



Regulatory Calendar



The following chart includes proposed rules and final rules and guidance issued by the federal banking agencies. Items are listed in order of final rule and guidance effective date or proposed rule comment due date.

| Effective Date or Comment Period Date | Affected Regulation, Statute, or Rule | Topic | Link |
|---------------------------------------|---------------------------------------|--|---|
| Aug. 29, 2023 | Regulation B | <p>CFPB: Section 1071 Final Rule</p> <p>Delay of Mandatory Compliance Dates</p> <p>(Tier1 Lenders: compliance date Jul. 18, 2025; Tier 2 Lenders: compliance date Jan. 16, 2026; and Tier 3 Lenders: compliance date Oct. 18, 2026)</p> | <p>https://www.govinfo.gov/content/pkg/FR-2023-05-31/pdf/2023-07230.pdf</p> <p>https://www.govinfo.gov/content/pkg/FR-2024-07-03/pdf/2024-14396.pdf</p> |
| Apr. 01, 2024 | CRA | <p>Agencies Community Reinvestment Act Rule</p> <p>(amendment nos. 29, 52, 75 effective Apr. 01, 2024 – Jan. 01, 2031; amendment nos. 7, 11, 18, 20, 25, 35, 39, 43, 45, 49, 58, 62, 66, 68, 72 delayed indefinitely)</p> | <p>https://www.govinfo.gov/content/pkg/FR-2024-02-01/pdf/2023-25797.pdf</p> |

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| Jul. 25, 2024 | Joint Statement | Agencies: Statement on Banks' Arrangements with Third Parties to Deliver Bank Deposit Products and Services | https://www.fdic.gov/system/files/2024-07/joint-statement-on-third-party-deposit-products_0.pdf |
| Jul. 26, 2024 | Joint Statement | Agencies: Interagency Guidance on Reconsiderations of Value of Residential Real Estate Valuations | https://www.govinfo.gov/content/pkg/FR-2024-07-26/pdf/2024-16200.pdf |
| Oct. 24, 2024 | CFPB Circular | CFPB Circular 2024-06: Background Dossiers and Algorithmic Scores for Hiring, Promotion, and Other Employment Decisions | https://www.govinfo.gov/content/pkg/FR-2024-11-12/pdf/2024-26099.pdf |
| Oct. 28, 2024 | Policy Statement | FDIC: Final Statement on Policy on Bank Merger Transactions | https://www.govinfo.gov/content/pkg/FR-2024-09-27/pdf/2024-22189.pdf |
| Dec. 03, 2024 | UDAAP | Updated OCC UDAAP Booklet of Comptroller's Handbook. | https://www.occ.treas.gov/news-issuances/bulletins/2024/bulletin-2024-33.html |
| Dec. 04, 2024 | Joint Statement | Interagency Statement on Elder Financial Exploitation | https://www.occ.gov/news-issuances/news-releases/2024/nr-ia-2024-130a.pdf |
| Jan. 01, 2025 | Wis. Stat. Sec. 138.052 | 2025 DFI Interest on Escrow Rate | DFI Historical Interest Rates on Required Residential Mortgage Loan Escrow Accounts |
| Jan. 01, 2025 | Regulation Z | 2025 Appraisal Exemption Threshold for HPMLs | https://www.govinfo.gov/content/pkg/FR-2024-10-15/pdf/2024-23277.pdf |
| Jan. 01, 2025 | Regulation Z | 2025 Exemption Threshold for Reg Z | https://www.govinfo.gov/content/pkg/FR-2024-10-15/pdf/2024-23275.pdf |

