

Subject Index for *WBA Compliance Journal* Articles 1998 - 2018

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>
529 Plan	2002-8, August, 2002	Section 529 Plan Changes
Abandoned Property	2016-6, May 2016	Updates to State and Federal Foreclosure and Abandoned Property Laws
	2015-3, March 2015	Court Order Sale of Abandoned Property
	2001-14, September, 2001	Abandoned Property
Actual/360 Day Method of Calculating Interest	2011-8, July, 2011	Actual/360 Day Method of Calculating Interest
	2010-12, July, 2010	Courts in Other States Address Computing Interest Rates Using Actual/360 Day Method for Commercial Loans
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	2008-5, May, 2008	Adverse Action Notices and Use of Credit Report Information
Advertising	2012-6, May, 2012	Regulator Expresses Concern That Advertising “Unsecured” Loans May Be Deceptive
Agricultural	2011-8, July, 2011	Dairy Manufacturing Facility Investment Tax Credit
	2004-5, April, 2004	Ag Siting, Livestock Premises Identification, and WHEDA Crop Program

	2002-8, August, 2002	Penalty for Converting Ag Land
	2001-13, August, 2001	Agricultural Loan Documentation
	99-2, March, 1999	UCC Priority of Crop Liens
	98-10, July, 1998	Agricultural Exemption from Wisconsin Consumer Act
	98-8, June, 1998	Agricultural Exemption
Americans with Disabilities Act (ADA)	2017-1, January, 2017	Website and Mobile Application Accessibility Under the ADA
	2008-14, December, 2008	Congress Expands ADA Law
Appraisals	2013-13, December, 2013	Appraisal Requirements under Regulations B and Z
	2011-1, January, 2011	New Appraisal Rules and Guidelines
	2008-4, April, 2008	Important Reminders Regarding Commercial Appraisal and Evaluation Requirements
	2005-13, November, 2005	Frequently Asked Questions Regarding Real Estate Appraisal Practices and Procedures
Automatic Teller Machines (ATMs)	2008-7, June, 2008	International ATM Fees
	2000-2, February, 2000	More on Financial Modernization (Topics Include: ATM Fee Reform)
	99-8, December, 1999	Finally – Financial Modernization! (Topics Include: ATM Fee Reform)
Bad Checks	98-10, July, 1998	Bad Check Liability
Bank Audits	2012-11, July, 2012	Annual Audit of Savings Bank or Savings and Loan Association
	2002-6, June, 2002	DOR “Red Flags” in Audits of Banks

Bank Directors	2010-4, March, 2010	Indemnification, D&O Insurance and Best Practices for Bank Directors
Bank Name & Logo	2004-5, April, 2004	Bank Name and Logo Protection
Bank Secrecy Act (BSA)	2018 September	FinCEN Provides Exemptive Relief from Beneficial Ownership Requirements
	2018 April	FinCEN's April 3, 2018 FAQs on Customer Due Diligence Requirements for Financial Institutions
	2018 February	Customer Due Diligence Rule
	2014-18, October, 2014	FinCEN Ruling on Currency Transporters, Including Armored Car Services
	2012-10, June, 2012	Summary of Items Recently Issued by FinCEN
	2008-15, December, 2008	Exempt Person Designation Procedures Modified
	2005-5, May, 2005	Bank Secrecy Act and Money Services Businesses
	2005-4, April, 2005	BSA/AML Compliance
	99-3, April, 1999	FinCEN's New Exempt Person Rule
Bank Services Corporation	2013-8, August, 2013	Bank Services Corporations
Bankruptcy	2012-1, January, 2012	Recent Amendments to Federal Bankruptcy Rules Create Significant New Requirements for Mortgage Lenders and Servicers
	2006-5, March, 2006	Practical Aspects of the New Bankruptcy Act
	2005-7, June, 2005	Highlights of Consumer Provisions of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005

Basel III	2014-13, August, 2014	FDIC Grants S-Corporation Banks Relief Under Basel III Capital Conservation Rules
Brokered Deposits	2015-12, December, 2015	FDIC Updates Brokered Deposits Guidance
	2015-01, January, 2015	FDIC Guidance on Identifying, Accepting and Reporting Brokered Deposits
CAN-SPAM Act	2005-1, January, 2005	The CAN-SPAM Act
Capital Access Program	2010-16, September, 2010	Creation of Statewide Capital Access Program
Capital Gain	2011-8, July, 2011	(1) Capital Gain Reinvestment in Wisconsin and (2) Capital Gain Exclusion for Wisconsin Businesses
Change in Bank Control Rules	2016-13, September, 2016	Complying with Change in Bank Control Rules
Child Support Accounts	2015-11, November, 2015	Wisconsin's New Child Support Lien in Favor of Other State Process
	2001-14, September, 2001	Child Support Lien Costs
	2001-13, August, 2001	Reimbursement Rate for Child support Obligor
	99-6, October, 1999	State Child Support Data Match Program Rules Finalized
	98-8, June, 1998	Child Support Requirements
	98-6, May, 1998	Notice Regarding Changes in Child Support Laws Affecting Financial Institutions
Children's Online Privacy Protection Act (COPPA)	2013-2, February, 2013	Recent Amendments to Children's Online Privacy Protection Rules
Combined Reporting	2011-8, July, 2011	(1) Combined Reporting Pre 2009 Loss Carry – Forwards and (2) Combined

