

Description	Date of Proposal/Final or Interim Rule	Summary of Contents	Key Dates
Final Rule and Notice of Proposed Rulemaking	January 20, 2012 <u>http://www.consumerfinance.gov/pr</u> <u>essrelease/consumer-financial-</u> <u>protection-bureau-adopts-rule-to-</u> <u>protect-consumers-sending-</u> <u>money-internationally/</u>	CFPB adopts a rule under Regulation # to increase protection for consumers who transfer money internationally. The new rule requires the disclosure of exchange rates and all fees associated with the transfer and requires remittance transfer providers to investigate disputes and remedy errors. The Notice of Proposed Rulemaking seeks comment on some adjustments to the final rule.	January 20, 2013
Notice of Proposed Privacy Act System of Records	January 19.2012 (77 FR 2689)	CFPB is soliciting comments on its new system of records regarding the activities and operations of the CFPB's external affairs activities.	Written commends due on or before February 21,2012
Proposed Collection; Comment Request	January 19.2012 (77 FR 2684)	CFPB is soliciting comment for a proposed generic information collection to identify financial education strategies that are effective in educating consumers to make better informed financial decisions.	Written comments due on or before March 19, 2012
Proposed Collection; Comment Request	January 19.2012 (77 FR 2685)	CFPB is soliciting comment on a proposed revision to an information collection regarding Report of Terms of Credit Card Plans	Written comments due on or before March 19, 2012
Agency Information Collection Activities; Renewal of Currently Approved Collections; Comment Request	January 19, 2012 (77 FR 2685)	The Dodd-Frank Act transferred rulemaking authority for a number of consumer financial protection laws from seven Federal agencies to the CFPB as of July 21, 2011. In December 2011, the CFPB republished the regulations implementing those laws with technical and conforming changes to reflect the transfer of authority and certain other changes made by the Dodd-Frank Act. Prior to the republication, the CFPB obtained	Written comments due on or before March 19, 2012



		emergency approvals from the Office of Management and Budget (OMB) for the information collections for which the CFPB had administrative enforcement authority under these regulations. The CFPB primarily relied on the estimates previously developed by the transferor agencies concerning the number of entities subject to the regulations and the hours of paperwork burden under the statutes. The CFPB is republishing this request with updated hours of paperwork burden under the statutes.	
Notice of Proposed Privacy Act System of Records	January 9, 2012 (77 FR 1049)	CFPB is soliciting comments on its new system of records regarding the questions submitted to the CFPB Ethics Office and requests for advice or clarification	Written commends due on or before February 8, 2012
Bureau Issues and CFPB Bulletin 12- 01 regarding its supervision authority and treatment of confidential supervisory information	January 4, 2012 http://www.consumerfinance.go v/wp- content/uploads/2012/01/GC_b ulletin_12-01.pdf	Bureau is providing guidance regarding the collection of information through the supervisory process and the confidentiality protections that this process provides to supervised institutions	January 4, 2012
Interim Final Rule with Request for Public Comment	December 22, 2011 (76 FR 79768)	Interim Rule that recodifies Regulation Z, implementing the Truth in Lending Act (TILA)	Interim Rule effective December 30, 2011; Written comments due on or before February 21, 2011
Interim Final Rule With Request for Public Comment	December 21, 2011 (76 FR 79025)	Interim rule that recodifies Regulation P, implementing the provisions of Title V of the Gramm- Leach-Bliley Act (Privacy)	Interim final rule effective December 30, 2011; Written comments due on or before February 21,



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Interim Final Rule With Request for Public Comment	December 21, 2011 (76 FR 79276)	Interim rule that recodifies Regulation DD, implementing the Truth in Savings Act (TISA)	Interim final rule effective December 30, 2011; Written comments due on or before February 21, 2012
Interim Final Rule With Request for Public Comment	December 21, 2011 (76 FR 79308)	Interim rule that recodifies Regulation V, implementing the Fair Credit Reporting Act (FCRA)	Interim final rule effective December 30, 2011; Written comments due on or before February 21, 2012
Interim Final Rule With Request for Public Comment	December 21, 2011 (76 FR 79442)	Interim rule that recodifies Regulation B, implementing the Equal Credit Opportunity Act (ECOA)	Interim final rule effective December 30, 2011; Written comments due on or before February 21, 2012
Interim Final Rule With Request for Public Comment	December 21, 2011 (76 FR 79486)	Interim rule that recodifies Regulations J, K and L, implementing the Interstate Land Sales Full Disclosure Act (ILSA)	Interim final rules effective December 30, 2011; Written comments due on or before February 21, 2012
Interim Final Rule With Request for Public Comment	December 20, 2011 (76 FR 78978)	Interim rule that recodifies Regulation X, implementing the Real Estate Settlement Procedures Act (RESPA)	Interim final rule effective December 30, 2011; Written comments due on or before February 21, 2012
Interim Final Rule With Request For	December 19, 2011	Interim final rule that recodifies Regulation C, implementing HMDA,	Effective Date: December 30,



