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## Agencies Adjust CMPs for Inflation.

- The Board of Governors of the Federal Reserve System (FRB) issued a final rule to amend its rules of practice and procedure to adjust the amount of each civil money penalty (CMP) provided by law within its jurisdiction to account for inflation as required by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. FRB will apply the adjusted CMPs to any penalties assessed on or after **01/11/2023**, whose associated violations occurred on or after **11/02/2015**. Penalties assessed for violations occurring prior to **11/02/2015**, will be subject to the amounts set in FRB's 2012 adjustment. The final rule is effective **01/11/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-11/pdf/2023-00327.pdf>. *Federal Register*, Vol. 88, No. 7, 01/11/2023, 1497-1499.
- The Financial Crimes Enforcement Network (FinCEN) issued a final rule to reflect inflation adjustments to its civil monetary penalties (CMPs) as mandated by the Federal Civil Penalties Inflation Adjustment Act, as amended. The final rule adjusts certain maximum CMPs within the jurisdiction of FinCEN to the amounts required by that Act. See the final rule for the specific adjustment amounts. FinCEN issued a correction to the final rule. The final rule is effective **01/19/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-19/pdf/2023-00943.pdf>. *Federal Register*, Vol. 88, No. 12, 01/19/2023, 3311-3313. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-03/pdf/C1-2023-00943.pdf>. *Federal Register*, Vol. 88, No. 23, 02/03/2023, 7357.
- The Office of Foreign Assets Control (OFAC) issued a final rule to adjust certain civil monetary penalties (CMPs) for inflation pursuant to the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. See the final rule for the list of specific adjustments. The final rule is effective **01/13/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-13/pdf/2023-00593.pdf>. *Federal Register*, Vol. 88, No. 9, 01/13/2023, 2229-2234.
- The Farm Credit Administration (FCA) issued a final rule to implement inflation adjustments to civil money penalties (CMPs) that FCA may impose or enforce pursuant to the Farm Credit Act, as amended and pursuant to the Flood Disaster Protection Act, as amended by the National Flood Insurance Reform Act, and further amended by the Biggert-Waters Flood Insurance Reform Act. See the final rule for the specific adjustments and new maximum CMP amounts. The final rule is effective **01/15/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-13/pdf/2023-00715.pdf>. *Federal Register*, Vol. 88, No. 9, 01/13/2023, 2197-2199.
- The Farm Credit System Insurance Corporation (FCSIC) issued a final rule to implement adjustments to civil monetary penalties (CMPs) that FCSIC may impose under the Farm Credit Act. The adjustments are required by the Federal Civil Penalties Inflation Adjustment Act. See the final rule for the specific adjustments. The final rule is effective **01/18/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-18/pdf/2023-00790.pdf>.

*Federal Register*, Vol. 88, No. 11,  
01/18/2023, 2812-2813.

- The Commodity Futures Trading Commission (CFTC) issued a final rule to amend the maximum amount of civil monetary penalties (CMPs) imposed under the Commodity Exchange Act (CEA), to adjust for inflation. The final rule sets forth the maximum, inflation-adjusted dollar amount for CMPs assessable for violations of CEA and CFTC rules, regulations and orders thereunder. The final rule, as amended, implements the Federal Civil Penalties Inflation Adjustment Act. The final rule is effective **01/11/2023**, and is applicable to penalties assessed after **01/15/2023**. The final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-11/pdf/2023-00396.pdf>.  
*Federal Register*, Vol. 88, No. 7,  
01/11/2023, 1501-1503.
- The Securities and Exchange Commission (SEC) issued a notice pursuant to the Federal Civil Penalties Inflation Adjustment Act Improvements Act regarding adjustments to civil money penalty (CMP) amounts. The Act requires all agencies to annually adjust for inflation CMPs that can be imposed under the statutes administered by the agency and publish the adjusted amounts in the *Federal Register*. The notice sets forth the annual inflation adjustment of the maximum amount of CMPs administered by SEC under the Securities Act, Securities Exchange Act, Investment Company Act, Investment Advisers Act, and certain penalties under the Sarbanes-Oxley Act. The amounts are effective **01/15/2023**, will apply to penalties imposed after that date for violations that occurred after **11/02/2015**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-11/pdf/2023-00370.pdf>.

*Federal Register*, Vol. 88, No. 7,  
01/11/2023, 1614-1616.

- The Federal Trade Commission (FTC) issued a final rule to implement adjustments to the civil penalty amounts (CMPs) within its jurisdiction to account for inflation, as required by law. See the final rule for a listing of the adjusted amounts and calculations. The final rule is effective **01/11/2023**. The final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-11/pdf/2023-00382.pdf>.  
*Federal Register*, Vol. 88, No. 7,  
01/11/2023, 1499-1500.
- The Department of Veterans Affairs (VA) published a final rule in the *Federal Register* on **01/06/2023**, that provided notice of inflationary adjustments to the maximum civil monetary penalties (CMPs) assessed or enforced by VA, pursuant to the Federal Civil Penalties Inflation Adjustment Act for calendar year 2023. VA has issued a correction to address a typographical error in the previously published final rule. See the correction for the specific revision. The correction is effective **01/17/2023**, and is applicable as of **01/06/2023**. The correction may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-17/pdf/2023-00716.pdf>.  
*Federal Register*, Vol. 88, No. 10,  
01/17/2023, 2537-2538.
- The Department of Labor (DOL) issued a final rule to adjust for inflation the civil monetary penalties (CMPs) assessed or enforced by DOL, pursuant to the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act. See the final rule for a listing of the adjusted amounts and calculations. The final rule is effective **01/15/2023**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-13/pdf/2023-00271.pdf>.

*Federal Register*, Vol. 88, No. 9,  
01/13/2023, 2210-2222.

### **Agencies Issue Joint Report on Differences and Capital Standards.**

The Office of the Comptroller of the Currency (OCC), Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) have prepared a report pursuant to section 37(c) of the Federal Deposit Insurance Act. Section 37(c) requires the agencies to jointly submit an annual report to the Committee on Financial Services of the U.S. House of Representatives and to the Committee on Banking, Housing, and Urban Affairs of the U.S. Senate describing differences among the accounting and capital standards used by the agencies for insured depository institutions. Section 37(c) requires that the report be published in the *Federal Register*. The agencies have not identified any material differences among the agencies' accounting and capital standards applicable to the institutions they regulate and supervise. The report was published **01/30/2023**. The report may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-30/pdf/2023-01697.pdf>. *Federal Register*, Vol. 88, No. 19, 01/30/2023, 5960-5962.

### **Agencies Issue Guidance Regarding Lower HMDA Reporting Threshold for Closed-end Mortgage Loans.**

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) issued guidance regarding the recently lowered reporting threshold for closed-end mortgage loans under the Home Mortgage Disclosure Act (HMDA), Regulation C. As previously reported in this publication, the Bureau of Consumer

Financial Protection (CFPB) lowered the reporting threshold due to an action by the United States District Court for the District of Columbia which vacated a 2020 HMDA-related rule that had increased the loan-volume reporting threshold for closed-end mortgage loans. As a result of the court's order, the threshold for reporting data about closed-end mortgage loans was lowered to 25, a threshold established by a 2015 HMDA-related rule. A technical amendment was made to the Code of Federal Regulations to reflect the lower reporting threshold near the end of 2022. The agencies issued separate guidance to express how each will conduct examinations of banks affected by the change in threshold. Neither agency will cite HMDA violations for failures to report closed-end mortgage loan data for 2022, 2021, or 2020. The agencies also state their collection and reporting expectations for 2023 and going forward. The agency guidance may be viewed at:

<https://www.federalreserve.gov/supervisionreg/caletters/caltr2301.htm>;  
<https://www.fdic.gov/news/financial-institution-letters/2023/fil23006.html>; and  
<https://www.occ.gov/news-issuances/bulletins/2023/bulletin-2023-5.html>

### **CFPB Publishes Unlawful Negative Option Marketing Practices Circular.**

The Bureau of Consumer Financial Protection (CFPB) published in the *Federal Register* its Consumer Financial Protection Circular 2023-01, titled Unlawful Negative Option Marketing Practices. In the circular, CFPB responds to the question, Can persons that engage in negative option marketing practices violate the prohibition on unfair, deceptive, or abusive acts or practices in the Consumer Financial Protection Act (CFPA)? The circular was released on CFPB's website on **01/19/2023**. The rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-30/pdf/2023-01560.pdf>. *Federal*

*Register*, Vol. 88, No. 19, 01/30/2023, 5727-5730.

### **CFPB Proposes Registry of Nonbank Covered Persons.**

CFPB issued a proposed rule to require certain nonbank covered person entities (with exclusions for insured depository institutions, insured credit unions, related persons, states, certain other entities, and natural persons) that are under certain final public orders obtained or issued by a federal, state, or local agency in connection with the offering or provision of a consumer financial product or service to report the existence of such orders to a CFPB registry. CFPB has proposed to include all final public written orders and judgments (including consent and stipulated orders and judgments) obtained or issued by CFPB or any government agency (federal, state, or local) for violation of certain consumer protection laws. CFPB has also proposed to require certain supervised nonbanks to submit annual written statements regarding compliance with each underlying order, signed by an attesting executive who has knowledge of the entity's relevant systems and procedures for achieving compliance and control over the entity's compliance efforts. Comments are due **03/31/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-30/pdf/2022-27385.pdf>. *Federal Register*, Vol. 88, No. 19, 01/30/2023, 6088-6142.

### **CFPB Issues Proposed Rule on Registry of Supervised Nonbanks That Use Form Contracts.**

CFPB monitors markets for consumer financial products and services for risks to consumers to support the various statutory functions of CFPB, and conducts a risk-based nonbank supervision program for the purpose of assessing compliance with federal consumer

financial law. CFPB proposed a rule to require that nonbanks subject to its supervisory authority, with limited exceptions, register each year in a nonbank registration system established by CFPB information about their use of certain terms and conditions in form contracts for consumer financial products and services that pose risks to consumers. In particular, the nonbanks would be required to register if they use specific terms and conditions defined in the proposed rule that attempt to waive consumers' legal protections, limit how consumers enforce their rights, or restrict consumers' ability to file complaints or post reviews. CFPB has proposed to publish information identifying registrants and their use of these terms and conditions. Comments are due **04/03/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-01/pdf/2023-00704.pdf>. *Federal Register*, Vol. 88, No. 21, 02/01/2023, 6906-6969.

