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## December 2024 Regulatory Report

### Agencies File Reports with Congress.

- 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) announced the completion of drafting and submitted a report to Congress as contemplated by section 211(c)(3) of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA), on the impact on consumers and markets in the United States before supporting or consenting to the adoption of a final international insurance capital standard. The International Association of Insurance Supervisors is developing the Insurance Capital Standard (ICS) as a consolidated group-wide capital standard for internationally-active insurance groups, to create a common language for insurance supervisors and enhance global convergence on insurance capital regulation. The association is also assessing whether the Aggregation Method developed by the United States provides comparable outcomes to ICS. If so, it will be considered an outcome-equivalent approach for implementation of ICS as a prescribed capital requirement. The agencies seek comment regarding the report. Comments are due **01/12/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-27005.pdf>. *Federal Register*, Vol. 89, No. 224, 11/20/2024, 91750-91751.
- 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) prepared a report pursuant to section 37(c) of the Federal Deposit Insurance Act which requires the agencies to jointly submit an annual report to the Committee on Financial Services of the U.S. House of Representatives and to the Committee on Banking, Housing, and Urban Affairs of the U.S. Senate describing differences among the accounting and capital standards used by the agencies for insured depository institutions. Section 37(c) requires that the report be published in the *Federal Register*. The agencies have not identified any material differences among the agencies' accounting and capital standards applicable to the institutions the agencies regulate and supervise. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-03/pdf/2024-28227.pdf>. *Federal Register*, Vol. 89, No. 232, 12/03/2024, 95786-95788.

### **FFIEC Seeks Comment on Framework to Govern Enforcement of AMC Programs.**

The Federal Financial Institutions Examination Council (FFIEC) seeks comment regarding a proposed rule to implement a framework to govern FFIEC's Appraisal Subcommittee's (ASC's) enforcement authority regarding the effectiveness of Appraiser and Appraisal Management Company (AMC) Programs overseen by State Appraiser Regulatory Agencies. The proposed rule would codify the existing compliance review process with modifications. The proposed rule would require an analysis to assess program effectiveness, outline requirements for maintaining effective programs, and authorize ASC to bring enforcement actions against such agencies that fail to maintain effective programs. Comments are due **02/04/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-12-06/pdf/2024-27698.pdf>. *Federal Register*, Vol. 89, No. 235, 12/06/2024, 96912-96935.

### **CFPB Issues Final Section 1033 Rule.**

The Bureau of Consumer Financial Protection (CFPB) issued a final rule to carry out the personal financial data rights established by the Consumer Financial Protection Act (CFPA). The final rule requires banks, credit unions, and other financial service providers to make consumers' data available upon request to consumers and authorized third parties

in a secure and reliable manner; defines obligations for third parties accessing consumers' data, including important privacy protections; and promotes fair, open, and inclusive industry standards. The final rule is effective **01/17/2025**. Data providers must comply with the requirements in 12 CFR part 1033, subparts B and C beginning **04/01/2026**; **04/01/2027**; **04/01/2028**; **04/01/2029**; or **04/01/2030**, pursuant to the criteria set forth in section 1033.121(c). The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-18/pdf/2024-25079.pdf>. *Federal Register*, Vol. 89, No. 222, 11/18/2024, 90838-90998.

### **CFPB Announces 2025 FCRA Maximum Charge.**

CFPB issued a final rule to amend an appendix for Regulation V, which implements the Fair Credit Reporting Act (FCRA). CFPB is required to calculate annually the dollar amount of the maximum allowable charge for disclosures by a consumer reporting agency (CRA) to a consumer pursuant to FCRA section 609. Under section 609, a CRA must, upon a consumer's request, disclose to the consumer information in the consumer's file. FCRA section 612(a) gives consumers the right to a free file disclosure upon request once every 12 months from the nationwide CRAs and nationwide specialty CRAs. Where the consumer is not entitled to a free file disclosure, FCRA section 612(f)(1)(A) provides that a CRA may impose a reasonable charge on a consumer for making a file disclosure. The final rule establishes the maximum allowable charge for the 2025 calendar year is unchanged from 2024, **\$15.50**. The final

rule is effective **01/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-29/pdf/2024-27695.pdf>.

