

## Pandemic Update

Through December 24, 2021

12/20/21	CFPB/DOJ: Joint letters remind landlords and mortgage servicers to adhere to the CARES Act and additional legal requirements under the Servicemembers Civil Relief Act <a href="https://www.consumerfinance.gov/about-us/newsroom/cfpb-and-doj-put-landlords-and-mortgage-servicers-on-notice-about-servicemembers-and-veterans-rights/">https://www.consumerfinance.gov/about-us/newsroom/cfpb-and-doj-put-landlords-and-mortgage-servicers-on-notice-about-servicemembers-and-veterans-rights/</a>
11/10/21	Interagency Statement on Supervisory and Enforcement Practices Regarding the Mortgage Servicing Rules in Response to the Continuing COVID-19 Pandemic and CARES Act <a href="https://www.federalreserve.gov/supervisionreg/caletters/CA%2021-16%20Joint%20Statement%20on%20the%20Mortgage%20Servicing%20Rules%2011102021.pdf">https://www.federalreserve.gov/supervisionreg/caletters/CA%2021-16%20Joint%20Statement%20on%20the%20Mortgage%20Servicing%20Rules%2011102021.pdf</a>  <a href="https://www.fdic.gov/news/financial-institution-letters/2021/fil21073.html">https://www.fdic.gov/news/financial-institution-letters/2021/fil21073.html</a>  <a href="https://www.occ.gov/news-issuances/bulletins/2021/bulletin-2021-53.html">https://www.occ.gov/news-issuances/bulletins/2021/bulletin-2021-53.html</a>
9/17/21	CFPB: Report: Financial Conditions for Renters Before and During COVID-19 <a href="https://files.consumerfinance.gov/f/documents/cfpb_financial-conditions-for-renters_report_2021-09.pdf">https://files.consumerfinance.gov/f/documents/cfpb_financial-conditions-for-renters_report_2021-09.pdf</a>
8/12/21	FDIC: Request for Information on the FDIC's Supervisory Approach to Examinations During the Pandemic <a href="https://www.govinfo.gov/content/pkg/FR-2021-08-12/pdf/2021-17230.pdf">https://www.govinfo.gov/content/pkg/FR-2021-08-12/pdf/2021-17230.pdf</a>
8/10/21	CFPB: Mortgage Servicing COVID-19 Pandemic Response Metrics: Observations from Data Reported by Sixteen Servicers <a href="https://files.consumerfinance.gov/f/documents/cfpb_mortgage-servicing-covid-19-pandemic-response-metrics_report_2021-08.pdf">https://files.consumerfinance.gov/f/documents/cfpb_mortgage-servicing-covid-19-pandemic-response-metrics_report_2021-08.pdf</a>
7/1/21	CFPB: Complaint Bulletin – COVID-19 Issues Described in Consumer Complaints <a href="https://files.consumerfinance.gov/f/documents/cfpb_covid-19-issues-described-consumer-complaints_complaint-bulletin_2021-07.pdf">https://files.consumerfinance.gov/f/documents/cfpb_covid-19-issues-described-consumer-complaints_complaint-bulletin_2021-07.pdf</a>
7/1/21	CFPB: Enforcement Compliance Bulletin – Consumer Reporting of Rental Information <a href="https://www.consumerfinance.gov/compliance/supervisory-guidance/cfpb-bulletin-2021-03-consumer-reporting-rental-information/">https://www.consumerfinance.gov/compliance/supervisory-guidance/cfpb-bulletin-2021-03-consumer-reporting-rental-information/</a>

6/28/21	CFPB: Final Rule – Protections for Borrowers Affected by the COVID-19 Emergency Under the RESPA, Regulation X <a href="https://www.consumerfinance.gov/rules-policy/final-rules/protections-for-borrowers-affected-by-covid-19-under-respa/">https://www.consumerfinance.gov/rules-policy/final-rules/protections-for-borrowers-affected-by-covid-19-under-respa/</a>
6/25/21	FRB: Paycheck Protection Program Liquidity Facility (PPPLF) Extension Through July 31, 2021 <a href="https://www.federalreserve.gov/newsevents/pressreleases/monetary20210625a.htm">https://www.federalreserve.gov/newsevents/pressreleases/monetary20210625a.htm</a>
5/14/21	FRB: Interim Final Rule – Third Extension of Rule to Bolster Effectiveness of SBA’s PPP <a href="https://www.federalreserve.gov/newsevents/pressreleases/bcreg20210514a.htm">https://www.federalreserve.gov/newsevents/pressreleases/bcreg20210514a.htm</a>
5/14/21	FRB: CA 21-8: Resumption of HMDA Quarterly Reporting <a href="https://www.federalreserve.gov/supervisionreg/caletters/caltr2108.htm">https://www.federalreserve.gov/supervisionreg/caletters/caltr2108.htm</a>