### **CFPB Requests Information Regarding Consumer Credit Card Market.**

CFPB is required by the Credit Card Accountability Responsibility and Disclosure Act to conduct a review of the consumer credit card market, within the limits of its existing resources available for reporting purposes. In connection with conducting that review, CFPB seeks information from the public about a number of aspects of the consumer credit card market every two years. CFPB seeks comments on the experiences of consumers and credit card issuers in the credit card market and on the overall health of the credit card market and these following topics: Terms of Credit Card Agreements and the Practices of Credit Card Issuers; Effectiveness of Disclosure of Terms, Fees, and Other Expenses of Credit Card Plans; Adequacy of Protections Against Unfair, Deceptive, or Abusive Acts or Practices Relating to Credit Card Plans; Cost and Availability of Consumer Credit Cards; Safety and Soundness of Credit



Card Issuers; Use of Risk-Based Pricing for Consumer Credit Cards; and Consumer Credit Card Product Innovation and Competition. Comments are due **04/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01722.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5313-5315.

### **CFPB Seeks Comment on Information Collections.**

- CFPB seeks comment regarding an information collection titled, Generic Information Collection Plan for Surveys Using the Consumer Credit Panel. Under the Dodd-Frank Act, CFPB is charged with researching, analyzing, and reporting on topics relating to CFPB's mission, including developments in markets for consumer financial products and services, consumer awareness, and consumer behavior. CFPB seeks approval for a generic information collection plan for the types of surveys in the information collection which is used to conduct research in areas related to consumer finance including research to monitor developments in consumers' financial situations, related changes in their use of financial products, and the impacts that these decisions have on their balance sheets. All research under the plan will be for general, formative, and informational research on consumer financial markets and consumers' use of financial products and will not directly provide the basis for specific policymaking at CFPB. Comments are due **03/13/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-11/pdf/2023-00314.pdf>. *Federal Register*, Vol. 88, No. 7, 01/11/2023, 1564.
- CFPB seeks comment regarding an information collection titled, Truth in

Lending Act, Regulation Z. The Truth in Lending Act (TILA) was enacted to foster comparison credit shopping and informed credit decision making by requiring accurate disclosure of the costs and terms of credit to consumers and to protect consumers against inaccurate and unfair credit billing practices. Creditors are subject to disclosure and other requirements that apply to open-end credit and closed-end credit. The information collection is used in connection with the requirements of TILA and Regulation Z. Comments are due **03/13/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-11/pdf/2023-00310.pdf>. *Federal Register*, Vol. 88, No. 7, 01/11/2023, 1566.

- CFPB seeks comment regarding an information collection titled, Real Estate Settlement Procedures Act, Regulation X. Regulation X contains information collections in the form of various disclosure and recordkeeping requirements. The disclosures in the collection are required by the statute and implementing regulation. Consumers use the disclosures required by RESPA and Regulation X to inform their choice of settlement service providers, review the final terms of a settlement, understand whom to contact about questions concerning their mortgage loan, and identify/protect themselves against inaccurate or questionable loan servicing practices. The information collection is used in connection with the recordkeeping requirements of RESPA and Regulation X. Comments are due **04/10/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-08/pdf/2023-02646.pdf>. *Federal Register*, Vol. 88, No. 26, 02/08/2023, 8262.



- CFPB seeks comment regarding an information collection titled, Terms of Credit Card Plans Survey. CFPB intakes different forms of credit card data from credit card issuers, as required by the Truth in Lending Act (TILA) and Regulation Z. The collects data on credit card pricing and availability from a sample of at least 150 financial institutions that offer credit cards. The data enables CFPB to present information to the public on terms of credit card plans. The data collection enables CFPB to provide Congress and consumers with a centralized and searchable repository for consumer and college credit card agreements and information regarding the arrangements between financial institutions and institutions of higher education. Comments are due **03/13/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-10/pdf/2023-02865.pdf>. *Federal Register*, Vol. 88, No. 28, 02/10/2023, 8822-8823.

### **FRB Revises Regulation A.**

- The Board of Governors of the Federal Reserve System (FRB) issued a final rule to adopt amendments to Regulation A to reflect FRB's approval of an increase in the rate for primary credit at each Federal Reserve Bank. The Federal Reserve Banks make primary and secondary credit available to depository institutions as a backup source of funding on a short-term basis, usually overnight. The primary and secondary credit rates are the interest rates that the twelve Federal Reserve Banks charge for extensions of credit under the programs. In accordance with the Federal Reserve Act, the primary and secondary credit rates are established by the boards of directors of the Federal Reserve Banks, subject to review and determination of FRB. On **12/14/2022**, FRB voted to approve a **0.50** percentage

point increase in the primary credit rate, thereby increasing the primary credit rate from **4.00** percent to **4.50** percent. In addition, FRB had previously approved the renewal of the secondary credit rate formula, the primary credit rate plus **50** basis points. Under the formula, the secondary credit rate increased by **0.50** percentage points as a result of FRB's primary credit rate action, thereby increasing the secondary credit rate from **4.50** percent to **5.00** percent. The final rule is effective **01/13/2023**. The rate changes for primary and secondary credit were applicable **12/15/2022**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-13/pdf/2023-00416.pdf>.

*Federal Register*, Vol. 88, No. 9, 01/13/2023, 2194-2195.

- FRB issued a final rule to adopt amendments to Regulation A to reflect FRB's approval of an increase in the rate for primary credit at each Federal Reserve Bank. The Federal Reserve Banks make primary and secondary credit available to depository institutions as a backup source of funding on a short-term basis, usually overnight. The primary and secondary credit rates are the interest rates that the twelve Federal Reserve Banks charge for extensions of credit under the programs. In accordance with the Federal Reserve Act, the primary and secondary credit rates are established by the boards of directors of the Federal Reserve Banks, subject to review and determination of FRB. On **02/01/2022**, FRB voted to approve a **0.25** percentage point increase in the primary credit rate, thereby increasing the primary credit rate from **4.50** percent to **4.75** percent. In addition, FRB had previously approved the renewal of the secondary credit rate formula, the primary credit rate plus **50** basis points. Under the formula, the secondary credit rate increased by **0.25** percentage points

as a result of FRB's primary credit rate action, thereby increasing the secondary credit rate from **5.00** percent to **5.25** percent. The final rule is effective **02/08/2023**. The rate changes for primary and secondary credit were applicable **02/02/2023**. The final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-02-08/pdf/2023-02650.pdf>.  
*Federal Register*, Vol. 88, No. 26, 02/08/2023, 8219-8220.

### **FRB Revises Regulation D.**

- FRB issued a final rule to adopt amendments to Regulation D to revise the rate of interest paid on balances (IORB) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORB is **4.40** percent, a **0.50** percentage point increase from its prior level. The amendment is intended to enhance the role of IORB in maintaining the federal funds rate in the target range established by the Federal Open Market Committee (FOMC). The amendments to part 204 are effective **01/13/2023**. The IORB rate change was applicable **12/15/2022**. The final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-13/pdf/2023-00417.pdf>.  
*Federal Register*, Vol. 88, No. 9, 01/13/2023, 2195-2197.
- FRB issued a final rule to adopt amendments to Regulation D to revise the rate of interest paid on balances (IORB) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORB is **4.65** percent, a **0.25** percentage point increase from its prior level. The amendment is intended to enhance the role of IORB in maintaining the federal funds rate in the target range established by the Federal Open Market Committee (FOMC). The

amendments to part 204 are effective **02/08/2023**. The IORB rate change was applicable **02/03/2023**. The final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-02-08/pdf/2023-02651.pdf>.  
*Federal Register*, Vol. 88, No. 26, 02/08/2023, 8220-8221.

### **FRB Adopts LIBOR Act.**

FRB issued a final rule to implement the Adjustable Interest Rate (LIBOR) Act. The final rule establishes benchmark replacements for contracts governed by U.S. law that reference certain tenors of U.S. dollar LIBOR (the overnight and one-, three-, six-, and 12-month tenors) and that do not have terms that provide for the use of a clearly defined and practicable replacement benchmark rate following the first London banking day after **06/30/2023**. The final rule also provides additional definitions and clarifications consistent with the LIBOR Act. The final rule is effective **02/27/2023**. The final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-26/pdf/2023-00213.pdf>. *Federal Register*, Vol. 88, No. 17, 01/26/2023, 5204-5243.

### **FRB Issues Policy Statement on Federal Reserve Act.**

FRB issued a policy statement interpreting section 9(13) of the Federal Reserve Act. FRB also established a rebuttable presumption that it will exercise its discretion under Section 9(13) to limit state member banks to engaging as principal in only those activities that are permissible for national banks, unless those activities are permissible for state banks by federal statute or under part 362 of the Federal Deposit Insurance Corporation's regulations. The policy statement also reiterates to state member banks that legal permissibility is a necessary, but not sufficient, condition to establish that a state

member bank may engage in a particular activity. A state member bank must at all times conduct its business and exercise its powers with due regard to safety and soundness. The Supplementary Information section in the final rule provides examples of how the policy statement would be applied to certain crypto-asset-related activities. The final rule is effective **02/07/2023**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-02-07/pdf/2023-02192.pdf>. *Federal Register*, Vol. 88, No. 25, 02/07/2023, 7848-7851.

### **FRB Announces Final Approval of Several Information Collections.**

FRB announced final approval of the following information collections: (a) Payments Research Survey; (b) Notice of Branch Closure; and (c) Consumer Satisfaction Questionnaire, Federal Reserve Consumer Help-Consumer Survey, Consumer Complaint Form, and Interagency Appraisal Complaint Form. See the notices for more information about each collection. The notices may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01647.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5340; <https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01646.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5341-5342; and <https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01641.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5342.

### **FRB Seeks Comment on Information Collections.**

- FRB seeks comment regarding an information collection titled, Filings Related to the Gramm-Leach-Bliley Act (GLBA). The reporting and recordkeeping requirements in the collection, which are related to amendments made by GLBA to the Bank Holding Company Act and the

Federal Reserve Act, are composed of the following: Declarations to Become a Financial Holding Company, FR 4010; Requests for Determinations and Interpretations Regarding Activities Financial in Nature, FR 4011; Notices of Failure to Meet Capital or Management Requirements, FR 4012; Notices by State Member Banks to Invest in Financial Subsidiaries, FR 4017; Regulatory Relief Requests Associated with Merchant Banking Activities, FR 4019; and Recordkeeping Requirements Associated with Merchant Banking Activities, FR 4023. The reporting and recordkeeping requirements are necessary to enable FRB to determine eligibility, provide appropriate determinations and interpretations, stay apprised of financial conditions, and assess that certain activities are done in accordance with the applicable regulatory requirements. Comments are due **03/28/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01643.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5340-5341.

