

Order/Guidance/Industry Letter	Date	Summary
		<ul style="list-style-type: none"> • DFS will make changes to its CRA examination process in response to amendments to the New York CRA that require banking institutions to support minority- and women-owned businesses, consistent with safe and sound operation of the banking institutions. The amendments require DFS to consider banking institutions' record of performance in helping to meet the credit needs of minority-and women-owned businesses and banking institutions' participation in technical assistance programs for small businesses and minority- and women-owned businesses. • https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200630_alert_amends_nycra
Executive Order 202.45	6/26/2020	<ul style="list-style-type: none"> • Provides exemptions for NY Forward phase 4 reopening; extends prior Executive Orders • Modifies chapter 25 of the laws of 2020 relating to COVID-19 related paid sick leave as enacted in March to clarify that an employee is not eligible to receive paid sick leave if the employee travels to one of the States on the travel advisory list requiring quarantine, pursuant to last week's Executive Order 205, and "the travel was not taken as part of the employee's employment or at the direction of the employee's employer". • https://www.governor.ny.gov/news/no-20245-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
DOH Guidance	6/25/2020	<ul style="list-style-type: none"> • Dept of Health COVID-19 Travel Advisory guidelines pursuant to Executive Order 205 • Contains section on essential worker exemptions, with additional guidance based on the length of stay in NYS • https://coronavirus.health.ny.gov/covid-19-travel-advisory
Executive Order 205	6/24/2020	<ul style="list-style-type: none"> • Quarantine restrictions for travelers arriving in NYS from certain states • https://www.governor.ny.gov/news/no-205-quarantine-restrictions-travelers-arriving-new-york
DFS Guidance	6/17/2020	<ul style="list-style-type: none"> • DFS guidance to New York State-regulated financial institutions on reporting to credit agencies • Urges institutions to: 1) Use procedures established by credit reporting agencies that allow institutions to report missed or delinquent payments in ways that minimize the impact on consumers' credit histories and credit scores; 2) Ensure compliance with their credit reporting obligations under the CARES Act; 3) Review credit reporting during the COVID-19 pandemic to verify that it has complied with the CARES Act; and 4) When a consumer disputes the completeness or accuracy of information in a credit report, promptly investigate and correct inaccurate information. • https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200617_financial_institutions_consumer_support_covid-19

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Executive Order 202.38	6/6/2020	<ul style="list-style-type: none"> • Extends the authority granted to the Department of Financial Services in prior Executive Orders 202.9, 202.14 and 202.28 until July 6, 2020, including DFS emergency regulation Part 119 and the ability to promulgate additional regulations relating to waiver of late fees and the prohibition on reporting negative data to credit bureaus. • Extends electronic notarization through July 6, 2020 • https://www.governor.ny.gov/news/no-20238-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.35	5/29/2020	<ul style="list-style-type: none"> • Extends Executive Order 202.34 NY On Pause Provisions and the Executive Orders referenced which constitute NY On Pause through June 28, 2020 while providing exceptions to On Pause for regions currently in Phase Two of re-opening. • https://www.governor.ny.gov/news/no-20235-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.34	5/29/2020	<ul style="list-style-type: none"> • Grants business owners the authority to deny admittance to anyone failing to wear a mask and to require or compel removal if they fail to adhere to the directive. • Extends Executive Order 202.31 NY On Pause provisions and the Executive Orders referenced which constitute New York On Pause through June 27, 2020, while providing exceptions to ON PAUSE for the regions currently in Phase One of re-opening. • https://www.governor.ny.gov/news/no-20234-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.32	5/21/2020	<ul style="list-style-type: none"> • Extends Executive Order 202.23 and each successor Executive Order up to and including Executive Order 202.27, for thirty days until June 20, 2020. • Extends the time period for paying property taxes for certain localities and counties and provides various extensions and modifications for certain tax payments. • https://www.governor.ny.gov/news/no-20232-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.31	5/14/2020	<ul style="list-style-type: none"> • Executive Order 202.28, which extended NY PAUSE provisions found in Executive Orders 202.3, 202.4, 202.5, 202.6, 202.7, 202.8, 202.10, 202.11, 202.13, and 202.14 related to closed/restricted public or private businesses or places of public accommodations and cancellation of all non-essential gatherings of individuals of any size for any reason, is extended through May 28, 2020 unless later amended or extended by a future Executive Order included phased reopening of regions.

