

FDIC Consumer Compliance Examination Manual Update

Thank you for opting in to receive emails alerting you when the FDIC's Consumer Compliance Examination Manual (CEM) is updated or revised.

The CEM provides supervisory information to FDIC examination staff that conduct consumer compliance examinations, Community Reinvestment Act performance evaluations, and other supervisory activities. It includes supervisory policies and examination procedures for evaluating financial institutions' compliance with federal consumer protection laws and regulations. The CEM is designed to promote consistency and efficiency in the examination process and compliance with applicable laws and regulations. Financial institutions can use the CEM to obtain more information about the FDIC's examination process.

June 2019 Updates

The FDIC updated several sections of the CEM:

- **Consumer Compliance Examinations and Third Party Risk** (II-1.1, 2.1, 3.1, and VII-4.1): Section was added and minor technical changes made to incorporate the Interagency Statement Clarifying the Role of Guidance.
- **Appeals** (II-11.1): Updates were made to procedures for the review and processing of requests for review of material supervisory determinations to reflect amendments to the FDIC's Guidelines for Appeals of Material Supervisory Determinations.
- **SOURCE Violation Codes** (II-14.1): SOURCE violation codes were updated, added, or deactivated to reflect amendments to Regulations E related to the CFPB's prepaid account rule and updates to the HMDA requirements.
- **Home Mortgage Disclosure Act** (V-9.1): The HMDA chapter was updated to incorporate revised interagency HMDA examination procedures, HMDA data validation instructions for FDIC examination staff, and tables listing the Designated Key HMDA Data Fields.
- **Protecting Tenants at Foreclosure Act** (V-16.1): New chapter includes procedures for assessing compliance with the Protecting Tenants at Foreclosure Act.

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