



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter
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Banker Teleconference Series: Understanding the Requirements of the Truth in Lending Act and Real Estate Settlement Procedures Act Integrated Disclosure Rule (TRID Rule)

Summary: The FDIC offers a series of events for bankers, including teleconferences and webinars, to maintain open lines of communication and update bank management and staff on important bank regulatory and emerging issues in the consumer compliance area. The FDIC's Division of Depositor and Consumer Protection will host a teleconference on December 11, 2019 for FDIC-supervised institutions to provide information and answer questions relating to the Truth in Lending Act (TILA) and Real Estate Settlement Procedures Act (RESPA) Integrated Disclosure Rule (TRID Rule), including a review of common issues and tips to help banks address and avoid mistakes.

Statement of Applicability to Institutions Under \$1 Billion in Total Assets: This Financial Institution Letter applies to all FDIC-supervised institutions.

Statement of FIL Rescission Date: This Financial Institution Letter will retire to inactive status six months from the date of issuance.

Distribution:

FDIC-Supervised Institutions

Suggested Routing:

Chief Executive Officer
Compliance Officer
Chief Lending Officer
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Related Topics:

[FIL-27-2015, June 30, 2015: Interagency Consumer Compliance Examination Procedures for Truth in Lending Act \(Regulation Z\) and Real Estate Settlement Procedures Act \(Regulation X\) Mortgage Rules](#)

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Highlights:

- The FDIC will host a teleconference, "Understanding the Requirements of the Truth in Lending Act (Regulation Z) and Real Estate Settlement Procedures Act (Regulation X) Integrated Disclosure Rule (TRID Rule)," on Wednesday, December 11, 2019, from 2:00 p.m. to 3:30 p.m. ET.
- FDIC staff will cover common issues related to the TRID Rule and how institutions can effectively address them.
- [Registration](#) is required for this event and is available online.
- Following a formal presentation, FDIC staff will respond to questions during a Question-and-Answer segment. We encourage institutions to submit questions prior to the teleconference by sending an email to BankerTeleconference@FDIC.gov. Please submit your questions by December 4, 2019.
- The FDIC is also soliciting suggestions from institutions on topics for future banker events. Please submit suggestions to BankerTeleconference@FDIC.gov.

For additional information on the upcoming teleconference, see the attached announcement.