



September 2023 Regulatory Report

CFPB Issues Correction of Agency Contact Information.

The Bureau of Consumer Financial Protection (CFPB) published the "Agency Contact Information" final rule on **03/20/2023**, in the *Federal Register*. CFPB has identified four clerical errors in the final rule. The errors are found in the federal agency contact information that must be provided with Equal Credit Opportunity Act adverse action notices in appendix A to Regulation B, the Fair Credit Reporting Act Summary of Consumer Rights in appendix K to Regulation V, and a CFPB website address where the public may access certain APR tables referenced in comment appendix J-2 to Regulation Z. This document corrects the errors. The correction is effective **09/25/2023**. The correction may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-08-25/pdf/2023-18240.pdf>. *Federal Register*, Vol. 88, No. 164, 08/25/2023, 58065-58071.

CFPB Seeks Comment on National Age-Friendly Banking Survey.

CFPB seeks comment regarding an information collection titled, CFPB National Age-Friendly Banking Survey. The proposed survey examines how banking experiences may vary as people age and how they may differ for specific subpopulations of older adults that face unique challenges related to accessibility and quality of banking services. Additionally, the survey will enable CFPB to understand the experiences of older adults with banking, including challenges and opportunities for adoption of "age-friendly" account features. The survey will collect

information on respondents' experiences with their primary bank or credit union. Comments are due **09/25/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-08-25/pdf/2023-18349.pdf>. *Federal Register*, Vol. 88, No. 164, 08/25/2023, 58252-58253.

FRB Announces Final Approval of Holding Company Financial Statement Information Collection.

The Board of Governors of the Federal Reserve System (FRB) announced final approval of an information collection titled, Financial Statements for Holding Companies. FRB requires bank holding companies, most savings and loan holding companies, securities holding companies, and U.S. intermediate holding companies (collectively, HCs) to provide standardized financial statements through one or more of the FR Y-9 reports. The information collected on the FR Y-9 reports is necessary for FRB to identify emerging financial risks and monitor the safety and soundness of HC operations. See the notice for more specific information about what data is collected on each report within the series. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-18/pdf/2023-17827.pdf>. *Federal Register*, Vol. 88, No. 159, 08/18/2023, 56624-56626.

FRB Seeks Members for Insurance Policy Advisory Committee.

FRB seeks individuals to serve as members of the Insurance Policy Advisory Committee (IPAC). IPAC was established at FRB by the

Economic Growth, Regulatory Relief, and Consumer Protection Act. See the notice for application dates, council size and term, what information need be included in an applicant's statement of interest, and qualifications for IPAC candidates. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-08-22/pdf/2023-17995.pdf>. *Federal Register*, Vol. 88, No. 161, 08/22/2023, 57112.

FRB Seeks Comment on Several Information Collections.

- FRB seeks comment regarding an information collection titled, Consumer and Stakeholder Surveys. FRB uses the collection to inform consumer-focused research, implement statutory requirements, and facilitate community development. The surveys inform FRB's work by identifying emerging risks and providing additional data on the issues that affect the well-being of consumers and communities and how the financial services marketplace functions. The surveys gather quantitative and qualitative information directly from individual consumers or households on consumer finance topics. The collection also gathers quantitative and qualitative information on current and emerging community economic issues from stakeholders. Comments are due **10/17/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-18/pdf/2023-17830.pdf>. *Federal Register*, Vol. 88, No. 159, 08/18/2023, 56621-56622.
- FRB seeks comment regarding an information collection titled, Reports of Deposits. The Reports of Deposits information collection comprises of the Report of Deposits and Vault Cash (FR 2900) and the Report of Foreign (Non-U.S.) Currency Deposits (FR 2915). The FR 2900 collects information on select

deposits and vault cash from depository institutions. The FR 2915 collects the weekly average amount outstanding of deposits denominated in foreign (non-U.S.) currencies, held at U.S. offices of depository institutions that are included in the FR 2900. Comments are due **10/17/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-18/pdf/2023-17828.pdf>. *Federal Register*, Vol. 88, No. 159, 08/18/2023, 56622-56623.

- FRB seeks comment regarding an information collection titled, Surveys of Consumer and Community Affairs Publications and Resources. FRB uses the collection to seek input from users or potential users of FRB's publications, resources, and conference materials to understand their interests and needs; to inform decisions concerning content, design, and dissemination strategies; to gauge public awareness of FRB's publications, resources, and conferences; and to assess the effectiveness of FRB's communications with various respondents. The surveys are used to gather qualitative and quantitative information directly from users or potential users of FRB publications, resources, and conference materials, such as consumers and stakeholders. The content of survey questions and consumer or stakeholder respondents vary from survey to survey. Comments are due **10/17/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-18/pdf/2023-17826.pdf>. *Federal Register*, Vol. 88, No. 159, 08/18/2023, 56623-56624.
- FRB seeks comment regarding an information collection titled, Survey of Household Economics and Decisionmaking (SHED). The SHED is an ad hoc voluntary survey covering topics

such as individuals' overall financial well-being, employment experiences, income and ability to pay bills, economic preparedness, banking and access to credit, housing and living arrangement decisions, education and human capital, student loans, and retirement planning. The overall content of SHED depends on changing economic, regulatory, or legislative developments as well as changes in the financial services industry. FRB uses SHED to monitor usage of emerging financial products and understand how macroeconomic conditions are affecting households. FRB proposes several changes to the information collection as further outlined in the notice. Comments are due **10/17/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-18/pdf/2023-17831.pdf>. *Federal Register*, Vol. 88, No. 159, 08/18/2023, 56626-26627.