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| Jan. 01, 2025 | Regulation M | 2025 Exemption Threshold for Reg M | https://www.govinfo.gov/content/pkg/FR-2024-10-15/pdf/2024-23276.pdf |
| Jan. 01, 2025 | Regulation V | 2025 FCRA Maximum Charge for Disclosures | https://www.govinfo.gov/content/pkg/FR-2024-11-29/pdf/2024-27695.pdf |
| Jan. 01, 2025 | Regulation Z | 2025 Truth in Lending Act Threshold Adjustments (HOEPA, QM, Points and Fees) | https://www.govinfo.gov/content/pkg/FR-2024-12-02/pdf/2024-27553.pdf |
| Jan. 01, 2025 | HUD Part 203 | FHA-Insured Single Family Mortgages Modernization of Engagement with Mortgagors in Default | https://www.govinfo.gov/content/pkg/FR-2024-08-02/pdf/2024-16728.pdf |
| Jan. 01, 2025 | OCC Part 5 | OCC: Business Combinations Under Bank Merger Act | https://www.govinfo.gov/content/pkg/FR-2024-09-25/pdf/2024-21560.pdf |
| Jan. 01, 2025 | Regulation C | CFPB: HMDA Asset-Size Exemption Threshold | https://www.govinfo.gov/content/pkg/FR-2024-12-27/pdf/2024-30652.pdf |
| Jan. 01, 2025 | IRS Regulations | IRS: Standard IRS Mileage rates for 2025 | IRS increases the standard mileage rate for business use in 2025; key rate increases 3 cents to 70 cents per mile Internal Revenue Service |
| Jan. 02, 2025 | Regulation F | CFPB: Advisory Opinion on Deceptive and Unfair Collection of Medical Debt Revised Applicability Date of Medical Debt Advisory Opinion | https://www.govinfo.gov/content/pkg/FR-2024-10-04/pdf/2024-22962.pdf https://www.govinfo.gov/content/pkg/FR-2024-11-29/pdf/2024-27791.pdf |
| Jan. 09, 2025 | FTC Part 310 | FTC Amends Telemarketing Sales Rule | https://www.govinfo.gov/content/pkg/FR-2024-12-10/pdf/2024-28399.pdf |

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| Jan. 13, 2025 | HUD Part 220 | HUD: Disbursing Multifamily Mortgage Proceeds Final Rule | https://www.govinfo.gov/content/pkg/FR-2024-12-13/pdf/2024-29390.pdf |
| Released: Jan. 14, 2025 | CFPB Guidance | Compendium of CFPB Guidance, Oct 2021 through Jan 2025 | https://files.consumerfinance.gov/f/documents/cfpb_guidance-compendium_2025-01.pdf |
| Jan. 14, 2025 Feb. 28, 2025 | FTC Part 425 | FTC Issues Final Negative Option Rule Comment Period Reopened for the Negative Option Rule. | https://www.govinfo.gov/content/pkg/FR-2024-11-15/pdf/2024-25534.pdf https://www.govinfo.gov/content/pkg/FR-2025-01-21/pdf/2025-00634.pdf |
| Jan. 15, 2025 | Regulation A | FRB Amends Regulation A | https://www.govinfo.gov/content/pkg/FR-2025-01-15/pdf/2025-00429.pdf |
| Jan. 15, 2025 | Regulation D | FRB Amends Regulation D | https://www.govinfo.gov/content/pkg/FR-2025-01-15/pdf/2025-00430.pdf |
| Jan. 17, 2025 | CFPB Part 1001 and 1033 | CFPB: Section 1033 Rule | https://www.govinfo.gov/content/pkg/FR-2024-11-18/pdf/2024-25079.pdf |
| Released: Jan. 17, 2025 | CFPB Guidance | CFPB: Supervisory Highlights, Advanced Technologies Special Edition, Issue 38, Winter 2025 | https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights-advanced-technologies_2025-01.pdf |
| Feb. 28, 2025 | FHFA Part 1282 | FHFA: Fannie Mae and Freddie Mace Housing Goals 2025-2027 | https://www.govinfo.gov/content/pkg/FR-2024-12-30/pdf/2024-30793.pdf |
| Mar. 11, 2025 | EGRPRA | FRB/FDIC/OCC: Comments Requested on Unnecessary or Outdated Regulatory Requirements on Banks under EGRPRA Review. | https://www.govinfo.gov/content/pkg/FR-2024-12-11/pdf/2024-28939.pdf |

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| May 01, 2025 | FDIC Part 328 | FDIC: Mandatory Compliance for FDIC Official Sign and Advertising Rule FDIC FAQs | https://www.govinfo.gov/content/pkg/FR-2024-01-18/pdf/2023-28629.pdf https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24433.pdf https://www.fdic.gov/deposit-insurance/questions-and-answers-related-fdics-part-328-final-rule |
| Jul. 01, 2025 | Regulation CC | FRB/CFPB: Inflation Adjustments to Reg CC, Funds Availability | https://www.govinfo.gov/content/pkg/FR-2024-05-20/pdf/2024-10844.pdf |
| Aug. 31, 2025 | FFIEC | FFIEC: Cybersecurity Assessment Tool Sunset | https://www.ffiec.gov/press/an082924.htm |
| Oct. 01, 2025 | Agencies' Appraisal Regulations | CFPB/FRB/FDIC/OCC/NCUA/FHFA: Quality Control Standards for AVMs | https://www.govinfo.gov/content/pkg/FR-2024-08-07/pdf/2024-16197.pdf |
| Oct. 01, 2025 | Regulation E and Z | CFPB: Overdraft Lending, Very Large Financial Institutions | https://www.govinfo.gov/content/pkg/FR-2024-12-30/pdf/2024-29699.pdf |