD INTERCHANGE FEES & ROUTING

- Fraud Prevention AdjustmentSeptember 2012; p.10
- Initial Rule
 - Final Rule August 2011; p.2
 - Proposed Rule..... March 2011; p.7

REGULATORY REVIEW

- Interagency #1
 - Phase I – Applications & Reporting, Powers & Activities, and International Operations
 - Comment Request..... August 2003; p.9
 - Phase II – Consumer Protection: Lending Related
 - Comment Request..... February 2004; p.7
 - Phase III – Consumer Protection: Account/Deposit Relationship & Misc.
 - Comment Request..... August 2004; p.7
 - Phase IV – Money Laundering, Safety & Soundness, and Securities
 - Comment Request..... February 2005; p.8
 - Phase V – Banking Operations.; Directors, Officers, & Employees; and Rules Of Procedure
 - Comment Request..... August 2005; p.9
 - Phase VI – Capital & Community Reinvestment Act
 - Comment Request..... January 2006; p.9
- Interagency #2
 - Phase I – Applications & Reporting, Powers & Activities, and International Operations
 - Comment Request..... June 2014; p.6
 - Phase II – Banking Operations, Capital, and Community Reinvestment Act
 - Comment Request..... February 2015; p.6
 - Phase III – Consumer Protection; Directors, Officers, & Employees; and Money Laundering
 - Comment Request..... May 2015; p.4
 - Phase IV – Rules Of Procedure; Safety & Soundness; Securities
 - Comment Request..... December 2015; p.4

RESPA

- See U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

RETIREMENT ACCOUNTS

- See QUALIFIED RETIREMENT PLANS, ROTH IRAs, & TRADITIONAL IRAs

REVERSE MORTGAGES

- Protection From Excessive Fees
 - Final Rule March 1999; p.4
 - Proposed Rule..... April 1998; p.6

ROTH 401(k)

- Contributions..... February 2007; p.2

ROTH IRAs

- 1-Rollover-Per-Year Rule July 2014; p.3
- 1099-R Reporting (1998 & 1999)..... January 1999; p.5
- 1099-R Reporting (2003)..... December 2003; p.2
- Authorizing Legislation October 1997; p.3
- Deposit Insurance Coverage November 1998; p.4
- Final Regulations May 1999; p.4
- Model Forms (5305-R & 5305-RA) January 1998; p.6
- Recharacterizations
 - 2001 Reporting Changes August 2000; p.20
 - 2001 1099-R Distribution Codes..... January 2001; p.6
- Reconversions – Limitations..... January 1999; p.4
- Technical Corrections September 1998; p.2

SAME-DAY SETTLEMENT

- Benefits and Drawbacks – Comment Request..... April 1998; p.6
- Decision To Not Propose Changes February 1999; p.8

SEC

- See SECURITIES & EXCHANGE COMMISSION

SECURITIES & EXCHANGE COMMISSION

- Year 2000 Disclosures December 1998; p.9

SECURITY

- See also FACT ACT §216 (DISPOSAL OF CONSUMER REPORT RECORDS & INFORMATION)
- Computer-Security Incidents
 - Proposed Rule..... January 2021; p.2
- Customer Authentication
 - Original Guidance – Electronic Banking.....September 2001; p.2
 - Updated Guidance – Internet Banking December 2005; p.2
- Identity Theft & Pretext Calling May 2001; p.8
- Safeguarding Customer Data
 - General Guidelines April 2001; p.6
 - Response Programs
 - Final April 2005; p.3
 - Proposed.....October 2003; p.4

SIMPLE IRAs

- Maximum Dollar LimitationOctober 1997; p.5
- Reporting RequirementsOctober 1997; p.5

