



August 2024 Regulatory Report

Agencies Issue Final Rule on Quality Control Standards for Automated Valuation Models.

The Bureau of Consumer Financial Protection (CFPB), Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Federal Housing Finance Agency (FHFA), and National Credit Union Administration (NCUA) (collectively, the agencies) issued a final rule to implement the quality control standards mandated by the Dodd-Frank Act for the use of automated valuation models (AVMs) by mortgage originators and secondary market issuers in determining the collateral worth of a mortgage secured by a consumer's principal dwelling. Under the final rule, institutions that engage in certain credit decisions or securitization determinations must adopt policies, practices, procedures, and control systems to ensure that AVMs used to determine the value of mortgage collateral adhere to quality control standards designed to ensure a high level of confidence in the estimates produced by AVMs, protect against the manipulation of data, seek to avoid conflicts of interest, require random

sample testing and reviews, and comply with applicable nondiscrimination laws. The final rule is effective **10/01/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-07/pdf/2024-16197.pdf>. *Federal Register*, Vol. 89, No. 152, 08/07/2024, 64538-64580.

Agencies Issue Final Reconsideration of Value Guidance.

The Bureau of Consumer Financial Protection (CFPB), Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and National Credit Union Administration (NCUA) (collectively, the agencies) issued final guidance that highlights risks associated with deficient residential real estate valuations and describes how financial institutions may incorporate reconsiderations of value (ROV) processes and controls into established risk management functions. The final guidance also provides examples of policies and procedures that a financial institution may choose to implement. The final guidance is final **07/26/2024**. The final guidance may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-26/pdf/2024-16200.pdf>.

Federal Register, Vol. 89, No. 144, 07/26/2024, 60549-60558.

Agencies to Commence Drafting Insurance Capital Standard Report.

The Board of Governors of the Federal Reserve System (FRB) and the Federal Insurance Office of the Department of the Treasury (Treasury) (collectively, the agencies) announce they intend to commence drafting a report to Congress on the impact on consumers and markets in the United States before supporting or consenting to the adoption of any final international insurance capital standard. The International Association of Insurance Supervisors (IAIS) is developing the Insurance Capital Standard (ICS) as a consolidated group-wide capital standard for internationally active insurance groups, for the purposes of creating a common language for supervisory discussions of group solvency and enhancing global convergence among group capital standards. The IAIS is also assessing whether the Aggregation Method under development by the United States provides comparable outcomes to ICS, and if so, will be considered an outcome-equivalent approach for implementation of ICS as a prescribed capital requirement. The agencies intend to commence drafting the report after **07/12/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-12/pdf/2024-15348.pdf>.

Federal Register, Vol. 89, No. 134, 07/12/2024, 57154.

Agencies Seek Comment on AML/CFT Proposal.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and National Credit Union Administration (NCUA) (collectively, the agencies) seek comment regarding a proposed rule that would amend the requirements that each agency has issued for its supervised banks (currently, Bank Secrecy Act (BSA) compliance programs) to establish, implement, and maintain effective, risk-based, and reasonably designed Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) programs. The amendments are intended to align with changes that are being concurrently proposed by the Financial Crimes Enforcement Network (FinCEN) as a result of the Anti-Money Laundering Act (AML Act). The proposed rule incorporates a risk assessment process in the AML/CFT program rules that requires, among other things, consideration of national AML/CFT priorities published by FinCEN. The proposed rule also would add customer due diligence requirements to reflect prior amendments to FinCEN's rule and, concurrently with FinCEN, propose clarifying and other amendments to codify longstanding supervisory expectations and conform to AML Act changes. Comments are due **10/08/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-09/pdf/2024-16546.pdf>. *Federal Register*, Vol. 89, No. 154, 08/09/2024, 65242-65264.

Agencies Seek Comment on Bank-Fintech Arrangements.

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) have observed and reviewed arrangements between banks and financial technology (fintech) companies. The agencies support responsible innovation and banks pursuing bank-fintech arrangements in a manner consistent with safe and sound banking practices, and with applicable laws and regulations, including consumer protection requirements and those addressing financial crimes. Bank-fintech arrangements can provide benefits; however, supervisory experience has highlighted potential risks with bank-fintech arrangements. The agencies seek comment regarding the nature of bank-fintech arrangements, effective risk management practices regarding bank-fintech arrangements, and the implications of such arrangements, including whether enhancements to existing supervisory guidance may be helpful in addressing risks associated with the arrangements. Comments are due **09/30/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-31/pdf/2024-16838.pdf>.

Federal Register, Vol. 89, No. 147, 07/31/2024, 61577-61584.

Agencies Seek Comment on Regulatory Burden Reduction.

Pursuant to the Economic Growth and Regulatory Paperwork Reduction Act (EGRPRA), 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) are reviewing regulations to identify outdated or otherwise

unnecessary regulatory requirements on insured depository institutions and their holding companies. Over approximately two years, the agencies will publish four *Federal Register* documents requesting comment on multiple categories of regulations. The agencies seek comment on regulations in the categories of Consumer Protection; Directors, Officers, and Employees; and Money Laundering. Comments are due **10/30/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-01/pdf/2024-16729.pdf>.

Federal Register, Vol. 89, No. 148, 08/01/2024, 62679-62685.

CFPB Publishes Supervisory Highlights in Federal Register.

The Bureau of Consumer Financial Protection (CFPB) published the thirty-fourth edition of *Supervisory Highlights* in the *Federal Register*. The edition focuses on CFPB's work in connection with debt collection and highlights violations of law in the area of auto and student loan servicing and debt collection, including credit card debt collections. The findings cover select examinations that were generally completed from **04/01/2023** to **12/31/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-19/pdf/2024-15960.pdf>.

Federal Register, Vol. 89, No. 139, 07/19/2024, 58726-58731.

CFPB Establishes Nonbank Registry.

CFPB announced the establishment of a nonbank registry. Generally, "nonbanks" are institutions involved in the offering or provision of consumer financial products or services that are not insured depository institutions or insured credit

unions. The nonbank registry system of records covers information collected and maintained as part of the CFPB nonbank registration program. The registry enables certain nonbanks to register with CFPB through the nonbank registry portal and to provide additional required information and/or other required documents. The records maintained in the registry will enable CFPB to gather information from registered nonbanks; to monitor and identify consumer risks; to gather information and documents to conduct examinations of registered nonbanks subject to CFPB's supervisory authority; and to ensure that registered nonbanks subject to CFPB's supervisory authority are legitimate entities and able to perform their obligations to consumers, including their obligations under Federal consumer financial law. The newly established system of records will be included in CFPB's inventory of records systems. Comments are due **08/23/2024**. The new system of records is effective **08/23/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-24/pdf/2024-16245.pdf>. *Federal Register*, Vol. 89, No. 142, 07/24/2024, 59900-59903.

CFPB Publishes Circular on CFPA Whistleblower Protections.

CFPB published Consumer Financial Protection Circular 2024-04 titled, Whistleblower Protections under CFPA Section 1057, in the *Federal Register*. In the circular, CFPB responds to the question: Can requiring employees to sign broad confidentiality agreements violate section 1057 of the Consumer Financial Protection Act (CFPA), the provision protecting the rights of whistleblower

employees, and undermine CFPB's ability to enforce the law? CFPB released the circular on its website **07/24/2024**. The circular may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-09/pdf/2024-17539.pdf>.
Federal Register, Vol. 89, No. 154, 08/09/2024, 65170-65174.

CFPB Proposes to Amend Mortgage Servicing Rules.

CFPB issued a proposed rule to amend Regulation X mortgage servicing rules. The proposed amendments would streamline existing requirements when borrowers seek payment assistance in times of distress, add safeguards when borrowers seek help, and revise existing requirements with respect to borrower assistance. The proposed rule would also require servicers to provide certain communications in languages other than English, such as when a borrower seeks payment assistance with their mortgage. Comments are due **09/09/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-24/pdf/2024-15475.pdf>.
Federal Register, Vol. 89, No. 142, 07/24/2024, 60204-60254.

CFPB Proposes Paycheck Advance Products Interpretive Rule.

CFPB seeks comment regarding an interpretive rule which would consider paycheck advance products as credit subject to Regulation Z. The proposed interpretive rule would also address certain costs that are in substantial connection with extensions of such credit, such as expedited delivery fees and costs. Comments are due **08/30/2024**. The proposed interpretive rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-31/pdf/2024-16827.pdf>.

Federal Register, Vol. 89, No. 147, 07/31/2024, 61358-61363.

CFPB Seeks Comment on Information Collections.

- CFPB seeks comment regarding an information collection titled, Mortgage Assistance Relief Services, Regulation O. Regulation O requires disclosures meant to assist prospective purchasers of mortgage assistance relief services (MARS) in making well-informed decisions and avoiding deceptive unfair acts and practices. CFPB and the Federal Trade Commission (FTC) use the information provided under the regulation's recordkeeping requirements for enforcement purposes and to ensure compliance. Comments are due **09/16/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-18/pdf/2024-15828.pdf>. *Federal Register*, Vol. 89, No. 138, 07/18/2024, 58353.
- CFPB seeks comment regarding an information collection titled, Consumer Leasing Act, Regulation M. Regulation M requires disclosures meant to assist consumers with understanding the costs and terms of lease offers. Prudential regulators use the information provided under the regulation's recordkeeping requirements for enforcement purposes and to ensure compliance. Comments are due **09/16/2024**. The notice may be viewed at: [https://www.govinfo.gov/content/pkg/FR-2024-07-18/pdf/2024-](https://www.govinfo.gov/content/pkg/FR-2024-07-18/pdf/2024-15828.pdf)

[15824.pdf](https://www.govinfo.gov/content/pkg/FR-2024-07-23/pdf/2024-16120.pdf). *Federal Register*, Vol. 89, No. 138, 07/18/2024, 58354.

- CFPB seeks comment regarding an information collection titled, Consumer Response Government and Congressional Portal Boarding Forms. Section 1013(b)(3)(A) of the Dodd-Frank Act requires CFPB to "facilitate the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or services." The information collection is used in connection with information shared through the portal. Comments are due **08/22/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-23/pdf/2024-16120.pdf>. *Federal Register*, Vol. 89, No. 141, 07/23/2024, 59719-59720.

FRB Announces Final Approval of Information Collections.

- The Board of Governors of the Federal Reserve System (FRB) announced final approval of an information collection titled, Bank Holding Company Applications and Notifications. Forms within the information collection were revised as described in the notice. The revisions are effective **08/28/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-29/pdf/2024-16598.pdf>. *Federal Register*, Vol. 89, No. 145, 07/29/2024, 60891-60892.
- FRB announced final approval of an information collection titled, Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company. Forms within the

information collection were revised as described in the notice. The revisions are effective **08/28/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-29/pdf/2024-16599.pdf>. *Federal Register*, Vol. 89, No. 145, 07/29/2024, 60892-60893.