- FRB seeks comment regarding an information collection titled, Notification of Nonfinancial Data Processing Activities. Generally, a bank holding company (BHC) may, directly or through a subsidiary, engage in data processing activities if, among other requirements, the company or subsidiary earns not more than 49 percent of its data processing revenue from nonfinancial data processing activities. However, FRB has stated that a BHC may file with FRB a request for permission to administer the 49 percent revenue limit on a business-line or multiple-entity basis, rather than on a company-by-company basis. The information collection consists of the filing for prior FRB approval. Comments are due **03/28/2023**. The notice may be viewed

at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01640.pdf>.

*Federal Register*, Vol. 88, No. 18, 01/27/2023, 5343.

- FRB seeks comment regarding an information collection titled, Registration of Mortgage Loan Originators. In accordance with the Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act), the Consumer Financial Protection Bureau's (CFPB's) Regulation G requires residential mortgage loan originators (MLOs) to register with the Nationwide Multistate Licensing System (NMLS), maintain the registration, obtain a unique identifier, and disclose to consumers upon request and through the NMLS certain information. Regulation G also requires the institutions employing MLOs to adopt and follow written policies and procedures to ensure that employees comply with the requirements. See the notice for explanation of revisions. Comments are due **03/28/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01642.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5343-5345.

### **FDIC Announces Termination of Receiverships.**

The Federal Deposit Insurance Corporation (FDIC), as Receiver for each of the insured depository institutions listed in the notice, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole

discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at

<https://www.govinfo.gov/content/pkg/FR-2023-02-06/pdf/2023-02400.pdf>. *Federal Register*, Vol. 88, No. 24, 02/06/2023, 7722.

### **FDIC Announces Intent to Terminate Receiverships.**

FDIC, as Receiver for the institutions listed in the notice, announced it intends to terminate its receiverships for the institutions. The liquidation of the assets for the receiverships has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than thirty days after the date of the notice. If any person wishes to comment concerning the termination of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and sent within thirty days of the date of the notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201. No comments concerning the termination of the receivership will be considered which are not sent within this time frame. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-01/pdf/2023-02115.pdf>. *Federal Register*, Vol. 88, No. 21, 02/01/2023, 6727.

### **FDIC Extends Comment Period on Official Sign and Advertising Requirements Proposal.**

FDIC, on **12/21/2022**, published in the *Federal Register* a proposed rule regarding changes to FDIC's regulations relating to its official sign, the official advertising statement, and misrepresentations of deposit insurance coverage. The proposal provided for a 60-day comment period, which would have closed on **02/21/2023**. FDIC has extended the comment period until **04/07/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-01/pdf/2023-02114.pdf>. *Federal Register*, Vol. 88, No. 21, 02/01/2023, 6673-6674.

### **FDIC Seeks Comment on Lending Standards, Foreign Banking and Investment, and Receiverships Information Collections.**

FDIC seeks comment regarding three information collections. The first collection in the notice is titled, Real Estate Lending Standards. Section 1828(o) of the Federal Deposit Insurance (FDI) Act requires each federal banking agency to adopt uniform regulations prescribing real estate lending standards. The information collection relates to the real estate lending standards. The second collection in the notice is titled, Foreign Banking and Investment by Insured State Nonmember Banks. The FDI Act requires state nonmember banks to obtain FDIC consent to establish or operate a foreign branch, or to acquire and hold, directly or indirectly, stock or other evidence of ownership in any foreign bank or other entity. The information collection is a direct consequence of the statutory requirements. The third collection in the notice is titled, Treatment by FDIC as Conservator or Receiver of Financial Assets Transferred by an Insured Depository Institution in Connection With a Securitization or Participation after September 30, 2010. Part 360.6 of FDIC's regulations sets forth certain conditions that must be satisfied

for a securitization transaction sponsored by an insured depository institution to be eligible for special treatment in the event that FDIC is appointed receiver for the sponsor. FDIC has re-categorized the information collection requirements in 12 CFR part 360.6 into five distinct information collections listed in the notice. Comments are due **04/11/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-10/pdf/2023-02848.pdf>. *Federal Register*, Vol. 88, No. 28, 02/10/2023, 8860-8862.

### **OCC Seeks Comment on Information Collections.**

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Securities Offering Disclosure Rules. Twelve CFR part 16 governs the offer and sale of securities by national banks and federal savings associations. The requirements in part 16 enable OCC to perform its responsibility to ensure that investors have information about the condition of the institution, the reasons for raising new capital, and the terms of the offering. Part 16 requires that securities offering disclosures of national banks and federal savings associations be generally consistent with similar Securities and Exchange Commission (SEC) disclosure requirements. The principal collections of information in part 16 are: Registration Statement and Prospectus Requirements; Sales of Non-Convertible Debt; Nonpublic Offerings; Form and Content; and Filing Requirements and Inspection of Documents. Comments are due **03/20/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-18/pdf/2023-00877.pdf>. *Federal Register*, Vol. 88, No. 11, 01/18/2023, 2999-3001.

- OCC seeks comment regarding an information collection titled, Recordkeeping Requirements for Securities Transactions. The information collection requirements in 12 CFR parts 12 and 151 are designed to ensure that national banks and federal savings associations comply with the banking and securities laws and improve the protections afforded to persons who purchase and sell securities through these financial institutions. Parts 12 and 151 establish recordkeeping and confirmation requirements applicable to certain securities transactions effected by national banks and federal savings associations for customers. OCC uses the required information in the course of its examinations to evaluate, among other things, an institution's compliance with the antifraud provisions of the federal securities laws. Comments are due **03/06/2023**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-02-03/pdf/2023-02303.pdf>. *Federal Register*, Vol. 88, No. 23, 02/03/2023, 7537-7538.
- OCC seeks comment regarding an information collection titled, Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions With Total Consolidated Assets of \$250 Billion or More Under the Dodd-Frank Act. OCC uses the data collected to assess the reasonableness of the stress test results of covered institutions and to provide forward-looking information to OCC regarding a covered institution's capital adequacy. OCC also may use the results of the stress tests to determine whether additional analytical techniques and exercises could be appropriate to identify, measure, and monitor risks at the covered institution. Comments are due **03/13/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-02-10/pdf/2023-02873.pdf>.

*Federal Register*, Vol. 88, No. 28, 02/10/2023, 8989-8991.

### **HUD Issues Regulatory Waiver Requests Granted for Third Quarter 2022.**

HUD, as required by Section 106 of the Department of Housing and Urban Development Reform Act of 1989 (the HUD Reform Act), publishes quarterly *Federal Register* notices of all regulatory waivers that HUD has approved. Each notice covers the quarterly period since the previous *Federal Register* notice. This notice contains a list of regulatory waivers granted by HUD during the period beginning on **07/01/2022** and ending on **09/30/2022**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-02-10/pdf/2023-02843.pdf>. *Federal Register*, Vol. 88, No. 28, 02/10/2023, 8886-8903.

### **HUD Issues Proposed Rule on Certification of Tribal Housing Counselors.**

The Department of Housing and Urban Development (HUD) issued a proposed rule to provide an alternative regulatory standard for compliance with the Dodd-Frank Act's counselor certification requirement that recognizes Tribal sovereignty and self-determination, and accounts for the unique status of Tribal land and housing programs in Indian Country. HUD's Housing Counseling Program provides, through HUD-approved counseling agencies and state housing finance agencies, counseling to individuals seeking information about financing, maintaining, renting, or owning a home. The Dodd-Frank Act amended the Housing and Urban Development Act to improve the effectiveness of the housing counseling program by, among other things, requiring that entities and individual counselors be certified by HUD as competent to provide



such counseling services. After consulting with Tribes, HUD proposes a housing counselor certification option for employees of Tribes, Tribally Designated Housing Entities, and other Tribal entities conducting housing counseling required or provided in connection with the Indian Housing Block Grant and the Indian Community Development Block Grant programs. Comments are due **03/27/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-26/pdf/2023-01345.pdf>. *Federal Register*, Vol. 88, No. 17, 01/26/2023, 4923-4928.

#### **HUD Issues Proposed Rule on Fair Housing.**

HUD issued a proposed rule to implement the obligation to affirmatively further the purposes and policies of the Fair Housing Act (FHA), which is title VIII of the Civil Rights Act of 1968, with respect to certain recipients of HUD funds. The FHA not only prohibits discrimination, but also directs HUD to ensure its program participants will proactively take meaningful actions to overcome patterns of segregation, promote fair housing choice, eliminate disparities in housing-related opportunities, and foster inclusive communities that are free from discrimination. The proposed rule builds on the steps previously taken in HUD's 2015 Affirmatively Furthering Fair Housing (AFFH) final rule to implement the AFFH obligation and ensure that federal funding is used in a systematic way to further the policies and goals of the FHA. The proposed rule retains much of the 2015 AFFH Rule's core planning process, with certain improvements such as a more robust community engagement requirement, a streamlined required analysis, greater transparency, and an increased emphasis on goal setting and measuring progress. Comments are due **04/10/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-09/pdf/2023-00625.pdf>. *Federal*

*Register*, Vol. 88, No. 27, 02/09/2023, 8516-8590.

#### **HUD Seeks Comment on Ginnie Mae Digital Collateral Program Information Collection.**

HUD seeks comment regarding an information collection titled, Ginnie Mae Digital Collateral Program. Ginnie Mae permits the securitization of mortgage loans where the note is an eligible eNote. The forms in the information collection are new forms that are necessary due to the unique requirements of managing eNotes and eMortgages. The collection permits Ginnie Mae to verify that: elssuers and eMortgages have the specialized knowledge and experience to participate; and elssuers and eCustodians have the technological capability to service eMortgages and safeguard eMortgage documents. Ginnie Mae can also verify the name and location of the entities responsible for the various Ginnie Mae accounts and eMortgage documents, and those entities that are responsible for servicing the eMortgages that back the Ginnie Mae pools. Ginnie Mae uses the information collected to mitigate risk and evaluate its business operations, procedures and programs, and assist lenders in processing borrower requests more efficiently. Ginnie Mae also requires the information collection to ensure that there are no deficiencies, which could affect the pass through of securities to its investors. Form instructions now address subservicing by the elssuer Applicant. Comments are due **03/27/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-26/pdf/2023-01495.pdf>. *Federal Register*, Vol. 88, No. 17, 01/26/2023, 5034-5035.