		Reporting DOR Authority to Disallow Commonly Controlled Groups
	2009-9, August, 2009	Budget Bill Makes Some Changes To Combined Reporting Law
	2001-13, August, 2001	WBA Defeats Combined Reporting, Wage Lien in State Budget
Community Reinvestment Act (CRA)	2005-10, September, 2005	New CRA Provisions Effective September 1, 2005
	99-8, December, 1999	Finally – Financial Modernization! (Topics Include: Community Reinvestment Act)
Computer Tax Exemption	98-8, June, 1998	Tax Relief
Concealed Carry	2011-8, July, 2011	Concealed Carry
Credit Cards	2014-17, October, 2014	Amendments to MasterCard Liability Rules
Credit Freeze Laws	2014-07, April, 2014	2013 Wisconsin Act 78: Restricting Release of Credit Information
	2006-10, July, 2006	Wisconsin’s New Credit Freeze Law
Credit Union Conversion	2011-8, July, 2011	Credit Union Conversion to State Bank or Savings Bank
Customer Identification Program (CIP)	2003-6, June, 2003	Customer Identification Program Rules Finalized
	2002-10, September, 2002	Customer Identification Program Proposal
Data Breach Related	September, 2017	Equifax Data Breach: Consumer Resources
Debt Cancellation Contracts	2006-4, February, 2006	New Rules for Banks Selling Debt Cancellation Contracts
	2005-14, December, 2005	Debt Cancellation Contracts

Department of Labor (DOL), Overtime Rules	2016-17, December 2016	Department of Labor Overtime Rule Blocked
Deposit Insurance	2012-16, November, 2012	Expiration of Temporary Unlimited Deposit Insurance Coverage
	2010-17, November, 2010	FDIC Issues Final Rule on Temporary Unlimited Deposit Insurance Coverage for Noninterest-Bearing Transaction Accounts
	2009-2, February, 2009	Update to Protecting Business and Public Deposits in Wisconsin
	2008-13, December, 2008	FDIC TLG Program Update
	2008-11, October, 2008	Recent FDIC Insurance Changes
	2008-10, September, 2008	Protecting Business and Public Deposits in Wisconsin
	2007-2, February, 2007	FDIC's New Official Sign and Advertising Statement Rule
	2002-7, July, 2002	Protecting Municipal Deposits In Wisconsin
	98-13, July, 1998	New Deposit Insurance Rules Explained
Deposit Placement Programs	2015-1, January 2015	FDIC Guidance on Identifying, Accepting and Reporting Brokered Deposits
	2012-11, July, 2012	Deposit Placement Programs of Public Depositories
Digital Signatures	98-10, July, 1998	Digital Signatures
Document Shredding	99-7, November, 1999	Document Shredding
Economic Growth, Regulatory Relief and Consumer Protection Act	2018, July	Key Provisions of the Economic Growth, Regulatory Relief and Consumer Protection Act
EdVest	2011-8, July, 2011	EdVest Contributions

	2004-5, April, 2004	EdVest
Elder Abuse Reporting	2006-11, September, 2006	New Law Makes Changes to Wisconsin's Elder Abuse Reporting System
Electronic Banking	2002-5, May, 2002	OCC's New Electronic Banking Rule
Electronic Signatures and Records Law, Including ESIGN and UETA	2006-10, July, 2006	Electronic Recording Council
	2004-11, November, 2004	Issues In Electronic Contracting
	2004-5, April, 2004	Uniform Electronic Transactions Act (UETA)
	2000-9, October, 2000	Review of Federal Electronic Signature Legislation
	2000-6, July, 2000	Legislative Update for Summer 2000 (Topics Include: New Federal Electronic Signatures and Records Law)
Electronic Transfer Accounts (ETAs)	September, 1999	Electronic Transfer Accounts
Employment	2015-6, June, 2015	Agencies Publish Policy Statement to Establish Standards for Assessing Diversity Policies and Practices
	2014-09, May, 2014	Overtime Changes on the Horizon?
	2014-03, February, 2014	Employment Compliance Deadline for Banks Approaching: New OFCCP Rules for Veterans and Individuals with Disabilities
	2012-8, May, 2012	EEOC Enforcement Guidance on the Consideration of Arrest and Conviction Records in Employment Decisions under Title VII of the Civil Rights Act
	2012-2, February, 2012	Murky Rules Govern Mortgage Loan Originator Compensation

	2011-8, July, 2011	(1) Child Work Hour Restrictions Repealed; and (2) Job Tax Credit Modifications
	2011-4, March, 2011	Recent Changes to Madison Ordinance Affect Banks Located in Madison
	2010-11, June, 2010	Federal Rule Requires Contractors to Post Notice on Employees Right to Organize
	2010-10, June, 2010	(1) Changes in Wisconsin's Fair Employment Law and (2) New State Law on Proper Employee Classification
	2008-7, June, 2008	Post-employment Benefits
	2002-8, August, 2002	Reemployment Rights Benefit
Environmental Lender Liability	2006-15, December, 2006	New EPA Merit Review of Lenders' Environmental Risk Program
Estate Tax	2004-12, December, 2004	Wisconsin Modifies Estate Tax Law
	2004-5, April, 2004	Non-resident Estate Tax
	2001-14, September, 2001	Estate Tax Imposed
Fair and Accurate Credit Transaction Act (FACT ACT)	2008-8, July, 2008	New FACT ACT Rules
	2005-8, June, 2005	Proper Disposal of Consumer Information Rules Effective July 1, 2005
Fair Credit Reporting Act (FCRA)	October, 2018	CFPB Changes Summary of Rights Model Forms Required by FCRA
	2017-5, August 2017	FCRA Negative Information Demand Letters
	2011-7, June, 2011	Certain Dodd-Frank Act Consumer Compliance Requirements Are Effective July 21, 2011

