

## Subject Index for *WBA Compliance Journal* Articles 2019 - 2024

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.

<b><i>Subject</i></b>	<b><i>Notice No., CJ Issue</i></b>	<b><i>Title of Article</i></b>
<b>Advertising</b>	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
<b>Appraisals and Evaluation Related</b>	August, 2024	Agencies Issue New Guidance and Rule Regarding Certain Methods of Determining Values of Residential Real Estate
	February, 2024	Agencies Release Examination Principles Related to Valuation Discrimination and Bias in Residential Lending
<b>Bank Secrecy Act (BSA)</b>	December, 2023	BOI Reporting Deadline Extended for Reporting Companies Credited or Registered in 2024
	December, 2023	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
<b>Brokered Deposits</b>	January, 2021	FDIC Brokered Deposits and Interest Rate Restrictions
	April, 2019	What are Brokered Deposits and What is the Significance of FDIC Reform
<b>Community Reinvestment Act (CRA)</b>	July, 2022	Overview of Latest Interagency Community Investment Act Proposal
	January, 2020	Changes to Community Reinvestment Act Proposed by Regulators
<b>Computer-Security Incident Notification Rule</b>	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

<b>Continuing Legal Education (CLE) Listing</b>	November, 2022	List of Recent WBA Programs to Receive Continuing Legal Education Designation
	December, 2021	List of Recent WBA Programs to Receive CLE
<b>Crypto Related</b>	January, 2023	Joint Statement on Crypto- Asset Risks to Banking Organizations
<b>Cybersecurity Related</b>	September, 2024	Agencies Announce 2025 Sunset of Cybersecurity Assessment Tool
<b>Dept. of Labor (DOL)</b>	June, 2024	Reminder of July 1 Effective Date of DOL New Salary Levels – Pending Court Injunction
<b>Dept. of Revenue (DOR)</b>	March, 2024	DOR Issues Emergency Rule to Interpret State Commercial Loan Income Exemption
<b>Do-Not-Call Rules</b>	March, 2024	FCC Adopts Final Rule Clarifying Revocation of Consent under TCPA
<b>Economic Impact Payments (EIPs)</b>	March, 2020	What Banks Need to Know About Economic Impact Payments
<b>Elder Financial Abuse or Exploitation</b>	May, 2024	Wisconsin Financial Exploitation of Vulnerable Adults
<b>Equity Investments</b>	December, 2021	OCC Reminds Banks of Limitations When Making Equity Investments
<b>Escrow Account</b>	December, 2024	WDFI Division of Banking 2025 Escrow Rate - 0.20%
	November, 2024	Year-end Frequently Asked Escrow Questions
	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
<b>Fair Credit Reporting Act (FCRA)</b>	July, 2022	New CFPB Advisory Opinion Fails to Consider Wisconsin’s Marital Property Act
<b>FDIC Deposit Insurance</b>	November, 2024	FDIC Extends Mandatory Compliance Date to Implement Revised FDIC Signage Rules to May 2025
	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
<b>FDIC, Supervision Related</b>	April, 2024	FDIC Releases 2023 Consumer Compliance Examination Observations
	January, 2023	FDIC’s Revised Guidelines for Appeals of Material Supervisory Determinations
<b>FRB, Supervision Related</b>	February, 2024	FRB Consumer Compliance Outline Lists Top 2022 Compliance Examination Violations
<b>Fiduciary</b>	February, 2019	Do Banks Have to Monitor Corporate Deposit Accounts to Make Sure Officers Name on Those Accounts are Acting Lawfully?
<b>Flood Insurance</b>	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
<b>Fraud</b>	November, 2023	Recent Fraud Trends as Reported by WBA Financial Crimes Committee
<b>Hemp</b>	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
<b>Interest on Lawyers’ Trust Accounts (IOLTA)</b>	June, 2023	Amended Wisconsin Supreme Court Rules Affect Lawyer Trust Accounts
<b>Legislative Update</b>	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
<b>LIBOR</b>	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
<b>Loan Accommodations and Workouts</b>	July, 2023	Agencies Update Policy Statement on Prudent CRE Loan Accommodations and Workouts
<b>Marijuana</b>	October, 2019	Can Wisconsin Banks Lawfully Bank Marijuana- Related Businesses
<b>Mergers and Acquisitions</b>	December, 2019	Mergers and Acquisitions: A Compliance Officer’s Perspective
<b>Mortgages</b>	September, 2023	Who Must Sign the Mortgage
	May, 2019	Who Must Sign the Mortgage
<b>Municipal</b>	July, 2024	Current WBA Municipal Borrowing Form Sets Accommodate 20-Year Term