4/21/21	FHFA: Extension of COVID-Related Loan Flexibilities Until May 31, 2021 <a href="https://www.fhfa.gov//Media/PublicAffairs/Pages/FHFA-Announces-Extension-of-COVID-Related-Loan-Flexibilities_4212021.aspx">https://www.fhfa.gov//Media/PublicAffairs/Pages/FHFA-Announces-Extension-of-COVID-Related-Loan-Flexibilities_4212021.aspx</a>
4/19/21	CFPB: Interim Final Rule – Debt Collection Practices in Connection with the Global COVID-19 Pandemic <a href="https://www.govinfo.gov/content/pkg/FR-2021-04-22/pdf/2021-08303.pdf">https://www.govinfo.gov/content/pkg/FR-2021-04-22/pdf/2021-08303.pdf</a>
4/5/21	CFPB: Proposed Rule – Protections for Borrowers Affected by the COVID-19 Emergency Under the RESPA <a href="https://www.consumerfinance.gov/rules-policy/rules-under-development/protections-for-borrowers-affected-by-the-covid-19-emergency-under-the-real-estate-settlement-procedures-act-regulation-x/">https://www.consumerfinance.gov/rules-policy/rules-under-development/protections-for-borrowers-affected-by-the-covid-19-emergency-under-the-real-estate-settlement-procedures-act-regulation-x/</a>
4/1/21	CFPB: Compliance Bulleting and Policy Guidance – Supervision and Enforcement Priorities Regarding Housing Insecurity <a href="https://www.consumerfinance.gov/about-us/newsroom/cfpb-compliance-bulletin-warns-mortgage-servicers-unprepared-is-unacceptable/">https://www.consumerfinance.gov/about-us/newsroom/cfpb-compliance-bulletin-warns-mortgage-servicers-unprepared-is-unacceptable/</a>

3/31/21	<p>CFPB: Rescission of Seven Policy Statements to Ensure Industry Complies with Consumer Protection Laws  <a href="https://www.consumerfinance.gov/about-us/newsroom/cfpb-rescinds-series-of-policy-statements-to-ensure-industry-complies-with-consumer-protection-laws/">https://www.consumerfinance.gov/about-us/newsroom/cfpb-rescinds-series-of-policy-statements-to-ensure-industry-complies-with-consumer-protection-laws/</a></p> <p>The seven rescinded policy statements are:</p> <ol style="list-style-type: none"> <li>1. Statement on Bureau Supervisory and Enforcement Response to COVID-19 Pandemic (issued March 26, 2020)</li> <li>2. Statement on Supervisory and Enforcement Practices Regarding Quarterly Reporting Under the Home Mortgage Disclosure Act (issued March 26, 2020)</li> <li>3. Statement on Supervisory and Enforcement Practices Regarding CFPB Information Collections for Credit Card and Prepaid Account Issuers (issued March 2, 2020)</li> <li>4. Statement on Supervisory and Enforcement Practices Regarding the Fair Credit Reporting Act and Regulation V in Light of the CARES Act (issued April 1, 2020)</li> <li>5. Statement on Supervisory and Enforcement Practices Regarding Certain Filing Requirements Under the Interstate Land Sales Full Disclosure Act (ILSA) and Regulation J (issued April 27, 2020)</li> <li>6. Statement on Supervisory and Enforcement Practices Regarding Regulation Z Billing Error Resolution Timeframes in Light of the COVID-19 Pandemic (issued May 13, 2020)</li> <li>7. Statement on Supervisory and Enforcement Practices Regarding Electronic Credit Card Disclosures in Light of the COVID-19 Pandemic (issued June 3, 2020)</li> </ol>
3/17/21	<p>CFPB: Statement Regarding Consumers' Access to EIP Funds Distributed Through the American Rescue Plan  <a href="https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-encourages-financial-institutions-and-debt-collectors-to-allow-stimulus-payments-to-reach-consumers/">https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-encourages-financial-institutions-and-debt-collectors-to-allow-stimulus-payments-to-reach-consumers/</a></p>
3/8/21	<p>OCC, FRB, FDIC: Community Reinvestment Act (CRA) Interagency FAQs Related to the COVID-19 Pandemic  <a href="https://www.occ.gov/news-issuances/bulletins/2021/bulletin-2021-12.html">https://www.occ.gov/news-issuances/bulletins/2021/bulletin-2021-12.html</a>  <a href="https://www.federalreserve.gov/supervisionreg/caletters/caltr2105.htm">https://www.federalreserve.gov/supervisionreg/caletters/caltr2105.htm</a></p>