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		<ul style="list-style-type: none"> • Extends Executive Order 202.15 authorizing the Department of Taxation and Finance to accept digital signatures in lieu of handwritten signatures on documents related to the determination or collection of tax liability for the duration of the disaster emergency. • https://www.governor.ny.gov/news/no-20231-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Guidance – NY Forward	5/11/2020	<ul style="list-style-type: none"> • “NY Forward” - Guide to Reopening NY and Building Back Better • For a region to begin re-opening, it must meet seven specific requirements which will then permit the region to begin Phase One of re-opening businesses. Re-opening of businesses will happen in four phases, with a two-week monitoring period between phases. • https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/NYForwardReopeningGuide.pdf
Executive Order 202.29	5/8/2020	<ul style="list-style-type: none"> • Extends prior EOs 202.15- 202.21 until June 7, 2020 • https://www.governor.ny.gov/news/no-20229-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.28	5/7/2020	<ul style="list-style-type: none"> • Amends General Obligations Law to allow tenants to use security deposits to pay rent that is in arrears, upon written consent with landlords. Tenants must prove that they either are eligible for unemployment under State or federal law, or that they are otherwise facing financial hardship due to the pandemic. Landlords may not harass, threaten or engage in any harmful act to compel such an agreement. Instructions for replenishment of the security deposit through the life of the tenancy are also included • An extension on the ban of late payment and missed payment charges through August 20, 2020 • An extension of the ban on evictions or foreclosure for both residential and commercial tenants/mortgagors through August 20, 2020 • Extends prior EOs 202-202.14 through June 6, 2020 with certain exceptions. Note EO 202.14 relating to DFS authority and 202.7 relating to electronic notarization are extended through June 6, 2020 • https://www.governor.ny.gov/news/no-20228-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
DOH Guidance	4/26/2020	<ul style="list-style-type: none"> • Dept of Health guidance pursuant to EO 202.19 on prioritized testing process for essential workers including bank tellers and workers • https://coronavirus.health.ny.gov/system/files/documents/2020/04/doh_covid19_revisedtestingprotocol_042620.pdf

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Executive Order 202.22	4/20/2020	<ul style="list-style-type: none"> • Allows Nassau and Westchester Counties to delay the May deadlines for property tax payments to school districts in the counties • The Order also extends the date all local assessors have to finalize tax rolls by 30 days (at their option) and allows for a remote tax grievance procedure • https://www.governor.ny.gov/news/no-20222-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
AG Guidance	4/18/2020; Revised 4/21/2020	<ul style="list-style-type: none"> • Guidance exempting emergency stimulus payments authorized by the CARES Act from garnishment • Attorney General’s Office will treat and prosecute garnishment of CARES Act payments as a violation of local, NYS and federal law. • https://ag.ny.gov/sites/default/files/cares_act_guidance.pdf
Executive Order 202.19	4/17/2020	<ul style="list-style-type: none"> • Authorizes Dept. of Health to create state-wide coordinated testing prioritization process • https://www.governor.ny.gov/news/no-20219-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.18	4/17/2020	<ul style="list-style-type: none"> • Extends the NYS PAUSE directives and certain prior Executive Orders until May 15, exempting essential services • https://www.governor.ny.gov/news/no-20218-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
DFS Order	4/16/2020	<ul style="list-style-type: none"> • During the disaster emergency and for 60 days thereafter, New York-chartered financial institutions may conduct required meetings virtually -- conference call, video conference, or similar electronic means -- provided that all individuals can hear each other at the same time; and • Extending the timing requirement for annual stockholder meetings applicable to certain institutions -- rather than a meeting being required to be held within 4 months of the beginning of an institutions’ fiscal year end, the institution will have 7 months if the prior deadline for the stockholder meeting occurs during the disaster emergency. • https://www.dfs.ny.gov/system/files/documents/2020/04/ea200416_banking_order_re_virtual_and_stockholder_meetings_due_to_c_19.pdf
Executive Order 202.17	4/15/2020	<ul style="list-style-type: none"> • “Effective at 8 p.m. on Friday, April 17, 2020 any individual who is over age two and able to medically tolerate a face-covering shall be required to cover their nose and mouth with a mask or cloth face-covering when in a public place and unable to maintain, or when not maintaining, social distance.”

