

InfoSight Highlight

InfoSight Highlight: Time for a Sneak Preview of the NEW InfoSight!

We've been teasing you for weeks, but we're getting a LOT closer to rolling out the new "look and feel" of InfoSight! Not everything is ready to be "unveiled" quite yet, but here are some "teasers" to whet your appetite about what's to come:

- **Interactive Dashboard** that will allow you to customize "Topics of Interest" to focus on the things important to YOU and your job.
- **New Layout and Navigation** that has streamlined the way the information is presented. Each topic area has accordion tabs showing users all of the resources available for that topic. AND it will be easier to print!
- **FAQs and Checklists** - The new site has consolidated FAQs into a searchable database to make finding answers easier than ever! Over 70 helpful Checklists will be at your fingertips!
- **State Compliance Content** - Our new site will have more state content than ever, and it will stand out so it's easier to find!
- **It's STILL Free!** Don't forget that InfoSight is provided as a FREE resource for [League/Association Name] member credit unions! If you haven't been taking advantage of InfoSight, now is the time to get set up so you are ready when the new site launches! If you need login information, contact [Contact information].

Compliance News

Treasury Releases Report on Postal Banking

The U.S. Department of the Treasury (Treasury) [released a report](#) on the future of the United States Postal System (USPS). The report offered several recommendations that would alter the USPS's business model to increase the sustainability of the system without increasing costs to taxpayers.

While the report generally encourages the USPS to explore new revenue streams, it also directly states the postal service should not pursue an expansion into banking services. Specifically, the report concludes that "Given the USPS's narrow expertise and capital limitations, expanding into sectors where the USPS does not have a comparative advantage or where balance sheet risk might arise, such as postal banking, should not be pursued."

Source: Treasury

2018 HMDA Platform Beta Testing

The Bureau is pleased to announce the beta launch of the HMDA Platform for data collected in 2018. The beta release provides financial institutions an opportunity to become familiar with the HMDA Platform and, in particular, determine whether their sample LAR data complies with the reporting requirements outlined in the Filing Instructions Guide for HMDA data collected in 2018.

The beta version of the HMDA Platform will allow financial institutions to establish log-in credentials, or use log-in credentials from the 2017 filing period; upload sample 2018 HMDA files and perform validation on their data; receive confirmation that their test data was submitted; and conclude the test HMDA filing process. The Bureau will continue to add functionality to the HMDA platform during the beta test period.

During the beta period, financial institutions may test and retest 2018 HMDA data files as often as desired. All test data uploaded during the beta period will

InfoSight Compliance eNEWSLETTER December 14, 2018 Vol. 12, Issue 48

Created in partnership with the



Credit Union National
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Compliance Videos

Compliance Videos:

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

December, 2018

- December 25th, 2018: Christmas Day - Federal Holiday

April, 2019

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

Compliance Training

CUNA Webinars

[CUNA has published a list of their free webinars for 2018!](#)

CUNA offers hundreds of online training events that make it easy for you to learn right at your desk. Whether you are looking for a beginner course or want a comprehensive understanding on a specific topic, CUNA webinars, audio conferences and eSchools have what you need. [Click here for updates on compliance, operations, lending topics and more!](#)

be removed from the system when the filing period opens in January 2019.

In order to use the beta version of the HMDA Platform as well as to file HMDA data collected in 2018, financial institutions must have a Legal Entity Identifier (LEI) which uniquely identifies the institution, and that LEI must be recognized by the HMDA Platform in order to create a new account or test data with an existing account.

[Check out the beta version of the HMDA Platform](#): For questions related to registering for an account on the HMDA Platform, [the BCFP has provided this form](#). For other questions and feedback, contact HMDAHelp@cfpb.gov.

Source: Bureau of Consumer Financial Protection

The NCUA appeals right to define “local community” in recent court case

The NCUA board “reasonably exercised” its power to define “local community,” and a federal judge should not have ruled otherwise, the agency said in documents filed in a federal appeals court Thursday.

The documents were filed as part of the agency's appeal of a federal judge's ruling that threw out portions of the NCUA's revised [Field of Membership rule](#). The American Bankers Association challenged the rule.

[Click here to read the full article from CU Times Magazine.](#)

Source: CU Times

Advocacy Highlight

This Week in Washington

Both the House and Senate are in session this week. Last week, Congress passed a two-week continuing resolution that funds the federal government and authorizes the National Flood Insurance Program for two weeks – until midnight on December 21st. The House and Senate may vote on farm legislation, as well as H.R. 88, the Retirement, Savings, and Other Tax Relief Act of 2018. The House had been expected to consider the bill two weeks ago, but member absences forced Congressional leadership to postpone final consideration of the bill.

Pending Regulatory Comment Calls

[CUNA plans to comment on the following pending regulatory proposals](#) for the rest of this year. For comment letters to have the greatest impact, consider whether and how these proposals would affect your credit union and contact the CUNA staff listed for each proposal with your feedback. Also, feel free to contact the CUNA staff listed if you would like more information on how to send your own letter.

CUNA Advocacy

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.