- FRB announced final approval of an information collection titled, Senior Financial Officer Surveys. The information collection was revised as described in the notice. The revisions are effective **09/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-29/pdf/2024-16541.pdf>. *Federal Register*, Vol. 89, No. 145, 07/29/2024, 60893.
- FRB announced final approval of an information collection titled, International Applications and Prior Notifications under Subparts A and C of Regulation K. The Regulation governs the foreign investments and activities of member banks, Edge and agreement corporations, bank holding companies, and certain investments by foreign organizations. FRB uses the information collected for regulatory and supervisory purposes and allows FRB to fulfill its statutory obligations under the Federal Reserve Act and the Bank Holding Company Act. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-29/pdf/2024-16597.pdf>. *Federal Register*, Vol. 89, No. 145, 07/29/2024, 60893-60894.
- FRB announced final approval of an information collection titled, Recordkeeping Guidance Associated

with Changes in Foreign Investments Made Pursuant to Regulation K. Internationally active U.S. banking organizations are expected to maintain adequate internal records to allow examiners to review compliance with the investment provisions of Regulation K. The recordkeeping guidance is what makes up the information collection. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-30/pdf/2024-16673.pdf>. *Federal Register*, Vol. 89, No. 146, 07/30/2024, 61115-61116.

- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's Regulation M. The information collection is associated with the disclosure recordkeeping requirements of the regulation. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-30/pdf/2024-16676.pdf>. *Federal Register*, Vol. 89, No. 146, 07/30/2024, 61117-61118.
- FRB announced final approval of an information collection titled, Recordkeeping Requirements Associated with Regulation GG. The information collection is associated with Regulation GG and requires participants in designated payment systems to establish written policies and procedures related to unlawful internet gambling. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-30/pdf/2024->

[16675.pdf](#). *Federal Register*, Vol. 89, No. 146, 07/30/2024, 61118-61119.

- FRB announced final approval of an information collection titled, Survey of Consumer Finances. The survey is the only source of representative information on the structure of U.S. families' finances. The survey collects data on the assets, debts, income, work history, pension rights, use of financial services, and attitudes of a sample of U.S. families. Use of the survey is described in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-31/pdf/2024-16768.pdf>. *Federal Register*, Vol. 89, No. 147, 07/31/2024, 61423-61424.

FRB Seeks Comment on Information Collections.

- FRB seeks comment regarding an information collection titled, Basel II Interagency Pillar 2 Supervisory Guidance. Advanced approaches banking organizations are required to use an internal ratings-based approach to calculate regulatory credit risk capital requirements and advanced measurement approaches to calculate regulatory operational risk capital requirements. Banking organizations are required to meet certain qualification requirements before they can use the advanced approaches framework for risk-based capital purposes. The Pillar 2 Guidance sets the expectation that such organizations maintain certain documentation as described in the guidance. Comments are due **09/27/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-29/pdf/2024-16543.pdf>. *Federal Register*, Vol. 89, No. 145, 07/29/2024, 60895.

[g/FR-2024-07-29/pdf/2024-16543.pdf](#). *Federal Register*, Vol. 89, No. 145, 07/29/2024, 60895.

- FRB seeks comment regarding an information collection titled, Federal Reserve Payments Study. The study is supported by the following surveys: Depository and Financial Institutions Payments Survey and Networks, Processors, and Issuers Payments Surveys. The information on the surveys is used by FRB to estimate the aggregate number and value of all cash and noncash payments, as well as cash withdrawals and deposits, made by U.S. consumers and businesses, including for-profit and not-for-profit enterprises, and federal, state, and local government agencies. Comments are due **09/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-30/pdf/2024-16672.pdf>. *Federal Register*, Vol. 89, No. 146, 07/30/2024, 61116-61117.
- FRB seek comment regarding an information collection titled, Country Exposure Report for U.S. Branches and Agencies of Foreign Banks, FFIEC 019. The FFIEC 019 report must be filed by each U.S. branch or agency of a foreign bank that has total direct claims on foreign residents in excess of \$30 million as explained in the notice. FRB collects and processes the report on behalf of all three banking supervisory agencies. Comments are due **08/29/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-30/pdf/2024-16730.pdf>. *Federal Register*, Vol. 89, No. 146, 07/30/2024, 61119-61120.

- FRB seeks comment regarding an information collection titled, Disclosure Requirements of Subpart H of Regulation H (Consumer Protection in Sales of Insurance). Banks offering insurance are required to prepare and provide to consumers certain disclosures in insurance product advertisements before a consumer buys the insurance product and at the time a consumer applies for an extension of credit in connection with the solicitation, offer, or sale of an insurance product or annuity. Comments are due **09/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-31/pdf/2024-16763.pdf>. *Federal Register*, Vol. 89, No. 147, 07/31/2024, 61422-61423.

FDIC Revises Fair Hiring in Banking Regulation.

The Federal Deposit Insurance Corporation (FDIC) issued a final rule to revise its regulations to conform with the Fair Hiring in Banking Act (FHBA), which was effective **12/23/2022**. Among other provisions, FHBA excluded or exempted categories of otherwise-covered offenses from the scope of statutory prohibitions on participation in banking. The categories pertain to certain older offenses, offenses committed by individuals 21 or younger, and relatively minor offenses. The FHBA also clarified several definitions in section 19 and provided application-processing procedures. The final rule is effective **10/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-07/pdf/2024-17327.pdf>.

Federal Register, Vol. 89, No. 152, 08/07/2024, 64353-64637.

FDIC Seeks Comment on Information Collections.

FDIC seeks comment regarding three information collections. The first collection, titled Interagency Notice of Change in Control, is used to propose to acquire control of an insured depository institution. FDIC uses the information collection to assess any anticompetitive and monopolistic effect of the proposed acquisition. The second collection is titled, Recordkeeping, Disclosure and Reporting Requirements in Connection with Regulation Z. The notice includes a listing of recordkeeping and disclosure requirements under the regulation. The third information collection is titled, Account Based Disclosures in Connection with Consumer Financial Protection Bureau Regulations E and DD and Federal Reserve Regulation CC. The notice includes a listing of recordkeeping and disclosure requirements under the regulations. Comments are due **08/16/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-17/pdf/2024-15685.pdf>. *Federal Register*, Vol. 89, No. 137, 07/17/2024, 58158-58164.

FDIC Requests Information on Deposits.

FDIC seeks comment on deposit data that is not currently reported in the Federal Financial Institutions Examination Council's (FFIEC) Consolidated Reports of Condition and Income (Call Report) or other regulatory reports, including for uninsured deposits. FDIC seeks information on the characteristics that

affect the stability and franchise value of different types of deposits and whether more detailed or more frequent reporting on characteristics or types of deposits could enhance offsite risk and liquidity monitoring, inform analysis of the benefits and costs associated with additional deposit insurance coverage for certain types of deposits, improve risk sensitivity in deposit insurance pricing, and provide analysts and the public with accurate and transparent data. Comments are due **10/07/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-06/pdf/2024-17298.pdf>.

Federal Register, Vol. 89, No. 151, 08/06/2024, 63946-63953.

OCC Renews Charters of Advisory Committees.

- The Office of the Comptroller of the Currency (OCC) announced the charter renewal of the OCC Mutual Savings Association Advisory Committee (MSAAC). The MSAAC provides advice and information concerning the condition of mutual savings associations, the regulatory changes or steps OCC may take to ensure the health and viability of mutual savings associations, and other issues of concern to mutual savings associations. The charter was renewed on **06/20/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-12/pdf/2024-15321.pdf>. *Federal Register*, Vol. 89, No. 134, 07/12/2024, 57179.
- OCC announced the charter renewal of the Minority Depository Institutions Advisory Committee (MDIAC). The

MDIAC provides advice and information about the current circumstances and future development of minority depository institutions, in accordance with section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA), including to preserve the number and character of minority depository institutions, provide technical assistance, and encourage the creation of new minority depository institutions. The charter was renewed **06/20/2024**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-12/pdf/2024-15320.pdf>.

Federal Register, Vol. 89, No. 134, 07/12/2024, 57179-57180.

OCC Seeks Advisory Committee Nominations.

OCC seeks nominations for members of the Mutual Savings Association Advisory Committee (MSAAC) and the Minority Depository Institutions Advisory Committee (MDIAC). The MSAAC and the MDIAC assist OCC in assessing the needs and challenges facing mutual savings associations and minority depository institutions, respectively. See the notice for qualification requirements.

Nominations are due **08/26/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-12/pdf/2024-15319.pdf>.

Federal Register, Vol. 89, No. 134, 07/12/2024, 57180.

OCC Seeks Comment on Information Collections.

- OCC seeks comment regarding an information collection titled,

Community Reinvestment Act Regulation. The Community Reinvestment Act (CRA) requires OCC, Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) to assess the record of regulated financial institutions in helping to meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, consistent with safe and sound operations. The CRA further requires the agencies to take the record into account in evaluating applications for mergers, branches, and certain other corporate activities. The information collection is used in connection with CRA requirements. Comments are due **09/16/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-16/pdf/2024-15492.pdf>. *Federal Register*, Vol. 89, No. 136, 07/16/2024, 57992-57994.

- OCC seeks comment regarding an information collection titled, Supervisory Guidance on Stress Testing for Banking Organizations with Total Consolidated Assets of More Than \$10 Billion. The information collected informs how banking organizations use stress testing as a component of risk management and as a tool for capital and liquidity planning. OCC reviews the materials as part of its supervisory process, which includes review of the risk-management capabilities of OCC-supervised banking organizations. Comments are due **09/23/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-23/pdf/2024-16162.pdf>. *Federal Register*, Vol. 89, No. 141, 07/23/2024, 59803-59804.

[g/FR-2024-07-23/pdf/2024-16162.pdf](https://www.govinfo.gov/content/pkg/FR-2024-07-23/pdf/2024-16162.pdf). *Federal Register*, Vol. 89, No. 141, 07/23/2024, 59803-59804.

- OCC seeks comments regarding an information collection titled, Credit Risk Retention. The information collection request relates to 12 CFR part 43, which implemented section 941(b) of the Dodd-Frank Act which, subject to certain exemptions, requires a securitizer to retain not less than 5% of the credit risk of any asset that the securitizer, through the issuance of an asset-backed security, transfers, sells, or conveys to a third party; and prohibits a securitizer from directly or indirectly hedging or otherwise transferring the credit risk that the securitizer is required to retain under the statute and implementing regulations. Comments are due **08/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-25/pdf/2024-16364.pdf>. *Federal Register*, Vol. 89, No. 143, 07/25/2024, 60491-60494.
- OCC seeks comments regarding an information collection titled, Fair Credit Reporting: Affiliate Marketing. Section 214 of the Fair and Accurate Credit Transactions Act, which added section 624 to the Fair Credit Reporting Act, generally prohibits a person from using certain information received from an affiliate to solicit a consumer for marketing purposes, unless the consumer is given notice and an opportunity and simple method to opt out of such solicitations. The information collection is used in connection with recordkeeping of notice requirements.

Comments are due by **08/28/2024**.

The notice may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2024-07-29/pdf/2024-](https://www.govinfo.gov/content/pkg/FR-2024-07-29/pdf/2024-16646.pdf)

[16646.pdf](https://www.govinfo.gov/content/pkg/FR-2024-07-29/pdf/2024-16646.pdf). *Federal Register*, Vol. 89, No. 145, 07/29/2024, 60969-60970.

