
To

Chief Executive Officers and Compliance Officers of National Banks, Federal Savings Associations, and Federal Branches and Agencies; Department and Division Heads; All Examining Personnel; and Other Interested Parties

Summary


Note for Community Banks

This bulletin applies to all national banks, federal savings associations, and federal branches and agencies that are subject to HMDA data collection and reporting requirements.

Highlights

“A Guide to HMDA Reporting: Getting It Right!” provides a high-level summary of HMDA requirements under the 2015 HMDA Rule, including

- institutions covered by Regulation C.
- transactions covered by Regulation C.
- information that covered institutions are required to collect, record, and report.
- requirements for reporting and disclosing data.


Further Information

Please contact Vonda Eanes, Director for Community Reinvestment Act and Fair Lending Policy, Compliance Risk Policy Division, at (202) 649-5470.
On December 21, 2017, the Consumer Financial Protection Bureau (CFPB) announced plans to reopen the 2015 HMDA Rule. For HMDA data collected by banks in 2018 and reported in 2019, the OCC does not intend to require data resubmission unless data errors are material. Furthermore, the OCC does not intend to assess penalties with respect to errors in data collected in 2018 and reported in 2019. Information on any substantive changes to the 2015 HMDA Rule will be communicated to examiners as it becomes available.