- FRB seeks comment regarding an information collection titled, Disclosure Requirements Associated with the Bureau of Consumer Financial Protection's (CFPB's) Regulation DD. The information collection is FRB's collection associated with CFPB's Regulation DD, which implements the Truth in Savings Act to assist consumers in comparing deposit accounts offered by institutions, principally through the disclosure of fees, the annual percentage yield, and other account terms. Comments are due **10/17/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-18/pdf/2023-17829.pdf>. *Federal Register*, Vol. 88, No. 159, 08/18/2023, 56627-26628.
- FRB seeks comment regarding an information collection titled, Notifications Related to Community Development and Public Welfare Investments by State Member Banks. Regulation H, Membership

of State Banking Institutions in the Federal Reserve System, requires state member banks to comply with the following Regulation H notification requirements in connection with their community development or public welfare investment activity: (a) if the investment does not require prior FRB approval, a written notice must be sent to the appropriate Federal Reserve Bank; and (b) if the investment does require prior FRB approval, a request for approval must be sent to the appropriate Federal Reserve Bank. Comments are due **10/17/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-18/pdf/2023-17824.pdf>. *Federal Register*, Vol. 88, No. 159, 08/18/2023, 56628-56629.

- FRB seeks comment regarding an information collection titled, Whistleblower Intake Guide. The guide collects information regarding alleged misconduct or retaliation by an FRB-supervised institution or an affiliated party of such institution. The information collected through the collection assists in FRB's supervision of financial institutions. Comments are due **11/07/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-09-08/pdf/2023-19447.pdf>. *Federal Register*, Vol. 88, No. 173, 09/08/2023, 62084-62085.

FRB Issues Proposed Rule on Risk-Based Capital Surcharges for GSIBs.

FRB seeks comment regarding a proposed rule to amend the rule that identifies and establishes risk-based capital surcharges for global systemically important bank holding companies (GSIBs). The proposal would also amend the Systemic Risk Report (FR Y-15), which is the source of inputs to the implementation of the GSIB framework under the capital rule. The changes set forth in the

proposed rule would improve the precision of the GSIB surcharge and better measure systemic risk under the framework. For certain systemic indicators currently measured only as of a single date, the proposed rule changes the reporting of the average of daily or monthly values to reduce the effects of temporary changes to indicator values around measurement dates. To improve risk capture, the proposed rule would improve the measurement of some systemic indicators used in the GSIB surcharge framework and the framework for determining prudential standards for large banking organizations. In addition, the proposed rule would reduce cliff effects and enhance the sensitivity of the surcharge to changes in the method 2 score by calculating surcharges based on narrower score band ranges. Finally, the proposed rule would make several amendments to the FR Y-15 to improve the consistency of data reporting and systemic indicator measurement. Comments are due **11/30/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-09-01/pdf/2023-16896.pdf>. *Federal Register*, Vol. 88, No. 169, 09/01/2023, 60385-60402.

FDIC Announces Termination of Receiverships.

The Federal Deposit Insurance Corporation (FDIC), as Receiver, for 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-2023-09-07/pdf/2023-19298.pdf>. *Federal Register*, Vol. 88, No. 172, 09/07/2023, 61593.

OCC Seeks Comment on Conversions from Mutual to Stock Information Collection.

The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Conversions from Mutual to Stock Form. Part 192 governs the process through which a savings association may convert from the mutual to the stock form of ownership and sets forth the procedures and submissions required in connection with that process. The information collection is used in connection with the requirements of Part 192. Comments are due **10/02/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-31/pdf/2023-18808.pdf>. *Federal Register*, Vol. 88, No. 168, 08/31/2023, 60262-60266.

OCC Seeks Comment on Supervisory Guidance on Advanced Approaches Capital Rule.

OCC seeks comment regarding an information collection titled, Supervisory Guidance: Supervisory Review Process of Capital Adequacy (Pillar 2) Related to the Implementation of the Basel II Advanced Capital Framework. In 2008, OCC, Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) issued a supervisory guidance document to assist banking organizations in implementing the supervisory review process, or Pillar 2, of the advanced approaches risk-based capital rule. The

guidance is relevant for OCC-supervised national banks and federal savings associations that are subject to the advanced approaches capital rule. It does not apply to small banks. Paragraphs 37, 41, 43, and 46 of the guidance contain information collections as further explained in the notice. Comments are due **10/02/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-08-31/pdf/2023-18813.pdf>. *Federal Register*, Vol. 88, No. 168, 08/31/2023, 60266-60267.

HUD Issues Notice Regarding FHA Credit Watch Termination.

The Department of Housing and Urban Development (HUD) issued a notice to advise of the cause and effect of termination of Direct Endorsement (DE) approval taken by HUD's Federal Housing Administration (FHA) against HUD-approved mortgagees through the FHA Credit Watch Termination Initiative. The notice includes a list of mortgagees that have had their DE Approval terminated. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-08-22/pdf/2023-17989.pdf>. *Federal Register*, Vol. 88, No. 161, 08/22/2023, 57128-57129.

HUD Seeks Comment on Several Information Collections.