3/8/21	<p>FRB: Paycheck Protection Program Liquidity Facility (PPPLF) extended to June 30, 2021  <a href="https://www.federalreserve.gov/newsevents/pressreleases/monetary20210308a.htm">https://www.federalreserve.gov/newsevents/pressreleases/monetary20210308a.htm</a></p>
2/24/21	<p>FinCEN: Advisory (FIN-2021-A002) on Financial Crimes Targeting COVID-19 Economic Impact Payments  <a href="https://www.fincen.gov/sites/default/files/advisory/2021-02-25/Advisory%20EIP%20FINAL%20508.pdf">https://www.fincen.gov/sites/default/files/advisory/2021-02-25/Advisory%20EIP%20FINAL%20508.pdf</a></p>
2/24/21	<p>FinCEN: Notice (FIN-2021-NTC1) Consolidated COVID-19 Suspicious Activity Report Key Terms and Filing Instructions  <a href="https://www.fincen.gov/sites/default/files/shared/Consolidated%20COVID-19%20Notice%20508%20Final.pdf">https://www.fincen.gov/sites/default/files/shared/Consolidated%20COVID-19%20Notice%20508%20Final.pdf</a></p>

2/10/21	FHFA: Enterprises Extend COVID-Related Loan Flexibilities <a href="https://www.fhfa.gov//Media/PublicAffairs/Pages/FHFA-Further-Extends-COVID-Related-Loan-Flexibilities-2102021.aspx">https://www.fhfa.gov//Media/PublicAffairs/Pages/FHFA-Further-Extends-COVID-Related-Loan-Flexibilities-2102021.aspx</a>
2/9/21	FRB: Second Extension of SBA's Payroll Protection Program <a href="https://www.federalreserve.gov/newsevents/pressreleases/bcreg20210209a.htm">https://www.federalreserve.gov/newsevents/pressreleases/bcreg20210209a.htm</a>
2/2/21	FinCEN: Advisory (FIN-2021-A001) on COVID-19 Health Insurance- and Health Care-Related Fraud <a href="https://www.fincen.gov/sites/default/files/advisory/2021-02-02/COVID-19%20Health%20Care%20508%20Final.pdf">https://www.fincen.gov/sites/default/files/advisory/2021-02-02/COVID-19%20Health%20Care%20508%20Final.pdf</a>
2/1/21	FinCEN: Paycheck Protection Program (PPP) FAQs <a href="https://www.fincen.gov/sites/default/files/2021-02/Paycheck_Protection_program_%20FAQs_Jan2021.pdf">https://www.fincen.gov/sites/default/files/2021-02/Paycheck_Protection_program_%20FAQs_Jan2021.pdf</a>
1/20/21	CFPB: Supervisory Highlights COVID-19 Prioritized Assessments Special Edition <a href="https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-23_2021-01.pdf">https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-23_2021-01.pdf</a>
1/11/21	FDIC – Banker Webinar: Basics of New Paycheck Protection Program (PPP) <a href="https://www.fdic.gov/news/financial-institution-letters/2021/fil21001.html">https://www.fdic.gov/news/financial-institution-letters/2021/fil21001.html</a>
12/28/20	FinCEN: Notice – Stay Alert to COVID-19 Vaccine-Related Scams and Cyberattacks <a href="https://www.fincen.gov/sites/default/files/shared/COVID-19%20Vaccine%20Notice%20508.pdf">https://www.fincen.gov/sites/default/files/shared/COVID-19%20Vaccine%20Notice%20508.pdf</a>
12/10/20	FHFA: COVID-Related Loan Flexibilities Extended Through January 31, 2021 <a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Further-Extends-COVID-Related-Loan-Flexibilities-12102020.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Further-Extends-COVID-Related-Loan-Flexibilities-12102020.aspx</a>
11/30/20	FRB: Extension of Lending Facilities through March 31, 2021; including the: Commercial Paper Funding Facility, Money Market Mutual Fund Liquidity Facility, Primary Dealer Credit Facility, and Paycheck Protection Program Liquidity Facility <a href="https://www.federalreserve.gov/newsevents/pressreleases/monetary20201130a.htm">https://www.federalreserve.gov/newsevents/pressreleases/monetary20201130a.htm</a>
11/20/20	Joint Agencies: Interim Final Rule Provides Regulatory Relief to Institutions Experiencing Temporary Asset Growth in Connection with COVID-19-Related Programs <a href="https://www.fdic.gov/news/financial-institution-letters/2020/fil20108.html">https://www.fdic.gov/news/financial-institution-letters/2020/fil20108.html</a>
