

Significant Regulatory Changes and Proposals Affecting Consumer Compliance

FACT Act /FCRA - Affiliate Marketing	Final Rule	10/25/2007	10/1/2008
FACT Act / FCRA - Red Flags	Final Rule	10/31/2007	11/1/2008
Regs B, E, M, Z, DD - Electronic Disclosure Standards	Amendments	11/1/2007	10/1/2008
UDAP - Overdraft Protection	Proposal	5/2/2008	-
FACT Act / FCRA - Risk Based Pricing Notice	Proposal	5/8/2008	-
Regulation Z / TILA - HOEPA Amendments	Final Rule	7/14/2008	10/1/2009
HMDA - Reporting of Price Information (HOEPA)	Final Rule	10/20/2008	10/1/2009
RESPA /Regulation X (HUD)- New GFE. HUD1	Final Rule	11/17/2008	1/1/2010
Regulation Z / Regulation AA - Credit Card Rules (Modified by CARD Act)	Final Rule	12/18/2008	7/1/2010
Regulation DD / TISA - Overdraft Services (with Credit Cards Rule Above)	Final Rule	12/18/2008	1/1/2010
Community Reinvestment Act - Revised Qs and As	Rule Aid	1/6/2009	-
Regulation Clarifications to Credit Card Rules (Modified by CARD Act)	Final Rule	4/21/2009	7/1/2010
Regulation Z / TILA - Mortgage Disclosure Improvement Act (MDIA)	Final Rule	5/8/2009	7/30/2009
CARD Act - Credit Card Rules	Final Rule	5/22/2009	8/20/2009 and later
S.A.F.E. Mortgage Act	Proposal	6/1/2009	-
FACT Act / FCRA - FAQs on Red Flag Rules	Rule Aid	6/11/2009	-
FACT Act / FCRA - Consumer Report Investigation	Final Rule	7/2/2009	7/1/2010
Regulation Z / TILA - Rule Implementing CARD Act	Final Rule	7/15/2009	8/20/2009
Regulation H /Flood Insurance - Revised Qs and As	Rule Aid	7/21/2009	-
Regulation Z / TILA - Proposed Closed End and Home Equity Loans	Proposal	7/23/2009	-
Regulation Z / TILA - Higher Education Opportunity Act	Final Amendments	7/30/2009	2/14/2010
Fair Lending Examination Procedures	Exam Procedures	8/4/2009	-
Compliance Supervision of Nonbank Subsidiaries of BHCs/FBOs	Policy Change	9/15/2009	-

Red = Outstanding Proposed Rule