

Subject Index for *WBA Compliance Journal* Articles 2018 - Current

This index has been created purely to assist members in locating previously published *WBA Compliance Journal* “Special Focus” articles. The information within the articles is not intended to provide legal advice; rather it is intended to provide general information about banking issues. As rules and regulations change over time, you must further review whether there have been changes in law since the release of the particular publication. Consult your institution’s attorney for specific legal advice or assistance.

| <i>Subject</i> | <i>Notice No., CJ Issue</i> | <i>Title of Article</i> |
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| Advertising | September, 2023 | FTC Releases Updated Guide Concerning Use of Endorsements and Testimonials in Advertising |
| Bank Secrecy Act (BSA) | October, 2023 | New FinCEN Resources for BOI Reporting Rule as 2024 Approaches |
| | March, 2023 | FinCen Issues Alert on Nationwide Surge in Mail Theft-Related Check Fraud Schemes |
| | November, 2022 | FinCEN Issues Final Beneficial Ownership Information Reporting Requirements |
| | April, 2022 | OCC Rule Allows for National Banks and Federal Savings Associations to Request SAR Exemption |
| | April, 2021 | CTR Filing Required For Bank Cash Order Shipments Through Thillens |
| | March, 2021 | National Defense Authorization Act FY 2021 Brings Changes to Bank Secrecy Act |
| | August, 2020 | FinCEN CDD FAQs |

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| | September, 2018 | FinCEN Provides Exceptional Relief from Beneficial Ownership Requirements |
| | April, 2018 | FinCEN's April 3, 2018 FAQs on Customer Due Diligence Requirements for Financial Institutions |
| | February, 2018 | Customer Due Diligence Rule |
| Brokered Deposits | January, 2021 | FDIC Brokered Deposits and Interest Rate Restrictions |
| | April, 2019 | What are Brokered Deposits and What is the Significance of FDIC Reform |
| Community Reinvestment Act (CRA) | July, 2022 | Overview of Latest Interagency Community Investment Act Proposal |
| | January, 2020 | Changes to Community Reinvestment Act Proposed by Regulators |
| Computer-Security Incident Notification Rule | March, 2022 | Reminder of Upcoming Compliance Dates for Recently Finalized Interagency Computer-Security Incident Notification Requirements |
| | December, 2021 | New Computer-Security Incident Notification Requirements for Banks and Bank Service Providers |
| Continuing Legal Education (CLE) Listing | November, 2022 | List of Recent WBA Programs to Receive Continuing Legal Education Designation |
| | December, 2021 | List of Recent WBA Programs to Receive |

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| | | Continuing Legal Education Designation |
| Crypto Related | January, 2023 | Joint Statement on Crypto-Asset Risks to Banking Organizations |
| Economic Growth, Regulatory Relief and Consumer Protection Act | July, 2018 | Key Provisions of the Economic Growth, Regulatory Relief and Consumer Protection Act |
| Economic Impact Payments (EIPs) | March, 2020 | What Banks Need to Know About Economic Impact Payments |
| Equity Investments | December, 2021 | OCC Reminds Banks of Limitations When Making Equity Investments |
| Escrow Account | October, 2023 | Year-end Frequently Asked Escrow Questions |
| | March, 2021 | Latest HMPL Escrow Account Create Another Exemption |
| | December, 2020 | Year-end Frequently Asked Escrow Questions |
| Fair Credit Reporting Act (FCRA) | July, 2022 | New CFPB Advisory Opinion Fails to Consider Wisconsin's Marital Property Act |
| | October, 2018 | CFPB Changes Summary of Rights Model Forms Required by FCRA |
| FDIC, Deposit Insurance | March, 2023 | FDIC Simplification of Deposit Insurance Rules for "Trust Account" Category and Mortgage Servicing Accounts |

