



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

Financial Institution Letter
FIL-47-2017
October 6, 2017

Banker Teleconference Series: HMDA Implementation

Timely and Comprehensive Information and Insights from the FDIC

Summary: The FDIC will discuss implementation of the 2015 Home Mortgage Disclosure Act Final Rule regarding requirements that become effective beginning in 2018. A teleconference is scheduled for Thursday, October 26, 2017, from 1:30 p.m. to 3:00 p.m. Eastern Time. Advance registration is required. The Federal Deposit Insurance Corporation's Division of Depositor and Consumer Protection (DCP) 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 compliance and consumer protection area.

Statement of Applicability to Institutions Under \$1 Billion in Total Assets: This Financial Institution Letter applies to all FDIC-supervised institutions subject to HMDA and Regulation C. A HMDA exemption applies to institutions with assets at or below a threshold specified in Regulation C.

Distribution:
FDIC-Supervised Institutions

Suggested Routing:
Chief Executive Officer
Compliance Officer
Chief Lending Officer

Attachment:
Teleconference Series Announcement:
https://www.fdic.gov/news/conferences/other_events/2017-10-26-hmda.html

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Note:
FDIC financial institution letters (FILs) may be accessed from the FDIC's website at <https://www.fdic.gov/news/news/financial/2017/>

To receive FILs electronically, please visit <https://service.govdelivery.com/accounts/USFDIC/subscribe/new>.

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- FDIC staff will address topics related to the 2015 HMDA Final Rule, including the new HMDA data requirements and best practices.
- The teleconference is scheduled for Thursday, October 26, 2017, from 1:30 p.m. to 3:00 p.m. Eastern Time. Registration is available [online](#).
- Following a formal presentation, FDIC staff will respond to questions during a Question-and-Answer segment. We also encourage institutions to submit questions prior to the teleconference via BankerTeleconference@FDIC.gov. Emailed questions should be submitted prior to October 20.
- The FDIC also is soliciting suggestions from institutions on topics for future banker events. Please submit suggestions to BankerTeleconference@FDIC.gov.