- OCC seeks comments regarding an information collection titled, Procedures to Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under Section 312 of the Fair and Accurate Credit Transactions Act (FACT Act). OCC uses the information collection as recordkeeping of procedures and notices used to meet requirements of the FACT Act. Comments are due **09/03/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-02/pdf/2024-17097.pdf>. *Federal Register*, Vol. 89, No. 149, 08/02/2024, 63248-63249.
- OCC seeks comment regarding an information collection titled, Customer Complaint Form. The customer complaint form was developed as a courtesy for customers who contact the OCC's Consumer Assistance Group (CAG) and wish to file a formal written complaint. CAG uses the information to create a record of the consumer's contact, capture information that can be used to resolve the consumer's issues, and create a database of information that is incorporated into OCC's supervisory process. Comments are due **09/04/2024**. The notice may be viewed at: [https://www.govinfo.gov/content/pkg/FR-2024-08-05/pdf/2024-](https://www.govinfo.gov/content/pkg/FR-2024-08-05/pdf/2024-17242.pdf)

[17242.pdf](https://www.govinfo.gov/content/pkg/FR-2024-08-05/pdf/2024-17242.pdf). *Federal Register*, Vol. 89, No. 150, 08/05/2024, 63490-63491.

- OCC seeks comment regarding an information collection titled, Bank Appeals Follow-Up Questionnaire. The OCC's Office of the Ombudsman is committed to assessing its efforts to provide a fair and expeditious appeal process to institutions under OCC supervision. To perform the assessment, feedback is needed from individual appellant institutions on the effectiveness of the Ombudsman's efforts. For each Bank Appeals Follow-Up Questionnaire submitted, the Ombudsman uses the information gathered to assess OCC's adherence to its appeals process. Comments are due **09/04/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-05/pdf/2024-17244.pdf>. *Federal Register*, Vol. 89, No. 150, 08/05/2024, 63491-63492.
- OCC seeks comment regarding an information collection titled, Registration of Mortgage Loan Originators. The Secure and Fair Enforcement for Mortgage Licensing Act requires an employee of a federally-regulated bank, savings association, credit union, or farm credit institution and their subsidiaries (collectively, institutions) who engages in the business of a residential mortgage loan originator (MLO) and does not qualify for the de minimis exception to register with the Nationwide Mortgage Licensing System and Registry (Registry) and obtain a unique identifier. Further, the Act provides that institutions must require their employees who act as

MLOs to comply with the Act's registration requirements and obtain a unique identifier. Institutions must also adopt and follow written policies and procedures to ensure compliance with requirements of the Act. The information collection is used for recordkeeping requirements of the Act. Comments are due **09/04/2024**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-05/pdf/2024-17147.pdf>. *Federal Register*, Vol. 89, No. 150, 08/05/2024, 63492-63494.

HUD Issues Final Rule for Engagement with Mortgagors in Default.

The Department of the Housing and Urban Development (HUD) issued a final rule to modernize engagement with mortgagors in defaults. HUD's regulations require mortgagees of Federal Housing Administration (FHA)-insured single family mortgages to meet in person, or make a reasonable effort to meet in person, with mortgagors who are in default on their mortgage payments. The final rule amends HUD's regulations to better align with advances in electronic communication technology and mortgagor engagement preferences, while preserving consumer protections. Specifically, the final rule revises HUD's in-person, face-to-face meeting requirements by permitting mortgagees to utilize methods of communication most likely to receive a response from the mortgagor, including remote communication methods, to meet with mortgagors who are in default on their mortgage payments. The final rule also expands the meeting requirement to all mortgagors in default, including mortgagors who do not reside in the

mortgaged property and those with a mortgaged property not within 200 miles of their mortgagee. The final rule is effective **01/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-02/pdf/2024-16728.pdf>. *Federal Register*, Vol. 89, No. 149, 08/02/2024, 63082-63099.

HUD Issues Debenture Interest Rates.

HUD announced changes in the interest rates to be paid on debentures issued with respect to a loan or mortgage insured by the Federal Housing Administration (FHA) under the provisions of the National Housing Act. The interest rate for debentures issued under Section 221(g)(4) of the Act during the 6-month period beginning **07/01/2024**, is 4 ½ percent. The interest rate for debentures issued under any other provision of the Act is the rate in effect on the date that the commitment to insure the loan or mortgage was issued, or the date that the loan or mortgage was endorsed (or initially endorsed if there are two or more endorsements) for insurance, whichever rate is higher. The interest rate for debentures issued under the other provisions with respect to a loan or mortgage committed or endorsed during the 6-month period beginning **07/01/2024**, is 4 ¾ percent. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-26/pdf/2024-16506.pdf>. *Federal Register*, Vol. 89, No. 144, 07/26/2024, 60646-60649.

HUD Reinstates Regulation Waiver Policy.

HUD issued a notice which reiterates its statement of policy concerning the procedures that govern the waiver of regulations and directives issued by HUD. The policy was first announced by notice published in 1991, following enactment of the Department of Housing and Urban Development Reform Act. In 2001, HUD published a notice that clarified how the procedures are implemented during a period of Administration transition. In 2008, HUD published a notice to consolidate and update the 1991 and 2001 notices. This notice updates information to reflect current HUD operations and procedures. The reinstatement is applicable **07/29/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-06/pdf/2024-17034.pdf>.

Federal Register, Vol. 89, No. 151, 08/06/2024, 63959-63962.

HUD Issues Proposed Rule for FHA Single Family Sale Program.

HUD issued a proposed rule for the Federal Housing Administration (FHA) Single Family Sale Program (Program). In the Program, eligible single family mortgage loans insured by FHA are assigned to HUD in exchange for claim payments, and mortgage notes are then sold, without FHA insurance, to qualified purchasers in a manner that seeks to maximize recoveries and strengthen HUD's Mutual Mortgage Insurance Fund (MMIF), and to achieve HUD's operational goals for the MMIF. The proposed rule would transition the Program from a demonstration to a permanent program by revising HUD's Single Family Mortgage Insurance, Home Equity Conversion Mortgages, and Disposition of HUD-Acquired and -Owned Single Family

Property regulations to provide for the sale of HUD-held single family forward mortgages and Home Equity Conversion Mortgages, through Competitive Sale of Single Family Loans and Direct Sale of Single Family Loans. The proposed rule would also remove existing regulations on Disposition of HUD-Acquired and -Owned Single Family Property regulations which provided for a retired program that handled the sale of HUD-held single family mortgage loans. Comments are due **09/16/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-16/pdf/2024-15024.pdf>.

Federal Register, Vol. 89, No. 136, 07/16/2024, 57798-57810.

HUD Proposes Updates to State Housing Agency Contract Terminology.

HUD issued a proposed rule to revise its regulations for Housing Assistance Payments contracts that were initially issued and administered by a State Housing Finance Agency. The proposed rule would clarify the meaning of the terms "HFA (Housing Finance Agency)" and "State Agency (Agency)" when HUD either assumes contract administration responsibilities or assigns the contract administration responsibilities to a Performance-Based Contract Administrator. The proposed rule would also clarify how reserve accounts may be transferred following assumption of contract administration duties by a new party. The regulatory changes would conform with longstanding HUD policy and practice. Comments are due **09/16/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-17/pdf/2024-15269.pdf>.

Federal Register, Vol. 89, No. 137, 07/17/2024, 58092-58095.

HUD Issues Proposed Rule on Disbursing Multifamily Mortgage Proceeds.

HUD issued a proposed rule which, when funds provided by a mortgagor to a mortgagee are not fully disbursed with the initial advance of the insured mortgage proceeds, would allow mortgagees to disburse up to 1 percent of the mortgage amount initially endorsed for insurance before requiring that the funds provided by the mortgagor be disbursed in full. The proposed change would allow mortgagees to pool mortgages into mortgage-backed securities guaranteed by the Government National Mortgage Association prior to the funds provided by the mortgagor being disbursed in full. Comments due **10/07/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-06/pdf/2024-17033.pdf>.

Federal Register, Vol. 89, No. 151, 08/06/2024, 63847-63850.

HUD Seek Comment on Information Collections.

- HUD seeks comment regarding an information collection titled, Insurance Termination Request for Multifamily Mortgage. The information collection is used for mortgagees to request HUD to terminate a mortgage insurance contract for a Federal Housing Administration (FHA)-insured mortgage upon prepayment in full of the mortgage prior to its maturity date, or by an owner's and mortgagee's mutual agreement to voluntarily terminate the contract of mortgage insurance without a

prepayment. Comments are due **09/16/2024**. The notice may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2024-07-16/pdf/2024-](https://www.govinfo.gov/content/pkg/FR-2024-07-16/pdf/2024-15544.pdf)

[15544.pdf](https://www.govinfo.gov/content/pkg/FR-2024-07-16/pdf/2024-15544.pdf). *Federal Register*, Vol. 89, No. 136, 07/16/2024, 57926-57927.

- HUD seeks comment regarding an information collection titled, Single Family Mortgage Insurance on Hawaiian Home Lands. The Federal Housing Administration (FHA) insures mortgages on single-family dwellings under provisions of the National Housing Act. FHA is also permitted to insure mortgages for properties located on Hawaiian Home Lands. The information collection is used in connection with FHA program qualifications. Comments are due **10/07/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-06/pdf/2024-17343.pdf>. *Federal Register*, Vol. 89, No. 151, 08/06/2024, 63958- 63959.
- HUD seeks comment regarding an information collection titled, Multifamily Housing Mortgage and Housing Assistance Restructuring Program (M2M Program). The information collection is used to determine the eligibility of Federal Housing Administration (FHA)-insured or formerly insured multifamily properties for participation in the M2M program and the terms on which such participation should occur. The collection is also used to structure the closing of debt restructures that are finalized under the program, to track the post-closing performance of the restructures, to evaluate the

performance of HUD's Participating Administrative Entities (PAEs) in undertaking restructures, and to facilitate subsequent transactions involving the restructured properties under the post-M2M program.

Comments are due **09/09/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-09/pdf/2024-17665.pdf>. *Federal Register*, Vol. 89, No. 154, 08/09/2024, 65380-65381.

FEMA Updates Floodplain Management and Protection of Wetlands Regulations.

The Federal Emergency Management Agency (FEMA) issued a final rule to update the Floodplain Management and Protection of Wetlands Regulation to implement the Federal Flood Risk Management Standard (FFRMS). On **10/02/2023**, FEMA published a proposed rule and supplementary policy that proposed to implement FFRMS and update FEMA's 8-step decision-making process for floodplain reviews by changing how FEMA defines a floodplain with respect to certain actions and how FEMA uses natural systems, ecosystem processes, and nature-based approaches when developing alternatives to locating a proposed action in the floodplain. FEMA issued a final rule to implement the proposed rule, with minor amendments. The final rule is effective **09/09/2024**.

FEMA also issued a separate notice announcing the availability of the final policy. The final rule may be viewed at <https://www.govinfo.gov/content/pkg/FR-2024-07-11/pdf/2024-15169.pdf>.

Federal Register, Vol. 89, No. 133, 07/11/2024, 56929-57046. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-11/pdf/2024-15170.pdf>.

[R-2024-07-11/pdf/2024-15170.pdf](https://www.govinfo.gov/content/pkg/FR-2024-07-11/pdf/2024-15170.pdf).
Federal Register, Vol. 89, No. 133, 07/11/2024, 56928.

