



**BOARD OF GOVERNORS**  
OF THE  
**FEDERAL RESERVE SYSTEM**  
WASHINGTON, D.C. 20551

DIVISION OF CONSUMER AND  
COMMUNITY AFFAIRS

**CA 21-3**

**March 4, 2021**

**TO THE OFFICERS AND MANAGERS IN CHARGE OF CONSUMER AFFAIRS  
SECTIONS:**

**SUBJECT: Revised Interagency Examination Procedures for Regulation Z**

**Applicability to Community Banking Organizations:** This guidance applies to institutions supervised by the Federal Reserve with total consolidated assets of \$10 billion or less.

The Task Force on Consumer Compliance of the Federal Financial Institutions Examination Council recently developed the attached interagency examination procedures for Regulation Z – Truth in Lending (TILA). These revised examination procedures supersede the examination procedures transmitted with CA Letter 19-7.

The attached procedures reflect (1) amendments to Regulation Z published by the Consumer Financial Protection Bureau in 2017 and 2018 amending and clarifying the TILA-RESPA integrated disclosure rule, and (2) amendments to TILA in the Economic Growth, Regulatory Relief, and Consumer Protection Act<sup>1</sup> that did not require a rulemaking to be effective.

Reserve Banks are asked to distribute this letter to the supervised institutions in their districts and to appropriate supervisory staff. Questions regarding this letter may be sent via the Board's public website.<sup>2</sup>

Sincerely,

Eric S. Belsky  
Director

<sup>1</sup> Pub. L. 115-174 (May 24, 2018).

<sup>2</sup> See <http://www.federalreserve.gov/apps/contactus/feedback.aspx>

Attachment:

- Revised Interagency Examination Procedures for Regulation Z

Supersedes:

- CA Letter 19-7, “Revised Interagency Examination Procedures for Regulation Z”  
(April 9, 2019)