#### **HUD Seeks Comment on Lender Qualifications for MAP Guide.**

HUD seeks comment regarding an information collection titled, Lender Qualifications for Multifamily Accelerated



Processing (MAP). MAP is designed to establish uniform national standards for Federal Housing Administration (FHA) approved lenders to prepare, process, and submit loan applications for FHA multifamily mortgage insurance. The MAP Guide provides, in one volume with appendices, guidance for HUD staff, lenders, third party consultants, borrowers, and other industry participants. HUD has proposed to amend the MAP Guide by deleting appendices and substituting a new appendix. Comments are due **02/27/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01622.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5371.

#### **FEMA Issues Final Flood Hazard Determinations.**

- The Federal Emergency Management Agency (FEMA) issued a notice which identifies communities in the states of **Massachusetts, Michigan, and Ohio**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **06/07/2023**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-25/pdf/2023-01424.pdf>.

*Federal Register*, Vol. 88, No. 16, 01/25/2023, 4838-4839.

- FEMA issued a notice which identifies communities in the states of **Massachusetts, Michigan, and Virginia**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **06/21/2023**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-25/pdf/2023-01425.pdf>. *Federal Register*, Vol. 88, No. 16, 01/25/2023, 4841-4842.
- FEMA issued a notice which identifies communities in the states of **Colorado and Utah**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required

either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **05/09/2023**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-31/pdf/2023-01889.pdf>.

*Federal Register*, Vol. 88, No. 20, 01/31/2023, 6293-6294.

- FEMA issued a notice which identifies communities in the state of **Nevada**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **05/23/2023**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-02-10/pdf/2023-02911.pdf>.  
*Federal Register*, Vol. 88, No. 28, 02/10/2023, 8880-8881.
- FEMA issued a notice which identifies communities in the states of **Oklahoma** and **West Virginia**, where flood hazard determinations, which may include

additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **07/05/2023**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-02-10/pdf/2023-02912.pdf>.  
*Federal Register*, Vol. 88, No. 28, 02/10/2023, 8881-8882.

#### **FEMA Issues Final Changes in Flood Hazard Determinations.**

New or modified Base (1- percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Arkansas, Colorado, Florida, Georgia, New Mexico, North Carolina, North Dakota, Oklahoma, South Carolina, Tennessee, Texas, and Virginia**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-31/pdf/2023-01890.pdf>. *Federal Register*, Vol. 88, No. 20, 01/31/2023, 6296-6299.

#### **FEMA Issues Notices of Changes in Flood Hazard Determinations.**

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Idaho, Illinois, Kansas, Michigan, Minnesota, Nebraska, New York, Texas, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-12/pdf/2023-00526.pdf>.

*Federal Register*, Vol. 88, No. 8, 01/12/2023, 2108-2110.

- FEMA issued a notice which lists communities in the states of **Colorado, Connecticut, Florida, Maryland, Massachusetts, Rhode Island, South Dakota, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-25/pdf/2023-01422.pdf>. *Federal Register*, Vol. 88, No. 16, 01/25/2023, 4835-4838.
- FEMA issued a notice which lists communities in the states of **California**,

**Hawaii, Indiana, Minnesota, Missouri, Nebraska, Nevada, Texas, and Washington**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-02-10/pdf/2023-02908.pdf>.  
*Federal Register*, Vol. 88, No. 28, 02/10/2023, 8882-8884.

#### **FEMA Issues Proposed Flood Hazard Determinations.**

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA)

boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Indiana, Minnesota, and New York**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **04/25/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-25/pdf/2023-01423.pdf>.

*Federal Register*, Vol. 88, No. 16, 01/25/2023, 4840-4841.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **North Dakota and South Dakota**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/01/2023**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-31/pdf/2023-01887.pdf>.  
*Federal Register*, Vol. 88, No. 20, 01/31/2023, 6300-6301.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Wisconsin**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/01/2023**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-31/pdf/2023-01885.pdf>.  
*Federal Register*, Vol. 88, No. 20, 01/31/2023, 6301-6302.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Tennessee**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/01/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-31/pdf/2023-01888.pdf>.

*Federal Register*, Vol. 88, No. 20, 01/31/2023, 6302-6303.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Arkansas, Iowa, New Mexico, North Carolina, Oklahoma, Tennessee, and Texas**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/01/2023**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-31/pdf/2023-01886.pdf>.  
*Federal Register*, Vol. 88, No. 20, 01/31/2023, 6304-6306.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Colorado**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the

community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/11/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/F-R-2023-02-10/pdf/2023-02909.pdf>.

*Federal Register*, Vol. 88, No. 28, 02/10/2023, 8879-8880.

### **FEMA Announces Expiration of COVID-19 Related Measures.**

FEMA issued a notice to amend the notices of major disaster declarations and related determinations resulting from the Coronavirus Disease 2019 (COVID-19) pandemic beginning on **01/20/2020**. See the notice for a list of declarations affected by the notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-02-10/pdf/2023-02964.pdf>. *Federal Register*, Vol. 88, No. 28, 02/10/2023, 8884-8886.

### **FinCEN Prohibits Transmittal of Funds Involving Bitzlato Limited.**

The Financial Crimes Enforcement Network (FinCEN) issued an order, pursuant to the Combating Russian Money Laundering Act, as amended by the National Defense Authorization Act, to prohibit certain transmittals of funds (as defined in the order) by any covered financial institution involving Bitzlato Limited, a financial institution operating outside of the United States determined to be of a primary money laundering concern in connection with Russian illicit finance. The order is effective **02/01/2023**. The order may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-23/pdf/2023-01189.pdf>. *Federal Register*, Vol. 88, No. 14, 01/23/2023, 3919-3926.

### **FinCEN Seeks Comment on Reports Used to Collect Beneficial Ownership Information.**

- FinCEN seeks comment on the report that will be used to collect beneficial ownership information (BOI), as required by the Beneficial Ownership Information Reporting Requirements final rule which was published in the *Federal Register* on **09/30/2022**. The final BOI reporting rule requires certain legal entities to file with FinCEN reports that identify the beneficial owners of the entity. Entities created or registered to do business on or after **01/01/2024**, must also identify the individual who directly filed the document with specified governmental authorities that created the entity or registered it to do business, as well as the individual who was primarily responsible for directing or controlling such filing if more than one individual was involved in the filing of the document. An appendix within the notice includes a summary of the data fields to be reported to satisfy the reporting requirements of the final BOI reporting rule. Comments are due **03/20/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/F-R-2023-01-17/pdf/2023-00703.pdf>. *Federal Register*, Vol. 88, No. 10, 01/17/2023, 2760-2764.
- FinCEN seeks comment on the application that will be used to collect information from individuals who seek to obtain a FinCEN identifier, consistent with the Beneficial Ownership Information Reporting Requirements final rule that was published in the *Federal Register* on **09/30/2022**. Obtaining a FinCEN identifier is voluntary; however, individuals who seek to obtain a FinCEN identifier must submit an application and update the information provided on the application, as necessary. An appendix within the notice includes a summary of data fields.



Comments are due **03/20/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-17/pdf/2023-00708.pdf>. *Federal Register*, Vol. 88, No. 10, 01/17/2023, 2764-2766.

#### **Treasury Seeks Comment on TARP-Related Information Collection.**

The Department of Treasury (Treasury) seeks comments on an information collection titled, Troubled Asset Relief Program (TARP), Making Home Affordable (MHA) Participants. Treasury has implemented several aspects of TARP including the MHA program. Pursuant to the Consolidated Appropriations Act, the MHA program terminated on **12/31/2016**, except with respect to certain loan modification applications made before such date. The MHA program has several subcomponents: HAMP (Home Affordable Modification Program), 2MP (Second Lien Modification Program), HAFA (Home Affordable Foreclosure Alternatives) and FHA (Federal Housing Administration)/RD (Rural Development) HAMP. Though the MHA program has terminated, there is data reporting that will continue through December 2023 for incentive payment and compliance purposes. Comments are due **02/27/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01687.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5433-5434.

#### **Treasury Seeks Comment on Bank Enterprise Award Information Collection.**

Treasury seeks comments concerning the Bank Enterprise Award Program (BEA Program) Application. The purpose of the BEA Program is to provide an incentive to Federal Deposit Insurance Corporation (FDIC)-insured depository institutions to increase lending, investment, and financial services to residents and businesses located in economically distressed communities, and provide

assistance to Community Development Financial Institutions through grants, stock purchases, loans, deposits, and other forms of financial and technical assistance. Awards made through the BEA Program to FDIC-insured depository institutions are based upon such institutions' demonstrated increase of qualified activities, as reported in the application. The application questions and the information generated thereby, enable Treasury to evaluate applicants' activities and determine the extent of applicants' eligibility for BEA Program Awards. Comments are due **03/01/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-30/pdf/2023-01811.pdf>. *Federal Register*, Vol. 88, No. 19, 01/30/2023, 5964.

#### **Agencies Issue Proposed Rule on Coverage of Certain Preventive Services Under ACA.**

The Internal Revenue Service (IRS), Employee Benefits Security Administration (EBSA), Department of Labor (DOL), and the Department of Health and Human Services (HHS) (collectively, the agencies) issued proposed rules to amend regulations regarding coverage of certain preventive services under the Patient Protection and Affordable Care Act (ACA), which requires non-grandfathered group health plans and non-grandfathered group or individual health insurance coverage to cover certain contraceptive services without cost sharing. Current regulations include exemptions and optional accommodations for entities and individuals with religious or moral objections to coverage of contraceptive services. The proposed rule would rescind the moral exemption rule. The proposed rule also would establish a new individual contraceptive arrangement that individuals enrolled in plans or coverage sponsored, arranged, or provided by objecting entities may use to obtain contraceptive services at no cost directly from a provider or facility that furnishes contraceptive services. Contraceptive services would be available through the proposed



individual contraceptive arrangement without any involvement on the part of an objecting entity. Under the proposed rule, a provider or facility that furnishes contraceptive services in accordance with the individual contraceptive arrangement for eligible individuals would be able to be reimbursed for its costs by entering into an arrangement with an issuer on a federally-facilitated exchange or state exchange on the federal platform, which in turn may seek a user fee adjustment. Comments are due **04/03/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-02/pdf/2023-01981.pdf>. *Federal Register*, Vol. 88, No. 22, 02/02/2023, 7236-7281.