11/9/20	OCC: Key Risks, Effects of COVID-19 in Federal Banking System <a href="https://www.occ.gov/news-issuances/news-releases/2020/nr-occ-2020-147.html">https://www.occ.gov/news-issuances/news-releases/2020/nr-occ-2020-147.html</a>
10/30/20	FRB: Terms of Main Street Lending Program Adjusted <a href="https://www.federalreserve.gov/newsevents/pressreleases/monetary20201030a.htm">https://www.federalreserve.gov/newsevents/pressreleases/monetary20201030a.htm</a>

10/19/20	FHFA: COVID-Related Loan Flexibilities Extended Through November 30, 2020 <a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Further-Extends-COVID-Related-Loan-Flexibilities.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Further-Extends-COVID-Related-Loan-Flexibilities.aspx</a>
10/13/20	FinCEN: Advisory on Unemployment Insurance Fraud During COVID-19 <a href="https://www.fincen.gov/sites/default/files/advisory/2020-10-13/Advisory%20Unemployment%20Insurance%20COVID%2019%20508%20Final.pdf">https://www.fincen.gov/sites/default/files/advisory/2020-10-13/Advisory%20Unemployment%20Insurance%20COVID%2019%20508%20Final.pdf</a>
9/29/20	Joint Agencies: Final Rule – Appraisal and Evaluation Deferral <a href="https://www.fdic.gov/news/board/2020/2020-09-15-notice-sum-c-fr.pdf">https://www.fdic.gov/news/board/2020/2020-09-15-notice-sum-c-fr.pdf</a>
9/29/20	Joint Agencies: Final Rule – Treatment of Certain Emergency Facilities in the Regulatory Capital Rule and the Liquidity Coverage Ratio Rule <a href="https://www.fdic.gov/news/board/2020/2020-09-15-notice-sum-b-fr.pdf">https://www.fdic.gov/news/board/2020/2020-09-15-notice-sum-b-fr.pdf</a>
9/18/20	FRB: FAQs to Clarify Expectations Regarding Lender Underwriting for the Main Street Lending Program <a href="https://www.federalreserve.gov/newsevents/pressreleases/monetary20200918a.htm">https://www.federalreserve.gov/newsevents/pressreleases/monetary20200918a.htm</a>
8/31/20	CFPB: Special Issue Brief – The Early Effects of the COVID-19 Pandemic on Consumer Credit <a href="https://files.consumerfinance.gov/f/documents/cfpb_early-effects-covid-19-consumer-credit_issue-brief.pdf">https://files.consumerfinance.gov/f/documents/cfpb_early-effects-covid-19-consumer-credit_issue-brief.pdf</a>
8/27/20	HUD: FHA Extends Foreclosure and Eviction Moratorium for Homeowners Through Year End <a href="https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_134">https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_134</a>
8/26/20	FHFA: Further Extends Buying Loans in Forbearance & COVID-Related Loan Processing Flexibilities <a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Further-Extends-Buying-Loans-in-Forbearance-&amp;-COVID-Related-Loan-Processing-Flexibilities.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Further-Extends-Buying-Loans-in-Forbearance-&amp;-COVID-Related-Loan-Processing-Flexibilities.aspx</a>
8/20/20	FDIC: Banker Webinar (August 27 from 11am to 12pm Eastern time) – Loan Forgiveness and Other Matters Relative to the Paycheck Protection Program <a href="https://www.fdic.gov/news/financial-institution-letters/2020/fil20077.html">https://www.fdic.gov/news/financial-institution-letters/2020/fil20077.html</a>
8/3/20	FFIEC: Joint Statement on Additional Loan Accommodations Related to COVID-19 <a href="https://www.ffiec.gov/press/PDF/Statement_for_Loans_Nearing_the_End_of_Relief_Period.pdf">https://www.ffiec.gov/press/PDF/Statement_for_Loans_Nearing_the_End_of_Relief_Period.pdf</a>
7/30/20	FinCEN: Advisory (FIN-2020-A005) on Cybercrime and Cyber-Enabled Crime Exploiting the COVID-19 Pandemic <a href="https://www.fincen.gov/sites/default/files/advisory/2020-07-30/FinCEN%20Advisory%20Covid%20Cybercrime%20508%20FINAL.pdf">https://www.fincen.gov/sites/default/files/advisory/2020-07-30/FinCEN%20Advisory%20Covid%20Cybercrime%20508%20FINAL.pdf</a>

7/16/20	CFPB: July Complaint Bulletin – reflects data submitted in 2020, and highlights trends in complaints mentioning coronavirus keywords <a href="https://files.consumerfinance.gov/f/documents/cfpb_july-complaint-bulletin_coronavirus-complaints_2020-07.pdf">https://files.consumerfinance.gov/f/documents/cfpb_july-complaint-bulletin_coronavirus-complaints_2020-07.pdf</a>