FEMA Issues Final Flood Hazard Determinations.

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 for communities in the states of **South Dakota** and **Texas**, as listed in the notice. 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 **11/21/2024**, 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-2024-08-01/pdf/2024-16959.pdf>.

Federal Register, Vol. 89, No. 148, 08/01/2024, 62760.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Idaho, Indiana, Michigan, Minnesota, Nevada, New York, Ohio, Oregon, Texas, Washington**, 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 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-2024-08-01/pdf/2024-16957.pdf>. *Federal Register*, Vol. 89, No. 148, 08/01/2024, 62752-62756.

- FEMA issued a notice which lists communities in the states of **Colorado, Washington D.C., Florida, Indiana, North Carolina, Pennsylvania, South Carolina,** and

Texas, 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 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-2024-08-01/pdf/2024-16956.pdf>. *Federal Register*, Vol. 89, No. 148, 08/01/2024, 62756-62759.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Idaho, Indiana, Michigan, Minnesota, Nevada, New**

York, Ohio, Oregon, Texas, Washington, 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 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-2024-08-01/pdf/2024-16956.pdf>. *Federal Register*, Vol. 89, No. 148, 08/01/2024, 62752-62756.

FEMA Issues Proposed Flood Hazard Determinations.

- Comments are requested on 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 the communities in the states of **Indiana** and **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 **10/15/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-07-15/pdf/2024-15386.pdf>. *Federal Register*, Vol. 89, No. 135, 07/15/2024, 57423-57424.
- Comments are requested on 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 the communities in the states of **Kentucky, Missouri, and Nebraska**, listed in the table below. 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 **10/15/2024**. FEMA issued a correction to the notice as it contained an erroneous table for proposed flood hazard determinations for Nuckolls County, **Nebraska** and Incorporated Areas. Comments on the correction are due **10/30/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-15/pdf/2024-15386.pdf>. *Federal Register*, Vol. 89, No. 135, 07/15/2024, 57423-57424. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-01/pdf/2024-16955.pdf>. *Federal Register*, Vol. 89, No. 148, 08/01/2024, 62762.

- Comments are requested on 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 the communities in the state of **Missouri**, 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 **10/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-01/pdf/2024-16955.pdf>.

[g/FR-2024-08-01/pdf/2024-16958.pdf](https://www.govinfo.gov/content/pkg/FR-2024-08-01/pdf/2024-16958.pdf). *Federal Register*, Vol. 89, No. 148, 08/01/2024, 62760-62761.

FEMA Seeks Comment on Redesign of NFIP Community Rating System.

FEMA seeks input regarding potential future changes to the Community Rating System (CRS) under the National Flood Insurance Program (NFIP). Specifically, FEMA seeks input on ways to improve the CRS to: (1) incentivize communities to take measurable actions and make sustained progress to reduce current and future flood risk; (2) embed equity as a foundation of the CRS; (3) incentivize communities to encourage property owners to purchase flood insurance and thus reduce their financial exposure to flood risk; and (4) deliver a community participant-centered and modernized program. Comments are due **09/09/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-11/pdf/2024-15271.pdf>. *Federal Register*, Vol. 89, No. 133, 07/11/2024, 56889-56893.

FEMA Seeks Comment on Information Collections.

FEMA seeks comment regarding information collections titled, Community Assistance Contact (CAC) Reports, Community Assistance Visit (CAV) Reports, and National Flood Insurance Program (NFIP) Compliance Audit Reports. FEMA previously used the CAC and CAV to make a comprehensive assessment of a community's floodplain management program. Through the assessment, FEMA assisted the community to understand the NFIP's

requirements and to implement effective flood loss reductions measures. The CAV and CAC processes have been updated. Comments are due **08/15/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-16/pdf/2024-15592.pdf>. *Federal Register*, Vol. 89, No. 136, 07/16/2024, 57921-57923.

FinCEN Seeks Comment on Beneficial Ownership Information Requests.

The Financial Crimes Enforcement Network (FinCEN) seeks comment regarding an information collection titled, Beneficial Ownership Information (BOI) Requests. State, local, and Tribal agencies and financial institutions that access BOI must satisfy certain security and confidentiality requirements. As a prerequisite for access to BOI, States, local, and Tribal agencies and financial institutions must provide a certification for each request for BOI. Along with the certification, State, local, and Tribal agencies and financial institutions will also provide information by filling out data fields for each BOI request. To provide greater clarity to authorized recipients on the data fields and certification, the notice includes a summary of data fields. The notice also provides an analysis of the burden associated with the BOI access rule, including the certification requirement. Comments are due **08/22/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-23/pdf/2024-16174.pdf>. *Federal Register*, Vol. 89, No. 141, 07/23/2024, 59805-59810.

FinCEN Seeks Comment on Exempt Person Designation Form.

FinCEN seeks comment regarding an information collection requirement found in Bank Secrecy Act regulations that require a bank to file a FinCEN Form 110, Designation of Exempt Person, to designate eligible customers as exempt persons, such that a bank is not required to file a report with respect to any transaction in currency over \$10,000 with such customers. In addition to filing the report, the regulations require the bank to take steps to ensure that a person meets the requirements for an exemption, document the basis for the bank's initial conclusion that a person is exempt, annually review the eligibility of certain exempt persons, document compliance with the requirements of Form 110, and maintain a monitoring system. Comments are due **10/07/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-08/pdf/2024-17605.pdf>. *Federal Register*, Vol. 89, No. 153, 08/08/2024, 65012-65015.

IRS Issues Final Rule on Triangular Reorganizations and Inbound Nonrecognition Transactions.

The Internal Revenue Service (IRS) issued a final rule regarding the treatment of property used to acquire parent stock or securities in connection with certain triangular reorganizations involving one or more foreign corporations, the consequences to persons that receive parent stock or securities pursuant to such reorganizations, and the treatment of certain subsequent inbound nonrecognition transactions following such reorganizations and certain other transactions. The final rule is effective **07/17/2024**. See the final rule for

applicability dates. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-18/pdf/2024-15232.pdf>.

Federal Register, Vol. 89, No. 138, 07/18/2024, 58275-58286.

IRS Updates Plan-Specific Substitute Mortality Table Rules.

IRS issued a final rule to update the requirements that a plan sponsor of a single-employer defined benefit plan must meet to obtain IRS approval to use mortality tables specific to the plan in calculating present value for minimum funding purposes (as a substitute for the generally applicable mortality tables). The final rule is effective **07/31/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-31/pdf/2024-16520.pdf>.

Federal Register, Vol. 89, No. 147, 07/31/2024, 61343-61346.

IRS Issues Final and Proposed Rules for Required Minimum Distributions.

- IRS issued a final rule related to required minimum distributions from qualified plans; section 403(b) annuity contracts, custodial accounts, and retirement income accounts; individual retirement accounts and annuities; and certain eligible deferred compensation plans. The final rule updates existing regulations under Internal Revenue Code sections 401(a)(9), 402(c), 403(b), 457, and 4974 to reflect statutory amendments that have been made since the regulations were last issued and to clarify certain issues that have been raised in public comments and private letter ruling requests. The final rule

also replaces the question-and-answer format of the existing regulations under sections 401(a)(9), 402(c), 408, and 4974 with a standard format. The final rule is effective **09/17/2024**. See the final rule for applicability dates.

The final rule may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2024-07-19/pdf/2024-](https://www.govinfo.gov/content/pkg/FR-2024-07-19/pdf/2024-14542.pdf)

[14542.pdf](https://www.govinfo.gov/content/pkg/FR-2024-07-19/pdf/2024-14542.pdf). *Federal Register*, Vol. 89, No. 139, 07/19/2024, 58886-58954.

- IRS issued a proposed rule that would provide guidance relating to required minimum distributions from qualified plans; section 403(b) annuity contracts, custodial accounts, and retirement income accounts; individual retirement accounts and annuities; and eligible deferred compensation plans under section 457. The proposed rule would address provisions that were reserved in the 2024 final regulations. The proposed rule addresses sections 107, 202, 204, 302, 325, and 327 of the SECURE 2.0 Act, and certain other issues. Comments are due **09/17/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-19/pdf/2024-14543.pdf>. *Federal Register*, Vol. 89, No. 139, 07/19/2024, 58644-58653.

IRS Issues Proposed Rule on Dual Consolidated Losses and Treatment of Certain Disregarded Payments.

IRS issued a proposed rule to address certain issues arising under the dual consolidated loss rules, including the effect of intercompany transactions and items arising from stock ownership in calculating a dual consolidated loss. The proposed rule also addresses the

application of the dual consolidated loss rules to certain foreign taxes that are intended to ensure that multinational enterprises pay a minimum level of tax, including exceptions to the application of the dual consolidated loss rules with respect to such foreign taxes. Finally, the proposed rule includes rules regarding certain disregarded payments that give rise to losses for foreign tax purposes. Comments are due **10/07/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-07/pdf/2024-16665.pdf>. *Federal Register*, Vol. 89, No. 152, 08/07/2024, 64750-64778.

IRS Issues Corrections to Proposed Rules.

- IRS issued a correction to a proposed rule published in the *Federal Register* on **05/15/2024**, that would remove the associated property rule and similar rules from the existing regulations on the interest capitalization requirements for improvements to designated property. The correction is made to page 42405 of the proposed rule. Comments are due **07/15/2024**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-24/pdf/2024-16214.pdf>. *Federal Register*, Vol. 89, No. 142, 07/24/2024, 59864.
- IRS issued a correction to a proposed rule published in the *Federal Register* on **06/18/2024**, that would identify certain partnership related party basis adjustment transactions and substantially similar transactions as

transactions of interest, a type of reportable transaction. Four corrections were made to the proposal. Comments are due **08/19/2024**. The correction may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-24/pdf/2024-15719.pdf>. *Federal Register*, Vol. 89, No. 142, 07/24/2024, 59864-59865.

SBA Announces 7(a) Working Capital Pilot Program.

The Small Business Administration (SBA) announced a new pilot loan program within the 7(a) Loan Program titled, 7(a) Working Capital Pilot (WCP). The purpose of the WCP Program is to allow participating 7(a) Lenders to make working capital lines of credit through asset-based and transaction-based lines of credit. Lenders making WCP loans \$150,000 or less will have an 85 percent SBA guaranty, and WCP loans greater than \$150,000 will have a 75 percent SBA guaranty. WCP Program requirements will be built around established industry norms. SBA intends to make program enhancements based on Lender feedback during the duration of the pilot program. WCP loans may be approved up to \$5 million and may be used to support domestic and international transactions. Lenders may authorize a loan term up to 60 months. The WCP will be effective **08/01/2024** through **07/31/2027**. Comments are due **08/14/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-15/pdf/2024-15313.pdf>. *Federal Register*, Vol. 89, No. 135, 07/15/2024, 57353-57355.

SBA Amends Disaster Loan Programs.