#### **SBA Issues Peg Rate.**

The Small Business Administration (SBA) publishes an interest rate called the optional "peg" rate (13 CFR 120.214) on a quarterly basis. The rate is a weighted average cost of money to the government for maturities similar to the average SBA direct loan. The rate may be used as a base rate for guaranteed fluctuating interest rate SBA loans. The rate will be **4.13** percent for the January-March quarter of FY 2023. Pursuant to 13 CFR 120.921(b), the maximum legal interest rate for any third-party lender's commercial loan which funds any portion of the cost of a 504 project shall be 6% over the New York Prime rate or, if that exceeds the maximum interest rate permitted by the constitution or laws of a given State, the maximum interest rate will be the rate permitted by the constitution or laws of the given State. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-12/pdf/2023-00469.pdf>. *Federal Register*, Vol. 88, No. 8, 01/12/2023, 2151.

#### **Agencies Announce Phase 2 of Emergency Relief Program and Other Crop and Livestock Assistance.**

The Farm Service Agency (FSA) and Commodity Credit Corporation (CCC) (collectively, the agencies) issued a final rule to announce Phase 2 of the Emergency Relief Program (ERP). The program provides assistance to producers who suffered crop losses due to wildfires, hurricanes, floods, derechos, excessive heat, winter storms, freeze (including a polar vortex), smoke exposure, excessive moisture, and qualifying droughts occurring in calendar years 2020 and 2021. The agencies also announce the Pandemic Assistance Revenue Program (PARP) which is a new program that provides support for agricultural producers impacted by the COVID-19 pandemic. In addition, the final rule makes updates and technical changes to several other programs, as listed in the final rule. The final rule also updates general payment eligibility provisions of 7 CFR part 1400, as described in the final rule. The final rule is effective **01/11/2023**. Comments are due **03/13/2023**.

The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-11/pdf/2023-00005.pdf>. *Federal Register*, Vol. 88, No. 7, 01/11/2023, 1862-1892.

#### **FCA Seeks Comment on ANPR to Update Regulatory Capital Framework for Farmer Mac.**

The Farm Credit Administration (FCA) seeks comment regarding an advance notice of proposed rulemaking (ANPR) which would update the regulatory capital framework for the Federal Agricultural Mortgage Corporation (Farmer Mac) to enhance safety and soundness during periods of financial and economic stress. FCA seeks comment on whether and how to amend and strengthen the regulatory capital framework in furtherance of Farmer Mac's safe and sound operations and its role in promoting affordable and sustainable access to credit in agricultural and rural communities. Comments are due **03/27/2023**. The ANPR may be

viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-24/pdf/2023-01042.pdf>. *Federal Register*, Vol. 88, No. 15, 01/24/2023, 4107-4111.

### **Agencies Seek Comment on Information Collection Regarding Employment and Debt Verification.**

The Rural Housing Service (RHS), Rural Business-Cooperative Service (RBC), and Rural Utilities Service (RUS) (collectively, the agencies) seeks comment on an information collection titled, 7 CFR 1910, Common Forms Package for Federal Debt and Employment Verification Forms. The information collection supports compliance with applicable acts for federal debt credit reporting and employment verification. The agencies collect information from potential homebuyers, lenders, and other entities in connection with credit extended through loan guaranties. The information collected supports that a participating lender has a high standard of demonstrated ability to originate and service sound loans and operates in a prudent and businesslike manner. Comments are due **03/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-23/pdf/2023-01211.pdf>. *Federal Register*, Vol. 88, No. 14, 01/23/2023, 3967-3968.

### **RUS Updates Rural eConnectivity Program Final Rule.**

The Rural Utilities Service (RUS) issued a final rule regarding the Rural eConnectivity Program (ReConnect Program). The intent of the final rule is to update the ReConnect Program regulation to ensure that requirements are clear, accurate as presented, and in compliance with federal reporting requirements. The final rule is effective **05/01/2023**. Comments are due **03/31/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-30/pdf/2023-01621.pdf>. *Federal Register*, Vol. 88, No. 19, 01/30/2023, 5724-5727.

<https://www.govinfo.gov/content/pkg/FR-2023-01-30/pdf/2023-01621.pdf>. *Federal Register*, Vol. 88, No. 19, 01/30/2023, 5724-5727.

### **RHS Issues Proposed Rule on Single-Family Housing Guaranteed Loan Program.**

The Rural Housing Service (RHS) issued a proposed rule to amend the current regulation for the Single-Family Housing Guaranteed Loan Program (SFHGLP) to implement changes related to the use of Special Servicing Options for Non-performing Loans. The proposed rule is intended to benefit borrowers by offering a less cumbersome option to eliminate documentation and eligibility challenges for borrowers who do not require payment reduction, provide lenders more flexibility in their servicing options, and reduce program risk of the guaranteed loan portfolio. Comments are due **03/28/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01636.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5275-5278.

### **CFTC Issues Corrections to Swap Documentation and Reporting.**

The Commodity Futures Trading Commission (CFTC) issued correcting amendments in its regulations concerning swap documentation, swap reporting, and daily trading records requirements to conform the regulations to previous amendments of other regulations, and to correct other minor errors. The correcting amendments do not substantively affect any CFTC requirements. The corrections are effective **03/13/2023**. The corrections may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-02-10/pdf/2023-01979.pdf>. *Federal Register*, Vol. 87, No. 28, 02/10/2023, 8752-8755.

### **CFTC Seeks Comment on Position Limits Information Collection.**

CFTC seeks comment on a proposed information collection titled, Position Limits. Section 4a of the Commodity Exchange Act (CEA) directs CFTC to establish limits on speculative positions, as CFTC determines to be necessary, to prevent the harms caused by excessive speculation. The collection relates to a final rule CFTC issued in 2021 which established CFTC's position limits regime as found in CFTC regulation Part 150. Comments are due **03/20/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-19/pdf/2023-00923.pdf>. *Federal Register*, Vol. 87, No. 12, 01/19/2023, 3395-3396.

### **SEC Updates EDGAR Filer Manual.**

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments to Volumes I and II of the Electronic Data Gathering, Analysis, and Retrieval system (EDGAR) Filer Manual and related rules and forms. See the final rule for the specific manual amendments. The final rule is effective **01/24/2023**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-24/pdf/2023-01200.pdf>. *Federal Register*, Vol. 88, No. 15, 01/24/2023, 4083-4085.

### **SEC Makes 2023 Adjustments to Transaction Fee Rates.**

SEC issued an order to make fiscal year 2023 annual adjustments to transaction fee rates. Section 31 of the Securities Exchange Act requires each national securities exchange and national securities association to pay transaction fees to SEC. Specifically, section 31(b) requires each national securities exchange to pay to SEC fees based on the aggregate dollar amount of sales of certain

securities (covered sales) transacted on the exchange. Section 31(c) requires each national securities association to pay to SEC fees based on the aggregate dollar amount of covered sales transacted by or through any member of the association other than on an exchange. Section 31 of the Exchange Act requires SEC to annually adjust the fee rates applicable under Sections 31(b) and (c) to a uniform adjusted rate. See the order for the specific calculations, thresholds, and rate. The order may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-26/pdf/2023-01578.pdf>. *Federal Register*, Vol. 88, No. 17, 01/26/2023, 5051-5058.

### **SEC Proposes Amendments to Disclosure Required for Order Executions in NMS Stocks.**

SEC issued a proposed rule to amend existing requirements under the Securities Exchange Act to update the disclosure required for order executions in national market system (NMS) stocks. SEC has proposed to: (1) expand the scope of reporting entities subject to the rule that requires market centers to make available to the public monthly execution quality reports to encompass broker-dealers with a larger number of customers; (2) modify the definition of "covered order" to include certain orders submitted outside of regular trading hours and certain orders submitted with stop prices; (3) modify the information required to be reported under the rule, including changing how orders are categorized; (4) capture execution quality information for fractional share orders, odd-lot orders, and larger-sized orders; (5) modify reporting requirements for non-marketable limit orders to capture more relevant execution quality information for the orders by requiring statistics to be reported from the time such orders become executable; (6) eliminate time-to-execution categories in favor of average time to execution, median time to execution, and 99th percentile time to execution, each as

measured in increments of a millisecond or finer and calculated on a share-weighted basis; (7) require time of order receipt and time of order execution be measured in increments of a millisecond or finer, and that realized spread be calculated at both 15 seconds and one minute; and (8) require all reporting entities to make a summary report available. Comments are due **03/31/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-20/pdf/2022-27614.pdf>. *Federal Register*, Vol. 88, No. 13, 01/20/2023, 3786-3905.

#### **SEC Issues Proposed Rule on Regulation Best Execution.**

SEC proposed new rules under the Securities Exchange Act relating to a broker-dealer's duty of best execution. The proposed rule would enhance the existing regulatory framework concerning the duty of best execution by requiring detailed policies and procedures for all broker-dealers and more robust policies and procedures for broker-dealers engaging in certain conflicted transactions with retail customers, as well as related review and documentation requirements. Comments are due **03/31/2023**. The proposed rule may be viewed at <https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2022-27644.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5440-5556.

#### **FTC Issues Final Rule Regarding Premerger Notification.**

The Federal Trade Commission (FTC) issued a final rule to amend the Hart-Scott-Rodino Premerger Notification Rules that require parties to certain mergers and acquisitions to file reports with FTC and the Department of Justice, and to wait a specified period of time before consummating such transactions. FTC amended the rules to conform to the new

filing fee tiers enacted by the Merger Filing Fee Modernization Act contained within the Consolidated Appropriations Act. The final rule is effective **02/27/2023**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-30/pdf/2023-01584.pdf>. *Federal Register*, Vol. 88, No. 19, 01/30/2023, 5748-5774.