	2004-2, January, 2004	Congress Completes Revisions to the Fair Credit Reporting Act
Fair Labor Standards Act (FLSA)	2014-09, May, 2014	Overtime Changes on the Horizon?
Federal Deposit Insurance Corporation (FDIC)	2014-8, May, 2014	Common Compliance Examination Trends from OCC and FDIC
	2008-9, August, 2008	WBA Meeting with FDIC Highlights Compliance Issues
	2008-1, January, 2008	FDIC Issues Bulletin on The National Historic Preservation Act's Impact on Banks
	2007-9, August, 2007	Top Compliance Violations in 2006 Cited by FDIC's Chicago Regional Office
Federal Home Loan Bank (FHLB)	99-8, December, 1999	Finally – Financial Modernization! (Topics Include: Federal Home Loan Bank System)
Fiduciary	June, 2017	The Accidental Fiduciary: The Unexpected Reach of the New Fiduciary Rule
Filing Fees	2001-14, September, 2001	Filing Fees Updates
Finance Charges, WI Department of Financial Institutions (DFI)	2001-1, January, 2001	Required Rebate of Prepaid Finance Charges Resolved!
	2000-11, December, 2000	DFI Cancels Interpretive Letters on Rebating of Prepaid Finance Charges
Financial Holding Company	2000-2, February, 2000	More on Financial Modernization (Topics Include: More on Financial Holding Companies)
	2000-1, January, 2000	Finally – Financial Modernization! Part 2 (Topics Include: Financial Holding Companies)

Financial Subsidiary	2000-8, September, 2000	New Financial Subsidiaries for State Chartered Financial Institutions
	2000-2, February, 2000	More on Financial Modernization (Topics Include: More on Financial Subsidiaries)
	2000-1, January, 2000	Finally – Financial Modernization! Part 2 (Topics Include: Financial Subsidiary)
FinCrime	2006-2, January, 2006	FinCrime.com Anti-Fraud Network Free to All WBA Member Institutions
First Lien Law	2006-10, July, 2006	Changes to Wisconsin’s First Lien Law Notice Requirements
Fixing America’s Surface Transportation Act (FAST Act)	2015-13, December, 2015	Select Provisions of the FAST Act Related to Financial Institutions. (Topics Include: Annual Privacy Notice, Smaller Institutions Qualifying for IS-Month Exam Cycle, Small Company Simple SEC Registration, Holding Company Registration Threshold Equalization, Treatment of Debt or Equity Instruments of Smaller Institutions, and Helping Expand Lending Practices to Rural Communities)
Flood Insurance	2015-08, August, 2015	Agencies Amend Regulations for Loans in Areas Having Special Flood Hazards
	2015-2, February, 2015	FEMA Implements New Policies to Modify Biggert-Waters
	2014-10, June, 2014	Reminder of Increased Maximum Flood Insurance Coverage for Other Residential Buildings
	2014-06, April, 2014	Homeowners Flood Insurance Affordability Act Amends Biggert-Waters Act and Flood Disaster Protection Act
	2012-18, December, 2012	Biggert-Waters Flood Insurance Reform and Modernization Act of 2012

	2012-4, April, 2012	Flood Insurance and The Cross-Collateral Clause In WBA Consumer Loan Forms
	2008-12, November, 2008	National Flood Insurance Reform Act and Flood Disaster Protection Act
	2000-12, December, 2000	Flood Insurance & Cross-Collateral Clauses
Foreclosure	2016-6, May 2016	Updates to State and Federal Foreclosure and Abandoned Property Laws
	2011-8, July, 2011	Repeal of Foreclosure Notice Requirements for Residential Properties
	2009-3, March, 2009	Tenant Foreclosure Notice Requirements
	2001-14, September, 2001	Mortgage Foreclosures
	2001-13, August, 2001	WBA Defeats Combined Reporting, Wage Lien in State Budget
Funeral Trust Accounts	2004-8, July, 2004	DHFS Releases New Funeral Director Affidavit of Death Form
	2004-5, April, 2004	Funeral Directors and Trust Agreements
	2002-11, September, 2002	Unclaimed Property Act and Funeral Trust Accounts
	2001-14, September, 2001	Irrevocable Burial Trusts
Future Advances	98-1, January, 1998	New Future Advance Statute
Garnishments	2013-6, June 2013	Final Garnishment of Accounts Containing Federal Benefit Payments Rule
	2011-3, March, 2011	Garnishment of Accounts Containing Federal Benefit Payments
Gift Cards	2006-14, November, 2006	OCC Guidance On Disclosure and Marketing of Gift Cards

GPS and Starter-Interrupt Devices	2016-3, March 2016	Wisconsin DFI Permits Use of GPS and Starter- Interrupt Devices
Gramm-Leach Bliley Act (GLBA)	2008-6, June, 2008	Wisconsin Uniform Securities Act Bank Broker Rules
	2003-4, April, 2003	July 1, 2003 Information Safeguarding Deadline Fast Approaching
	2001-9, May, 2001	Guidelines Establishing Standards for Safeguarding Customer Information
	2000-2, February, 2000	More on Financial Modernization (Topics Include: Gramm-Leach Bliley Act Requirements)
	2000-1, January, 2000	Finally – Financial Modernization! Part 2 (Topics Include: Gramm-Leach Bliley Act Requirements)
	99-8, December, 1999	Finally – Financial Modernization! (Topics Include: GLBA and Privacy)
Guardianship	2000-6, July, 2000	Guardianship Law Changes
Health Savings Accounts (HSAs)	2004-10, September, 2004	Health Savings Accounts Revisited
	2004-1, January, 2004	New Health Savings Accounts Available
Hemp	August, 2018	Wisconsin’s Industrial Hemp Pilot Research Program
High Cost Mortgage Lending, WI	2011-8, July, 2011	Chapter 428 Responsible High Cost Mortgage Exemption
	2004-5, April, 2004	High Cost Mortgage Loans
Home Equity Lending	January, 2018	Tax Reform Impact on Home Equity Loans
	2014-12, July, 2014	Interagency Guidance m HELOCs Nearing End-of-Draw Period
	2005-12, October, 2005	Credit Risk Management Guidance for Home Equity Lending