SBA issued a direct final rule to amend SBA regulations governing the SBA Disaster Loan Program to revise how SBA determines whether an applicant has credit elsewhere to modernize and replace the current process. SBA also increased the unsecured threshold for physical damage loans under Major Disaster declarations and for Economic Injury Disaster Loans (EIDL) under all disaster declarations. The direct final rule is effective **09/09/2024**. Comments are due **08/23/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-24/pdf/2024-16207.pdf>.

Federal Register, Vol. 89, No. 142, 07/24/2024, 59826-59831.

SBA Announces Availability of Small Business Lending Company License.

SBA announced that its Office of Capital Access (OCA) is opening the application period for new Small Business Lending Companies (SBLC) licenses from **09/02/2024** to **10/15/2024**. The process by which interested entities may apply is outlined in the notice. SBA has similarly opened the application period for Community Advantage SBLCs (CA SBLCs) from **09/02/2024** to **12/20/2024**, and will be reviewing and decisioning CA SBLC licenses on a rolling basis. The notice is applicable **08/01/2024**. Comments are due **09/09/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-09/pdf/2024-17644.pdf>.

Federal Register, Vol. 89, No. 154, 08/09/2024, 65174-65179.

FSA Enhances Access and Delivery for Farm Loans.

The Farm Service Agency (FSA) issued a final rule to amend the Farm Loan Programs (FLP) regulations to implement the Distressed Borrower Set-Aside (DBSA) Program and other changes. DBSA will provide a new loan servicing program for financially-distressed borrowers that will allow for the deferral of one annual loan installment at a reduced interest rate. DBSA will provide a simpler option to resolve financial distress than existing loan servicing programs. In addition, FSA amended the FLP regulations to revise loan making and servicing to improve program access and delivery. The final rule is effective **09/25/2024**. FSA will consider comments on the final rule. Comments are due **10/07/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-08/pdf/2024-16828.pdf>.

Federal Register, Vol. 89, No. 153, 08/08/2024, 65020-65063.

FSA Seeks Comment on Farm Loan Program Direct Loan Servicing Information Collection.

FSA seeks comment regarding an information collection titled, Farm Loan Programs; Direct Loan Servicing-Special. FSA's Farm Loan Programs provide loans to family farmers to purchase real estate and equipment and finance agricultural production. The Direct Loan Servicing-Special, provides the requirements for servicing financially distressed and delinquent direct loan borrowers. The information collections contained in the program are necessary to evaluate a borrower's request for consideration of the special servicing actions. The information is used in eligibility and

feasibility determinations on borrower requests for disaster set-aside, primary loan servicing, buyout at market value, and homestead protection, as well as liquidation of security. Comments are due **09/20/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-22/pdf/2024-16038.pdf>.

Federal Register, Vol. 89, No. 140, 07/22/2024, 59038-59039.

RBC Updates REAP Application Process.

The Rural Business Cooperative Service (RBC) announced its intention to remove the self-imposed restriction that all Fiscal Year (FY) 2024 applications submitted under the Rural Energy for America Program (REAP) prior to **06/30/2024**, and were not funded in the national unrestricted pooling competitions, be withdrawn. RBC has also updated its approach to application reviews. The notice is applicable **07/15/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-15/pdf/2024-15426.pdf>.

Federal Register, Vol. 89, No. 135, 07/15/2024, 57385-57386.

RBC Seeks Applications for Intermediary Relending Program.

RBC issued a notice to solicit applications (NOSA) under the Intermediary Relending Program (IRP) for fiscal year (FY) 2025, subject to availability of funding. The NOSA has been issued prior to passage of a FY 2025 appropriations act in order to allow applicants enough time to leverage financing, prepare and submit applications, and give RBC time to process program applications within FY 2025. See the NOSA for application details

and deadlines. The NOSA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-08/pdf/2024-17480.pdf>.

Federal Register, Vol. 89, No. 153, 08/08/2024, 64867-64871.

RUS Seeks Comment on Electric Loan Application Information Collection.

The Rural Utilities Service (RUS) seeks comment regarding an information collection titled, Electric Loan Application and Related Reporting Burdens.

RUS is authorized to make and guarantee loans to furnish and improve electric service in rural areas. In the interest of protecting loan security, monitoring compliance with debt covenants, and ensuring that RUS loan funds are used for authorized purposes, borrowers need to prepare and submit for RUS evaluation certain studies and reports. Comments are due **10/07/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-07/pdf/2024-17478.pdf>.

Federal Register, Vol. 89, No. 152, 08/07/2024, 64404-64405.

RHS Announces New Loss Mitigation Retention Option.

The Rural Housing Service (RHS) announced a demonstration program to establish a new loss mitigation retention option, referred to as the Payment Supplement Account. The program is meant to assist borrowers who have experienced a documented hardship that led to an involuntary inability to pay their mortgage obligation, require payment reduction to resume making a monthly payment, and currently have a below market interest rate. The program is

effective **07/24/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-24/pdf/2024-16149.pdf>.

Federal Register, Vol. 89, No. 142, 07/24/2024, 59823-59825.

RHS Announces Availability of Community Facilities Program Disaster Grants.

RHS issued a notice of funding availability (NOFA) through its Community Facilities Program to repair essential community facilities damaged by Presidentially Declared Disasters in Calendar Year (CY) 2022 or to repair or replace essential community facilities damaged by Presidentially Declared Disasters in CY 2023 and Other Disasters in CY 2023. See the NOFA for application details and deadlines. The NOFA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-29/pdf/2024-16580.pdf>.

Federal Register, Vol. 89, No. 145, 07/29/2024, 60856-60861.

RHS Seeks Comment on Information Collections.

- RHS seeks comment regarding an information collection titled, Community Facilities Grant Program. RHS is authorized to make grants to public agencies, nonprofit corporations, and Indian tribes to develop essential community facilities and services in rural areas. The information collection is used by the field offices to collect information from applicants, consultants, lenders, and public entities. Comments are due **09/13/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pk>

[g/FR-2024-07-15/pdf/2024-15463.pdf](https://www.govinfo.gov/content/pkg/FR-2024-07-15/pdf/2024-15463.pdf). *Federal Register*, Vol. 89, No. 135, 07/15/2024, 57386.

- RHS seeks comment regarding an information collection titled, Fire and Rescue Loans. The Fire and Rescue Loan program makes loans to public entities, nonprofit corporations, and Indian tribes for the development of community facilities in rural areas. Information is collected to determine applicant/borrower eligibility, assess project feasibility, and ensure borrowers operate on a sound basis and use funds for authorized purposes. Comments are due **09/13/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-15/pdf/2024-15462.pdf>. *Federal Register*, Vol. 89, No. 135, 07/15/2024, 57386-57387.

- RHS seeks comment regarding an information collection titled, Community Facility Loans. The Community Facilities Loan Program makes loans to public entities, nonprofit corporations, and Indian tribes for the development of community facilities in rural areas. Information is collected to determine applicant/borrower eligibility, assess project feasibility, and ensure borrowers operate on a sound basis and use funds for authorized purposes. Comments are due **09/13/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-07-15/pdf/2024-15464.pdf>. *Federal Register*, Vol. 89, No. 135, 07/15/2024, 57387-57388.

- RHS seeks comment regarding an information collection titled, Single-Family Housing Guaranteed Loan Program. Under the program, loan guarantees are provided to participating lenders who make loans to income eligible borrowers in rural areas. The purpose of the program is to promote affordable housing for low- and moderate-income borrowers in rural America. The information collection is used to support the loan program. Comments are due **09/16/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-16/pdf/2024-15597.pdf>. *Federal Register*, Vol. 89, No. 136, 07/16/2024, 57850.
- RHS seeks comment regarding three information collections: Authorization Agreement for Preauthorized Payments, Customer Initiated Payments, and FedWire Worksheet. The forms are used for borrowers that elect to participate in electronic loan payments. Comments are due **09/20/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-22/pdf/2024-16033.pdf>. *Federal Register*, Vol. 89, No. 140, 07/22/2024, 59041-59042.

CCC Revises Crop Sugar Marketing and Cane and Beet Processing Allotments.

The Commodity Credit Corporation (CCC) announced revisions to fiscal year (FY) 2024 (crop year 2023) State cane sugar allotments and allocations to sugarcane processors as well as company allocations to sugar beet processors. See the notice for specific allocations. The actions apply

to all domestic beets and cane sugar marketed for human consumption in the United States from **10/01/2023** through **09/30/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-02/pdf/2024-17070.pdf>. *Federal Register*, Vol. 89, No. 149, 08/02/2024, 63157-63159.

SEC Issues Final Rule on Registration of Certain Annuities.

The Securities and Exchange Commission (SEC) adopted a final rule and form amendments to register the offerings of registered index-linked annuities (RILAs). Specifically, SEC amended the form currently used by most variable annuity separate accounts, Form N-4, to require issuers of RILAs to register offerings on the form as well. To facilitate the amendment, SEC also amended certain filing rules and made other related amendments. The changes implement the requirements relating to RILAs contained in the Consolidated Appropriations Act. SEC also extended the registration, filing, and disclosure requirements that SEC adopted for RILA offerings to the offerings of registered market value adjustment annuities. Further, SEC adopted other amendments to Form N-4 that will apply to all issuers that use the form. Finally, SEC adopted technical amendments to Forms N-6 and N-3 to correct errors from prior SEC rulemakings. The final rule is effective **09/23/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-24/pdf/2024-14925.pdf>. *Federal Register*, Vol. 89, No. 142, 07/24/2024, 59978-60162.

SEC Adopts Updates to EDGAR Filer Manual.

SEC issued a final rule to adopt amendments to Volume II of Electronic Data Gathering, Analysis, and Retrieval system Filer Manual (EDGAR Filer Manual) and related rules and forms. The updates include forms related to applications for registration as a security-based swap execution facility, to remove obsolete forms, and adopt other rule amendments. The effective date is **08/09/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-09/pdf/2024-17563.pdf>.

Federal Register, Vol. 89, No. 154, 08/09/2024, 65179-65180.

VA Seeks Comment on Information Collections.

- The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, Financial Counseling Statement, VA Form 26-8844. The information collection provides for recording comprehensive financial information concerning the borrower's net income, total expenditures, net worth, suggested areas for which expenses can be reduced or income increased, the arrangement of a family budget, and recommendations for the terms of any repayment agreement on the defaulted loan. Comments are due within 30 days of publication of the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-12/pdf/2024-15334.pdf>. *Federal Register*, Vol. 89, No. 134, 07/12/2024, 57201-57202.

- VA seeks comment regarding an information collection titled, Interest Rate Reduction Refinancing Loan Worksheet VA, Form 26-8923. The form is used to determine eligible for an exception to pay a funding fee in connection with a VA-guaranteed loan. Lenders are required to complete the form on all interest rate reduction refinancing loans and submit the form to the borrower no later than the third business day after receiving the application. Comments are due within 30 days of publication of the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-16/pdf/2024-15550.pdf>. *Federal Register*, Vol. 89, No. 136, 07/16/2024, 57994-57995.
- VA seeks comment regarding an information collection titled, Loan Guaranty: Processing Assumptions of VA-Guaranteed Home Loans Under 38 U.S.C. 3714. The form is used to determine eligibility for an exception to pay a funding fee in connection with a VA-guaranteed loan. Lenders are required to complete the form on all interest rate reduction refinancing loans and submit the form to the borrower no later than the third business day after receiving the application. Comments are due within 30 days of publication of the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-02/pdf/2024-17064.pdf>. *Federal Register*, Vol. 89, No. 149, 08/02/2024, 63255.