#### **FTC Issues Proposed Non-Compete Clause Rule.**

FTC issued a proposed rule regarding non-compete clauses. The proposed rule would, among other things, provide that it is an unfair method of competition for an employer to enter into or attempt to enter into a non-compete clause with a worker; to maintain with a worker a non-compete clause; or, under certain circumstances, to represent to a worker that the worker is subject to a non-compete clause. Comments are due **03/20/2023**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-19/pdf/2023-00414.pdf>. *Federal Register*, Vol. 88, No. 12, 01/19/2023, 3482-3546.

#### **FTC Extends Comment Period for Business Opportunity Rule, UDAP Proposal, and Environmental Marketing Claims Guide.**

- FTC announced an extension of the comment period for its advance notice of proposed rulemaking (ANPR) published in the *Federal Register* on **11/25/2022**, concerning its Business Opportunity Rule. Comments are now due **01/31/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-25/pdf/2023-01433.pdf>. *Federal Register*, Vol. 88, No. 16, 01/25/2023, 4796.
- FTC announced an extension of the comment period for its advance notice of

proposed rulemaking (ANPR) published in the *Federal Register* on **11/08/2022**, regarding whether FTC should prescribe new trade regulation rules or other regulatory alternatives concerning unfair or deceptive acts or practices (UDAP) concerning fees. Comments are now due **02/08/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-25/pdf/2023-01471.pdf>.

*Federal Register*, Vol. 88, No. 16, 01/25/2023, 4796-4797.

- FTC announced an extension of the comment period for its notice regarding the Guides for the Use of Environmental Marketing Claims published in the *Federal Register* on **12/20/2022**. Comments are now due **04/23/2023**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-02-06/pdf/2023-02354.pdf>.  
*Federal Register*, Vol. 88, No. 24, 02/06/2023, 7656-7657.

#### **FCC Announces Effective Date for TRACED Act.**

The Federal Communications Commission (FCC) announced the effective date for the rules which implement section 8 of the Pallone-Thune Telephone Robocall Abuse Criminal Enforcement and Deterrence Act (TRACED Act) per the TCPA Exemptions Order, published **02/25/2021**. Specifically, compliance is required for the Telephone Consumer Protection Act (TCPA) exemptions for artificial or prerecorded voice calls made to residential telephone lines to ensure each satisfies the TRACED Act's requirements to identify who can call, who can be called, and any call limits. Compliance is also required with the limits on the number of calls that can be made under the exemptions for non-commercial calls to a residence; commercial calls to a residence that do not include an advertisement or constitute telemarketing;

tax-exempt nonprofit organization calls to a residence; and Health Insurance Portability and Accountability Act (HIPPA)-related calls to a residence. Finally, callers must have mechanisms in place to allow consumers to opt out of any future calls. The amendments to 47 CFR 64.1200(a)(3)(ii) through (v), (b)(2) and (3), and (d) are effective **07/20/2023**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-01-20/pdf/2023-00634.pdf>. *Federal*

*Register*, Vol. 88, No. 13, 01/20/2023, 3668.

#### **FCC Issues Final Rule Regarding Limits on Exempted Calls.**

FCC issued a final rule to amend its rules to allow callers the option of obtaining either oral or written consent if they wish to make more calls than the numerical limits on exempted artificial or prerecorded voice message calls to residential telephone lines and affirms the numerical limits and opt-out requirements on such calls. The final rule is effective **07/20/2023**. The final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2023-01-20/pdf/2023-00635.pdf>. *Federal Register*, Vol. 88, No. 13, 01/20/2023, 3668-3677.

#### **FCC Seeks Comment on Proposed Rule to Address Discrimination in Access to Broadband Internet Service.**

FCC seeks comment on potential rules to address digital discrimination of access to broadband internet access service. FCC proposes to adopt a definition of "digital discrimination of access" as that term is used in section 60506 of the Infrastructure Investment and Jobs Act and seeks comment on further details of the definition, including its scope and the appropriate legal standard. FCC also proposes to revise its informal consumer complaint process to accept complaints of digital discrimination of access, and to adopt model policies and best practices for states and localities combating digital

discrimination. FCC seeks comment on rules it should adopt to facilitate equal access and combat digital discrimination, and the legal authority for adopted rules. Comments due **02/21/2023**. Reply comments due **03/21/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-20/pdf/2023-00551.pdf>. *Federal Register*, Vol. 88, No. 13, 01/20/2023, 3681-3704.

#### **VA Seeks Comment on Financial Statement Information Collection.**

The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, Financial Statement. VA's financial statement information collection is used for a variety of purposes in the VA home loan program when determinations of obligors' creditworthiness are required. The major use of the form is to determine a borrower's financial condition in connection with efforts to reinstate a seriously defaulted, guaranteed, insured, or portfolio loan. VA Loan Technicians mail the form out when reviewing borrowers for a VA Refund (also referred to as a VA Purchase) and when completing other supplemental servicing activities. Comments are due **03/27/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-26/pdf/2023-01522.pdf>. *Federal Register*, Vol. 88, No. 17, 01/26/2023, 5067-5068.

#### **NCUA Seeks Comment on Information Collections for Advertising of Excess Insurance, Written Reimbursement Policy,**

#### **Second Chance IRPS, and Monitoring BSA Compliance.**

The National Credit Union Administration (NCUA) seeks comment regarding four information collections. The first collection in the notice is titled, Advertising of Excess Insurance. Federally insured credit unions which offer or provide excess insurance coverage for their accounts must indicate the type and amount of such insurance, the name of the carrier and a statement that the carrier is not affiliated with the NCUSIF or the federal government in all advertising that mentions account insurance. The disclosure requirements are necessary to ensure that share account holders are aware that their accounts are insured by carriers other than NCUA. The second information collection is titled, Written Reimbursement Policy. Federal Credit Unions (FCUs) may reimburse its board members for reasonable and proper costs incurred in conducting their official responsibilities only if the reimbursement is in accordance with the written reimbursement policies and procedures established by the FCU's board of directors. Documentation related to an FCU's policy and procedures is necessary for NCUA to verify compliance. The third information collection is titled, IRPS 19-1 Guidance Regarding Prohibitions Imposed by Section 205(d) of the FCU Act (Second Chance IRPS). The information collection is required under Section 205(d) of the Federal Credit Union Act (FCU Act) to allow NCUA to make an informed decision whether to grant a waiver of the prohibition imposed by law under Section 205(d) of the FCU Act. Section 205(d) prohibits a person who has been convicted of any criminal offense involving dishonesty or breach of trust, or who has entered into a pretrial diversion or similar program in connection with a prosecution for such offense, from participating in the affairs of a federally-insured credit union except with the prior written consent of NCUA. The fourth information collection is titled, Monitoring Bank Secrecy Act (BSA) Compliance. Section



748.2 of NCUA's regulations, directs credit unions to establish a BSA compliance program that maintains procedures designed to assure and monitor compliance with the requirement of BSA. Each federally insured credit union must develop and provide for the continued administration of a BSA compliance program to assure and monitor compliance with the recordkeeping and recording requirements prescribed by BSA. Comments are due **02/27/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-01-27/pdf/2023-01670.pdf>. *Federal Register*, Vol. 88, No. 18, 01/27/2023, 5384-5385.



**Proposed Rules and Comment Due Dates**

	<b><u>Agency</u></b>	<b><u>Proposed Rule</u></b>	<b><u>Federal Register Publication Date and Page Number</u></b>	<b><u>Comment Due Date</u></b>
*	<b>Bureau of Consumer Financial Protection (CFPB)</b>	Registry of Nonbank Covered Persons.	<i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 6088- 6142.	<b>Mar. 31, 2023</b>
*	<b>CFPB</b>	Registry of Supervised Nonbanks That Use Form Contracts.	<i>Federal Register</i> , Vol. 88, No. 21, 02/01/2023, 6906- 6969.	<b>Apr. 03, 2023</b>
*	<b>Employee Benefits Security Administration (EBSA)</b>	Coverage of Certain Preventive Services Under the Affordable Care Act.	<i>Federal Register</i> , Vol. 88, No. 22, 02/02/2023, 7236- 7281.	<b>Apr. 03, 2023</b>
*	<b>Farm Credit Administration (FCA)</b>	<b>ANPR:</b> Updating Regulatory Capital Requirements for Farmer Mac.	<i>Federal Register</i> , Vol. 88, No. 15, 01/24/2023, 4107- 4111.	<b>Mar. 27, 2023</b>
	<b>Federal Deposit Insurance Corporation (FDIC)</b>	Official Sign and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo.	<i>Federal Register</i> , Vol. 87, No. 244, 12/21/2022, 78017- 78037.	<b>Feb. 21, 2023</b>
*	<b>FDIC</b>	Extension of Comment Period for FDIC Official Sign and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo Proposal.	<i>Federal Register</i> , Vol. 88, No. 21, 02/01/2023, 6673- 6674.	<b>Apr. 07, 2023</b>
*	<b>Federal Communications Commission (FCC)</b>	Potential Rules to Address Digital Discrimination of Access to Broadband Internet Access Service.	<i>Federal Register</i> , Vol. 88, No. 13, 01/20/2023, 3681- 3704.	<b>Feb. 21, 2023</b>  Reply Comments: <b>Mar. 21, 2023</b>

*	<b>Federal Trade Commission (FTC)</b>	<b>NOTICE:</b> Extension of Comment Period for ANPR Regarding Business Opportunity Rule.	<i>Federal Register</i> , Vol. 88, No. 16, 01/25/2023, 4796.	<b>Jan. 31, 2023</b>
*	<b>FTC</b>	<b>NOTICE:</b> Extension of Comment Period for ANPR Regarding Unfair or Deceptive Practices Concerning Fees.	<i>Federal Register</i> , Vol. 88, No. 16, 01/25/2023, 4796-4797.	<b>Feb. 08, 2023</b>
*	<b>FTC</b>	Non-Compete Clause Rule.	<i>Federal Register</i> , Vol. 88, No. 12, 01/19/2023, 3482-3546.	<b>Mar. 20, 2023</b>
*	<b>Health and Human Services, Dept. of</b>	Coverage of Certain Preventive Services Under the Affordable Care Act.	<i>Federal Register</i> , Vol. 88, No. 22, 02/02/2023, 7236-7281.	<b>Apr. 03, 2023</b>
	<b>Housing and Urban Development, Dept. of (HUD)</b>	Revisions to Section 184 Indian Home Loan Guarantee Program.	<i>Federal Register</i> , Vol. 87, No. 244, 12/21/2022, 78324-78379.	<b>Mar. 17, 2023</b>
*	<b>HUD</b>	Certification of Tribal Housing Counselors.	<i>Federal Register</i> , Vol. 88, No. 17, 01/26/2023, 4923-4928.	<b>Mar. 27, 2023</b>
*	<b>HUD</b>	Affirmatively Furthering Purposes and Policies of Fair Housing Act.	<i>Federal Register</i> , Vol. 88, No. 27, 02/09/2023, 8516-8590.	<b>Apr. 10, 2023</b>
*	<b>Internal Revenue Service (IRS)</b>	Coverage of Certain Preventive Services Under the Affordable Care Act.	<i>Federal Register</i> , Vol. 88, No. 22, 02/02/2023, 7236-7281.	<b>Apr. 03, 2023</b>
	<b>IRS</b>	Use of an Electronic Medium to Make Participant Elections and Spousal Consents.	<i>Federal Register</i> , Vol. 87, No. 250, 12/30/2022, 80501-80509.	<b>Mar. 30, 2023</b>
*	<b>Labor, Dept. of (DOL)</b>	Coverage of Certain Preventive Services Under the Affordable Care Act.	<i>Federal Register</i> , Vol. 88, No. 22, 02/02/2023, 7236-7281.	<b>Apr. 03, 2023</b>
	<b>National Credit Union Administration</b>	Revisions to Loan Participations, Eligible	<i>Federal Register</i> , Vol. 87, No. 250,	<b>Feb. 28, 2023</b>