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| FDIC, Supervision Related | January, 2023 | FDIC's Revised Guidelines for Appeals of Material Supervisory Determinations |
| Fiduciary | February, 2019 | Do Banks Have to Monitor Corporate Deposit Accounts to Make Sure Officers Name on Those Accounts are Acting Lawfully? |
| Flood Insurance | August, 2022 | Selected Interagency Flood Q&As |
| | May, 2022 | Revised Interagency Flood Questions and Answers Released |
| | February, 2022 | Revisiting Important Flood Considerations |
| | March, 2019 | Private Flood Insurance |
| Hemp | September, 2021 | Transition of Wisconsin's Hemp Pilot Program to USDA |
| | May, 2021 | Update on Wisconsin's Hemp Pilot Program Transition |
| | July, 2020 | An Update on Hemp |
| | November, 2019 | USDA's New Hemp Program and What it Means for Wisconsin |
| | January, 2019 | Industrial Hemp in Wisconsin |
| | January, 2019 | Clearing the Air – Your Bank, the Farm Bill and Industrial Hemp |
| | August, 2018 | Wisconsin's Industrial Hemp Pilot Research Program |
| Home Equity Lending | January, 2018 | Tax Reform Impact on Home Equity Loans |

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| Interest on Lawyers' Trust Accounts (IOLTA) | June, 2023 | Amended Wisconsin Supreme Court Rules Affect Lawyer Trust Accounts |
| Legal Call Program FAQs | June, 2018 | June 2018 WB Legal Call Program Frequently Asked Questions |
| Legislative Update | August, 2023 | Huge Tax Savings for Banks |
| | July, 2023 | Wisconsin 2023-2025 Budget Recap for Bankers |
| | July, 2023 | Wisconsin State Tax-Exemption for Income Earned from Business and Ag Purpose Loans |
| | June, 2022 | Summary of Recently Enacted State Legislation |
| | July, 2021 | Governor Evers Signs 2022-2023 State Budget |
| | April, 2021 | Summary of Recently Engaged State Legislation |
| | January, 2020 | Summary of Recently Enacted State Legislation |
| | August, 2019 | No Big Wins, No Big Losses in This Legislative Session |
| | May, 2018 | Summary of 2017-2018 Legislative Session |
| LIBOR | May, 2023 | Joint Agency Statement and Interim Final Rule to Facilitate Transition from US LIBOR |
| | January, 2022 | CFPB Finalizes Regulation Z Rule to Facilitate LIBOR Transition |
| | May, 2021 | The End of LIBOR |

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| | June, 2020 | CFPF Issues Proposed Rule to Facilitate LIBOR Transition |
| | February, 2020 | Transitioning Away from LIBOR |
| Loan Accommodations and Workouts | July, 2023 | Agencies Update Policy Statement on Prudent CRE Loan Accommodations and Workouts |
| Marijuana | October, 2019 | Can Wisconsin Banks Lawfully Bank Marijuana-Related Businesses |
| Mergers and Acquisitions | December, 2019 | Mergers and Acquisitions: A Compliance Officer's Perspective |
| Military Lending Act | January, 2018 | Department of Defense Amends Military Lending Act Interpretive Rule |
| Mortgage Servicing Rules | March, 2018 | Mortgage Servicing Rules on Successors in Interest |
| Mortgages | September, 2023 | Who Must Sign the Mortgage |
| | May, 2019 | Who Must Sign the Mortgage |
| New Year Agency Thresholds | January, 2023 | 2023 Adjusted State and Federal Regulatory Thresholds and Limits |
| Notary | March, 2020 | FHLB and e-Notary Compliance |
| | March, 2020 | Wisconsin Department of Financial Institution's Emergency Guidance on Remote Notarization |
| Pandemic Related | July, 2021 | Final Regulation Z Loss Mitigation Temporary |

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| | | Procedures for Borrowers Experiencing COVID-19 Related Hardships |
| | June, 2021 | Recently Updated HR-Related Guidance to Consider as Pandemic Recovery Continues |
| | June, 2021 | Reminder: Borrowers in Forbearance May Require Assistance |
| | February, 2021 | SBA PPP Hold Codes an Unresolved Borrower Resolution Process for Second Draw PPP Loans |
| | November, 2020 | SBA Guidance for Change of Ownership Involving a PPP Borrower |
| | October, 2020 | Exam Preparation Considerations |
| | August, 2020 | Statement on Additional Loan Accommodations Due to COVID-19 as Many Near End of Initial Loan Accommodation Period |
| | July, 2020 | Treatment of Certain COVID-19 Related Loss Mitigation Option Under Regulation X |
| | May, 2020 | Impact of CARES Act on Retirement Accounts |
| | May, 2020 | Flood Insurance Requirements During the COVID-19 Emergency |
| | April, 2020 | Appraisal Relief Amidst COVID-19 |