7/07/20	FinCEN: Advisory on Imposter Scams and Money Mule Schemes Related to COVID-19 <a href="https://www.fincen.gov/resources/advisories/fincen-advisory-fin-2020-a003">https://www.fincen.gov/resources/advisories/fincen-advisory-fin-2020-a003</a>
7/02/20	OCC: Semiannual Risk Perspective – compliance risk elevated due to effects of COVID-19; i.e., altered operations, working remotely, new federal/state programs (CARES Act, PPP, forbearance/deferred payment programs) <a href="https://www.occ.gov/publications-and-resources/publications/semiannual-risk-perspective/files/pub-semiannual-risk-perspective-spring-2020.pdf">https://www.occ.gov/publications-and-resources/publications/semiannual-risk-perspective/files/pub-semiannual-risk-perspective-spring-2020.pdf</a>
6/23/20	CFPB: Interim Final Rule – Treatment of COVID-19 Related Loss Mitigation Options Under the Real Estate Settlement Procedures Act (RESPA), Regulation X <a href="https://files.consumerfinance.gov/f/documents/cfpb_interim-final-rule_respa_covid-19-related-loss-mitigation-options.pdf">https://files.consumerfinance.gov/f/documents/cfpb_interim-final-rule_respa_covid-19-related-loss-mitigation-options.pdf</a>
6/23/20	Interagency: Examiner Guidance for Assessing Safety and Soundness Considering the Effect of the COVID-19 Pandemic on Institutions <a href="https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20200623a1.pdf">https://www.federalreserve.gov/newsevents/pressreleases/files/bcreg20200623a1.pdf</a>
6/17/20	OCC Bulletin 2020-62: COVID-19 Relief Programs – Preemption of Federal law and OCC regulations <a href="https://www.occ.gov/news-issuances/bulletins/2020/bulletin-2020-62.html">https://www.occ.gov/news-issuances/bulletins/2020/bulletin-2020-62.html</a>
6/16/20	CFPB Compliance Aid: FAQs Related to the CARES Act and COVID-19 Pandemic <a href="https://files.consumerfinance.gov/f/documents/cfpb_fcra_consumer-reporting-faqs-covid-19_2020-06.pdf">https://files.consumerfinance.gov/f/documents/cfpb_fcra_consumer-reporting-faqs-covid-19_2020-06.pdf</a>
6/15/20	FRB: Statement on Supervisory Activities – examinations resuming for all firms, including financial institutions with total consolidated assets of less than \$100 billion. <a href="https://www.federalreserve.gov/newsevents/pressreleases/bcreg20200615a.htm">https://www.federalreserve.gov/newsevents/pressreleases/bcreg20200615a.htm</a>
6/11/20	FHFA: COVID-Related Loan Processing Flexibilities for Fannie Mae and Freddie Mac Customers Extended Through July 31, 2020, including: alternative appraisals on purchase and rate term refinance loans; alternative methods for verifying employment before loan closing; expanding the use of power of attorney and remote online notarizations to assist with loan closings; and authority to purchase mortgages in forbearance <a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Extends-COVID-Related-Loan-Processing-Flexibilities-for-Fannie-Mae-and-Freddie-Mac-Customers-Through-July.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Extends-COVID-Related-Loan-Processing-Flexibilities-for-Fannie-Mae-and-Freddie-Mac-Customers-Through-July.aspx</a>
6/4/20	CFPB: Guidance Regarding CARES Act Forbearance & Foreclosure <a href="https://files.consumerfinance.gov/f/documents/cfpb_csbs_industry-forbearance-guide_2020-06.pdf">https://files.consumerfinance.gov/f/documents/cfpb_csbs_industry-forbearance-guide_2020-06.pdf</a>

6/3/20	CFPB: Statement on Supervisory and Enforcement Practices Regarding Electronic Credit Card Disclosures in Light of the COVID-19 Pandemic <a href="https://files.consumerfinance.gov/f/documents/cfpb_e-sign-credit-card_statement_2020-06.pdf">https://files.consumerfinance.gov/f/documents/cfpb_e-sign-credit-card_statement_2020-06.pdf</a> <b>Rescinded Effective April 1, 2021</b>