Identity Theft	2001-11, June, 2001	Guidance on Identity Theft and Pretext Calling
In State Acquisitions	2004-5, April, 2004	In-state Acquisition of Banks
Individual Retirement Accounts (Including ROTH IRAs)	2010-6, April, 2010	ROTH IRA Conversions
	2002-1, January, 2002	Federal Law Changes to Retirement Plans
	98-14, August, 1998	Legislative Changes Affect Traditional Roth & Education IRAs
Industrial Loan Company Branching	2008-7, June, 2008	Industrial Loan Company Branching
Insurance	2009-6, June, 2009	Frequently Asked Questions: “Proof of Insurance” for Homeowner’s Policies
	2004-5, April, 2004	Life Insurance and Annuity Contract Exemptions From Law Suits
	2001-4, February, 2001	Consumer Protection for Depository Institution Sales of Insurance
	2000-1, January, 2000	Finally – Financial Modernization – Part 2 (Topics Include: Sale of Insurance Disclosures under GLBA)
Interest on Lawyer Trust Accounts (IOLTAs) and Other Lawyer Trust Accounts	2016-10, June, 2016	Implementation of the New E- Banking Lawyer Trust Account Rule.
	2016-09, June, 2016	Supreme Court Expands E-Banking in Lawyer Trust Accounts
	2009-12, October, 2009	IOLTA Account Rule Amendments Effective in 2010
	2007-8, July, 2007	Lawyers Now Permitted to Establish Credit Card Trust Accounts to Receive Credit Card Payments of Advanced Fees and Costs

	2007-3, March, 2007	Lawyer Trust Accounts and Overdraft Reporting Requirements
	2004-7, June, 2004	New Lawyer Trust Account Rules
	2000-7, August, 2000	Update on Trust Account Overdraft Report Rule
	2000-4, May, 2000	Update on IOLTAs
	98-18, November, 1998	New Law on Reporting Overdrafts on Lawyer Trust Accounts
Internet/Online Banking	2011-9, August, 2011	FFIEC Supplemental Guidance on Internet Banking Authentication
	2006-12, September, 2006	Online-Banking Multifactor Authentication Policies and Procedures
Investment Subsidiaries	2001-8, April, 2001	Investment Subsidiaries
Land Development Projects	2014-01, January, 2014	2013 Wisconsin Act 92: Uniform Trust Code
Late Fees	October, 2003	Late Fee Chart
	April, 2003	Late Fee Chart
	March, 2002	Late Fee Chart
	February, 1999	Late Fee Chart
	February, 1998	Late Fee Chart
Landlord and Tenant Law	2014-01, January, 2014	2013 Wisconsin Act 76: Landlord and Tenant Law
Legal Call Program FAQs	June, 2018	June 2018 WB Legal Call Program Frequently Asked Questions
Legislative Update	May, 2018	Summary of 2017-2018 Legislative Session
	November, 2017	Summary of Recently Enacted State Legislation

Lending Limits	2013-1, January, 2013	Dodd-Frank Requires DFI Interpretation of Wisconsin Bank Lending Limit Laws Applicable to Derivatives
Letters of Credit	2007-5, April, 2007	New Rules for Letter of Credit
Levies	2015-11, November, 2015	Wisconsin's New Child Support Lien in Favor of Other State Process
	2014-15, September, 2014	Department of Revenue Continuous Levy Orders
Liens (Wage Lien is separate listing later in this chart)	2010-14, August, 2010	Real Estate Liens
	2004-5, April, 2004	Tax Liens
	98-10, July, 1998	New State Laws Affecting Banking – Part 2 (Topics Include: Real Estate Broker Lien)
Loan Participations	2010-2, January, 2010	Effect of New FAS No. 166 On Loan Participations
Loan Payments	2011-12, December, 2011	Regulation Z and Certain Law Requirements for Consumer Loan Payments
Loan Renewals	July, 2017	Update on Loan Renewals in Wisconsin
	2008-2, February, 2008	Update on Loan Renewals in Wisconsin
	2004-6, May, 2004	Loan Renewals in Wisconsin
Manufactured Homes/Mobile Homes	2001-14, September, 2001	Manufactured Homes
	2000-6, July, 2000	New Law on Mobile Homes
	99-7, November, 1999	Security Interest in Mobile Homes
Military Lending Act	January, 2018	Department of Defense Amends Military Lending Act Interpretive Rule

Money Services Businesses	2005-5, May, 2005	Bank Secrecy Act and Money Services Businesses
Mortgage Satisfaction	2014-01, January, 2014	2013 Wisconsin Act 66: Mortgage Satisfaction
Mortgage Securing Past Debt	2004-4, March, 2004	Dragnet Clause in Mortgage Upheld by Court
Mortgage Servicing Rules	March, 2018	Mortgage Servicing Rules on Successors in Interest
Motor Vehicle Liens and Title	2011-8, July, 2011	Amended Motor Vehicle Title Procedures
	2009-11, September, 2009	Recording and Releasing Motor Vehicle Liens
NACHA	98-16, October, 1998	New NACHA Operating Rules
Nonaccrual of Interest	2012-12, August, 2012	Recently Revised DFI Banking Letter 40: Nonaccrual of Interest
Nontraditional Mortgage Products Guidance	2006-13, October, 2006	Agencies Issue Guidance on Non Traditional Mortgage Products
Office of the Comptroller of the Currency (OCC), Including Preemption	2014-08, May, 2014	Common Compliance Examination Trends from OCC and FDIC
	2004-3, February, 2004	OCC Preemption of State Law for National Banks
Other Real Estate Owned (OREO)	2016-1, January, 2016	Banks Should Take Additional Care When Selling OREO
Overdraft Protection Programs	2011-6, May, 2011	FDIC Final Overdraft Payment Supervisory Guidance and FAQs
	2010-19, December, 2010	High-To-Low Debit Posting Addressed by New FDIC Guidance and Courts
	2005-3, March, 2005	Agencies Issue Joint Guidance on Overdraft Protection Programs