Public Comment	(76 FR 78465)	under the Bureau's regulations	2011; Written comments due on or before February 17, 2012
Interim Final Rule With Request For Public Comment	December 19, 2011 (76 FR 78483)	Interim final rule that codifies Regulation G and H, implementing the S.A.F.E. Act, under the Bureau's regulations	Effective Date: December 30, 2011; Written comments due on or before February 17, 2012
Interim Final Rule With Request For Public Comment	December 19, 2011 (76 FR 78500)	Interim final rule that recodifies Regulation M, implementing the Consumer Leasing Act, under the Bureau's regulations	Effective Date: December 30, 2011; Written comments due on or before February 17, 2012
Interim Final Rule with Request for Public Comment	December 16, 2011 (76 FR 78121)	In light of the transfer of the Federal Trade Commission's (Commission's) rulemaking authority for the Fair Debt Collection Practices Act (FDCPA) to the Bureau, the Bureau is publishing for public comment an interim final rule establishing a new Regulation F (Fair Debt Collection Practices Act). This interim final rule does not impose any new substantive obligations on persons subject to the existing regulations, previously published by the Commission.	Interim final rule effective December 30, 2011; Written comments due on or before February 14, 2012
Interim Final Rule With Request For Public Comment	December 16, 2011 (76 FR 78130)	Interim final rule establishing a new Regulation N (Mortgage Acts and Practices – Advertising Rule) and a new Regulation O (Mortgage Assistance Relief Services Rule) under the Bureau's regulations	Effective Date: December 30, 2011; Written comments due on or before February 14, 2011
Interim Final Rule With Request for Public Comment	December 16, 2011 (76 FR 78126)	Interim rule that recodifies Regulation I, implementing the disclosure requirements for depository institutions lacking	Interim final rule effective date December 30, 2011;



		federal deposit insurance	Written comments due on or before February 14, 2011
Bureau Invites Whistleblower Information and Law Enforcement Tips, and Highlights Anti-Retaliation Protections	December 15, 2011 <u>http://www.consumerfinance.</u> <u>gov/</u> <u>wp-content/uploads/2011/12/</u> <u>CFPB_Enforcement_Bulletin</u> <u>12-</u> <u>15-11.pdf</u> .	Bureau is soliciting information from whistleblowers regarding potential violations of Federal consumer financial laws.	December 15, 2011
Notice and Request for Public Comment	December 14, 2011 (76 FR 77766)	CFPB is requesting comment on a proposed information collection in connection with certain mortgage servicing rules and related disclosures.	Written comments due on or before January 13, 2012
Notice of Proposed Privacy Act System of Records	December 13, 2011 (76 FR 77470)	CFPB is soliciting comments on its new system of records regarding Interstate Land Sales Registration Files.	Written comments due on or before January 12, 2012
Notice of Proposed Privacy Act System of Records	December 13, 2011 (76 FR 77472)	CFPB is soliciting comments on its new system of records regarding its Ombudsman Office's tracking of inquiries submitted to it while the inquiries are being adjudicated.	Written comments due on or before January 12, 2012
Notice of Proposed Policy Statement	December 8, 2011 (76 FR 76628)	CFPB is requesting comment on a proposed policy statement that addresses the CFPB's proactive disclosure of credit card compliant data. The policy statement sets for the CFPB's proposed initial disclosure of credit card compliant data and identifies additional ways that CFPB may disclose credit card compliant data.	Written comments due on or before January 30, 2012
Notice; Request for Information	December 5, 2011 (76 FR 75825)	CFPB is requesting specific suggestions for streamlining regulations it inherited from other agencies.	Written comments due on or before March 5, 2012



## Dykema CFPB regulatory scorecard

Proposed Collection; Comment Request	November 21, 2011 (76 FR 71932)	CFPB is soliciting comment on the collection of information from state officials regarding the filing of state actions to enforce the Dodd-Frank Act and regulations prescribed thereunder.	Written comments due on or before January 20, 2012
Notice of Proposed Privacy Act System of Records	November 17, 2011 (76 FR 71327)	CFPB is soliciting comments on its new system of records regarding its employees' benefits, retirement, human resources and payroll programs.	Written comments due on or before December 18, 2011
Notice of Proposed Privacy Act System of Records	November 4, 2011 (76 FR 68395)	CFPB is soliciting comments on its new system of records regarding its employees' Transit Subsidy Program	Written commends due on or before December 5, 2011
CFPB Early Notice of Enforcement Actions	CFPB Bulletin 2011-04 November 7, 2011	CFPB announced it may provide lenders with notice of the nature of the subject's potential violations before proceeding with enforcement actions.	Effective November 7, 2011
Proposed Collection; Comment Request	November 2, 2011 (76 FR 67668)	CFPB is soliciting comment for a proposed generic information collection for development and/or testing of model forms, tools, and similar related materials.	Written comments due on or before January 3, 2012
Proposed Collection; Comment Request	October 31, 2011 (76 FR 67128)	CFPB is soliciting comment for a proposed generic information collection that will help the CFPB satisfy responsibilities under the Dodd-Frank Act – the collection and monitoring of and response to consumer complaints about certain financial products and services.	Written comments due on or before December 30, 2011
FBR Final Rule Amending Regulation B to Postpone Auto Dealer Collection of Information on Minority and Women Owned Businesses and	September 26, 2011 (76 FR 59237)	Provides that motor vehicle dealers are not required to comply with Dodd-Frank's data collection requirements on credit applications by women-and minority-owned businesses until the FRB issues final regulations to implement the statutory requirement.	Effective September 26, 2011



Small Businesses		