- HUD seeks comment regarding an information collection titled, FHA-Insured Mortgage Loan Servicing for Performing Loans; MIP Processing, Escrow Administration, Customer Services, Servicing Fees, and 235 Loans. The information request is a comprehensive collection for Federal Housing Administration (FHA) approved mortgagees that service FHA-insured mortgages and the mortgagors (borrowers) who are involved with the collection and payment of mortgage

insurance premiums, payment processing, escrow account administration, Section 235, and assumptions. The data and information provided are essential for managing HUD's single family loan programs. Comments are due

10/30/2023. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-30/pdf/2023-18636.pdf>.

Federal Register, Vol. 88, No. 167, 08/30/2023, 59937-59938.

- HUD seeks comment regarding an information collection titled, Single Family Application for Insurance Benefits. Federal Housing Administration (FHA) insurance is an important source of mortgage credit for low and moderate-income borrowers. It is essential that FHA maintain a healthy mortgage insurance fund through premiums charged to the borrower by FHA. Providing policy and guidance to the single family housing mortgage industry regarding changes in FHA's program is essential to protect the fund. The information collection is based on the claim activity involving FHA-insured mortgage loan servicing of foreclosed mortgage loans after the foreclosure sale. Revisions to the currently approved collection have been made due to program activity. Comments are due **10/30/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-30/pdf/2023-18642.pdf>. *Federal Register*, Vol. 88, No. 167, 08/30/2023, 59938-59939.
- HUD seeks comment regarding an information collection titled, Multifamily Mortgagee's Application for Insurance Benefits. A lender with an insured multifamily mortgage pays an annual insurance premium to HUD. When and if the mortgage goes into default, the lender may elect to file a claim for insurance benefits with HUD. A requirement of the claims process is the submission of an

application for insurance benefits. The information collection is used in connection with the submission requirement. Comments are due **10/06/2023**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-09-07/pdf/2023-19274.pdf>.
Federal Register, Vol. 88, No. 172, 09/07/2023, 61612-61613.

FEMA Issues Final Flood Hazard Determinations.

The Federal Emergency Management Agency (FEMA) issued a notice which identifies communities in the states of **Colorado, Indiana, Ohio, Oklahoma, South Dakota, Virginia, and Wisconsin**, 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 **01/11/2024**, 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-2023-09-01/pdf/2023-18971.pdf>. *Federal Register*, Vol. 88, No. 169, 09/01/2023, 60478-60479.

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 **Alabama, Colorado, Florida, Maryland, Montana, North Carolina, 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-2023-08-25/pdf/2023-18287.pdf>. *Federal Register*, Vol. 88, No. 164, 08/25/2023, 58290-58292.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Alabama, Colorado, Florida, Georgia, Kentucky, Maryland, New Mexico, South Carolina, 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-2023-08-14/pdf/2023-17346.pdf>.

Federal Register, Vol. 88, No. 155, 08/14/2023, 55061-55064.

- FEMA issued a notice which lists communities in the states of **Arizona, Arkansas, California, Florida, Hawaii, Illinois, Minnesota, New York, Ohio, 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-2023-08-25/pdf/2023-18285.pdf>.

Federal Register, Vol. 88, No. 164, 08/25/2023, 58296-58299.

- FEMA issued a notice which lists communities in the states of **California, Colorado, Florida, Georgia, Kentucky, Maryland, North Carolina, Pennsylvania, South Carolina, Texas, Virginia, and West 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-2023-09-01/pdf/2023-18972.pdf>.

Federal Register, Vol. 88, No. 169, 09/01/2023, 60474-60477.

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 **Illinois**, **Minnesota**, and **West Virginia**, 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 **11/24/2023**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-08-25/pdf/2023-18282.pdf>.
Federal Register, Vol. 88, No. 164, 08/25/2023, 58292-58293.
- 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 **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 **11/24/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-08-25/pdf/2023-18284.pdf>.

Federal Register, Vol. 88, No. 164, 08/25/2023, 58294.

- 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 **Illinois**, **Minnesota**, and **Ohio**, 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 **11/30/2023**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-09-01/pdf/2023-18973.pdf>.
Federal Register, Vol. 88, No. 169, 09/01/2023, 60480-60481.

FEMA Issues Correction to Proposed Flood Hazard Determination.

FEMA, on **07/31/2023**, published in the *Federal Register* a proposed flood hazard determination that contained an erroneous table. FEMA has issued a correction to be used in lieu of the erroneous information. The table provided in the correction represents the proposed flood hazard determinations and communities affected for Kenai Peninsula Borough, **Alaska** and Incorporated Areas. Comments are due **10/30/2023**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-25/pdf/2023-18286.pdf>. *Federal Register*, Vol. 88, No. 164, 08/25/2023, 58295.

IRS Issues Additional Guidance on Low-Income Communities Bonus Credit Program.

The Internal Revenue Service (IRS) issued a final rule concerning the application of the low-income communities bonus credit program for the energy investment credit established pursuant to the Inflation Reduction Act. Under the program, applicants investing in certain solar or wind-powered electricity generation facilities for which the applicants otherwise would be eligible for an energy investment credit may apply for an allocation of environmental justice solar and wind capacity limitation to increase the amount of the energy investment credit for the taxable year in which the facility is placed in service. The final rule provides definitions and requirements that are applicable for the program. The final rule is effective **10/16/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-15/pdf/2023-17078.pdf>. *Federal Register*, Vol. 88, No. 156, 08/15/2023, 55506-55548.