	<b>(NCUA)</b>	Obligations, and Notes of Liquidating Credit Unions Rules.	12/30/2022, 80479-80501.	
	<b>Rural Housing Service (RHS)</b>	Changes Related to Administration of Property Reserve Accounts.	<i>Federal Register</i> , Vol. 88, No. 5, 01/09/2023, 1149-1151.	<b>Mar. 10, 2023</b>
*	<b>RHS</b>	Amendments to Single-Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 88, No.18, 01/27/2023, 5275-5278.	<b>Mar. 28, 2023</b>
	<b>Securities and Exchange Commission (SEC)</b>	Amendments to Order Competition Rule.	<i>Federal Register</i> , Vol. 88, No. 1, 01/03/2023, 128-245.	<b>Mar. 31, 2023</b>
*	<b>SEC</b>	Amendments to Disclosure of Order Execution Information.	<i>Federal Register</i> , Vol. 88, No. 13, 01/20/2023, 3786-3905.	<b>Mar. 31, 2023</b>
*	<b>SEC</b>	Regulation Best Execution.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5440-5556.	<b>Mar. 31, 2023</b>

**Final Rules and Effective Dates**

	<b><u>Agency</u></b>	<b><u>Final Rule</u></b>	<b><u>Federal Register Publication Date and Page Number</u></b>	<b><u>Effective Date</u></b>
*	<b>Bureau of Consumer Financial Protection (CFPB)</b>	Consumer Financial Protection Circular 2023-01: Unlawful Negative Option Marketing Practices.	<i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 5727-5730.	Released: <b>Jan. 19, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Generic Information Collection Plan for Surveys Using the Consumer Credit Panel.	<i>Federal Register</i> , Vol. 88, No. 7, 01/11/2023, 1564.	Comments Due: <b>Mar. 13, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Truth in Lending Act, Regulation Z.	<i>Federal Register</i> , Vol. 88, No. 7, 01/11/2023, 1566.	Comments Due: <b>Mar. 13, 2023</b>

*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Terms of Credit Card Plans Survey.	<i>Federal Register</i> , Vol. 88, No. 28, 02/10/2023, 8822-8823.	Comments Due: <b>Mar. 13, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Real Estate Settlement Procedures Act, Regulation X.	<i>Federal Register</i> , Vol. 88, No. 26, 02/08/2023, 8262.	Comments Due: <b>Apr. 10, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Request for Information Regarding Consumer Credit Card Market.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5313-5315.	Comments Due: <b>Apr. 24, 2023</b>
*	<b>Commodity Credit Corporation (CCC)</b>	Phase 2 of Emergency Relief Program and Other Crop and Livestock Assistance.	<i>Federal Register</i> , Vol. 88, No. 7, 01/11/2023, 1862-1892.	<b>Jan. 11, 2023</b>  Comments Due: <b>Mar. 13, 2023</b>
	<b>Commodity Futures Trading Commission (CFTC)</b>	Clearing Requirement Determination to Account for the Transition From LIBOR.	<i>Federal Register</i> , Vol. 87, No. 163, 08/24/2022, 52182-52221.	<b>Sep. 23, 2022</b>  Amendatory Instructions 3 and 5, Effective: <b>Jul. 01, 2023</b>
*	<b>CFTC</b>	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 88, No. 7, 01/11/2023, 1501-1503.	<b>Jan. 11, 2023</b>
*	<b>CFTC</b>	<b>CORRECTIONS:</b> Reporting, Recordkeeping, Daily Trading Records, and Swap Documentation Requirements for Swap Dealers and Major Swap Participants Regulations.	<i>Federal Register</i> , Vol. 87, No. 28, 02/10/2023, 8752-8755.	<b>Mar. 13, 2023</b>
*	<b>CFTC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Position Limits.	<i>Federal Register</i> , Vol. 87, No. 12, 01/19/2023, 3395-3396.	Comments Due: <b>Mar. 20, 2023</b>
*	<b>Farm Credit Administration (FCA)</b>	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 88, No. 9, 01/13/2023, 2197-	<b>Jan. 15, 2023</b>

		2199.	
*	<b>Farm Credit System Insurance Corporation (FCSIC)</b>	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 88, No. 11, 01/18/2023, 2812-2813. <b>Jan. 18, 2023</b>
*	<b>Farm Service Agency (FSA)</b>	Phase 2 of Emergency Relief Program and Other Crop and Livestock Assistance.	<i>Federal Register</i> , Vol. 88, No. 7, 01/11/2023, 1862-1892. <b>Jan. 11, 2023</b> Comments Due: <b>Mar. 13, 2023</b>
*	<b>Federal Communications Commission (FCC)</b>	Effective Date for Rules that Implement Section 8 of TRACED Act.	<i>Federal Register</i> , Vol. 88, No. 13, 01/20/2023, 3668. Amendments to 47 CFR 64.1200(a)(3)(ii) through (v), (b)(2) and (3), and (d): <b>Jul. 20, 2023</b>
*	<b>FCC</b>	Limits on Exempted Calls Under Telephone Consumer Protection Act.	<i>Federal Register</i> , Vol. 88, No. 13, 01/20/2023, 3668-3677. <b>Jul. 20, 2023</b>
*	<b>Federal Deposit Insurance Corporation (FDIC)</b>	<b>NOTICE:</b> Joint Report to Congressional Committees Regarding Differences in Accounting and Capital Standards Among the Federal Banking Agencies.	<i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 5960-5962. Published: <b>Jan. 30, 2023</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Intent To Terminate Receiverships.	<i>Federal Register</i> , Vol. 88, No. 21, 02/01/2023, 6727. Published: <b>Feb. 01, 2023</b>
*	<b>FDIC</b>	Supervisory Approach Regarding Changes to HMDA's Closed-End Mortgage Loan Volume Reporting Threshold.	<a href="https://www.fdic.gov/news/financial-institution-letters/2023/fil23006.html">https://www.fdic.gov/news/financial-institution-letters/2023/fil23006.html</a> Issued: <b>Feb. 03, 2023</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Termination of Receiverships.	<i>Federal Register</i> , Vol. 88, No. 24, 02/06/2023, 7722. Published: <b>Feb. 06, 2023</b>
	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections:	<i>Federal Register</i> , Vol. 88, No. 4, Comments Due: <b>Mar. 07, 2023</b>

	Notification of Performance by Bank Services and Securities of State Nonmember Banks and State Savings Associations.	01/06/2023, 1069-1072.	
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Real Estate Lending Standards; Foreign Banking and Investment by Insured State Nonmember Banks; and Treatment by FDIC as Conservator or Receiver of Financial Assets Transferred by an Insured Depository Institution in Connection With a Securitization or Participation after September 30, 2010.	<i>Federal Register</i> , Vol. 88, No. 28, 02/10/2023, 8860-8862.  Comments Due: <b>Apr. 11, 2023</b>
*	<b>Federal Emergency Management Agency (FEMA)</b>	<b>NOTICE:</b> Expiration of COVID-19 Related Measures.	<i>Federal Register</i> , Vol. 88, No. 28, 02/10/2023, 8884-8886.  Issued: <b>Feb. 10, 2023</b>
	<b>Federal Housing Finance Agency (FHFA)</b>	2023-2024 Multifamily Enterprise Housing Goals.	<i>Federal Register</i> , Vol. 87, No. 246, 12/23/2022, 78837-78846.  <b>Feb. 21, 2023</b>
	<b>FHFA</b>	Prior Approval Process for Enterprise Products.	<i>Federal Register</i> , Vol. 87, No. 247, 12/27/2022, 79217-79232.  <b>Feb. 27, 2023</b>
	<b>Federal Reserve Board (FRB)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 87, No. 151, 08/08/2022, 48414-48415.  Issued: <b>Aug. 08, 2022</b> Comments may be submitted any time during next 6 months.
*	<b>FRB</b>	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 88, No. 7, 01/11/2023, 1497-1499.  <b>Jan. 11, 2023</b>
*	<b>FRB</b>	Revisions to Regulation A to Reflect Increase in Primary and	<i>Federal Register</i> , Vol. 88, No. 9,  <b>Jan. 13, 2023</b>

	Secondary Credit Rates.	01/13/2023, 2194-2195.  <i>Federal Register</i> , Vol. 88, No. 26, 02/08/2023, 8219-8220.	<b>Feb. 08, 2023</b>
*	<b>FRB</b>	Amendments to Regulation D to Revise IORB Maintained at Federal Reserve Banks.  <i>Federal Register</i> , Vol. 88, No. 9, 01/13/2023, 2195-2197.  <i>Federal Register</i> , Vol. 88, No. 26, 02/08/2023, 8220-8221.	<b>Jan. 13, 2023</b>  <b>Feb. 08, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Payments Research Survey Information Collection.  <i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5340.	Issued: <b>Jan. 27, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Notice of Branch Closure Information Collection.  <i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5341-5342.	Issued: <b>Jan. 27, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Consumer Satisfaction Questionnaire, Federal Reserve Consumer Help Consumer Survey, Consumer Complaint Form, and Interagency Appraisal Complaint Form Information Collections.  <i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5342.	Issued: <b>Jan. 27, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Joint Report to Congressional Committees Regarding Differences in Accounting and Capital Standards Among the Federal Banking Agencies.  <i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 5960-5962.	Published: <b>Jan. 30, 2023</b>
*	<b>FRB</b>	Home Mortgage Disclosure Act: Loan Origination Threshold Changes.  <a href="https://www.federalreserve.gov/supervisionreg/caletters/caltr2301.htm">https://www.federalreserve.gov/supervisionreg/caletters/caltr2301.htm</a>	Issued: <b>Jan. 31, 2023</b>