6/2/20	CFPB: Compliance Aid – Remittance Rule FAQs Related to the COVID-19 Pandemic (Regulation E) <a href="https://files.consumerfinance.gov/f/documents/cfpb_remittance-transfers_faqs-covid-19_2020-06.pdf">https://files.consumerfinance.gov/f/documents/cfpb_remittance-transfers_faqs-covid-19_2020-06.pdf</a>
5/26/20	OCC Bulletin 2020-55: Interim Final Rule: Director, Shareholder, and Member Meetings <a href="https://www.occ.gov/news-issuances/bulletins/2020/bulletin-2020-55.html">https://www.occ.gov/news-issuances/bulletins/2020/bulletin-2020-55.html</a>
5/22/20	CFPB: Action to Help Struggling Homeowners Seeking Mitigation Efforts; Consumers Seeking Small-Dollar Loans <a href="https://www.consumerfinance.gov/about-us/newsroom/cfpb-helps-struggling-homeowners-seeking-mitigation-efforts-consumers-seeking-small-dollar-loans/">https://www.consumerfinance.gov/about-us/newsroom/cfpb-helps-struggling-homeowners-seeking-mitigation-efforts-consumers-seeking-small-dollar-loans/</a>
5/21/20	CFPB: Complaint Bulletin – Complaints Mentioning Coronavirus Keywords <a href="https://files.consumerfinance.gov/f/documents/cfpb_complaint-bulletin_coronavirus-complaints.pdf">https://files.consumerfinance.gov/f/documents/cfpb_complaint-bulletin_coronavirus-complaints.pdf</a>
5/20/20	Joint Agencies: Principles for Offering Small-Dollar Loans <a href="https://www.fdic.gov/news/news/press/2020/pr20061.html">https://www.fdic.gov/news/news/press/2020/pr20061.html</a>
5/18/20	FinCEN: Advisory (FIN-2020-A02) on Medical Scams Related to COVID-19 and Notice Providing Filing Instructions for Financial Institutions <a href="https://www.fincen.gov/sites/default/files/advisory/2020-05-18/Advisory%20Medical%20Fraud%20Covid%2019%20FINAL%20508.pdf">https://www.fincen.gov/sites/default/files/advisory/2020-05-18/Advisory%20Medical%20Fraud%20Covid%2019%20FINAL%20508.pdf</a>

5/13/20	<p>CFPB: Responsibilities of Financial Firms During Pandemic, including –  <a href="https://www.consumerfinance.gov/about-us/newsroom/cfpb-outlines-responsibilities-financial-firms-during-pandemic/">https://www.consumerfinance.gov/about-us/newsroom/cfpb-outlines-responsibilities-financial-firms-during-pandemic/</a></p> <p>(1) Statement on Supervisory and Enforcement Practices Regarding Regulation Z Billing Error Resolution Timeframes in Light of COVID-19  <a href="https://files.consumerfinance.gov/f/documents/cfpb_statement_regulation-z-error-resolution-covid-19_2020-05.pdf">https://files.consumerfinance.gov/f/documents/cfpb_statement_regulation-z-error-resolution-covid-19_2020-05.pdf</a>  <b>Rescinded Effective April 1, 2021</b></p> <p>(2) Payments and Deposits Rules FAQs Related to COVID-19  <a href="https://files.consumerfinance.gov/f/documents/cfpb_faqs_payments-deposits-rules-covid-19_2020-05.pdf">https://files.consumerfinance.gov/f/documents/cfpb_faqs_payments-deposits-rules-covid-19_2020-05.pdf</a></p> <p>(3) Open-End (not Home-Secured) Rules FAQs Related to COVID-19.  <a href="https://files.consumerfinance.gov/f/documents/cfpb_faqs_open-end-rules-covid-19_2020-05.pdf">https://files.consumerfinance.gov/f/documents/cfpb_faqs_open-end-rules-covid-19_2020-05.pdf</a></p>
5/6/20	<p>FRB: Consumer Affairs Letter CA20-7 – Flood Insurance Compliance in Response to the Coronavirus  <a href="https://www.federalreserve.gov/supervisionreg/caletters/caltr2007.htm">https://www.federalreserve.gov/supervisionreg/caletters/caltr2007.htm</a></p>
5/6/20	<p>CFPB: Clarifications to Support Small Business Applying for PPP Loans  <a href="https://www.consumerfinance.gov/about-us/newsroom/cfpb-issues-clarifications-support-small-business-applying-ppp-loans/">https://www.consumerfinance.gov/about-us/newsroom/cfpb-issues-clarifications-support-small-business-applying-ppp-loans/</a></p>
4/30/20	<p>CFPB: Mortgage Origination Rules FAQs Related to COVID-19 Emergency  <a href="https://files.consumerfinance.gov/f/documents/cfpb_mortgage-origination-rules_faqs-covid-19.pdf">https://files.consumerfinance.gov/f/documents/cfpb_mortgage-origination-rules_faqs-covid-19.pdf</a></p>