	2005-2, February, 2005	OTS Issues Guidance on Overdraft Protection Programs
Patient Trolls	2014-07, April, 2014	2013 Wisconsin Act 339: Patent Trolls
Payable on Death (P.O.D.)	2017-3, March, 2017	Payable on Death Accounts in Wisconsin
Payday Lending	2016-12, August, 2016	CFPB Payday Loan Proposal Will Impact Depository Institutions
	2011-8, July, 2011	Licensed Lender and Payday Lender Exemption
PECFA	2001-14, September, 2001	PECFA & Ineligibility For Interest Reimbursement
	2001-13, August, 2001	WBA Defeats Combined Reporting, Wage Lien in State Budget
	2000-3, April, 2000	PECFA Update
	99-7, November, 1999	PECFA Charges
Pension Protection Act (PPA)	2007-1, January, 2007	PPA Rules Relating to Distributions From Tax-Qualified Retirement Plans
Power of Attorney (POA)	2010-10, June, 2010	Changes in Wisconsin's Power of Attorney (POA) Law
	98-8, June, 1998	New State Law Affect Banking (Statutory Form)
Prepayment Penalty	2006-4, March, 2006	New Prepayment Penalty Law for Certain Variable Rate Loans
	2005-14, December, 2005	Prepayment Penalty Changes
Privacy	2014-20, November, 2014	Alternative Delivery of Annual Privacy Notice Now Available
	2000-6, June, 2000	Privacy of Consumer Financial Information- Regulation P
	2000-2, February, 2000	More on Financial Modernization (Topics Include: Privacy Policy)

	99-8, December, 1999	Finally – Financial Modernization! (Topics Include: Privacy and GLBA)
Private Mortgage Insurance (PMI)	2001-5, February, 2001	Revisions to PMI Law
	99-5, June, 1999	Federal Home Owners Protection Act of 1998
	98-19, December, 1998	Summary of New Regulating Private Mortgage Insurance
Probate Law	2000-6, July, 2000	Probate Code Changes (Topics Include: Summary Settlement and Summary Assignment and Transfer by Affidavit)
	99-1, January, 1999	Wisconsin’s New Probate Code
	98-8, June, 1998	Probate Law Changes
Prohibition of Oral Contracts in Lending	2016-2, February, 2016	New Wisconsin Law Helps Insulate Banks From Lender Liability
	2015-14, December, 2015	Certain Actions Prohibited Against Financial Institutions for Offers, Promises, Agreements, or Commitments Not in Writing
Property Sales – Public Notice	2010-16, September, 2010	Public Notices of Property Sales
Real Estate Lending	2003-9, September, 2003	OCC Issues Additional Guidance on Real Estate Lending Standards
	99-4, May, 1999	Residential Offer to Purchase Form Changes
Record Retention	2014-07, April, 2014	2013 Wisconsin Act 277: Repeal of DFI’s Prescribed Record Retention Requirements
Register of Deeds	2010-9, May, 2010	Changes Related to Register of Deeds
	2006-4, March, 2006	Social Security Numbers Prohibited on Recorded Documents

Regulation B, Equal Credit Opportunities Act (ECOA)	2014-02, February, 2014	Questions and Answers on CFPB's Mortgage Reform Rules
	2013-13, December 2013	Appraisal Requirements under Regulations B and Z
	2011-7, June, 2011	Certain Dodd-Frank Act Consumer Compliance Requirements Are Effective July, 21, 2011
	2003-10, October, 2003	FRB Makes Changes to Regulation B
	2002-2, February, 2002	Signature Rules Under Regulation B
Regulation C, Home Mortgage Disclosure Act (HMDA)	September, 2018	CFPB Issues Rule Implementing S. 2155 HMDA Partial Exemption
	2016-15, November, 2016	HMDA: Bankers Should Use 2017 to Prepare for Large-Scale Changes
	2014-14, August, 2014	CFPB Proposes to Revise HMDA Coverage & Reporting Requirements
	2009-4, April, 2009	Regulation C Amendments Affect Both Rate Spread Reporting and Regulation Z's New Higher Priced Mortgage Loans
	2003-7, June, 2003	Final HMDA Transition Rules
	2003-5, May, 2003	Overview of Recent Changes to HMDA
Regulation CC, Availability of Funds and Collection of Checks and Check 21	2011-7, June, 2011	Certain Dodd-Frank Act Consumer Compliance Requirements Are Effective July, 21, 2011
	2009-13, November, 2009	Nonlocal Checks under Regulation CC to be Eliminated in Early 2010
	2006-8, May, 2006	Regulation CC
	2004-9, August, 2004	The Check 21 Act – A New Era For Check Clearing
Regulation DD, Truth in Savings Act (TISA)	2009-14, November, 2009	Upcoming Changes in TISA Disclosures Involve Overdraft Information

	2006-7, April, 2006	Regulation DD
Regulation E, Electronic Fund Transfers Act (EFTA)	2016-16, December, 2016	CFPB's Prepaid Rule: A Bank Should Review its Account Products to Determine Applicability
	2013-8, August, 2013	Summary of Recently Enacted State Legislation (Topics include: Bank Services Corporations, Amendment to UCC Article 4A Relating to EFTA and Remittance Transfers)
	2013-5, May, 2013	Remittance Transfer Requirements under Regulation E
	2012-14, September, 2012	Amendments to Regulation E Remittance Transfer Requirements
	2012-3, March, 2012	Final Rule Amends Regulation E on Remittance Transfers
	2011-7, June, 2011	Certain Dodd-Frank Act Consumer Compliance Requirements Are Effective July, 21, 2011
	2010-8, May, 2010	New Regulation E Rules on Overdraft Services
	2006-9, June, 2006	Regulation E
Regulation G, Disclosure & Reporting of CRA-Related Agreements	2001-7, April, 2001	Disclosure and Reporting of CRA-Related Agreements under Regulation G
Regulation Q, Prohibition on Payment of Interest on Demand Deposits	2011-7, June, 2011	Certain Dodd-Frank Act Consumer Compliance Requirements Are Effective July, 21, 2011
Regulation V, Fair Credit Reporting Act-Risk Based Pricing	2011-11, November, 2011	FAQs Regarding Credit Score Information in Revised Adverse Action Notices and Certain Risk- Based Pricing Notices
	2011-7, June, 2011	Certain Dodd-Frank Act Consumer Compliance Requirements Are Effective July 21, 2011