IRS Seeks Comment on ABLE Program Information Collection.

IRS seeks comment regarding an information collection titled, Guidance under Section 529A: Qualified ABLE Programs. The Stephen Beck, Jr., Achieving a Better Life Experience

(ABLE) Act, as part of The Tax Increase Prevention Act, added Internal Revenue Code (IRC) section 529A. The IRC section 529A provides rules under which States or State agencies or instrumentalities may establish and maintain a new type of tax-favored savings program through which contributions may be made to the account of an eligible disabled individual to meet qualified disability expenses. The accounts also receive favorable treatment for purposes of certain means-tested Federal programs. IRS Regulations section 1.529A-2 provides guidance about the requirements applicable to qualified ABLE programs and individuals seeking to establish ABLE accounts under such programs. The collection is used in connection with IRC section 529A. Comments are due **11/07/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-09-08/pdf/2023-19352.pdf>. *Federal Register*, Vol. 88, No. 173, 09/08/2023, 62147-62148.

RHS Proposes to Update Manufactured Housing Provisions.

The Rural Housing Service (RHS) issued a proposed rule to amend the regulations for the Single-Family Housing (SFH) Section 502 Direct and the SFH Guaranteed Loan Program. The Section 502 Direct Loan Program assists low- and very low-income applicants who currently do not own adequate housing and cannot obtain other credit, the opportunity to acquire, build, rehabilitate, improve, or relocate dwellings in rural areas. The Section 502 Guaranteed Loan Program assists low- and moderate-income applicants with the same opportunities. Eligibility for the loans, loan guarantees, and grants is based on income and varies according to the average median income for each area. The intent of the proposed rule is to allow RHS to give borrowers increased purchase options within a competitive market and increase adequate housing along with an enhanced customer experience with the SFH programs.

Comments are due **10/16/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-16/pdf/2023-17519.pdf>. *Federal Register*, Vol. 88, No. 157, 08/16/2023, 55601-55606.

RHS Issues Correction to Section 504 Home Repair Loan and Grant Pilot Programs.

RHS issued a correction to a notice published in the *Federal Register* on **07/18/2023**, entitled Single Family Housing Section 504 Home Repair Loans and Grants in Presidentially Declared Disaster Areas Pilot Program. The purpose of the July notice was to announce the waiver of four regulatory requirements for the loan and grant pilot programs. See the correction for the specific change. The correction is effective **09/06/2023**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-09-06/pdf/2023-19115.pdf>. *Federal Register*, Vol. 88, No. 171, 09/06/2023, 60883.

CFTC Proposes to Amend Swap Execution Facility Regulations.

The Commodity Futures Trading Commission (CFTC) issued a proposed rule to amend its swap execution facility (SEF) regulations related to uncleared swap confirmations, as well as associated technical and conforming changes. The Dodd-Frank Act amended the Commodity Exchange Act (CEA) by adding section 5h, which establishes registration requirements and core principles for SEFs. CFTC implemented CEA section 5h by adopting part 37 of its regulations, which, among other things, sets forth operational requirements for SEFs and establishes various requirements for the trading of swaps on SEFs. During the implementation of part 37, SEFs informed CFTC that the confirmation requirement for uncleared swaps was operationally and technologically difficult and

impractical to implement. CFTC has proposed amendments to address the challenges raised. Comments are due **10/24/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-25/pdf/2023-17747.pdf>. *Federal Register*, Vol. 88, No. 164, 08/25/2023, 58145-58157.

CFTC Proposes to Amend Provisions Common to Registered Entities.

CFTC issued a proposed rule to amend regulations under the Commodity Exchange Act (CEA) that govern how registered entities submit self-certifications, and requests for approval, of rules, rule amendments, and new products for trading and clearing, as well as CFTC's review and processing of such submissions. The proposed amendments are intended to clarify, simplify, and enhance the utility of the regulations for market participants and CFTC. Comments are due **11/06/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-09-06/pdf/2023-18694.pdf>. *Federal Register*, Vol. 88, No. 171, 09/06/2023, 61432-61461.

SEC Adjusts Registration Fee Rates.

The Securities and Exchange Commission (SEC) issued an order to make fiscal year (FY) 2024 annual adjustments to registration fee rates. SEC collects fees under various provisions of the securities laws, including: (a) section 6(b) of the Securities Act which requires SEC to collect fees from issuers on the registration of securities; (b) section 13(e) of the Securities Exchange Act which requires SEC to collect fees on specified repurchases of securities; and (c) section 14(g) of the Exchange Act which requires SEC to collect fees on specified proxy solicitations and statements in corporate control transactions. The provisions also require SEC to make annual adjustments to the applicable fee

rates. See the order for the specific adjustments for FY 2024. The order may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-08-30/pdf/2023-18723.pdf>. *Federal Register*, Vol. 88, No. 167, 08/30/2023, 59953-59957.

SEC Issues Exemption for Certain Exchange Members.