*	FRB	Policy Statement Interpreting Section 9(13) of Federal Reserve Act.	<i>Federal Register</i> , Vol. 88, No. 25, 02/07/2023, 7848-7851.	Feb. 07, 2023
*	FRB	Implementation of Adjustable Interest Rate (LIBOR) Act.	<i>Federal Register</i> , Vol. 88, No. 17, 01/26/2023, 5204-5243.	Feb. 27, 2023
*	FRB	NOTICE: Comments Requested on Information Collection: Filings Related to the Gramm-Leach-Bliley Act.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5340-5341.	Comments Due: Mar. 28, 2023
*	FRB	NOTICE: Comments Requested on Information Collection: Notification of Nonfinancial Data Processing Activities.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5343.	Comments Due: Mar. 28, 2023
*	FRB	NOTICE: Comments Requested on Information Collection: Registration of Mortgage Loan Originators.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5343-5345.	Comments Due: Mar. 28, 2023
*	Federal Trade Commission (FTC)	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 88, No. 7, 01/11/2023, 1499-1500.	Jan. 11, 2023
*	FTC	NOTICE: Comments Requested on Guides for the Use of Environmental Marketing Claims.	<i>Federal Register</i> , Vol. 87, No. 243, 12/20/2022, 77766-77770.	Comments Due: Feb. 21, 2023
		Extension of Comment Period for Regulatory Review Notice Guides for the Use of Environmental Marketing Claims.	<i>Federal Register</i> , Vol. 88, No. 12, 02/06/2023, 7656-7657.	Comments Due: Apr. 24, 2023
*	FTC	Amendments to Premerger Notification Rule.	<i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 5748-5774.	Feb. 27, 2023

*	<b>Financial Crimes Enforcement Network (FinCEN)</b>	<p>Inflation Adjustments to Civil Money Penalties.</p> <p><b>CORRECTION:</b> Inflation Adjustments to Civil Money Penalties.</p>	<p><i>Federal Register</i>, Vol. 88, No. 12, 01/19/2023, 3311-3313.</p> <p><i>Federal Register</i>, Vol. 88, No. 23, 02/03/2023, 7357.</p>	<p><b>Jan. 19, 2023</b></p> <p>Published: <b>Feb. 03, 2023</b></p>
*	<b>FinCEN</b>	<b>ORDER:</b> Imposition of Special Measure to Prohibit the Transmittal of Funds Involving Bitzlato Limited.	<i>Federal Register</i> , Vol. 88, No. 14, 01/23/2023, 3919-3926.	<b>Feb. 01, 2023</b>
*	<b>FinCEN</b>	<b>NOTICE:</b> Beneficial Ownership Information Report.	<i>Federal Register</i> , Vol. 88, No. 10, 01/17/2023, 2760-2764.	Comments Due: <b>Mar. 20, 2023</b>
*	<b>FinCEN</b>	<b>NOTICE:</b> Individual FinCEN Identifiers Report.	<i>Federal Register</i> , Vol. 88, No. 10, 01/17/2023, 2764-2766.	Comments Due: <b>Mar. 20, 2023</b>
*	<b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> Regulatory Waiver Requests Granted for the Third Quarter of Calendar Year 2022.	<i>Federal Register</i> , Vol. 88, No. 28, 02/10/2023, 8886-8903.	Issued: <b>Feb. 10, 2023</b>
	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: FHA TOTAL Mortgage Scorecard.	<i>Federal Register</i> , Vol. 87, No. 245, 12/22/2022, 78702.	Comments Due: <b>Feb. 21, 2023</b>
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Lender Qualifications for Multifamily Accelerated Processing Guide.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5371.	Comments Due: <b>Feb. 27, 2023</b>
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Ginnie Mae Digital Collateral Program.	<i>Federal Register</i> , Vol. 88, No. 17, 01/26/2023, 5034-5035.	Comments Due: <b>Mar. 27, 2023</b>
*	<b>Labor, Dept. of (DOL)</b>	Inflation Adjustments to Civil Money Penalties.	<i>Federal Register</i> , Vol. 88, No. 9,	<b>Jan. 15, 2023</b>

		01/13/2023, 2210-2222.	
*	<b>National Credit Union Administration (NCUA)</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Advertising of Excess Insurance; Written Reimbursement Policy; IRPS 19-1 Guidance Regarding Prohibitions Imposed by Section 205(d) of the FCU Act; and Monitoring Bank Secrecy Act Compliance.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5384-5385.  Comments Due: <b>Feb. 27, 2023</b>
*	<b>Office of the Comptroller of the Currency (OCC)</b>	<b>NOTICE:</b> Joint Report to Congressional Committees Regarding Differences in Accounting and Capital Standards Among the Federal Banking Agencies.	<i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 5960-5962.  Issued: <b>Jan. 30, 2023</b>
*	<b>OCC</b>	Home Mortgage Disclosure Act: Loan Origination Threshold Changes.	<a href="https://www.occ.gov/news-issuances/bulletins/2023/bulletin-2023-5.html">https://www.occ.gov/news-issuances/bulletins/2023/bulletin-2023-5.html</a>  Issued: <b>Feb. 01, 2023</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping Requirements for Securities Transactions.	<i>Federal Register</i> , Vol. 88, No. 23, 02/03/2023, 7537-7538.  Comments Due: <b>Mar. 06, 2023</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Securities Offering Disclosure Rules.	<i>Federal Register</i> , Vol. 88, No. 11, 01/18/2023, 2999-3001.  Comments Due: <b>Mar. 20, 2023</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions With Total Consolidated Assets of \$250 Billion or More Under the Dodd-Frank Act.	<i>Federal Register</i> , Vol. 88, No. 28, 02/10/2023, 8989-8991.  Comments Due: <b>Mar. 13, 2023</b>
*	<b>Office of Foreign</b>	Inflation Adjustments to Civil	<i>Federal Register</i> ,  <b>Jan. 13, 2023</b>

	<b>Assets Control (OFAC)</b>	Money Penalties.	Vol. 88, No. 9, 01/13/2023, 2229-2234.	
*	<b>Rural Business-Cooperative Service (RBC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: 7 CFR 1910, Common Forms Package for Federal Debt and Employment Verification Forms.	<i>Federal Register</i> , Vol. 88, No. 14, 01/23/2023, 3967-3968.	Comments Due: <b>Mar. 24, 2023</b>
*	<b>Rural Utilities Service (RUS)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: 7 CFR 1910, Common Forms Package for Federal Debt and Employment Verification Forms.	<i>Federal Register</i> , Vol. 88, No. 14, 01/23/2023, 3967-3968.	Comments Due: <b>Mar. 24, 2023</b>
*	<b>RUS</b>	Updates to Rural eConnectivity Program.	<i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 5724-5727.	<b>May 01, 2023</b>  Comments Due: <b>Mar. 31, 2023</b>
*	<b>Rural Housing Service (RHS)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: 7 CFR 1910, Common Forms Package for Federal Debt and Employment Verification Forms.	<i>Federal Register</i> , Vol. 88, No. 14, 01/23/2023, 3967-3968.	Comments Due: <b>Mar. 24, 2023</b>
*	<b>Securities and Exchange Commission (SEC)</b>	<b>NOTICE:</b> Adjustments to Civil Monetary Penalty Amounts.	<i>Federal Register</i> , Vol. 88, No. 7, 01/11/2023, 1614-1616.	<b>Jan. 15, 2023</b>
*	<b>SEC</b>	Updates to EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 88, No. 15, 01/24/2023, 4083-4085.	<b>Jan. 24, 2023</b>
*	<b>SEC</b>	<b>ORDER:</b> Fiscal Year 2023 Annual Adjustments to Transaction Fee Rates.	<i>Federal Register</i> , Vol. 88, No. 17, 01/26/2023, 5051-5058.	Issued: <b>Jan. 26, 2023</b>
	<b>SEC</b>	Amendments to Insider Trading Arrangements and Related Disclosures.	<i>Federal Register</i> , Vol. 87, No. 249, 12/29/2022, 80362-80432.	<b>Feb. 27, 2023</b>
	<b>SEC</b>	Enhancement of the Information Mutual Funds, Exchange-Traded	<i>Federal Register</i> , Vol. 87, No. 245,	<b>Jul. 01, 2024</b>

	Funds, and Other Funds Need Report About Proxy Votes.	12/22/2022, 78770-78818.	
*	<b>Small Business Administration (SBA)</b>	<b>NOTICE:</b> Peg Interest Rate for FY 2023 January-March Quarter.	<i>Federal Register</i> , Vol. 88, No. 8, 01/12/2023, 2151.  Issued: <b>Jan. 13, 2023</b>
*	<b>Treasury, Dept. of (Treasury)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Troubled Asset Relief Program-Making Home Affordable Participants.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5433-5434.  Comments Due: <b>Feb. 27, 2023</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Bank Enterprise Award Program Application.	<i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 5964.  Comments Due: <b>Mar. 01, 2023</b>
*	<b>Veterans Affairs, Dept. of (VA)</b>	<b>NOTICE:</b> Correction to Previously Adjusted Civil Money Penalties.	<i>Federal Register</i> , Vol. 88, No. 10, 01/17/2023, 2537-2538.  <b>Jan. 17, 2023</b>
	<b>VA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: VA-Guaranteed Home Loan Cash-out Refinance Loan Comparison Disclosure.	<i>Federal Register</i> , Vol. 87, No. 249, 12/29/2022, 80263.  Comments Due: Within 30 Days of Publication on <i>Federal Register</i> website.
*	<b>VA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Financial Statement.	<i>Federal Register</i> , Vol. 88, No. 17, 01/26/2023, 2537-2538.  Comments Due: <b>Mar. 27, 2023</b>

\* Denotes new item in the chart