NCUA Issues Succession Planning Proposal.

The National Credit Union Administration (NCUA) issued a proposed rule regarding succession planning. On **02/03/2022**, NCUA published a proposed rule to require federal credit union boards of directors to establish processes for succession planning for key positions. Based on comments received in response to the proposal, and upon further consideration of the issues involved, NCUA published a second proposed rule to address succession planning. The new proposal is based on the earlier proposed rule but includes several changes that NCUA believes will strengthen succession planning efforts for credit unions. Comments are due **09/23/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-07-25/pdf/2024-16227.pdf>. *Federal Register*, Vol. 89, No. 143, 07/25/2024, 60329-60336.

NCUA Seeks Comment on Information Collections.

- NCUA seeks comments regarding several information collections. In particular: (a) Community Development Revolving Loan Fund-Loan and Grant Programs; (b) Credit Union Service Organizations (CUSOs); (c) Golden Parachute and Indemnification Payments; (d) Requirements for Insurance-Interest Rate Risk Policy; (e) Safe Harbor, Treatment of Financial Assets Transferred in Connection with a Securitization or Participation; and (f) Appeals Procedures. The information collections are used as outlined in the notice. Comments are due **09/16/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pk>

[g/FR-2024-07-17/pdf/2024-15708.pdf](https://www.govinfo.gov/content/pkg/FR-2024-07-17/pdf/2024-15708.pdf). *Federal Register*, Vol. 89, No. 137, 07/17/2024, 58194-58195.

- NCUA seeks comment regarding an information collection titled, Purchase of Assets and Assumptions of Liabilities. Federally-insured credit unions (FICUs) must request approval from NCUA prior to purchasing assets or assuming liabilities of a privately-insured credit union, other financial institution, or their successor interest. NCUA uses the information to determine the safety and soundness of the transaction and risk to the National Credit Union Share Insurance Fund. Comments are due **10/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-02/pdf/2024-17088.pdf>. *Federal Register*, Vol. 89, No. 149, 08/02/2024, 63224.
- NCUA seeks comment regarding an information collection titled, Corporate Credit Union Monthly Call Report and Annual Report of Officers. Section 202(a)(1) of the Federal Credit Union Act requires federally-insured credit unions to make reports of condition to NCUA. Corporate credit unions report the information monthly on NCUA Form 5310, also known as the Corporate Credit Union Call Report. The financial and statistical information is essential to NCUA in carrying out its responsibility for supervising corporate credit unions. Comments are due **10/07/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-06/pdf/2024-17307.pdf>. *Federal Register*, Vol. 89, No. 151, 08/06/2024, 63987.

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>
* Consumer Financial Protection Bureau (CFPB)	INTERPRETIVE RULE: Paycheck Advance Programs.	<i>Federal Register</i> , Vol. 89, No. 147, 07/31/2024, 61358-61363.	Aug. 30, 2024
* CFPB	Revisions to Regulation X Mortgage Servicing Rules.	<i>Federal Register</i> , Vol. 89, No. 142, 07/24/2024, 60204-60254.	Sep. 09, 2024
* Federal Deposit Insurance Corporation (FDIC)	Anti-Money Laundering and Countering the Financing of Terrorism Program Requirements.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65242-65264.	Oct. 08, 2024
Federal Emergency Management Agency (FEMA)	Update to Public Assistance Program Regulations.	<i>Federal Register</i> , Vol. 89, No. 127, 07/02/2024, 54966-55015.	Sep. 03, 2024
Federal Reserve System (FRB)	NOTICE: Extension of Comment Period for Proposal to Expand Hours for Fedwire Funds Service and National Settlement Service.	<i>Federal Register</i> , Vol. 89, No. 123, 06/26/2024, 53425.	Sep. 06, 2024
* FRB	Anti-Money Laundering and Countering the Financing of Terrorism Program Requirements.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65242-65264.	Oct. 08, 2024
Financial Crime Enforcement Agency (FinCEN)	Amendments to Anti-Money Laundering and Countering the Financing of Terrorism Programs for Financial Institutions.	<i>Federal Register</i> , Vol. 89, No. 128, 07/03/2024, 55428-55493.	Sep. 03, 2024

*	Housing and Urban Development, Dept. of (HUD)	Federal Housing Administration Single Family Sale Program.	<i>Federal Register</i> , Vol. 89, No. 136, 07/16/2024, 57798-57810.	Sep. 16, 2024
*	HUD	Update Terminology for State Housing Agency Housing Assistance Payments Contracts.	<i>Federal Register</i> , Vol. 89, No. 137, 07/17/2024, 58092-58095.	Sep. 16, 2024
*	HUD	Disbursing Multifamily Mortgage Proceeds.	<i>Federal Register</i> , Vol. 89, No. 151, 08/06/2024, 63847-63850.	Oct. 07, 2024
*	Internal Revenue (IRS)	CORRECTION: Interest Capitalization Requirements for Improvements to Designated Property Proposal.	<i>Federal Register</i> , Vol. 89, No. 142, 07/24/2024, 59864-59865.	Comments Due: Jul. 15, 2024
	IRS	Recapture of Interest on Excess Credits Under the Families First Act, CARES Act, and ARP.	<i>Federal Register</i> , Vol. 89, No. 127, 07/02/2024, 54742-54746.	Aug. 16, 2024
	IRS	Certain Partnership Related-Party Basis Adjustment Transactions as Transactions of Interest.	<i>Federal Register</i> , Vol. 89, No. 118, 06/18/2024, 51476-51491.	Aug. 19, 2024
*	IRS	CORRECTION: Partnership Related-Party Basis Adjustment Transactions as Transactions of Interest Proposal.	<i>Federal Register</i> , Vol. 89, No. 142, 07/24/2024, 59864.	Comments Due: Aug. 19, 2024
	IRS	Update of Regulations to Allow Direct Payment of Tax to IRS.	<i>Federal Register</i> , Vol. 89, No. 127, 07/02/2024, 54746-54748.	Sep. 03, 2024

*	IRS	Updates to Required Minimum Distributions Rules.	<i>Federal Register</i> , Vol. 89, No. 139, 07/19/2024, 58644-58653.	Sep. 17, 2024
*	IRS	Dual Consolidated Losses and the Treatment of Certain Disregarded Payments.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64750-64778.	Oct. 07, 2024
*	National Credit Union Administration (NCUA)	Succession Planning.	<i>Federal Register</i> , Vol. 89, No. 143, 07/25/2024, 60329-60336.	Sep. 23, 2024
*	NCUA	Anti-Money Laundering and Countering the Financing of Terrorism Program Requirements.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65242-65264.	Oct. 08, 2024
*	Office of the Comptroller of the Currency (OCC)	Anti-Money Laundering and Countering the Financing of Terrorism Program Requirements.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65242-65264.	Oct. 08, 2024
	Veterans Affairs, Dept. of (VA)	Amendments to Adjustable Rate Mortgages, Hybrid Adjustable Rate Mortgages, and Temporary Buydown Agreements.	<i>Federal Register</i> , Vol. 89, No. 120, 06/21/2024, 51995-52002.	Aug. 20, 2024

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)	NOTICE: <i>Supervisory Highlights</i> , Issue 34, Summer 2024, Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 89, No. 139, 07/19/2024, 58726-58731. Published: Jul. 19, 2024
*	CFPB	GUIDANCE: Reconsiderations of Value on Residential Real Estate Valuations.	<i>Federal Register</i> , Vol. 89, No. 144, 07/26/2024, 60549-60558. Jul. 26, 2024
*	CFPB	NOTICE: Circular 2024-04, Whistleblower Protections under CFPA, Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65170-65174. Published: Aug. 08, 2024
*	CFPB	NOTICE: Comments Requested on Information Collection: Consumer Response Government and Congressional Portal Boarding Forms.	<i>Federal Register</i> , Vol. 89, No. 141, 07/23/2024, 59719-59720. Comments Due: Aug. 22, 2024
*	CFPB	NOTICE: Nonbank Registry System of Records Established.	<i>Federal Register</i> , Vol. 89, No. 142, 07/24/2024, 59900-59903. Aug. 23, 2024 Comments Due: Aug. 23, 2024
	CFPB	Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders.	<i>Federal Register</i> , Vol. 89, No. 130, 07/08/2024, 56028-56156. Sep. 16, 2024
*	CFPB	NOTICE: Comments Requested on Information Collection: Mortgage Assistance Relief Services, Regulation O.	<i>Federal Register</i> , Vol. 89, No. 138, 07/18/2024, 58353. Comments Due: Sep. 16, 2024

*	CFPB	NOTICE: Comments Requested on Information Collection: Consumer Leasing Act, Regulation M.	<i>Federal Register</i> , Vol. 89, No. 138, 07/18/2024, 58354.	Comments Due: Sep. 16, 2024
	CFPB	Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43737-43739.	Jul. 01, 2025
*	CFPB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
*	Commodity Credit Corporation (CCC)	NOTICE: Crop Sugar Marketing Allotments and Cane and Beet Processor Allocations.	<i>Federal Register</i> , Vol. 89, No. 149, 08/02/2024, 63157-63159.	Issued: Aug. 02, 2024
	Commodity Futures Trading Commission (CFTC)	NOTICE: Comments Requested on Information Collection: Regulations Governing Bankruptcies of Commodity Brokers.	<i>Federal Register</i> , Vol. 89, No. 117, 06/17/2024, 51315-51317.	Comments Due: Aug. 16, 2024
	Department of Labor (DOL)	Defining and Delimiting the Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.	<i>Federal Register</i> , Vol. 89, No. 82, 04/26/2024, 32842-32973.	Jul. 01, 2024 Sections 541.600(a)(2) and 541.601(a)(2) applicable beginning Jan. 01, 2025
	DOL	Definition of an Investment Advice Fiduciary.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32122-32258.	Sep. 23, 2024
	DOL	Amendment to Prohibited Transaction Exemption 2020-02.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32260-32299.	Sep. 23, 2024

DOL	Amendment to Prohibited Transaction Exemption 84-24.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32302-32344.	Sep. 23, 2024
DOL	Amendment to Prohibited Transaction Exemption 75-1, 77-4, 80-83, 83-1, and 86-128.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32346-32359.	Sep. 23, 2024
Farm Credit Administration (FCA)	Cyber Risk Management Regulation.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85825-85833.	Jan. 01, 2025
FCA	Risk-Weighting of High Volatility Commercial Real Estate Exposures.	<i>Federal Register</i> , Vol. 89, No. 70, 04/10/2024, 25117-25130.	Jan. 01, 2025
* Farm Service Agency (FSA)	NOTICE: Comments Requested on Information Collection: Farm Loan Programs; Direct Loan Servicing-Special.	<i>Federal Register</i> , Vol. 89, No. 140, 07/22/2024, 59038-59039.	Comments Due: Sep. 20, 2024
* FSA	Enhancing Program Access and Delivery for Farm Loans.	<i>Federal Register</i> , Vol. 89, No. 153, 08/08/2024, 65020-65063.	Sep. 25, 2024 Comments Due: Oct. 07, 2024
Federal Crop Insurance Corporation (FCIC)	Expanding Options for Specialty and Organic Growers.	<i>Federal Register</i> , Vol. 89, No. 124, 06/27/2024, 53822-53847.	Jun. 30, 2024 Comments Due: Aug. 26, 2024
Federal Deposit Insurance Corporation (FDIC)	Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule.	<i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532.	Apr. 01, 2024 Mandatory Compliance: Jan. 01, 2025

