

Proposed Rule Comment Calendar

Agency	Proposal Name	Citation, Docket No.	Description	Comments Due	Comments Submitted
OCC, Fed, FDIC, NCUA	Rules of Practice and Procedure	OCC-2021-0007; R-1766; RIN 3064-AF10; RIN 3133-AF37	The Comptroller of the Currency, Federal Reserve Board, Federal Deposit Insurance Corporation, and the National Credit Union Administration are proposing changes to their Uniform Rules of Practice and Procedure, as known as the Uniform Rules, to recognize the use of electronic communications in all aspects of administrative hearings and to otherwise increase the efficiency and fairness of administrative adjudications. The OCC, Fed, and FDIC are also proposing to modify their agency-specific rules of administrative practice and procedure.	Comments must be received by 60 days after publication in the *Federal Register*.	

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Final Rule Effective Dates

Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
OCC	Community Reinvestment Act Regulations	86 FR 71328; OCC–2021–0014	The Office of the Comptroller of the Currency has issued a final rule to rescind the June 2020 Community Reinvestment Act rule and replace it with a rule based on the rules adopted jointly by the OCC, Federal Reserve Board and Federal Deposit Insurance Corporation in 1995, as amended	The compliance date for §§25.43 and 25.44 is April 1, 2022.
OCC, Fed, FDIC	Computer-Security Incident Notification Requirements for Banking Organizations and Their Bank Service Providers	86 FR 66424; OCC–2020–0038; R–1736; RIN 3064–AF59	The Office of the Comptroller of the Currency, Federal Reserve Board, and Federal Deposit Insurance Corporation have issued a joint final rule to establish computer-security incident notification requirements for banking organizations and their bank service providers. The final rule will provide the agencies with early awareness of emerging threats to banking organizations and the broader financial system, including potentially systemic cyber events.	**April 1, 2022**; compliance date: May 1, 2022
CFPB	Facilitating the LIBOR Transition (Regulation Z)	86 FR 69716; RIN 3170–AB01	The Consumer Financial Protection Bureau has issued a final rule amending Regulation Z to address the anticipated sunset of LIBOR, which is expected to be discontinued for most U.S. dollar tenors in June 2023.	The final rule is effective on **April 1, 2022**, except the amendment to appendix H to part 1026 in amendatory instruction 8, which is effective on **Oct. 1, 2023**. The mandatory compliance date for the final rule is April 1, 2022, except the mandatory compliance for the revisions to the change-in-terms notice requirements in §1026.9(c)(1)(ii) and (c)(2)(v)(A) is **Oct. 1, 2022**.

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
CFPB	Rules of Practice for Adjudication Proceedings	87 FR 10028, CFPB–2022–0009	The Consumer Financial Protection Bureau has published an update to its Rules of Practice for Adjudication Proceedings, which the Bureau said would provide the parties with earlier access to relevant information and also foster greater procedural flexibility. The rule is a "procedural update," issued under the CFPB's authority granted in section 1053(e) and section 1022(b)(1) of the Consumer Financial Protection Act of 2010.	Comments must be received on or before April 8, 2022.
OCC	Exemptions to Suspicious Activity Report Requirements	87 FR 15323; OCC–2020–0037	The Office of the Comptroller of the Currency has issued a final rule amending the OCC's suspicious activity report (SAR) regulations clarifying the OCC's authority to issue exemptions from the regulations' requirements based on a request from a national bank or federal savings association, including federal branches and agencies of foreign banks. The final rule was adopted with modifications to a proposed rule that was issued in January 2021.	**May 1, 2022**
FHFA	Enterprise Regulatory Capital Framework–Prescribed Leverage Buffer Amount and Credit Risk Transfer	87 FR 14764; RIN 2590-AB17	The Federal Housing Finance Agency has adopted a final rule that amends the Enterprise Regulatory Capital Framework by refining the prescribed leverage buffer amount and credit risk transfer securitization framework for the Fannie Mae and Freddie Mac.	**May 16, 2022**
CFPB	Qualified Mortgage Definition Under the Truth in Lending Act (Regulation Z): General QM Loan Definition; Delay of Mandatory Compliance Date	86 FR 22844; CFPB–2021–0003	The Consumer Financial Protection Bureau has formally delayed the mandatory compliance date of the General Qualified Mortgage (QM) final rule from July 1, 2021 to Oct. 1, 2022. The CFPB is taking this action to help ensure access to responsible, affordable mortgage credit, and preserve flexibility for consumers affected by the COVID-19 pandemic and its economic effects.	Compliance with the final rule published Dec. 29, 2020, at 85 FR 86308, is delayed until **Oct. 1, 2022**.

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Agency	Final Rule Name	Citation, Docket No.	Description	Effective Date
FTC	Standards for Safeguarding Customer Information	86 FR 70272; RIN 3084-AB35	The Federal Trade Commission has issued a final rule to amend the Standards for Safeguarding Customer Information. The amended Rule contains five main modifications to the existing Rule.	The provisions set forth in §314.5 are applicable beginning **Dec. 9, 2022**.
OCC	Community Reinvestment Act Regulations	85 FR 34734; OCC–2018–0008	The Office of the Comptroller of the Currency has issued a final rule that would amend its regulations implementing the Community Reinvestment Act (CRA). The final rule will increase bank CRA-related lending, investment, and services in low- and moderate-income communities where there is significant need for credit, more responsible lending, and greater access to banking services.	Banks must comply with the final amendments by **Jan. 1, 2023**, or **Jan. 1, 2024**, as applicable, except that appendix C to part 25 expires **Jan. 1, 2024**.
FDIC	Simplification of Deposit Insurance Rules	87 FR 4455; RIN 3064-AF27	The Federal Deposit Insurance Corporation has published a final rule to amend the deposit insurance regulations for trust accounts and mortgage servicing accounts. The changes are intended to make the deposit insurance rules easier to understand for depositors and bankers, facilitate more timely insurance determinations for trust accounts in the event of a bank failure, and enhance consistency of insurance coverage for mortgage servicing account deposits.	**April 24, 2024**

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