SEC issued a final rule to adopt amendments to a rule under the Securities Exchange Act that exempts certain SEC-registered brokers or dealers from membership in a registered national securities association (Association). The amendments replace rule provisions that provide an exemption for proprietary trading with narrower exemptions from Association membership for any registered broker or dealer that is a member of a national securities exchange, carries no customer accounts, and effects transactions in securities otherwise than on a national securities exchange of which it is a member. The amendments create exemptions for such a registered broker or dealer that effects securities transactions otherwise than on an exchange of which it is a member that result solely from orders that are routed by a national securities exchange of which it is a member to comply with order protection regulatory requirements, or are solely for the purpose of executing the stock leg of a stock-option order.

The final rule is effective **11/06/2023**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-09-07/pdf/2023-18658.pdf>. *Federal Register*, Vol. 88, No. 172, 09/07/2023, 61850-61893.

SEC Reopens Comment Period for Advisory Client Assets Proposal.

SEC reopened the comment period for its proposed rule regarding safeguarding advisory client assets.

The proposed new rule would redesignate and amend the current custody rule. In light of the adoption of the private fund adviser audit rule, which generally requires a registered investment adviser to obtain an annual financial statement audit of each private fund it advises in accordance with the audit provision of the current custody rule, SEC has reopened the comment period for the advisory clients assets proposal to allow additional time to assess the proposed amendments to the current custody rule's audit provision. Comments are due **10/30/2023**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-08-30/pdf/2023-18667.pdf>. *Federal Register*, Vol. 88, No. 167, 08/30/2023, 59818-59820.

FTC Updates National Do-Not-Call Registry Access Fees.

The Federal Trade Commission (FTC) issued a final rule to amend its Telemarketing Sales Rule (TSR) by updating the fees charged to entities accessing the National Do Not Call Registry (Registry), as required by the Do-Not-Call Registry Fee Extension Act. Specifically, the revised rule increases (1) the annual fee for access to the Registry for each area code of data from \$75 to \$78 per area code, and (2) the maximum amount that will be charged to any single entity for accessing area codes of data from \$20,740 to \$21,402. Entities may add area codes during the second six months of their annual subscription period, and the fee for additional area codes increases from \$38 to \$39. The final rule is effective **10/01/2023**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-08-23/pdf/2023-18085.pdf>. *Federal Register*, Vol. 88, No. 162, 08/23/2023, 57333-57334.

FCC Issues Proposed Rule Regarding Cybersecurity Labeling for IoT Devices.

The Federal Communications Commission (FCC) issued a proposed rule to improve consumer confidence and understanding of the security of their connected devices commonly known as Internet of Things (IoT) devices. FCC has proposed a voluntary cybersecurity labeling program that would provide easily understood, accessible information to consumers on the relative security of an IoT device or product, and assure consumers that manufacturers of devices bearing FCC's IoT cybersecurity label adhere to widely accepted cybersecurity standards. Comments are due **09/25/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-25/pdf/2023-18357.pdf>. *Federal Register*, Vol. 88, No. 164, 08/25/2023, 58211-58229.

EEOC Issues Proposal to Implement Pregnant Workers Fairness Act.

The Equal Employment Opportunity Commission (EEOC) issued a proposed rule to implement the Pregnant Workers Fairness Act (PWFA), which requires a covered entity to provide reasonable accommodations to a qualified employee's or applicant's known limitation related to, affected by, or arising out of pregnancy, childbirth, or related medical conditions, unless the accommodation will cause an undue hardship on the operation of the business of the covered entity. Comments are due **10/10/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-08-11/pdf/2023-17041.pdf>. *Federal Register*, Vol. 88, No. 154, 08/11/2023, 54714-54794.

DOL Issues Proposed Rule to Revise Exemptions From Minimum Wage and Overtime Pay Requirements for Certain Employees.

The Department of Labor (DOL) issued a proposed rule to update and revise the

regulations issued under the Fair Labor Standards Act which implement the exemptions from minimum wage and overtime pay requirements for executive, administrative, professional, outside sales, and computer employees. Significant proposed revisions include increasing the standard salary level to the 35th percentile of weekly earnings of full-time salaried workers in the lowest-wage Census Region (currently the South) \$1,059 per week (\$55,068 annually for a full-year worker) and increasing the highly compensated employee total annual compensation threshold to the annualized weekly earnings of the 85th percentile of fulltime salaried workers nationally (\$143,988). DOL has also proposed to add to the regulations an automatic updating mechanism that would allow for the timely and efficient updating of all the earnings thresholds. Comments are due **11/07/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-09-08/pdf/2023-19032.pdf>. *Federal Register*, Vol. 88, No. 173, 09/08/2023, 62152-62240.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Bureau of Consumer Financial Protection (CFPB)	Interagency Guidance on Reconsiderations of Value of Residential Real Estate Valuations.	<i>Federal Register</i> , Vol. 88, No. 139, 07/21/2023, 47071- 47077.	Sep. 19, 2023
Commodity Futures Trading Commission (CFTC)	ANPR: Risk Management Program Regulations for Swap Dealers, Major Swap Participants, and Futures Commission Merchants.	<i>Federal Register</i> , Vol. 88, No. 136, 07/18/2023, 45826- 45836.	Sep. 18, 2023
CFTC	Derivatives Clearing Organizations Recovery and Orderly Wind-Down Plans.	<i>Federal Register</i> , Vol. 88, No. 144, 07/28/2023, 48968- 49055.	Sep. 26, 2023
CFTC	Amendments to Margin Requirements for Uncleared Swaps Applicable to Swap Dealers and Major Swap Participants Without Prudential Regulator.	<i>Federal Register</i> , Vol. 88, No. 151, 08/08/2023, 53409- 53431.	Oct. 10, 2023
* CFTC	Amendments to Swap Confirmation Requirements for Swap Execution Facilities.	<i>Federal Register</i> , Vol. 88, No. 164, 08/25/2023, 58145- 58157.	Oct. 24, 2023
* CFTC	Amendments to Provisions Common to Registered Entities.	<i>Federal Register</i> , Vol. 88, No. 171, 09/06/2023, 61432- 61461.	Nov. 06, 2023
* Equal Employment Opportunity Commission (EEOC)	Regulations to Implement Pregnant Workers Fairness Act.	<i>Federal Register</i> , Vol. 88, No. 154, 08/11/2023, 54714- 54794.	Oct. 10, 2023
* Federal Communications Commission	Cybersecurity Labeling for Internet of Things Devices.	<i>Federal Register</i> , Vol. 88, No. 164,	Sep. 25, 2023