4/29/20	<p>CFPB: Interpretive Rule Addressing the TRID Rule and Regulation Z Rescission Rules Issues  <a href="https://files.consumerfinance.gov/f/documents/cfpb_tila-respa-integrated-disclosure_rescission-pandemic-interpretive-rule.pdf">https://files.consumerfinance.gov/f/documents/cfpb_tila-respa-integrated-disclosure_rescission-pandemic-interpretive-rule.pdf</a></p>
4/27/20	<p>OCC: Bulletin 2020-45 – Documentation of SBA PPP Loans for CRA Credit  <a href="https://www.occ.gov/news-issuances/bulletins/2020/bulletin-2020-45.html">https://www.occ.gov/news-issuances/bulletins/2020/bulletin-2020-45.html</a></p>
4/27/20	<p>FHFA: No Lump Sum Required at the End of Forbearance  <a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/No-Lump-Sum-Required-at-the-End-of-Forbearance-says-FHFAs-Calabria.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/No-Lump-Sum-Required-at-the-End-of-Forbearance-says-FHFAs-Calabria.aspx</a></p>
4/24/20	<p>CFPB Compliance Bulletin and Policy Guidance: Handling of Information and Documents During Mortgage Servicing Transfers  <a href="https://files.consumerfinance.gov/f/documents/cfpb_policy-guidance_mortgage-servicing-transfers_2020-04.pdf">https://files.consumerfinance.gov/f/documents/cfpb_policy-guidance_mortgage-servicing-transfers_2020-04.pdf</a></p>



4/24/20	FRB Updated “Savings Deposits” FAQs Relative to the Final Rule <a href="https://www.federalreserve.gov/supervisionreg/savings-deposits-frequently-asked-questions.htm">https://www.federalreserve.gov/supervisionreg/savings-deposits-frequently-asked-questions.htm</a>
4/24/20	FRB Announces Interim Final Rule to Delete the Six-Per-Month Limit on Convenient Transfers from the “Savings Deposit” Definition in Regulation D <a href="https://www.federalreserve.gov/newsevents/pressreleases/bcreg20200424a.htm">https://www.federalreserve.gov/newsevents/pressreleases/bcreg20200424a.htm</a>
4/20/20	OFAC Encourages Persons to Communicate OFAC Compliance Concerns Related to the Coronavirus Disease 2019 (COVID-19) <a href="https://www.treasury.gov/resource-center/sanctions/OFAC-Enforcement/Pages/20200420.aspx">https://www.treasury.gov/resource-center/sanctions/OFAC-Enforcement/Pages/20200420.aspx</a>
4/15/20	CFPB And FHFA: Borrower Protection Program To Protect Borrowers During The Coronavirus National Emergency <a href="https://www.consumerfinance.gov/about-us/newsroom/cfpb-fhfa-announce-borrower-protection-program/">https://www.consumerfinance.gov/about-us/newsroom/cfpb-fhfa-announce-borrower-protection-program/</a>
4/14/20	FRB: Joint Press Release – Federal Banking Agencies To Defer Appraisals And Evaluations For Real Estate Transactions Affected By COVID-19 <a href="https://www.federalreserve.gov/newsevents/pressreleases/bcreg20200414a.htm">https://www.federalreserve.gov/newsevents/pressreleases/bcreg20200414a.htm</a>
4/13/20	CFPB: Interpretive Rule On The Treatment Of Pandemic Relief Payments Under Regulation E And Application Of The Compulsory Use Prohibition <a href="https://files.consumerfinance.gov/f/documents/cfpb_interpretive-rule_pandemic-relief-payments-reg-e.pdf">https://files.consumerfinance.gov/f/documents/cfpb_interpretive-rule_pandemic-relief-payments-reg-e.pdf</a>
4/13/20	FinCEN: Paycheck Protection Program FAQs <a href="https://www.fincen.gov/sites/default/files/2020-04/Paycheck_Protection_Program_FAQs.pdf">https://www.fincen.gov/sites/default/files/2020-04/Paycheck_Protection_Program_FAQs.pdf</a>
4/10/20	CFPB: Guidance On Remittance Transfers During COVID-19 Pandemic <a href="https://www.consumerfinance.gov/about-us/newsroom/cfpb-guidance-remittance-transfers-during-covid-19-pandemic/">https://www.consumerfinance.gov/about-us/newsroom/cfpb-guidance-remittance-transfers-during-covid-19-pandemic/</a>
4/10/20	FDIC: Joint Statement On The Supervisory And Enforcement Practices Regarding The Mortgage Servicing Rules In Response To COVID-19 And The CARES Act <a href="https://www.fdic.gov/news/news/financial/2020/fil20040.pdf">https://www.fdic.gov/news/news/financial/2020/fil20040.pdf</a>
