

**Federal Regulatory Calendar 2/28/11
Comment Letters Filed by NAIB “✓”**

| Subject | Agency | Comment Period Closing Date | Link | Effective Date |
|---|---------------|--|---|---------------------------------------|
| Use of credit ratings by federal banking agencies | FDIC/OCC/OTS | 10/25/10 | http://www.fdic.gov/regulations/laws/federal/2010/10ANPR25Aug.pdf | Advance Notice of Proposed Rulemaking |
| Reg. Z-TILA | FRB | Closed | HPML escrow requirements for manufactured homes | 12/31/10 |
| Reg. P-GLBA | FRB | Closed | Elimination of safe harbor for sample clauses in privacy rules | 1/01/11 |
| Reg. V-FACTA | FRB | Closed | Risk-based pricing notices | 1/01/11 |
| Reg. Z-TILA | FRB | Closed | Final rule for disclosures under Helping Families Save Their Homes Act | 1/30/11 |
| Reg. Z-TILA | FRB | Pending-60 days after publication in <i>Federal Register</i> | MDIA interim final rule for new disclosures for mortgage loans with variable rates or payments | 1/31/11 |
| Reg. Z-TILA | | 12/27/10 | Interim final rule for appraisal independence for consumer credit transactions | 4/01/11 |
| Reg. Z-TILA | FRB | Closed | Restrictions on loan steering and loan originator compensation | 4/01/11 |
| Reg. Z-TILA | FRB | 2/01/11 | Rulemaking proposal to increase Regulation Z exemption threshold from \$25,000 to \$50,000 | 7/21/11 |
| Reg. E-EFTA | FRB | 9/16/10 | Interim final rule extending compliance deadline for printed gift card disclosures | Interim Final Rule 4/01/11 |

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National Association of Industrial Bankers

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| Reg. E-EFTA | FRB | 2/22/11 | Debit card interchange fees ("the Durbin Amendment"): http://www.federalreserve.gov/boarddocs/meetings/2010/20101216/20101216_InterchangeFeeProposedRuleFRNotice.pdf | Final Regulation Due 4/21/11; Effective Date 7/21/11 |
| Mortgage Advertising Rule (<i>covers Non-Depositories</i>) | FTC | 11/15/10 | http://www.ftc.gov/opa/2010/09/nprm.shtm | TBD |
| Reg. Z-TILA Mortgage Proposed Rule/ Interim Final Rule/Final Rule | FRB | 11/23/10 | http://edocket.access.gpo.gov/2010/pdf/2010-20663.pdf Commentary: http://edocket.access.gpo.gov/2010/pdf/2010-20664.pdf | Interim Rule: 10/25/10 (compliance optional until 1/30/11) |
| Reg. Z-TILA Mortgage Proposed Rule escrow requirements | FRB | 10/25/10 | http://edocket.access.gpo.gov/2010/pdf/2010-20665.pdf | 4/1/11 |
| Reg. Z-TILA Reverse mortgages/ rescision/ "higher-priced" mortgages/ | FRB | 12/23/10 | http://edocket.access.gpo.gov/2010/2010-20667.htm | Proposed Rule |
| Reg. Z-TILA Implementation of CARD Act provisions | FRB | 1/3/11 | http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20101019a1.pdf | Proposed Rule |

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| Reg. Y-BHCA definition of “Predominantly Engaged in Financial Activities” and “Significant” Nonbank Financial Company and BHC | FRB | March 30, 2011 | http://edocket.access.gpo.gov/2011/pdf/2011-2978.pdf | Proposed rule |
| Supervision and Regulation of Certain Nonbank Financial Companies | Financial Stability Oversight Council | 11/5/10 | The Financial Services Oversight Council (FSOC) has issued a proposal on the criteria and factors to consider in designating nonbank financial companies, such as hedge funds and private equity companies, under the Dodd-Frank Act. “A designated nonbank financial company” would be subject to the Federal Reserve Board's prudential standards if the FSOC determines that material financial distress at such an entity, or the nature, scope, size, scale, concentration, interconnectedness, or mix of the activities of the entity, could pose a threat to the financial stability of the United States. http://www.treas.gov/FSOC/docs/2010-25321_PI.pdf | Advance Notice of Proposed Rulemaking |
| Implementing Certain Orderly Liquidation Authority Provisions of the Dodd-Frank Act | FDIC | 11/18/10--follow-up responses due 1/18/11 | http://edocket.access.gpo.gov/2010/pdf/2010-26049.pdf | Proposed Rule |
| Dodd-Frank Assessment Changes | FDIC | 45-day comment period upon publication in the Federal Register | http://www.fdic.gov/news/board/Nov9no6.pdf | 4/1/11 |

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| Dodd-Frank Assessment Changes: risk categories scorecards | FDIC | 45-day comment period upon publication in the Federal Register | Notice of Proposed Rulemaking for Large Bank Risk-Based Assessment System - PDF | 4/1/11 |
| Temporary Unlimited Deposit Insurance Coverage for Non-interest-Bearing Transaction Accounts | FDIC | Final Rule | http://www.fdic.gov/news/board/Nov9no4.pdf | 12/31/10-expires 12/31/12 |
| Executive Compensation (eliminate incentives that encourage risk taking or imprudent conduct) | OCC, FRB, FDIC, OTS, NCUA, SEC and FHFA | 45-day comment period upon publication in the Federal Register (estimated 3/21/11) | http://www.fdic.gov/news/board/2011rule2.pdf | Proposed Rule |
| Reg. B ECOA Small Business Loan Data Collection | CFBP | N/A | Title X, Section 1071 of Dodd-Frank adds small business data collection subject to, as yet unannounced, CFPB rulemaking. <i>The rulemaking is unlikely to commence on or before the effective date.</i> | Statutory Effective Date: July 21, 2011 |

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