(FCC)		08/25/2023, 58211-58229.	
Federal Deposit Insurance Corporation (FDIC)	Interagency Guidance on Reconsiderations of Value of Residential Real Estate Valuations.	<i>Federal Register</i> , Vol. 88, No. 139, 07/21/2023, 47071-47077.	Sep. 19, 2023
Federal Housing Finance Agency (FHFA)	Amendments to Suspended Counterparty Program Regulation.	<i>Federal Register</i> , Vol. 88, No. 139, 07/21/2023, 47077-47084.	Sep. 19, 2023
Federal Reserve Board (FRB)	Interagency Guidance on Reconsiderations of Value of Residential Real Estate Valuations.	<i>Federal Register</i> , Vol. 88, No. 139, 07/21/2023, 47071-47077.	Sep. 19, 2023
* FRB	Amendments to Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies; Systemic Risk Report.	<i>Federal Register</i> , Vol. 88, No. 169, 09/01/2023, 60385-60402.	Nov. 30, 2023
Federal Trade Commission (FTC)	Trade Regulation Rule on the Use of Consumer Reviews and Testimonials.	<i>Federal Register</i> , Vol. 88, No. 145, 07/31/2023, 49364-49392.	Sep. 29, 2023
Housing and Urban Development, Dept. of (HUD)	Revisions to Requirements for Investing Lenders and Mortgagees to Gain or Maintain Status as FHA-Approved.	<i>Federal Register</i> , Vol. 88, No. 136, 07/18/2023, 45863-45867.	Sep. 18, 2023
HUD	Modernizing Engagement with Mortgagors in Default.	<i>Federal Register</i> , Vol. 88, No. 145, 07/31/2023, 49392-49397.	Sep. 29, 2023
Internal Revenue Service (IRS)	Identification of Monetized Installment Sale Transactions as Listed Transactions.	<i>Federal Register</i> , Vol. 88, No. 149, 08/04/2023, 51756-51763.	Oct. 03, 2023
IRS	Amendments to Consolidated Return Regulations.	<i>Federal Register</i> , Vol. 88, No. 150, 08/07/2023, 52057-52082.	Nov. 06, 2023

*	Labor, Dept. of (DOL)	Defining and Delimiting Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.	<i>Federal Register</i> , Vol. 88, No. 173, 09/08/2023, 62152-62240.	Nov. 07, 2023
	National Credit Union Administration (NCUA)	Interagency Guidance on Reconsiderations of Value of Residential Real Estate Valuations.	<i>Federal Register</i> , Vol. 88, No. 139, 07/21/2023, 47071-47077.	Sep. 19, 2023
	Office of the Comptroller of the Currency (OCC)	Interagency Guidance on Reconsiderations of Value of Residential Real Estate Valuations.	<i>Federal Register</i> , Vol. 88, No. 139, 07/21/2023, 47071-47077.	Sep. 19, 2023
*	Rural Housing Service (RHS)	Updates to Single-Family Housing Section 502 Direct and Guaranteed Loan Programs.	<i>Federal Register</i> , Vol. 88, No. 157, 08/16/2023, 55601-55606.	Oct. 16, 2023
	Securities and Exchange Commission (SEC)	Exemption for Certain Investment Advisers Operating Through the Internet.	<i>Federal Register</i> , Vol. 88, No. 146, 08/01/2023, 50076-50096.	Oct. 02, 2023
	SEC	Conflicts of Interest Associated with Use of Predictive Data Analytics by Broker-Dealers and Investment Advisers.	<i>Federal Register</i> , Vol. 88, No. 152, 08/09/2023, 53960-54024.	Oct. 10, 2023
*	SEC	Reopening of Comment Period for Safeguarding Advisory Client Assets Proposal.	<i>Federal Register</i> , Vol. 88, No. 167, 08/30/2023, 59818-59820.	Oct. 30, 2023
	Small Business Administration (SBA)	Increase in Alternative Size Standards for 7(a) and CDC/504 Loan Programs and Inflation Adjustments to Surety Bond Limits.	<i>Federal Register</i> , Vol. 88, No. 144, 07/28/2023, 48739-48760.	Sep. 26, 2023
	Veterans Affairs, Dept. of (VA)	Amendments to Servicer Regulation.	<i>Federal Register</i> , Vol. 88, No. 138, 07/20/2023, 46720-46723.	Sep. 18, 2023

Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
* Bureau of Consumer Financial Protection (CFPB)	CORRECTION: Agency Contact Information.	<i>Federal Register</i> , Vol. 88, No. 164, 08/25/2023, 58065-58071.	Sep. 25, 2023
* CFPB	NOTICE: Comments Requested on Information Collection: CFPB National Age-Friendly Banking Survey.	<i>Federal Register</i> , Vol. 88, No. 164, 08/25/2023, 58252-58253.	Comments Due: Sep. 25, 2023
Farm Service Agency (FSA)	NOTICE: Announcing Application Fast Track Pilot Program.	<i>Federal Register</i> , Vol. 88, No. 148, 08/03/2023, 51260-51265.	Issued: Aug. 03, 2023 Comments Due: Oct. 02, 2023
FSA	NOTICE: Comments Requested on Information Collection: Farm Loan Programs, Direct Loan Making.	<i>Federal Register</i> , Vol. 88, No. 139, 07/21/2023, 47102-47103.	Comments Due: Sep. 19, 2023
Federal Communications Commission (FCC)	Expand Rules to Advance Methods to Target and Eliminate Unlawful Robocalls.	<i>Federal Register</i> , Vol. 88, No. 130, 07/10/2023, 43446-43460.	Jan. 08, 2024 (Except as Provided in the Rule)
* Federal Deposit Insurance Corporation (FDIC)	NOTICE: Termination of Receiverships.	<i>Federal Register</i> , Vol. 88, No. 172, 09/07/2023, 61593.	Issued: Sep. 07, 2023
FDIC	NOTICE: Comments Requested on Information Collection: Reporting Requirements Associated with Resolution Planning.	<i>Federal Register</i> , Vol. 88, No. 136, 07/18/2023, 45902-45903.	Comments Due: Sep. 18, 2023
FDIC	NOTICE: Comments Requested on Information Collections: Forms Relating to Processing Deposit Insurance Claims and	<i>Federal Register</i> , Vol. 88, No. 140, 07/24/2023, 47503-47505.	Comments Due: Sep. 22, 2023

	Margin and Capital Requirements for Swap Entities [Interagency] IFR.		
Federal Reserve Board (FRB)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 143, 07/19/2023, 48682-48683.	Issued: Jul. 27, 2023 Comments may be submitted any time during next 6 months.
* FRB	NOTICE: Final Approval of Information Collection: Financial Statements for Holding Companies.	<i>Federal Register</i> , Vol. 88, No. 159, 08/18/2023, 56624-56626.	Issued: Aug. 18, 2023
* FRB	NOTICE: Solicitation of Statements of Interest for Membership on the Insurance Policy Advisory Committee.	<i>Federal Register</i> , Vol. 88, No. 161, 08/22/2023, 57112.	Issued: Aug. 22, 2023
FRB	NOTICE: Comments Requested on Information Collection: Consolidated Holding Company Report of Equity Investments in Nonfinancial Companies and Annual Report of Merchant Banking Investments Held for an Extended Period.	<i>Federal Register</i> , Vol. 88, No. 137, 07/19/2023, 46161-46162.	Comments Due: Sep. 18, 2023
FRB	NOTICE: Comments Requested on Information Collection: Reporting Requirements Associated with Regulation XX.	<i>Federal Register</i> , Vol. 88, No. 137, 07/19/2023, 46162-46163.	Comments Due: Sep. 18, 2023
FRB	NOTICE: Comments Requested on Information Collection: Recordkeeping Requirements Associated with Regulation H (Real Estate Lending Standards Regulation for State Member Banks).	<i>Federal Register</i> , Vol. 88, No. 137, 07/19/2023, 46164-46165.	Comments Due: Sep. 18, 2023
* FRB	NOTICE: Comments Requested on Information Collection: Consumer and Stakeholder Surveys.	<i>Federal Register</i> , Vol. 88, No. 159, 08/18/2023, 56621-56622.	Comments Due: Oct. 17, 2023

*	FRB	NOTICE: Comments Requested on Information Collection: Reports of Deposits.	<i>Federal Register</i> , Vol. 88, No. 159, 08/18/2023, 56622-56623. Comments Due: Oct. 17, 2023
*	FRB	NOTICE: Comments Requested on Information Collection: Surveys of Consumer and Community Affairs Publications and Resources.	<i>Federal Register</i> , Vol. 88, No. 159, 08/18/2023, 56623-56624. Comments Due: Oct. 17, 2023
*	FRB	NOTICE: Comments Requested on Information Collection: Survey of Household Economics and Decisionmaking.	<i>Federal Register</i> , Vol. 88, No. 159, 08/18/2023, 56626-26627. Comments Due: Oct. 17, 2023
*	FRB	NOTICE: Comments Requested on Information Collection: Disclosure Requirements Associated with CFPB's Regulation DD.	<i>Federal Register</i> , Vol. 88, No. 159, 08/18/2023, 56627-26628. Comments Due: Oct. 17, 2023
*	FRB	NOTICE: Comments Requested on Information Collection: Notifications Related to Community Development and Public Welfare Investments by State Member Banks.	<i>Federal Register</i> , Vol. 88, No. 159, 08/18/2023, 56628-56629. Comments Due: Oct. 17, 2023
*	FRB	NOTICE: Comments Requested on Information Collection: Whistleblower Intake Guide.	<i>Federal Register</i> , Vol. 88, No. 173, 09/08/2023, 62084-62085. Comments Due: Nov. 07, 2023
*	Federal Trade Commission (FTC)	Updates to National Do-Not-Call Registry Access Fees.	<i>Federal Register</i> , Vol. 88, No. 162, 08/23/2023, 57333-57334. Oct. 01, 2023
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Termination of Direct Endorsement Approval Under Credit Watch Termination Initiative.	<i>Federal Register</i> , Vol. 88, No. 161, 08/22/2023, 57128-57129. Issued: Aug. 22, 2023
	HUD	NOTICE: Comments Requested on Information Collection: Title I Property Improvement and	<i>Federal Register</i> , Vol. 88, No. 142, Comments Due: Sep. 25, 2023