4/3/20	FinCEN: Further Information to Financial Institutions In Response To The Coronavirus Disease 2019 (COVID-19) Pandemic <a href="https://www.fincen.gov/news/news-releases/financial-crimes-enforcement-network-provides-further-information-financial">https://www.fincen.gov/news/news-releases/financial-crimes-enforcement-network-provides-further-information-financial</a>

4/1/20	CFPB: COVID-19 Credit Reporting Guidance <a href="https://files.consumerfinance.gov/f/documents/cfpb_credit-reporting-policy-statement_cares-act_2020-04.pdf">https://files.consumerfinance.gov/f/documents/cfpb_credit-reporting-policy-statement_cares-act_2020-04.pdf</a> <b>Rescinded Effective April 1, 2021</b>
3/26/20	CFPB: Flexibility During COVID-19 Pandemic <a href="https://www.consumerfinance.gov/about-us/newsroom/cfpb-provides-flexibility-during-covid-19-pandemic/">https://www.consumerfinance.gov/about-us/newsroom/cfpb-provides-flexibility-during-covid-19-pandemic/</a> <b>Rescinded Effective April 1, 2021</b>
3/24/20	US Department Of Treasury: Statement On Essential Financial Services Workers <a href="https://home.treasury.gov/news/press-releases/sm956">https://home.treasury.gov/news/press-releases/sm956</a>
3/24/20	FRB: Information On Supervisory Approach In Light Of The Coronavirus <a href="https://www.federalreserve.gov/newsevents/pressreleases/bcreg20200324a.htm">https://www.federalreserve.gov/newsevents/pressreleases/bcreg20200324a.htm</a>
3/24/20	FBI: Rise In Fraud Schemes Related To The COVID-19 Pandemic <a href="https://www.ic3.gov/media/2020/200320.aspx">https://www.ic3.gov/media/2020/200320.aspx</a>
3/22/20	FDIC: Interagency Statement On Loan Modifications And Reporting For Financial Institutions Working With Customers Affected By Coronavirus <a href="https://www.fdic.gov/news/news/press/2020/pr20038a.pdf?source=govdelivery&amp;utm_medium=email&amp;utm_source=govdelivery">https://www.fdic.gov/news/news/press/2020/pr20038a.pdf?source=govdelivery&amp;utm_medium=email&amp;utm_source=govdelivery</a>
3/19/20	FDIC: Joint Statement On CRA Consideration For Activities In Response To COVID-19 <a href="https://www.fdic.gov/news/news/financial/2020/fil20019.html?source=govdelivery&amp;utm_medium=email&amp;utm_source=govdelivery">https://www.fdic.gov/news/news/financial/2020/fil20019.html?source=govdelivery&amp;utm_medium=email&amp;utm_source=govdelivery</a>
3/19/20	FDIC: FAQs For Financial Institutions And Consumers Affected By Coronavirus <a href="https://www.fdic.gov/news/news/financial/2020/fil20018.html?source=govdelivery&amp;utm_medium=email&amp;utm_source=govdelivery">https://www.fdic.gov/news/news/financial/2020/fil20018.html?source=govdelivery&amp;utm_medium=email&amp;utm_source=govdelivery</a>
3/18/20	FDIC: Insured Bank Deposits Are Safe; Beware Of Potential Scams <a href="https://www.fdic.gov/news/news/press/2020/pr20032.html">https://www.fdic.gov/news/news/press/2020/pr20032.html</a>
3/18/20	HUD: Immediate Relief For Homeowners Amid Nationwide Coronavirus Response <a href="https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042">https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042</a>
3/18/20	FHFA: Foreclosures And Evictions Suspended For Enterprise-Backed Mortgages <a href="https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx">https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx</a>
3/16/20	FinCEN: Financial Institutions Encouraged To Communicate COVID-19 Related Concerns And To Stay Alert To Illicit Activity <a href="https://www.fincen.gov/news/news-releases/financial-crimes-enforcement-network-fincen-encourages-financial-institutions">https://www.fincen.gov/news/news-releases/financial-crimes-enforcement-network-fincen-encourages-financial-institutions</a>

3/9/20	<p>Joint Press Release: Financial Institutions Encouraged To Meet Financial Needs Of Customers And Members Affected By Coronavirus</p> <p><a href="https://www.fdic.gov/news/news/press/2020/pr20025.html">https://www.fdic.gov/news/news/press/2020/pr20025.html</a></p>
3/6/20	<p>FFIEC: Pandemic Preparedness Guidance</p> <p><a href="https://www.ffiec.gov/press/pr030620.htm">https://www.ffiec.gov/press/pr030620.htm</a></p>