	2010-15, September, 2010	Risk-Based Pricing Final Rule Effective January 1, 2011
Regulation W, Transactions Between Member Banks and Their Affiliates	2003-1, January, 2003	New Rules For Transactions Between Banks and Their Affiliates
Regulation X, Real Estate Settlement Procedures Act (RESPA)	2015-5, May, 2015	Integrated Mortgage Disclosures under TILA/RESPA: Closing Disclosure
	2015-4, April, 2015	Integrated Mortgage Disclosures under TILA/RESPA: Loan Estimate
	2014-21, December, 2014	Integrated Mortgage Disclosures under TILA/RESPA: An Overview
	2014-02, February, 2014	Questions and Answers on CFPB's Mortgage Reform Rules
	2013-12, November 2013	Update on Servicing Requirements under Regulations X and Z
	2013-10, October 2013	Mortgage Servicing Requirements under Regulation X
	2012-17, November, 2012	CFPB Delays Implementation of Certain New Mortgage Disclosures
	2009-15, December, 2009	RESPA Frequently Asked Questions and Answers
	2009-10, September, 2009	Highlights of HUD's Revised RESPA Rules
	2008-16, December, 2008	Certain Revised RESPA Regulations Effective Soon
	98-3, March, 1998	HUD Issues New Rules Regarding Disbursements from Tax Escrows
Regulation Z, Truth in Lending Act (TILA)	December, 2018	2019 Rate and Exemption Thresholds Set

	November, 2018	TRID 2.0 Disclosing Inspection/Draw/Handling Fees for Construction Loans
	May, 2018	Black Hole Rule Summary
	2016-4, April, 2016	CFPB Broadens Small Creditor Operating in Rural and Underserved Areas Rule
	2015-10, November, 2015	Disclosure of Title Insurance Premiums with Simultaneous Issue on the Closing Disclosure
	2015-09, September, 2015	CFPB Revises Small Creditor and Rural Definitions Under Reg Z
	2015-5, May, 2015	Integrated Mortgage Disclosures under TILA/RESPA: Closing Disclosure
	2015-4, April, 2015	Integrated Mortgage Disclosures under TILA/RESPA: Loan Estimate
	2014-21, December, 2014	Integrated Mortgage Disclosures under TILA/RESPA: An Overview
	2014-19, November, 2014	CFPB Allows Cure for QM Loans with Excess Points & Fees
	2014-02, February, 2014	Questions and Answers on CFPB's Mortgage Reform Rules
	2013-13, December 2013	Appraisal Requirements under Regulations B and Z
	2013-12, November 2013	Update on Servicing Requirements under Regulations X and Z
	2013-11, November 2013	HOEPA/High-Cost Mortgage Requirements and Certain Other Provisions
	2013-9, September 2013	Mortgage Servicing Requirements under Regulation Z

	2013-7, July 2013	Ability to Repay/Qualified Mortgage Requirements under Reg Z
	2013-5, May 2013	Amendments to 2013 Escrow Final Rules, Delayed Effective Date for Prohibition Financing Single-Premium Credit Insurance, and Independent Ability to Repay Credit Card Debt under Regulation Z
	2013-4, April 2013	Escrow Requirements, Prohibition of Financing Single-Premium Credit Insurance, Prohibition of Mandatory Arbitration Clauses
	2012-17, November, 2012	CFPB Delays Implementation of Certain New Mortgage Disclosures
	2012-5, April, 2012	CFPB Clarifies Mortgage Loan Originator Compensation Rules With Respect To Qualified Plans
	2012-2, February, 2012	Murky Rules Govern Mortgage Loan Originator Compensation
	2011-12, December, 2011	Regulation Z and Certain State Law Requirements for Consumer Loan Payments
	2011-10, September, 2011	Summary of Selected Regulation Z Provisions Effective October 1 Affecting Certain Open-End Credit Plans
	2011-5, April, 2011	Truth in Lending Act Threshold Amount for Exemption to Increase
	2011-2, February, 2011	Regulation Z Final Rules on Loan Originator Compensation and Steering
	2011-1, January, 2011	New Appraisal Rules and Guidelines
	2010-18, November, 2010	New Regulation Z Disclosures Coming for Closed-End Credit Secured by Real Property or Dwelling

	2010-7, May, 2010	Highlights of the July 1, 2010, Regulation Z Revisions Affecting Non-Credit Card Open-End (Not Home-Secured) Consumer Credit
	2010-3, February, 2010	New Truth in Lending Requirements for Private Education Loans
	2010-1, January, 2010	Summary of Selected Regulation Z Revisions Affecting Non-Credit Card Open-End Consumer Credit Plans
	2009-8, July, 2009	New Federal Credit Card Act Affects More Than Credit Cards
	2009-5, May, 2009	FRB Finalizes Regulation Z Rules Implementing Mortgage Disclosure Improvement Act
	2009-1, January, 2009	Highlights of Recent Regulation Z Amendments
	2002-4, April, 2002	Truth-in-Lending Amendments Affect Timing of Disclosures, Definitions of "Business Day," Credit Insurance and Debt Cancellation Disclosures, and Certain Home Mortgage Transactions
	2002-3, March, 2002	Truth-in-Lending Amendments Affect High-Cost Mortgage Loans
	98-2, February, 1998	Early ARM Disclosures Simplified
Regulatory Exams	2004-5, April, 2004	Regulatory Exam Cycles
Remittance Transfers	2013-8, August 2013	Summary of Recently Enacted State Legislation (Topics include: Bank Services Corporations, Amendment to UCC Article 4A Relating to EFTA and Remittance Transfers)
Repossession of Motor Vehicle Collateral in Consumer Transactions	2007-7, June, 2007	DFI Clarifies Law Applicable to Repossession of Motor Vehicle Collateral in Consumer Transactions

