



COMPLIANCE CALENDAR
Required and Recommended Annual Tasks

TASK	REQUIRED DATE
Adjust Lending Thresholds (Reg Z/M Scope, HMDA, HPML Small Creditor/Appraisal, QM and HOEPA Points and Fees, CRA, FHFA Jumbo Loan) *See Threshold Chart in Ultimate Compliance Resource	January 1
Prior Year HMDA Data Recorded on LAR	January 30
Prior Year HMDA/LAR Data Due	March 1
CRA Data Collection and Reporting	March 1
Update CRA Public File	April 1
First Qtr. HMDA Data Recorded on LAR	April 30
Submission of Qtrly HMDA Data for Certain Financial Insts.	June 1, 2021
Second Qtr. HMDA Data Recorded on LAR	July 30
Regulation U Form FR G-4 Due for Non-Bank Lenders	July 30
Submission of Qtrly HMDA Data for Certain Financial Insts.	August 31, 2020
Third Qtr. HMDA Data Recorded on LAR	October 30
Report of blocked property as of June 30 due to the OFAC	September 30
Submission of Qtrly HMDA Data for Certain Financial Insts.	November 30, 2020
Annual NACHA Audit Due to be Completed	December 1
Credit Card Agreements Due to CFPB (Banks with <10,000 open end credit cards accounts exempt)	January 31 April 30 July 31 October 31
MLO Registration Renewal	November 1 – December 31



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Begin Verification of Exempt Status (e.g. Regulation Z Small Servicer and Small Creditor, Reg E Remittal Transfer)	Not Specified (Year End Recommended)
NACHA Rules Annual Compliance Audit	Prior to December 31
Review Lobby Notices	Not Specified
Review with Staff: Procedures for Providing HMDA Notice upon requests for the Bank’s HMDA Disclosure Statement or Modified HMDA/LAR	Annually
Renew Annual 314(b) Certification if You Share Information with Other Financial Institutions	Renew Annually on Date of Initial Certification
SAFE Act Annual Independent Review (Audit)	Not Specified
Annual Review of Exempt Customer Eligibility for BSA	Not Specified
Conduct Annual Escrow Analysis – Send Statements within 30 Days	Not Specified
Conduct Annual Regulation CC Training	Not Specified
Conduct BSA Training	Not Specified
Conduct Physical Security Training	Not Specified
Conduct UDAAP Training	Recommended
Conduct Ethics/Code of Conduct Training	Recommended
Conduct Information Security Training	Not Specified
Conduct FCRA/Red Flags Training	Not Specified
Update Variable Rate HELOC Historical Data	Not Specified
Deliver Annual (Long) Regulation E Error Resolution Notices (If short error resolution notice is on periodic statements the annual long notice is not required).	Not Specified



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Deliver Annual (Long) Regulation Z Error Resolution Notices (If short notice is on periodic statements the annual long notice is not required)	Not Specified
Send Annual PMI Notices	Not Specified
Update Bank Security Policy/Program	Not Specified
Update Privacy Policy and Send Notice if Needed	Not Specified
Red Flags Assessment and ID Theft Program Update	Not Specified
Update Information Security Program (Risk Assessment, Policy, Procedure)	Not Specified
Report to Board of Directors on Information Security and Physical Security Programs	Not Specified
Review MSB Customers Due to Renew their Registration with FinCEN. Obtain Documentation of Renewal. MSBs must renew registration with FinCEN every two years.	Not Specified
Update ARM Early Disclosures Historical Data and/or Maximum Payment Information	Not Specified
Update BSA/AML Risk Assessment and Policy/Procedures	Not Specified
Annual Insider Reporting: Determine Insiders/Related Interests, ID and Track Extensions of Credit to Insiders/Related Interests. (Non Publicly Traded Banks) Ex. Off. and Directors Must Report to the Board all Loans Secured by Bank Stock	Not Specified
CRA Nongovernmental Entity or Person Report Due No Later than 6 months after end of Fiscal Year if Bank or Affiliate has agreement with an NGEP (12 CFR 207.7, 12 CFR 35, 12 CFR 346.7)	Not Specified



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