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| | April, 2020 | Pandemic-Related Loan Modifications |
| | March, 2020 | MPF Program Policy and Fannie Mae Guidance |
| | March, 2020 | Federal or State COVID-19 Related Guidance |
| Privacy | March, 2022 | New Attempts by California Law Firm Allege Accessibility Violation of Bank Websites |
| Regulation B, Equal Credit Opportunity Act (ECOA) | April, 2023 | It's Here . . . Final Section 1071 Rule |
| | February, 2023 | In Anticipation of a Final Section 1071 Rule, Banks Should Determine What a "Covered Application" Is? |
| | September, 2021 | Long Awaited Dodd-Frank Act Small Business Lending Reg B Data Collection Rule Finally Proposed |
| Regulation C, Home Mortgage Disclosure Act (HMDA) | February, 2023 | Agency Guidance Regarding Lower Closed-End Mortgage Loan HMDA Reporting Threshold. |
| | December, 2022 | Technical Amendment Lowers Closed-End Mortgage Loan HMDA-Reporting Threshold. |
| | October, 2022 | Recent Court Action Overturns Closed-End Loan HMDA Reporting Threshold for Exempt Institutions |
| | July, 2022 | Reporting HMDA Total Units and Cross Collateralization |

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| | November, 2021 | Reminder: Lower Open-End Line of Credit HMDA Volume Threshold Begins January 1 2022 |
| | August, 2020 | CFPB HMDA FAQs |
| | September, 2018 | CFPB Issues Rule Implementing S. 2155 HMDA Partial Exemption |
| Regulation CC, Availability of Funds and Collection of Checks and Check 21 | July, 2019 | Regulation CC Dollar Amount Adjustment Rule Finalized |
| Regulation D, Reserve Requirements | May, 2020 | Regulation D Transaction Limitations |
| Regulation X, Real Estate Settlement Procedures Act (RESPA) | September, 2019 | Welcome Bank, Old Friend – Section 8 of RESPA is a Hot Topic Again |
| Regulation Z, Truth in Lending Act (TILA) | May, 2022 | Revisiting CFPB's General QM Final Rule |
| | August, 2021 | CFPB Issues Interpretive Rule on Impact of Juneteenth Holiday on Certain Closed-End Mortgage Requirements Under Reg Z |
| | May, 2021 | CFPB Delays Mandatory Compliance Date for Revised General QM and Temporary GSE QM Loan Definitions |
| | March, 2021 | Latest HMPL Escrow Account Create Another Exemption |
| | December, 2020 | CFPB Issues Revised General QM and New Seasonal QM Rules |

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| | December, 2018 | 2019 Rate and Exemption Thresholds Set |
| Repossession | March, 2022 | CFPB Bulletin: Mitigating Harm from Repossession of Automobiles |
| Third Party Vendor Management | October, 2021 | Due Diligence Resource for Community Banks to Consider When Partnering with Fintech Companies |
| Transfer by Affidavit | January, 2018 | Recently Enacted Legislation Expands Who May Receive Property Through Transfer by Affidavit |
| TRID | November, 2018 | TRID 2.0 Disclosing Inspection/Draw/Handling Fees for Construction Loans |
| | May, 2018 | Black Hole Rule Summary |
| Unfair, Deceptive, or Abusive Acts or Practices Act (UDAAP) | May, 2023 | Recent Agency Guidance Reflect Upcoming Examination Focus |
| | November, 2022 | Recent CFPB Releases Address Certain Deposit Account Fees and Consumer Report Activities |
| | August, 2022 | FDIC Issues Supervisory Guidance on Multiple Re-Presentment NSF Fees |
| | April, 2022 | FDIC Identifies Charges in Connection with Deposit-Related Activities as Potential UDAAP |
| Wisconsin Business Law | December, 2022 | Wisconsin Updates its Limited Partnership and Limited Liability Company Laws. |

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| Wisconsin Consumer Act | June, 2019 | Wisconsin Consumer Act FAQs |
| Wisconsin Uniform Transfers to Minors Act (WUTMA) | October, 2022 | Considerations When Banking Minors: Part 2 |
| | September, 2022 | Questions and Answers Regarding Minors and WUTMA Accounts: Part 1 |
| Wisconsin Uniform Unclaimed Property Act | November, 2021 | Wisconsin's Revised Uniform Unclaimed Property Act |