	2006-6, April, 2006	Law Change Permits Repossession of Motor Vehicle Collateral in Consumer Transactions
Revocation/Permanent Stop Payment of Preauthorized Payments	2010-5, April, 2010	Revocation/Permanent Stop Payment of Preauthorized Payments and WBA Forms
S Corporations	99-8, December, 1999	Finally – Financial Modernization! (Topics Include: Expanded Small Banks Access to S Corporation Treatment)
Sarbanes – Oxley Act	2003-7, July, 2003	Corporate Governance, Audits & Reporting Requirements; Sarbanes Oxley Act of 2002
Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)	2014-07, April, 2014	2013 Wisconsin Act 360: Revisions to WDFI’s SAFE Act Rules
	2010-16, September, 2010	Mortgage Originators License Changes
	2010-13, August, 2010	S.A.F.E. Act Rules Finalized for Registration of Residential Mortgage Loan Originators
	2009-3, March, 2009	New Wisconsin Laws Affecting Mortgages (Topics Include: Secure and Fair Enforcement Mortgage Licensing Act S.A.F.E)
Securities	2014-05, March, 2014	Paying Agent Notification Requirements Can Affect Banks
	2000-1, January, 2000	Finally- Modernization Part 2 (Topics Include: Sales of Securities Disclosures under GLBA)
Signature Guarantees	2005-10, September, 2005	Reading and Retaining “Legals” In Connection with Signature Guarantees
Shoreland Zoning	2014-01, January, 2014	2013 Wisconsin Act 80: Shoreland Zoning in Incorporated Areas
Small Business Administration Loans	2007-12, November, 2007	Traps for Lenders in the SBA 504 Loan Program

Small Claims	2011-8, July, 2011	Small Claims Changes
Social Media	2014-07, April, 2014	2013 Wisconsin Act 208: Wisconsin's Social Media Protection Act
Soldiers and Sailors Civil Relief Act /Servicemembers Civil Relief Act/Department of Defense Talent Amendment/Military Lending Act	2015-9, October, 2015	Department of Defense Issues Final Rule Amending It's Regulation Implementing the Military Lending Act
	2012-15, October 2012	Financial Protections Available to Service Members
	2007-10, September, 2007	DoD Finalizes "Limitations on Terms of Consumer Credit Extended to Service Members and Dependents" Regulation
	2007-6, May, 2007	Proposed Regulations on Credit Extended to Service Members Could Impact WBA Members
	2003-2, February, 2003	Soldiers' And Sailors' Civil Relief Act
	2001-17, November, 2001	Wisconsin Soldiers' and Sailor's Relief Act
	2001-15, September, 2001	Soldiers' and Sailors' Civil Relief Act
	May, 1999	Soldiers' and Sailors' Civil Relief Act
State Data Match Programs	2014-11, June, 2014	State Law Reminders: DWD Data Match
	2012-11, July, 2012	Financial Record Matching Program with DHS
	2012-9, June, 2012	Update on DHS Medicaid Eligibility Asset Verification Data Match
	2009-11, September, 2009	DOR Data Match Program
Statutory Exemptions	2010-6, April, 2010	Increase in Statutory Exemptions
Subprime Mortgage Lending	2007-11, October, 2007	Highlights of the Interagency Statement on Subprime Mortgage Lending

Sweep Deposit Accounts and Disclosures	2009-7, July, 2009	FDIC Processing of Sweep Deposit Accounts for a Failed Financial Institution and New Sweep Account Disclosures
Tax Law Changes	2009-11, September, 2009	Selected Miscellaneous Tax Law Changes
Taxpayer Identification Numbers (TINs) (Including: Social Security Numbers (SSNs), Related Issues and, W-8 BEN and W-9 Forms)	2012-7, May, 2012	Requirement to Report Interest Paid to Non-Resident Alien Individuals
	2010-14, August, 2010	Use of SSNs
	2005-14, December, 2005	Withholding from Non-Resident Members of Pass Through Entities
	2001-2, January, 2001	Revised Form W-9 Effective January 1, 2001
	2000-10, December, 2000	New IRS Forms Required for Tax Withholding on Certain U. S. Source Income Paid to Foreign Persons (W-8)
Telephone Consumer Protection Act (TCPA), Telemarketing & No-Call Rules	2016-14, October, 2016	The TCPA Threat: Practical Compliance Considerations for the Modern-day Banker
	2014-07, April, 2014	2013 Wisconsin Act 234: Wisconsin's Telephone Solicitation "Do-Not-Call" List
	2012-13, August, 2012	FCC Revises Telephone Consumer Protection Act Rule to Impose New Requirements for Autodialed and Pre-recorded Telemarketing Calls
	2003-8, August, 2003	New Federal Do-Not-Call Rule Affects Financial Institutions
	2002-12, November, 2002	Wisconsin's New "No-Call" Rules
	2001-17, November, 2001	Wisconsin Telemarketing Law

