



RISK ADVISORY

TAX

FINANCE & ACCOUNTING

The number of changes to regulations affecting financial institutions seems to be escalating. The checklist below will help you as you assess your approach to and readiness for these regulatory changes.

Deposit Compliance:	Description	Started	Not Started	Readiness/Comments
Regulation CC	Federal Reserve check processing consolidation and related changes to the Expedited Funds Availability Act	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation CC	Upcoming changes to exam procedures will include remote deposit capture provisions	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation D	Liberalization of the transfer limits on savings accounts	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation DD	Changes to consumer statement provisions under the Truth in Savings Act	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation E	Overdraft service opt-in requirements under the Electronic Funds Transfer Act	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation E	New requirements for international ACH transactions	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation E	New developments with prepaid debit and gift cards	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation GG	Delay in Internet gambling requirements	<input type="checkbox"/>	<input type="checkbox"/>	
OFAC	Recent international ACH transaction rules and their impact on compliance programs	<input type="checkbox"/>	<input type="checkbox"/>	
Renewed regulatory focus	Requirements for disclosure notices, including ATM and lobby disclosures	<input type="checkbox"/>	<input type="checkbox"/>	

Lending Compliance	Description	Started	Not Started	Readiness/Comments
Regulation AA	Open-end credit rule amendments (part of Regulation Z) and Credit CARD Act changes that address certain unfair or deceptive acts or practices	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation C	Home Mortgage Disclosure Act changes in rate spread calculations and reporting	<input type="checkbox"/>	<input type="checkbox"/>	
Fair Credit Reporting Act, and Fair and Accurate Credit Transactions Act	New requirements for risk-based pricing	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation X	Changes to the Real Estate Settlement Procedures Act disclosure requirements for Good Faith Estimates and settlement statements	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation Z	Changes to open-end credit disclosures under the Truth in Lending Act	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation Z	New compliance requirements for education loans under the Higher Education Opportunity Act	<input type="checkbox"/>	<input type="checkbox"/>	

Bankwide Compliance:	Description	Started	Not Started	Readiness/Comments
Bank Secrecy Act	Changes, including customer identification program provisions for addressing confidentiality	<input type="checkbox"/>	<input type="checkbox"/>	
OFAC	New final enforcement rule	<input type="checkbox"/>	<input type="checkbox"/>	
Regulation P	Revised model privacy notices and safe harbor and reimbursement guidelines for the Right to Financial Privacy Act	<input type="checkbox"/>	<input type="checkbox"/>	

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