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		<ul style="list-style-type: none"> • https://www.governor.ny.gov/news/no-20217-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.16	4/12/2020	<ul style="list-style-type: none"> • “For all essential businesses or entities, any employees who are present in the workplace shall be provided and shall wear face coverings when in direct contact with customers or members of the public. Businesses must provide, at their expense, such face coverings for their employees. This provision may be enforced by local governments or local law enforcement as if it were an order pursuant to section 12 or 12-b of the Public Health Law. This requirement shall be effective Wednesday, April 15 at 8 p.m.” • https://www.governor.ny.gov/news/no-20216-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Empire State Dev. Corp. Guidance	4/9/2020	<ul style="list-style-type: none"> • Empire State Development Corp. further guidance on essential businesses and entities pursuant to Executive Order 202.6 • Financial institutions continue to be listed as an essential business, including: banks or lending institutions; insurance; payroll; accounting; and services related to financial markets. Debt collectors are now excepted from being considered an essential service related to financial markets. • Lawyers may continue to perform all work necessary for any service so long as it is performed remotely. Any in-person work presence shall be limited to work only in support of essential businesses or services; however, even work in support of an essential business or service should be conducted as remotely as possible. • Real estate services shall be conducted remotely for all transactions, including but not limited to title searches, appraisals, permitting, inspections, and the recordation, legal, financial and other services necessary to complete a transfer of real property; provided, however, that any services and parts therein may be conducted in-person only to the extent legally necessary and in accordance with appropriate social distancing and cleaning/disinfecting protocols; and nothing within this provision should be construed to allow brokerage and branch offices to remain open to the general public (i.e. not clients). • https://esd.ny.gov/guidance-executive-order-2026
DFS Industry Letter/Guidance	4/7/2020	<ul style="list-style-type: none"> • Guidance to New York State-Regulated Student Loan Servicers Regarding Support for Borrowers Impacted by the Novel Coronavirus (COVID-19) • https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200407_student_loan_services

