

Federal Feedback – You’re the Expert

Engage in transforming what “is” to what “should be.” Your voice on federal regulation matters. There are **five** proposed rules and regulations changes open for comment that close in the coming months. Take a few minutes and speak up about changes in our profession!

Reduced Reporting for Covered Depository Institutions

Agency: OCC, Fed, FDIC

Comments Close January 18, 2019

Will permit non-complex institutions with less than \$5 billion in assets to file the FFIEC 051 Call Report. Banks filing the Report will see a reduction in the number of data items required in first and third quarter filing.

[Submit Comments](#)

Request for Information on Small-Dollar Lending

Agency: FDIC

Comments Close January 22, 2019

The FDIC is seeking information about consumer demand for small-dollar credit products, features and characteristics of these products, and the benefits and risks to banks offering them. They are also interested in the challenges that stand in the way of banks’ ability to offer small-dollar credit products.

[Submit Comments](#)

Proposal to Raise Residential Real Estate Appraisal Threshold to \$400K

Agency: OCC, Fed, FDIC

Comments Close February 5, 2019

Proposal to raise the appraisal threshold for residential real estate transactions from \$250,000 to \$400,000. Evaluations for exempt loans will provide an estimate of the market value of the property but would not require preparation by a state licensed or certified appraiser, and would be less detailed and costly than an appraisal.

[Submit Comments](#)

Proposed Rule and Reopening of Comment Period of Regulation CC

Agency: Fed, Bureau

Comments Close February 8, 2019

Reg CC is now under joint authority of both the Fed and the Bureau. In light of their joint authority, and "important changes in markets, technology, or industry practice since the public submitted comments seven years ago," the agencies seek additional public comment on the original 2011 proposal.

[Submit Comments](#)

Policy on No-Action Letters and the BCFP Product Sandbox

Agency: Bureau

Comments Close February 11, 2019

Proposed changes to its 2016 No Action Letter Policy and establishes a regulatory sandbox to encourage financial product testing. The revised policy seeks to improve the no-action letter process by eliminating redundant or burdensome elements, process streamlining, application review, and expanding types of relief available.

[Submit Comments](#)

Request for Comments on Identity Theft Rules

Agency: Federal Trade Commission

Comments Close February 11, 2019

The FTC is soliciting comment on economic impact and benefits of the Identity Theft Rules, possible conflict between the Identity Theft Rules and state, local, or other federal laws or regulations, and the effect of the Identity Theft Rules on of any technological, economic, or other industry changes.

[Submit Comments](#)