

Highlights

Happy New Year!

It's 2019, and we hope everyone is looking forward to an exciting, healthy, joy-filled and productive new year!

InfoSight Highlight: Content Updates!

Updates to the following channels have been made:

- Accounts/Reserve Requirements: annual threshold changes
- Accounts/Expedited Funds Availability: Regulation CC: "Presumption of Alteration" paragraph added
- Loans/Ability to Repay: annual threshold changes
- Loan/Home Ownership and Equity Protection Act (HOEPA): annual threshold changes

Please be sure any affected policies/procedures have been updated to reflect these changes.

Compliance News

NCUA Publishes Supervisory Priorities for 2019

NCUA has issued [Letter 19-CU-01](#) to assist you in preparing for your next NCUA examination.

NCUA Website Redesign

Be sure to check out the newly designed [NCUA website](#) and [Consumer website](#)!

"The launch of our redesigned websites is part of the NCUA's on-going efforts to streamline our operations and communication efforts," NCUA Board Chairman J. Mark McWatters said. "Our stakeholders are diverse and they all need to be able to access information quickly and easily. Both of these websites are now more intuitive and accessible, and they will improve our ability to communicate with the broader credit union community and the public."

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Compliance Video

Compliance Connection Video – NEW VIDEOS

[In this video](#), League InfoSight CEO Glory LeDu talks about the highlights from the 4th Quarter of 2018 and the 1st Quarter of 2019.

When S.2155, the Economic Growth, Regulatory Relief, and Consumer Protection Act, passed in 2018 there was a lot to understand! Glory LeDu, League InfoSight CEO, provides [Part 1 in this short video](#) to break it down for you.

Source: NCUA

2018 HMDA Data Filing Now Available

The [FFIEC has announced the availability of the platform for filing HMDA data](#) collected in 2018, which also includes a brief video on the process.

Source: FFIEC

FinCEN seeking nominations for BSAAG

FinCEN has published a notice [[83 FR 67487](#)] inviting the public to nominate financial institutions, trade groups, and non-federal regulators or law enforcement agencies for membership on the Bank Secrecy Act Advisory Group. New members will be selected for three-year membership terms. The BSAAG is the means by which the Treasury receives advice on the operations of the Bank Secrecy Act. As chair of the BSAAG, the Director of FinCEN is responsible for ensuring that relevant issues are placed before the BSAAG for review, analysis, and discussion. Nominations must be received by January 28, 2018.

Source: FinCEN

Just a reminder that Compliance videos since 2016 can be found on YouTube at [the Compliance Connection channel](#), where they are generally updated quarterly.

Compliance Calendar

April, 2019

- April 1st, 2019: [Prepaid Accounts under the Electronic Fund Transfer Act/Regulation E and the Truth In Lending Act/Regulation Z \(Date Extended\)](#)

Training

[Click Here for upcoming League Training Sessions](#)

Advocacy Highlight

Advocacy Issues Ahead

Here are some links to articles of interest:

[CUNA's advocacy focus for 2019.](#)

[Translating momentum of 2018 wins for 2019](#)

[CU Friendly Provisions in Government Funding Legislation](#)

Source: CUNA Advocacy

CDFI Bill to be Considered

The House this week will consider an FY19 Financial Services appropriations bill that includes \$250 million for the [Community Development Financial Institutions program](#).

Source: CU Times

Keeping up with CUNA Advocacy

To stay abreast of the issues on which CUNA has provided input to lawmakers and regulators, [here is a list of those topics](#).

CUNA Advocacy Update

The CUNA Advocacy Update is published at the beginning of every week and keeps you on top of the most important changes in Washington for credit unions--and what CUNA is doing to monitor, analyze, and influence government agencies and federal law. To receive this update, click on "Get CUNA Updates" on the [CUNA Advocacy page](#). Additional Advocacy efforts may also be found under [CUNA's Removing Barriers blog](#). With the recent updates to CUNA's website, Advocacy information has also changed. To view recent advocacy issues and see ways your credit union can become involved, visit the [Priorities](#) or [Actions](#) pages.

If this newsletter was forwarded to you and you'd like to be on the distribution list to the League Update going forward, [please email a request to be added!](#)