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Executive Order 202.14	4/7/2020	<ul style="list-style-type: none"> • Authorizes the Department of Financial Services Superintendent to promulgate emergency regulations regarding: (1) the waiver of late fees; and (2) the prohibition on reporting negative data to credit bureaus; • Permits video attestation of wills and other estate obligations found under Estates Powers and Trusts Law (EPTL) 3-2.1(a)(2), EPTL 3-2.1(a)(4), Public Health Law 2981(2)(a), Public Health Law 4201(3), Article 9 of the Real Property Law, General Obligations Law 5-1514(9)(b), and EPTL 7-1.17; • Formally extends the NYS PAUSE directives until April 29, exempting essential services; and • Extends all previous executive orders under Executive Order 202 until May 7, 2020. • https://www.governor.ny.gov/news/no-20214-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
DFS Industry Letter	4/5/2020	<ul style="list-style-type: none"> • Funding of Community Development Financial Institutions (CDFIs) in implementing the Paycheck Protection Program • https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200405_coronavirus_cdfi
DFS Industry Letter	4/3/2020	<ul style="list-style-type: none"> • Overview of Paycheck Protection Loan Program, as created by the enacted Coronavirus Aid, Relief and Economic Security (CARES) Act, as part of the U.S. Small Business Administration’s 7(a) Loan Program • https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200403_paycheck_protection_loan_program
DFS Emergency Regulation	4/1/2020	<ul style="list-style-type: none"> • Granting a 180-day extension of the original December 18, 2019 effective date for Part 419, relating to business conduct rules for servicing mortgage loans • https://www.dfs.ny.gov/system/files/documents/2020/03/text_reg419-14.pdf
Tax Dept. Notice N-20-2	3/30/2020	<ul style="list-style-type: none"> • Important Notice N-20-2 - extends the April 15, 2020 due date to July 15, 2020, for NYS personal income tax and corporate tax returns originally due on April 15, 2020. This extension applies to returns for individuals, fiduciaries, and corporations taxable under Tax Law Articles 9, 9-A, and 33. Allows taxpayers to defer all tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. • https://www.tax.ny.gov/pdf/notices/n20-2.pdf
Executive Order 202.13	3/30/2020	<ul style="list-style-type: none"> • All instruments that are signed and delivered to the superintendent under the New York Banking Law (the “Banking Law”), and are required to be verified or acknowledged under the Banking Law, may be verified or acknowledged by including standard verification or acknowledgement language in the instrument and transmitting a legible copy of the signed instrument by fax or electronic means.

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		<ul style="list-style-type: none"> • https://www.governor.ny.gov/news/no-20213-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.11	3/27/2020	<ul style="list-style-type: none"> • Enforcement provisions for social distancing • https://www.governor.ny.gov/news/no-20211-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
DFS Emergency Regulation	3/24/2020	<ul style="list-style-type: none"> • Emergency Regulation pursuant to Executive Order 202.9 on 3/21/2020 regarding mortgage and fee relief • https://www.dfs.ny.gov/system/files/documents/2020/03/re_new_pt119_nycrr3_text.pdf
Empire State Dev. Corp. Guidance	3/22/2020	<ul style="list-style-type: none"> • “Banks and Related Financial institutions” list updated to include “services related to financial markets.” • Vendors, suppliers or other support providers to an Essential Business required for the Essential Business’s operation is exempt from the employment reduction provisions contained in Executive Orders 202.8. However, only those employees necessary to support the Essential Business are exempt from the employment reduction requirements of Executive Orders 202.8 - still required to utilize telecommuting or work from home procedures to the maximum extent possible. (See FAQ # 11) • https://esd.ny.gov/sites/default/files/ESD_EssentialEmployerFAQ_032220.pdf • Law firms and other providers of legal services are essential businesses only to the extent that their services are currently needed to support the essential functions of financial institutions. (Per NYS Bar Association opinion)
Executive Order 202.9	3/21/2020	<ul style="list-style-type: none"> • Pursuant to Banking Law Section 39 (2), “it shall be deemed an unsafe and unsound business practice if, in response to the COVID-19 pandemic, any bank which is subject to the jurisdiction of the Department shall not grant a forbearance to any person or business who has a financial hardship as a result of the COVID-19 pandemic for a period of ninety days.” • The “Superintendent shall promulgate emergency regulations to require that the application for such forbearance be made widely available for consumers, and such application shall be granted in all reasonable and prudent circumstances solely for the period of such emergency. “ • “Superintendent shall be empowered to promulgate emergency regulations to direct that, solely for the period of this emergency, fees for the use of automated teller machines (ATMs), overdraft fees and credit card late fees, may be restricted or modified in accordance with the Superintendent’s regulation of licensed or regulated entities taking into account the financial impact on the New York consumer, the safety and soundness of the licensed or regulated entity, and any applicable federal requirements.”