	Manufactured Home Loan Programs.	07/26/2023, 48259-48260.	
	HUD	NOTICE: Comments Requested on Information Collection: Quality Control Requirements for Direct Endorsement Lenders.	<i>Federal Register</i> , Vol. 88, No. 143, 07/27/2023, 48491-48492. Comments Due: Sep. 25, 2023
*	HUD	NOTICE: Comments Requested on Information Collection: Multifamily Mortgagee's Application for Insurance Benefits.	<i>Federal Register</i> , Vol. 88, No. 172, 09/07/2023, 61612-61613. Comments Due: Oct. 06, 2023
*	HUD	NOTICE: Comments Requested on Information Collection: FHA-Insured Mortgage Loan Servicing for Performing Loans; MIP Processing, Escrow Administration, Customer Services, Servicing Fees, and 235 Loans.	<i>Federal Register</i> , Vol. 88, No. 167, 08/30/2023, 59937-59938. Comments Due: Oct. 30, 2023
*	HUD	NOTICE: Comments Requested on Information Collection: Single Family Application for Insurance Benefits.	<i>Federal Register</i> , Vol. 88, No. 167, 08/30/2023, 59938-59939. Comments Due: Oct. 30, 2023
*	Internal Revenue Service (IRS)	Additional Guidance on Low-Income Communities Bonus Credit Program.	<i>Federal Register</i> , Vol. 88, No. 156, 08/15/2023, 55506-55548. Oct. 16, 2023
*	IRS	NOTICE: Comments Requested on Information Collection: Guidance under Section 529A: Qualified ABLE Programs.	<i>Federal Register</i> , Vol. 88, No. 173, 09/08/2023, 62147-62148. Comments Due: Nov. 07, 2023
*	Office of the Comptroller of the Currency (OCC)	NOTICE: Comments Requested on Information Collection: Conversions from Mutual to Stock Form.	<i>Federal Register</i> , Vol. 88, No. 168, 08/31/2023, 60262-60266. Comments Due: Oct. 02, 2023
*	OCC	NOTICE: Comments Requested on Information Collection: Supervisory Guidance: Supervisory Review Process of Capital Adequacy (Pillar 2)	<i>Federal Register</i> , Vol. 88, No. 168, 08/31/2023, 60266-60267. Comments Due: Oct. 02, 2023

	Related to the Implementation of the Basel II Advanced Capital Framework.		
OCC	NOTICE: Comments Requested on Annual Consumer Trust in Banking Survey.	<i>Federal Register</i> , Vol. 88, No. 111, 06/09/2023, 37917-37920.	Comments Due: Oct. 10, 2023
Rural Business-Cooperative Service (RBC)	NOTICE: Annual Notice of Guarantee Fee Rates.	<i>Federal Register</i> , Vol. 88, No. 127, 07/05/2023, 42909-42910.	Oct. 01, 2023
* Rural Housing Service (RHS)	NOTICE: Correction to Single Family Housing Section 504 Home Repair Loan and Grant Pilot Program.	<i>Federal Register</i> , Vol. 88, No. 171, 09/06/2023, 60883.	Sept. 06, 2023
RHS	NOTICE: Annual Notice of Guarantee Fee Rates.	<i>Federal Register</i> , Vol. 88, No. 127, 07/05/2023, 42909-42910.	Oct. 01, 2023
Rural Utilities Service (RUS)	NOTICE: Annual Notice of Guarantee Fee Rates.	<i>Federal Register</i> , Vol. 88, No. 127, 07/05/2023, 42909-42910.	Oct. 01, 2023
* Securities and Exchange Commission (SEC)	ORDER: Fiscal Year 2024 Annual Adjustments to Registration Fee Rates.	<i>Federal Register</i> , Vol. 88, No. 167, 08/30/2023, 59953-59957.	Issued: Aug. 30, 2023
SEC	Money Market Fund Reforms.	<i>Federal Register</i> , Vol. 88, No. 148, 08/03/2023, 51404-51549.	Oct. 02, 2023
* SEC	Amendments to Adopt Exemption for Certain Exchange Members From Membership in Registered National Securities Association.	<i>Federal Register</i> , Vol. 88, No. 172, 09/07/2023, 61850-61893.	Nov. 06, 2023
SEC	Amendments to Form PF.	<i>Federal Register</i> , Vol. 88, No. 112,	Jun. 11, 2024

		06/12/2023, 38146-38278.	Amendments to Form PF sections 5 and 6 effective: Dec. 11, 2023
Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: Veteran Financial and Credit Counseling Services Study.	<i>Federal Register</i> , Vol. 88, No. 141, 07/25/2023, 47948-47949.	Comments Due: Sep. 25, 2023

* Denotes new item in the chart