- Self-Employed Matching ContributionsOctober 1997; p.5

SOCIAL SECURITY ADMINISTRATION

- Form W-2 Electronic/Magnetic Media Filing (EFW2 – Pub. No. 42-007)
 - Elimination Of Tapes, Cartridges, & Diskettes
 - 1st Announcement June 2004; p.6
 - 2nd Announcement.....September 2005; p.5
 - 2005 File Layout Changes.....September 2005; p.2
 - 2006 File Layout Changes..... July 2006; p.4
 - 2007 File Layout Changes..... August 2007; p.4
 - 2008 File Layout Changes..... June 2008; p.5
 - 2009 File Layout Changes [no changes] May 2009; p.15
 - 2010 File Layout Changes..... June 2010; p.2
 - 2011 File Layout Changes.....September 2011; p.4
 - 2012 File Layout Changes..... May 2012; p.2
 - 2013 File Layout Changes..... June 2013; p.5
 - 2014 File Layout Changes..... June 2014; p.2
 - 2015 File Layout Changes..... May 2015; p.3
 - 2016 File Layout Changes..... May 2016; p.2
 - 2017 File Layout Changes..... June 2017; p.2
 - 2018 File Layout Changes..... May 2018; p.3
 - 2019 File Layout Changes..... April 2019; p.6
 - 2020 File Layout Changes..... May 2020; p.6

SOLDIERS’ & SAILORS’ CIVIL RELIEF ACT

- Relief For Service Members – War On TerrorismOctober 2001; p.2

STATE ISSUES

- California – Unclaimed Property Reporting Amnesty PeriodOctober 2000; p. 5
- Maine – Loan Late Charges..... December 1999; p.5

STUDENT LOANS

- Compliance Audit – Deadline Postponed March 1998; p.6
- ED Form 799 – Reporting Changes..... May 1998; p.6
- Interest Rebates..... March 1998; p.3
- Interest Rebates – Extended Deadline August 1998; p.7
- Interest Reporting
 - Form 1098-E
 - Final Regulations May 2002; p.3
 - Initial Guidance..... January 1998; p.3
 - Proposed Regulations..... August 2000; p.21
 - Mixed-Use Loans December 1998; p.5
 - Technical CorrectionSeptember 1998; p.5
- LaRS Reporting (formerly ED Form 799)
 - New Special Allowance Categories (CE/CF/CG/CH & XM/XN/XO/XP)..... April 2006; p.8
 - New Special Allowance Categories (CI/CJ/CK/CM)November 2007; p.18
- Manifest Tape – Status Code Changes May 2001; p.7
- NSLDS – New Loan Status Code May 2010; p. 2

SUBPRIME LENDING

- Consumer Illustrations
 - Final..... June 2008; p.6

- Proposed.....September 2007; p.7
- Data Collection
 - Final – Not Implemented..... January 2003; p.5
 - Proposed..... August 2002; p.7
- Examination Guidance..... March 2001; p.8
- Interagency Guidance July 2007; p.2

SUSPICIOUS ACTIVITY REPORT

- Interagency – SAR Exemptions
 - Proposed Rule..... January 2021; p.5
- See also FINANCIAL CRIMES ENFORCEMENT NETWORK

TRADITIONAL IRAs

- 1-Rollover-Per-Year Rule July 2014; p.3
- Active Participation Rules October 1997; p.4
- Contributions
 - Increased AGI Limits October 1997; p.4
- Deposit Insurance Coverage November 1998; p.4
- Distributions
 - Exceptions to 10% Penalty
 - Education Expense Withdrawals October 1997; p.4
 - Education Expense Withdrawals – Q&A Guidance December 1997; p.6
 - Home Purchase Withdrawals..... October 1997; p.5
- Net Income Attributable – New Calculation
 - Final..... June 2003; p.11
 - Proposal.....September 2002; p.4
- Qualified Charitable Distributions
 - Announcement..... November 2006; p.8
 - Extended..... October 2008; p.2
 - Made Permanent..... December 2015; p.4
- Recharacterizations
 - 2001 Reporting Changes August 2000; p.20
 - 2001 1099-R Distribution Codes..... January 2001; p.6

TREASURY DEPARTMENT

- Garnishment Of Federal Benefits
 - Final..... March 2011; p.2
 - Proposed..... May 2010; p.3
 - Revisions July 2013; p.2
- Regulatory Structure Review October 2007; p.16

TRUTH IN LENDING ACT

- Joint Policy Statement on Restitution October 1998; p.6
- Q&A Document on Restitution November 1999; p.8
- See also REGULATION Z

UNCLAIMED PROPERTY

- California – Amnesty Period October 2000; p.5
- National Voluntary Compliance Program
 - Announcement..... July 1999; p.5
 - Extension #1 November 1999; p.8
 - Extension #2 December 1999; p.4

USA PATRIOT ACT

- See FINANCIAL CRIMES ENFORCEMENT NETWORK (FinCEN)