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		<ul style="list-style-type: none"> • https://www.governor.ny.gov/news/no-2029-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.8	3/20/2020	<ul style="list-style-type: none"> • NYS Court Chief Judge authority to suspend most court operations • Suspension of certain DMV requirements, including in person renewal of licenses and non-driver ID cards • Suspends requirement for meetings of shareholders to be noticed and held at a physical location under Business Corp. Law Section 602(a) & Section 605 (a) & (b) • 100% work from home mandate • No residential/commercial evictions or foreclosures for 90 days • Sales & use tax abatement 60-day extension • https://www.governor.ny.gov/news/no-2028-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
DFS Industry Letter/Guidance	3/19/2020	<ul style="list-style-type: none"> • Guidance to New York State Regulated and Exempt Mortgage Servicers Regarding Support for Borrowers Impacted by the Novel Coronavirus (COVID-19) (but see Exec Order 202.9 and related Emergency Regulations) • https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200319_coronavirus_mortgage_relief
DFS Industry Letter/Guidance	3/19/2020	<ul style="list-style-type: none"> • Guidance to New York State Regulated Financial Institutions Regarding Support for Consumers and Businesses Impacted by the Novel Coronavirus (COVID-19) (but see Exec Order 202.9 and related Emergency Regulations) • https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200319_consumer_support_coronavirus
Executive Order 202.7	3/19/2020	<ul style="list-style-type: none"> • Video conferencing notary allowed • 75% work from home mandate – except for essential services • https://www.governor.ny.gov/news/no-2027-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Paid Sick Leave Law	3/18/2020	<ul style="list-style-type: none"> • New Paid Sick Leave signed into law, limited to certain employee benefits when such employee is subject to a mandatory or precautionary order of quarantine or isolation due to COVID-19 • Takes effect immediately • https://www.nysenate.gov/legislation/bills/2019/s8091
Executive Order 202.6	3/18/2020	<ul style="list-style-type: none"> • 50% work from home mandate • Essential services/functions not subject to work from home mandate restrictions • Essential services includes “banks and related financial institutions”

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		<ul style="list-style-type: none"> • ESD taking applications for additional businesses to be deemed essential • https://www.governor.ny.gov/news/no-2026-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.5	3/18/2020	<ul style="list-style-type: none"> • Waiver of waiting period for unemployment claims • Allows business corporations to take any action otherwise permitted under that section with the electronic consent of the members of the board or committee, when such consent is submitted via electronic mail along with information from which it can reasonably be determined that the transmission was authorized by such member specific to section 708b of the Business Corporation Law • https://www.governor.ny.gov/news/no-2025-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
Executive Order 202.3	3/16/2020	<ul style="list-style-type: none"> • No gatherings over 500 people • https://www.governor.ny.gov/news/no-2023-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency
DFS Order	3/12/2020	<ul style="list-style-type: none"> • Includes: clarification of process for temporarily relocating branch and other authorized places of business, work from home supervision guidance, the ability to utilize telephonic or electronic meetings under DFS Supervision, and several extensions of deadlines for filing requirements. • https://www.dfs.ny.gov/system/files/documents/2020/03/ea20200312_covid19_relief_order.pdf
DFS Industry Letter/Guidance	3/10/2020	<ul style="list-style-type: none"> • Guidance to New York State Regulated Institutions and Request for Assurance of Operational Preparedness Relating to the Outbreak of the Novel Coronavirus • Response due within 30 days • https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200310_risk_coronavirus
DFS Industry Letter/Guidance	3/10/2020	<ul style="list-style-type: none"> • Guidance to New York State Regulated Institutions and Request for Assurance Relating to Potential Financial Risk Arising from the Outbreak of the Novel Coronavirus • Response due within 30 days • https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200310_financial_risk_coronavirus
DFS Industry Letter/Guidance	3/10/2020	<ul style="list-style-type: none"> • Guidance to New York State Regulated Banks, Credit Unions and Licensed Lenders Regarding Support for Businesses Impacted by the Novel Coronavirus, including lower Manhattan, Flushing and Sunset Park. • https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200310_support_businesses