<p>FDIC</p>	<p>Community Reinvestment Act.</p> <p>PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.</p> <p>INTERIM FINAL RULE: Supplemental Community Reinvestment Act Rule.</p>	<p><i>Federal Register</i>, Vol. 89, No. 22, 02/01/2024, 6574-7222.</p> <p>https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit</p> <p><i>Federal Register</i>, Vol. 89, No. 62, 03/29/2024, 22060-22069.</p>	<p>Apr. 01, 2024</p> <p>Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031</p> <p>Released: Feb. 05, 2024</p> <p>Apr. 01, 2024</p> <p>Comments Due: May 13, 2024</p>
<p>* FDIC</p>	<p>GUIDANCE: Reconsiderations of Value on Residential Real Estate Valuations.</p>	<p><i>Federal Register</i>, Vol. 89, No. 144, 07/26/2024, 60549-60558.</p>	<p>Jul. 26, 2024</p>
<p>* FDIC</p>	<p>NOTICE: Comments Requested on Information Collections: Interagency Notice of Change in Control, Recordkeeping, Disclosure and Reporting Requirements in Connection with Regulation Z, and Account Based Disclosures in Connection with CFPB Regulations E and DD and FRB Regulation CC.</p>	<p><i>Federal Register</i>, Vol. 89, No. 137, 07/17/2024, 58158-58164.</p>	<p>Comments Due: Aug. 16, 2024</p>
<p>* FDIC</p>	<p>NOTICE: Request for Information on Bank-Fintech Arrangements.</p>	<p><i>Federal Register</i>, Vol. 89, No. 147, 07/31/2024, 61577-61584.</p>	<p>Comments Due: Sep. 30, 2024</p>
<p>FDIC</p>	<p>Resolution Plans Required for Certain Insured Depository Institutions.</p>	<p><i>Federal Register</i>, Vol. 89, No. 131,</p>	<p>Oct. 01, 2024</p>

		07/09/2024, 56620-56657.	
*	FDIC	Revisions to Fair Hiring in Banking Act Regulations.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64353-64637.
*	FDIC	NOTICE: Request for Information on Deposits.	<i>Federal Register</i> , Vol. 89, No. 151, 08/06/2024, 63946-63953. Comments Due: Oct. 07, 2024
*	FDIC	NOTICE: Comments Requested of Regulatory Burden Reduction Under EGRPRA.	<i>Federal Register</i> , Vol. 89, No. 148, 08/01/2024, 62679-62685. Comments Due: Oct. 30, 2024
*	FDIC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. Oct. 01, 2025
*	Federal Emergency Management Agency (FEMA)	NOTICE: Comments Requested on Information Collections: Community Assistance Contact Reports, Community Assistance Visit Reports, and National Flood Insurance Program Compliance Audit Reports.	<i>Federal Register</i> , Vol. 89, No. 136, 07/16/2024, 57921-57923. Comments Due: Aug. 15, 2024
*	FEMA	Updates to Floodplain Management and Protection of Wetlands Regulations. NOTICE: Announcement of Final Federal Flood Risk Management Standard Policy Availability.	<i>Federal Register</i> , Vol. 89, No. 133, 07/11/2024, 56929-57046. <i>Federal Register</i> , Vol. 89, No. 133, 07/11/2024, 56928. Issued: Sep. 09, 2024
*	FEMA	NOTICE: Comments Requested on Potential	<i>Federal Register</i> , Vol. 89, No. 133, Comments Due: Sep. 09, 2024

	Changes to NFIP Community Rating System.	07/11/2024, 56889-56893.	
Federal Housing Finance Agency (FHFA)	NOTICE: Comments Requested on Information Collections: National Survey of Mortgage Originations.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 5386-83088.	Comments Due: Aug. 26, 2024
* FHFA	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
Federal Reserve Board (FRB)	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules. INTERIM FINAL RULE: Supplemental Community Reinvestment Rule.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit <i>Federal Register</i> , Vol. 89, No. 62, 03/29/2024, 22060-22069.	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024 Apr. 01, 2024 Comments Due: May 13, 2024
FRB	Financial Market Utilities.	<i>Federal Register</i> , Vol. 89, No. 52, 03/15/2024, 18749-18767.	Apr. 15, 2024 Mandatory Compliance Date: Sep. 11, 2024 Section 234.3(a)(17)(iv), Amendatory Instruction 3,

			Mandatory Compliance Date: Jun. 13, 2024
*	FRB	NOTICE: Commencement of Drafting Insurance Capital Standard. Report.	<i>Federal Register</i> , Vol. 89, No. 134, 07/12/2024, 57154. Issued: Jul. 12, 2024
*	FRB	GUIDANCE: Reconsiderations of Value on Residential Real Estate Valuations.	<i>Federal Register</i> , Vol. 89, No. 144, 07/26/2024, 60549-60558. Jul. 26, 2024
*	FRB	NOTICE: Final Approval of Information Collection: International Applications and Prior Notifications under Regulation K.	<i>Federal Register</i> , Vol. 89, No. 145, 07/29/2024, 60893-60894. Issued: Jul. 29, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping Guidance Associated with Changes in Foreign Investments. Made Pursuant to Regulation K.	<i>Federal Register</i> , Vol. 89, No. 146, 07/30/2024, 61115-61116. Issued: Jul. 30, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation M.	<i>Federal Register</i> , Vol. 89, No. 146, 07/30/2024, 61117-61118. Issued: Jul. 30, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping Requirements Associated with Regulation GG.	<i>Federal Register</i> , Vol. 89, No. 146, 07/30/2024, 61118-61119. Issued: Jul. 30, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Survey of Consumer Finances.	<i>Federal Register</i> , Vol. 89, No. 147, 07/31/2024, 61423-61424. Issued: Jul. 31, 2024
	FRB	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 89, No. 120, Comments Due: Aug. 20, 2024

	Collection: Capital Assessments and Stress Testing Reports.	06/21/2024, 52042-52050.	
*	FRB	NOTICE: Final Approval of Information Collection: Bank Holding Company Applications and Notifications.	<i>Federal Register</i> , Vol. 89, No. 145, 07/29/2024, 60891-60892. Aug. 28, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Application for Foreign Organization to Acquire U.S. Bank or Bank Holding Company.	<i>Federal Register</i> , Vol. 89, No. 145, 07/29/2024, 60892-60893. Aug. 28, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Country Exposure Report for U.S. Branches and Agencies of Foreign Banks, FFIEC 019.	<i>Federal Register</i> , Vol. 89, No. 146, 07/30/2024, 61119-61120. Comments Due: Aug. 29, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Treasury Securities and Agency Debt and Mortgage-Backed Securities Reporting Requirements.	<i>Federal Register</i> , Vol. 89, No. 126, 07/01/2024, 54462-54463. Comments Due: Aug. 30, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation B.	<i>Federal Register</i> , Vol. 89, No. 126, 07/01/2024, 54463-54464. Comments Due: Aug. 30, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Senior Financial Officer Surveys.	<i>Federal Register</i> , Vol. 89, No. 145, 07/29/2024, 60893. Sep. 01, 2024
*	FRB	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 89, No. 145, Comments Due: Sep. 27, 2024

	Collection: Basel II Interagency Pillar 2 Supervisory Guidance.	07/29/2024, 60895.	
*	FRB	NOTICE: Comments Requested on Information Collection: Federal Reserve Payments Study.	<i>Federal Register</i> , Vol. 89, No. 146, 07/30/2024, 61116-61117. Comments Due: Sep. 30, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Disclosure Requirements of Subpart H of Regulation H.	<i>Federal Register</i> , Vol. 89, No. 147, 07/31/2024, 61422-61423. Comments Due: Sep. 30, 2024
*	FRB	NOTICE: Request for Information on Bank-Fintech Arrangements.	<i>Federal Register</i> , Vol. 89, No. 147, 07/31/2024, 61577-61584. Comments Due: Sep. 30, 2024
*	FRB	NOTICE: Comments Requested of Regulatory Burden Reduction Under EGRPRA.	<i>Federal Register</i> , Vol. 89, No. 148, 08/01/2024, 62679-62685. Comments Due: Oct. 30, 2024
	FRB	Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43737-43739. Jul. 01, 2025
*	FRB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. Oct. 01, 2025
	Financial Crimes Enforcement Network (FinCEN)	NOTICE: Comments Requested on Information Collection: Customer Identification Program Regulatory Requirements for Certain Financial Institutions.	<i>Federal Register</i> , Vol. 89, No. 119, 06/20/2024, 51940-51944. Comments Due: Aug. 19, 2024
*	FinCEN	NOTICE: Comments Requested on Information Collection: Beneficial	<i>Federal Register</i> , Vol. 89, No. 141, Comments Due: Aug. 22, 2024

	Ownership Information Requests.	07/23/2024, 59805-59810.	
*	FinCEN	NOTICE: Comments Requested on Information Collection: Designation of Exempt Person, Form 110.	<i>Federal Register</i> , Vol. 89, No. 153, 08/08/2024, 65012-65015. Comments Due: Oct. 07, 2024
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Debenture Interest Rates.	<i>Federal Register</i> , Vol. 89, No. 144, 07/26/2024, 60646-60649. Issued: Jul. 26, 2024
*	HUD	NOTICE: Reinstatement of Regulation Waiver Policy.	<i>Federal Register</i> , Vol. 89, No. 151, 08/06/2024, 63959-63962. Jul. 29, 2024
	HUD	NOTICE: Comments Requested on Information Collection: FHA-Insured Mortgage Loan Servicing of Delinquent Default, and Foreclosure with Service Members Act.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53117-53118. Comments Due: Aug. 26, 2024
	HUD	NOTICE: Comments Requested on Information Collection: Affirmative Fair Housing Marketing Plan.	<i>Federal Register</i> , Vol. 89, No. 123, 06/26/2024, 53437-53439. Comments Due: Aug. 26, 2024
*	HUD	NOTICE: Comments Requested on Information Collection: Multifamily Housing Mortgage and Housing Assistance Restructuring Program.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65380-65381. Comments Due: Sep. 09, 2024
*	HUD	NOTICE: Comments Requested on Information Collection: Insurance Termination Request for Multifamily Mortgage.	<i>Federal Register</i> , Vol. 89, No. 136, 07/16/2024, 57926-57927. Comments Due: Sep. 16, 2024
*	HUD	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 89, No. 151, Comments Due: Oct. 07, 2024