<b>New Year Agency Thresholds</b>	December, 2024	2025 Adjusted State and Federal Regulatory Thresholds and Limits
	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
<b>Notary</b>	March, 2020	FHLB and e-Notary Compliance
	March, 2020	Wisconsin Department of Financial Institution's Emergency Guidance on Remote Notarization
<b>Pandemic Related</b>	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
<b>Privacy</b>	March, 2022	New Attempts by California Law Firm Allege Accessibility Violation of Bank Websites
<b>Regulation B, Equal Credit Opportunity Act (ECOA)</b>	September, 2024	Texas Court Decision Sides with CFPB on Section 1071 Rule
	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
<b>Regulation C, Home Mortgage Disclosure Act (HMDA)</b>	February, 2024	Reporting HMDA Total Unites 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
<b>Regulation CC, Availability of Funds and Collection of Checks and Check 21</b>	June, 2024	Regulation CC Reminders and Inflation Adjustments to Certain Dollar Thresholds
	July, 2019	Regulation CC Dollar Amount Adjustment Rule Finalized
<b>Regulation D, Reserve Requirements</b>	May, 2020	Regulation D Transaction Limitations
<b>Regulation X, Real Estate Settlement Procedures Act (RESPA)</b>	September, 2019	Welcome Bank, Old Friend – Section 8 of RESPA is a Hot Topic Again

<b>Regulation Z, Truth in Lending Act (TILA)</b>	May, 2022	Revisiting CFPB’s General QM Final Rule
	August, 2021	CFPB Issues Interpretive Rule on Impact o 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
<b>Record Retention</b>	September, 2024	Retention of PPP Loan Records is Now 10 Years
<b>Repossession</b>	March, 2022	CFPB Bulletin: Mitigating Harm from Repossession of Automobiles
<b>Third Party Vendor Management</b>	August, 2024	Agencies Remind Banks of Third-Party Deposit Arrangement Risks
	May, 2024	Agencies Release Third Party Risk Management: A Guide for Community Banks
	October, 2021	Due Diligence Resource for Community Banks to Consider When Partnering with Fintech Companies
<b>Treasury Checks</b>	November, 2023	Treasury Creates New Procedures for Payment of Treasury Checks

<b>TRID</b>	October, 2024	Impact of NAR Settlement on Truth in Lending Integrated Disclosures
	July, 2024	TRID Clarifications and FDIC Expectations
<b>Unfair, Deceptive, or Abusive Acts or Practices Act (UDAAP)</b>	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
<b>Vehicles, Lien Release</b>	November, 2024	WisDOT to Require Non-Exempt Secured Parties to Release Liens Electronically
<b>Wisconsin Business Law</b>	December, 2022	Wisconsin Updates its Limited Partnership and Limited Liability Company Laws.
<b>Wisconsin Consumer Act</b>	June, 2019	Wisconsin Consumer Act FAQs
<b>Wisconsin Uniform Transfers to Minors Act (WUTMA)</b>	October, 2022	Considerations When Banking Minors: Part 2
	September, 2022	Questions and Answers Regarding Minors and WUTMA Accounts: Part 1
<b>Wisconsin Uniform Unclaimed Property Act</b>	November, 2021	Wisconsin’s Revised Uniform Unclaimed Property Act