

Subject Index for *WBA Compliance Journal* Articles 2019 - 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>
Advertising	March, 2024	FTC Final Rule Prohibits Impersonation of Government and Business under FTCA
	September, 2023	FTC Releases Updated Guide Concerning Use of Endorsements and Testimonials in Advertising
Appraisals	February, 2024	Agencies Release Examination Principles Related to Valuation Discrimination and Bias in Residential Lending
Bank Secrecy Act (BSA)	December, 2023	BOI Reporting Deadline Extended for Reporting Companies Credited or Registered in 2024
	December	FAQs About BOI Reporting by Reporting Companies Versus by Banks
	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
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 CLE
Crypto Related	January, 2023	Joint Statement on Crypto-Asset Risks to Banking Organizations
Dept. of Revenue (DOR)	March, 2024	DOR Issues Emergency Rule to Interpret State Commercial Loan Income Exemption
Do-Not-Call Rules	March, 2024	FCC Adopts Final Rule Clarifying Revocation of Consent under TCPA
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	December, 2023	WDFI Division of Banking 2024 Escrow Rate – 0.18%
	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
FDIC Deposit Insurance	January, 2024	FDIC Revises Part 328 Regarding Advertising of FDIC Membership and Use of Official Sign
	March, 2023	FDIC Simplification of Deposit Insurance Rules for "Trust Account" Category and Mortgage Servicing Accounts
FDIC, Supervision Related	April, 2024	FDIC Releases 2023 Consumer Compliance Examination Observations
	January, 2023	FDIC's Revised Guidelines for Appeals of Material Supervisory Determinations
FRB, Supervision Related	February, 2024	FRB Consumer Compliance Outline Lists Top 2022 Compliance Examination Violations
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

Fraud	November, 2023	Recent Fraud Trends as Reported by WBA Financial Crimes Committee
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
Interest on Lawyers' Trust Accounts (IOLTA)	June, 2023	Amended Wisconsin Supreme Court Rules Affect Lawyer Trust Accounts
Legislative Update	April, 2024	Summary of Recently Enacted State Legislation
	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
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
	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
Mortgages	September, 2023	Who Must Sign the Mortgage
	May, 2019	Who Must Sign the Mortgage

New Year Agency Thresholds	January, 2024	2024 Adjusted State and Federal Regulatory Thresholds and Limits
	December, 2023	2024 Adjusted State and Federal Regulatory Thresholds and Limits
	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 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
	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, 2024	Reporting HMDA Total Units and Cross-Collateralization
	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
	November, 2021	Reminder: Lower Open-End Line of Credit HMDA Volume Threshold Begins January 1 2022
	August, 2020	CFPB HMDA FAQs
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
	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
Treasury Checks	November, 2023	Treasury Creates New Procedures for Payment of Treasury Checks
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-Presentation 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.
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