	Collection: Single Family Mortgage Insurance on Hawaiian Home Lands.	08/06/2024, 63958- 63959.		
	HUD	Effective Date Extended for Final Rule to Strengthen Section 184 Indian Housing Loan Guarantee Program.	<i>Federal Register</i> , Vol. 89, No. 116, 06/14/2024, 50523-50524.	Dec. 31, 2024
*	HUD	Modernization of Engagement With Mortgagors in Default.	<i>Federal Register</i> , Vol. 89, No. 149, 08/02/2024, 63082-63099.	Jan. 01, 2025
*	Internal Revenue Service (IRS)	Triangular Reorganizations and Inbound Nonrecognition Transactions.	<i>Federal Register</i> , Vol. 89, No. 138, 07/18/2024, 58275-58286.	Jul. 17, 2024
*	IRS	Updates to Plan-Specific Substitute Mortality Tables Rules.	<i>Federal Register</i> , Vol. 89, No. 147, 07/31/2024, 61343-61346.	Jul. 31, 2024
	IRS	Gross Proceeds and Basis Reporting by Brokers and Determination of Amount Realized and Basis for Digital Asset Transactions.	<i>Federal Register</i> , Vol. 89, No. 131, 07/09/2024, 56480-56583.	Sep. 09, 2024
*	IRS	Updates to Required Minimum Distributions Rules.	<i>Federal Register</i> , Vol. 89, No. 139, 07/19/2024, 58886-58954.	Sep. 17, 2024
*	National Credit Union Administration (NCUA)	GUIDANCE: Reconsiderations of Value on Residential Real Estate Valuations.	<i>Federal Register</i> , Vol. 89, No. 144, 07/26/2024, 60549-60558.	Jul. 26, 2024
	NCUA	NOTICE: Economic Growth and Regulatory Paperwork Reduction Act Review of Rules and Regulations.	<i>Federal Register</i> , Vol. 89, No. 101, 05/23/2024, 45602-45609.	Comments Due: Aug. 21, 2024

* NCUA	NOTICE: Comments Requested on Information Collections: Community Development Revolving Loan Fund-Loan and Grant Programs; Credit Union Service Organizations; Golden Parachute and Indemnification Payments; Requirements for Insurance-Interest Rate Risk Policy; Safe Harbor, Treatment of Financial Assets Transferred in Connection with a Securitization or Participation; and Appeals Procedures.	<i>Federal Register</i> , Vol. 89, No. 137, 07/17/2024, 58194-58195.	Comments Due: Sep. 16, 2024
* NCUA	NOTICE: Comments Requested on Information Collection: Purchase of Assets and Assumptions of Liability.	<i>Federal Register</i> , Vol. 89, No. 149, 08/02/2024, 63224.	Comments Due: Oct. 01, 2024
* NCUA	NOTICE: Comments Requested on Information Collection: Corporate Credit Union Monthly Call Report and Annual Report of Officers.	<i>Federal Register</i> , Vol. 89, No. 151, 08/06/2024, 63987.	Comments Due: Oct. 07, 2024
* NCUA	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
Office of the Comptroller of the Currency (OCC)	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024

	for Exceeding Statutory Authority in New CRA Rules. INTERIM FINAL RULE: Supplemental CRA Community Reinvestment Rule.	room/press-releases/cra-joint-trades-lawsuit <i>Federal Register</i> , Vol. 89, No. 62, 03/29/2024, 22060-22069.	Apr. 01, 2024 Comments Due: May 13, 2024
*	OCC	NOTICE: Charter Renewal of Mutual Savings Association Advisory Committee.	<i>Federal Register</i> , Vol. 89, No. 134, 07/12/2024, 57179. Issued: Jul. 12, 2024
*	OCC	NOTICE: Charter Renewal of Minority Depository Institutions Advisory Committee.	<i>Federal Register</i> , Vol. 89, No. 134, 07/12/2024, 57179-57180. Issued: Jul. 12, 2024
*	OCC	GUIDANCE: Reconsiderations of Value on Residential Real Estate Valuations.	<i>Federal Register</i> , Vol. 89, No. 144, 07/26/2024, 60549-60558. Jul. 26, 2024
*	OCC	NOTICE: Nominations Requested for Mutual Savings Association Advisory and Minority Depository Institutions Advisory Committees.	<i>Federal Register</i> , Vol. 89, No. 134, 07/12/2024, 57180. Nominations Due: Aug. 26, 2024
	OCC	NOTICE: Comments Requested on Information Collection: Debt Cancellation Contracts and Debt Suspension Agreements.	<i>Federal Register</i> , Vol. 89, No. 124, 06/27/2024, 53700-53702. Comments Due: Aug. 26, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Credit Risk Retention.	<i>Federal Register</i> , Vol. 89, No. 143, 07/25/2024, 60491-60494. Comments Due: Aug. 26, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Fair Credit Reporting: Affiliate Marketing.	<i>Federal Register</i> , Vol. 89, No. 145, 07/29/2024, 60969-60970. Comments Due: Aug. 28, 2024

	OCC	NOTICE: Comments Requested on Information Collection: Fiduciary Activities.	<i>Federal Register</i> , Vol. 89, No. 128, 07/03/2024, 55306-55308.	Comments Due: Sep. 03, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Procedures to Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under Section 312 of the Fair and Accurate Credit Transactions Act.	<i>Federal Register</i> , Vol. 89, No. 149, 08/02/2024, 63248-63249.	Comments Due: Sep. 03, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Customer Complaint Form.	<i>Federal Register</i> , Vol. 89, No. 150, 08/05/2024, 63490-63491.	Comments Due: Sep. 04, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Bank Appeals Follow-Up Questionnaire.	<i>Federal Register</i> , Vol. 89, No. 150, 08/05/2024, 63491-63492.	Comments Due: Sep. 04, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Registration of Mortgage Loan Originators.	<i>Federal Register</i> , Vol. 89, No. 150, 63492-63494.	Comments Due: Sep. 04, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Community Reinvestment Act Regulation.	<i>Federal Register</i> , Vol. 89, No. 136, 07/16/2024, 57992-57994.	Comments Due: Sep. 16, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Supervisory Guidance on Stress Testing for Banking Organizations With Total Consolidated Assets of More Than \$10 Billion.	<i>Federal Register</i> , Vol. 89, No. 141, 07/23/2024, 59803-59804.	Comments Due: Sep. 23, 2024

*	OCC	NOTICE: Request for Information on Bank-Fintech Arrangements.	<i>Federal Register</i> , Vol. 89, No. 147, 07/31/2024, 61577-61584.	Comments Due: Sep. 30, 2024
*	OCC	NOTICE: Comments Requested of Regulatory Burden Reduction Under EGRPRA.	<i>Federal Register</i> , Vol. 89, No. 148, 08/01/2024, 62679-62685.	Comments Due: Oct. 30, 2024
*	OCC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
*	Rural Business-Cooperative Service (RBC)	NOTICE: Updates to Rural Energy for America Program Application Process.	<i>Federal Register</i> , Vol. 89, No. 135, 07/15/2024, 57385-57386.	Issued: Jul. 15, 2024
*	RBC	NOTICE: Solicitations of Applications for Intermediary Relending Program.	<i>Federal Register</i> , Vol. 89, No. 153, 08/08/2024, 64867-64871.	Issued: Aug. 08, 2024
	RBC	NOTICE: Loan Guarantee Fees for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53041-53042.	Oct. 01, 2024
*	Rural Housing Service (RHS)	NOTICE: New Loss Mitigation Program, Payment Supplement Account.	<i>Federal Register</i> , Vol. 89, No. 142, 07/24/2024, 59823-59825.	Jul. 24, 2024
*	RHS	NOTICE: Funding Availability for Community Facilities Program Grants.	<i>Federal Register</i> , Vol. 89, No. 145, 07/29/2024, 60856-60861.	Issued: Jul. 29, 2024
*	RHS	NOTICE: Comments Requested on Information Collection: Community Facilities Grant Program.	<i>Federal Register</i> , Vol. 89, No. 135, 07/15/2024, 57386.	Comments Due: Sep. 13, 2024

*	RHS	NOTICE: Comments Requested on Information Collection: Fire and Rescue Loans.	<i>Federal Register</i> , Vol. 89, No. 135, 07/15/2024, 57386-57387.	Comments Due: Sep. 13, 2024
*	RHS	NOTICE: Comments Requested on Information Collection: Community Facility Loans.	<i>Federal Register</i> , Vol. 89, No. 135, 07/15/2024, 57387-57388.	Comments Due: Sep. 13, 2024
*	RHS	NOTICE: Comments Requested on Information Collection: Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 89, No. 136, 07/16/2024, 57850.	Comments Due: Sep. 16, 2024
*	RHS	NOTICE: Comments Requested on Information Collections: Authorization Agreement for Preauthorized Payments, Customer Initiated Payment, and FedWire Worksheet.	<i>Federal Register</i> , Vol. 89, No. 140, 07/22/2024, 59041-59042.	Comments Due: Sep. 20, 2024
	RHS	NOTICE: Loan Guarantee Fees for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53041-53042.	Oct. 01, 2024
	Rural Utilities Service (RUS)	NOTICE: Loan Guarantee Fees for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53041-53042.	Oct. 01, 2024
*	RUS	NOTICE: Comments Requested on Information Collection: Electric Loan Application and Related Reporting Burdens.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64404-64405.	Comments Due: Oct. 07, 2024
*	Securities and Exchange Commission (SEC)	Adoption of Updated EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65179-65180.	Aug. 09, 2024

*	SEC	Registration Requirements for Certain Annuities.	<i>Federal Register</i> , Vol. 89, No. 142, 07/24/2024, 59978-60162.	Sep. 23, 2024
*	Small Business Administration (SBA)	7(a) Working Capital Pilot Program.	<i>Federal Register</i> , Vol. 89, No. 135, 07/15/2024, 57353-57355.	Issued: Jul. 15, 2024 Comments Due: Aug. 14, 2024
*	SBA	NOTICE: Availability of Small Business Lending Company License.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65174-65179.	Aug. 01, 2024 Comments Due: Sep. 09, 2024
*	SBA	Amendments to SBA Disaster Loan Programs.	<i>Federal Register</i> , Vol. 89, No. 142, 07/24/2024, 59826-59831.	Sep. 09, 2024 Comments Due: Aug. 23, 2024
	Treasury, Dept. of (Treasury)	INTERIM FINAL RULE: Capital Magnet Fund.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53004-53025.	Jun. 25, 2024 Comments Due: Aug. 26, 2024
*	Treasury	NOTICE: Commencement of Drafting Insurance Capital Standard Report.	<i>Federal Register</i> , Vol. 89, No. 134, 07/12/2024, 57154.	Issued: Jul. 12, 2024
*	Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: Financial Counseling Statement.	<i>Federal Register</i> , Vol. 89, No. 134, 07/12/2024, 57201-57202.	Comments Due: 30 days from date of publication.
*	VA	NOTICE: Comments Requested on Information Collection: Interest Rate Reduction Refinancing Loan Worksheet.	<i>Federal Register</i> , Vol. 89, No. 136, 07/16/2024, 57994-57995.	Comments Due: 30 days from date of publication.

* VA	NOTICE: Comments Requested on Information Collection: Loan Guaranty, Processing Assumptions of VA Guaranteed Home Loans.	<i>Federal Register</i> , Vol. 89, No. 149, 08/02/2024, 63255.	Comments Due: 30 days from date of publication.
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* *Denotes new item in the chart*