U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT

- CHUMS (Computerized Homes Underwriting Management System)
 - New Data Elements February 2000; p.6
 - Revised Data Elements.....November 2003; p.11
- Consideration For Mail DelaysNovember 2001; p.5
- Counseling Notice – Rights Of Servicemembers
 - Form 92070
 - Revised Language February 2011; p.2
 - Revised Language March 2011; p.9
 - Revised Language June 2011; p.9
 - Revised Language March 2013; p.18
 - Revised Language January 2015; p.6
 - Revised Language April 2018; p.3
 - Sample Form
 - ◆ Rev. 1/2011 February 2011; p.21
 - ◆ Rev. 02/2011 March 2011; p.12
 - ◆ Rev. 6/2011 (#1)..... June 2011; p.11
 - ◆ Rev. 6/2011 (#2)..... July 2011; p.4
 - ◆ Rev. 12/2014 January 2015; p.8
 - ◆ Rev. 6/2017 April 2018; p.6
 - Original Requirement December 2006; p.2
 - Revisions January 2011; p.4
- Delinquency Reporting – Monthly Frequency
 - Final April 2006; p.8
 - Proposal February 2005; p.10
- Electronic Default Reporting April 1999; p.5
- Electronic Reporting of Multi-Family Mortgages
 - Final Rule March 1999; p.4
 - MDDR System Available..... February 2000; p.2
 - MDDR System – Reminder To Register.....September 2002; p.5
 - MDDR System: Version 2..... August 2000; p.21
 - MDDR System: Version 3..... May 2001; p.8
 - Proposal..... May 1998; p.6
- Electronic Underwriting..... June 1998; p.8
- Fair Housing Act Violations March 1999; p.6
- FHA ARM Loans..... May 2014; p.2
- FHA Payoff Interest
 - Final RuleSeptember 2014; p.5
 - Proposed Rule..... March 2014; p.4
- Informed Consumer Choice
 - Final Notice July 1999; p.3, p.9
 - Final Notice – Clarification August 1999; p.8
 - HUD GuidanceSeptember 1999; p.3
 - Proposed Notice April 1999; p.3
 - Revised For MIP Cancellation January 2001; p.11
- Mortgage Insurance Premiums (MIPs)
 - Cancellation..... January 2001; p.11
 - Collections.....September 2007; p.7

- Remittance Period Made Shorter
 - Final June 2005; p.5
 - ProposalSeptember 2002; p.4
- Risk-Based Premiums – Collection..... May 1998; p.5
- Single Family Premium Collection Subsystem – Periodic (SFPCS-P)
 - Revised Implementation Timetable #1 May 1998; p.5
 - Revised Implementation Timetable #2October 1998; p.6
 - Revised Implementation Timetable #3September 1999; p.4
- Multifamily Delinquency and Default Reporting (MDDR) System
 - Availability February 2000; p.2
 - Reminder To RegisterSeptember 2002; p.5
- Relief For FHA BorrowersSeptember 2001; p.5
- RESPA – Real Estate Settlement Procedures Act (Regulation X)
 - Definition Of “Required Use” May 2009; p.16
 - Final Changes April 2009; p.2
 - Proposed Changes – Simplification Round #1 August 2002; p.3
 - Proposed Changes – Simplification Round #2 May 2008; p.2
- Reverse Mortgages
 - Final Rule March 1999; p.4
 - Proposed Rule..... April 1998; p.5
- Y2K Electronic Data Submissions..... June 1999; p.6

WEBLINKING

- Interagency Guidance May 2003; p.10
- OCC Guidance August 2001; p.9

YEAR 2000

- Examination Parity..... February 1998; p.7
- FDIC Data Retention Rule.....October 1999; p.10
- FDIC Notice on Remaining Risks March 2000; p.5
- FFIEC Interagency Guidance on Fiduciary Services & Y2K Readiness..... December 1998; p.9
- FFIEC Lessons Learned..... May 2000; p.5
- FRB Limits Changes to Information Systems December 1998; p.9
- HMDA
 - Final AmendmentsNovember 1998; p.6
 - Proposed Amendments February 1998; p.3
- IRS Preparation..... February 1998; p.2
- SEC Disclosures..... December 1998; p.9

401(k) PLANS

- Roth 401(k) Contributions February 2007; p.2
- Self-Employed Matching ContributionsOctober 1997; p.5