Title Loans	2011-8, July, 2011	Certification and Fee Requirement for Licensed Lenders Making Title Loans
Transfer by Affidavit	January, 2018	Recently Enacted Legislation Expands Who May Receive Property Through Transfer by Affidavit
Trigger Leads Law	2008-3, March, 2008	Wisconsin's New Trigger Lead Law
Trust and Trust Accounts (Including: Wisconsin's Uniform Trust Code)	2014-11, June, 2014	State Law Reminders: Uniform Trust Code
	2014-01, January, 2014	2013 Wisconsin Act 22: Uniform Trust Code
	2006-4, March, 2006	Remedial Trust Legislation
	99-7, November, 1999	New Rules on Taxing Trusts
Unauthorized Practice Of Law	2007-13, December, 2007	Do Every Day Banking Activities Constitute the Practice of Law?
	2001-18, December, 2001	Loan Document Preparation Fee: Wisconsin Lawsuit Alleges Financial Institution Engaged in Unauthorized Practice of Law; Board Approves WBA Involvement
Unclaimed Property	2002-11, September, 2002	Unclaimed Property Act and Funeral Trust Accounts
Unfair, Deceptive, Acts, Abusive Practices (UDAAP)	May, 2017	UDAAP: Wading Through Murky Waters
	2014-16, September, 2014	Interagency Guidance Regarding Unfair or Deceptive Credit Practices
	2013-3, March, 2013	Unfair, Deceptive or Abusive Acts or Practices
	2012-6, May, 2012	Regulator Expresses Concern That Advertising "Unsecured" Loans May Be Deceptive

Uniform Commercial Code (UCC) Articles 3 & 4 Negotiable Instruments	2003-12, December, 2003	New Demand Draft Legislation
Uniform Commercial Code (UCC) Article 4A Funds Transfer	2013-8, August 2013	Summary of Recently Enacted State Legislation (Topics include: Bank Services Corporations, Amendment to UCC Article 4A Relating to EFTA and Remittance Transfers)
Uniform Commercial Code (UCC) Article 6 Bulk Transfer	2010-6, April, 2010	Repeal of Bulk Transfer Law
Uniform Commercial Code (UCC) Article 8 Security Interests in Investment Property	98-15, September, 1998	New Rules for Security Interests in Investment Property
Uniform Commercial Code (UCC) Article 9 Secured Transactions	October, 2017	Another UCC Filing Bites the Dust in Wisconsin: This Time for an Extra Space in Debtor's Name
	2013-4, April 2013	Amendments to Article 9 of the UCC
	2012-11, July, 2012	Adoption of 2010 Amendment to UCC Article 9
	2010-10, June, 2010	UCC Law Changes
	2007-4, April, 2007	DFI Clarifies UCC Search Logic
	2006-1, January, 2006	UCC Article 9 Transition Issues
	2003-11, November, 2003	The UCC Article 9 Fix
	2002-9, August, 2002	A New UCC Article 9 Problem
	2001-17, November, 2001	UCC Article 9 Priority Issues
	2001-16, October, 2001	Certificate of Deposit As Collateral Under New UCC Article 9
	2001-12, July, 2001	Filing UCC Forms Beginning July 1, 2001

	2001-10, June, 2001	Update on New UCC Article 9
	2001-6, March, 2001	Overview of New UCC Article 9
	2001-3, January, 2001	DFI Announces On-Line Searches for UCC Records
	99-2, March, 1999	UCC Priority of Crop Liens
	98-8, June, 1998	Uniform Commercial Code Changes
Uniform Fiduciary Access to Digital Assets Act	2016-5, April, 2016	Wisconsin Uniform Fiduciary Access to Digital Assets Act
Uniform Interagency Consumer Compliance Rating System	2017-2, February, 2017	FFIEC Revises Uniform Interagency Consumer Compliance Rating System
Uniform Principal and Income Act	2005-6, May, 2005	Wisconsin Adopts the Uniform Principal and Income Act
Universal Bank Act	2003-11, November, 2003	The New Universal Bank Act
Unsolicited Checks	2010-9, May, 2010	Unsolicited Checks
USA PATRIOT Act	2003-3, March, 2003	USA PATRIOT Act Section 314(a) Requests
	2001-19, December, 2001	USA PATRIOT Act and International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001
Vehicle Towing	2014-01, January, 2014	2013 Wisconsin Act 76' Vehicle Towing
Wage Lien	2003-11, November, 2003	New Wage Lien Provisions
	2001-13, August, 2001	WBA Defeats Combined Reporting, Wage Lien in State Budget
	99-7, November, 1999	Wage Lien Revised
	98-8, June, 1998	Wage Lien Reversed
Wisconsin Administrative Code Revisions Related to Debit Cards and Terminals	2014-04, March, 2014	Repeal of Chargeback Customer Liability for Unauthorized Use of a Remote Terminal Access Card, Transaction Receipt at Remote Terminal,

		and Other Changes to Administrative Code
Wisconsin Consumer Act (WCA)	December, 2017	FAQs on Wisconsin Consumer Act and Marital Property Act
	2006-3, February, 2006	Interpretation of Long-standing Bank Practices Regarding the Use of the Notice of Right to Cure Default Under the Wisconsin Consumer Act
	2001-17, November, 2001	DFI Letter on Floors on Variable Rate Wisconsin Consumer Act Loans
	2001-14, September, 2001	Changes Under the Wisconsin Consumer Act
	98-11, July, 1998	Agricultural Exemption From Wisconsin Consumer Act
	98-8, June, 1998	Agricultural Exemption
Wisconsin Marital Property Act	December, 2017	FAQs on Wisconsin Consumer Act and Marital Property Act
Wisconsin Uniform Transfers to Minors Act (WUTMA)	2017-4, April, 2017	A Financial Institution's Guide to Wisconsin's Uniform Transfers to Minors Act
Wisconsin Uniform Unclaimed Property Act	2017-6, September 2017	Wisconsin's Unclaimed Property Act
Year 2000	August, 1999	Y2K – Cash Withdrawal Limitations and Legal Issues
	98-17, November, 1998	Summary of Year 2000 Information and Readiness Disclosure Act
	98-12, July, 1998	Year 2000 Customer Awareness Programs
	98-9, June, 1998	FFIEC Issues Year 2000 Guidance on Contingency Planning
	98-7, May, 1998	FFIEC Issues Guidance Concerning Testing for Year 2000 Readiness

	98-5, April, 1998	Year 2000: The Challenge – Part 2 of 2
	98-4, March, 1998	Year 2000: The Challenge