*Federal Register*, Vol. 89, No. 230, 11/29/2024, 94599-94600.

### **CFPB Revises Procedures to Reflect Organizational Change.**

CFPB issued a final rule to make ministerial updates to its procedures to reflect a recent organizational change. CFPB made limited amendments to five rules to reflect a recent organizational change. The Division of Supervision, Enforcement, and Fair Lending has been replaced by two divisions, the Supervision Division and the Enforcement Division. CFPB transferred certain responsibilities which relate to disclosure of confidential supervisory information, from the Associate Director of the former division to the Supervision Director as head of the Supervision Division. CFPB also updated nomenclature across all five rules to reflect the establishment of the new divisions. The final rule is effective **11/29/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-29/pdf/2024-27978.pdf>.

*Federal Register*, Vol. 89, No. 230, 11/29/2024, 94600-94601.

### **CFPB Issues 2025 Truth in Lending Act Threshold Adjustments.**

CFPB issued a final rule to amend the regulation text and official interpretation for Regulation Z, which implements the Truth in Lending Act (TILA). CFPB calculates the dollar amounts for provisions in Regulation Z annually; the final rule revises the amounts for

provisions implementing TILA and its amendments, including the Home Ownership and Equity Protection Act (HOEPA) and the Dodd-Frank Act. CFPB adjusted the amounts based on the annual percentage change of the Consumer Price Index (CPI) effective **06/01/2024**. The annual adjustment under section 1026.32(a)(1)(ii) is adjusted from **\$1,309** to **\$1,348** in 2025. The annual adjustment under section 1026.32(a)(1)(ii)(A) and (B) for 2025 is **\$26,968**, up from **\$26,092**. The dollar amounts in section 1026.43(e)(2)(vi) have also increased from 2024 levels as listed in the final rule. The final rule is effective **01/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-02/pdf/2024-27553.pdf>.

*Federal Register*, Vol. 89, No. 231, 12/02/2024, 95080-95086.

### **CFPB Defines Larger Participants of Digital Consumer Payment Applications.**

CFPB issued a final rule to define larger participants of a market for general-use digital consumer payment applications. Larger participants of this market will be subject to CFPB's supervisory authority under the Consumer Financial Protection Act. A nonbank covered person qualifies as a larger participant if it facilitates an annual covered consumer payment transaction volume of at least 50 million transactions as defined in the rule, and it is not a small business concern. The final rule is effective **01/09/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-10/pdf/2024-27836.pdf>.

*Federal Register*, Vol. 89, No. 237, 12/10/2024, 99582-99654.

### **CFPB Publishes Circular on Scores in Employment Decisions.**

CFPB published Circular 2024-06 titled, Background Dossiers and Algorithmic Scores for Hiring, Promotion, and Other Employment Decisions, in the *Federal Register*. In the circular, CFPB responds to the question of whether an employer may make employment decisions utilizing background dossiers, algorithmic scores, and other third-party consumer reports about workers without adhering to the Fair Credit Reporting Act. CFPB released the circular on its website **10/24/2024**. The circular may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-12/pdf/2024-26099.pdf>. *Federal Register*, Vol. 89, No. 218, 11/12/2024, 88875-88877.

### **CFPB Revises Applicability Date of Medical Debt Advisory Opinion.**

CFPB revised the date of applicability for the advisory opinion titled, Debt Collection Practices, Regulation F, Deceptive and Unfair Collection of Medical Debt. CFPB first released the advisory opinion on its website **10/01/2024** and published the opinion in the *Federal Register* **10/04/2024**. As issued and published, the advisory opinion stated that it was to be applicable as of **12/03/2024**. To allow sufficient time to brief issues raised in pending litigation, CFPB revised the applicable date of the advisory opinion to **01/02/2025**. The advisory opinion itself creates no binding legal obligations, and the revision of the applicable date does not affect regulated entities' responsibility to comply with the Fair Debt Collection Practices Act. The advisory opinion is applicable **01/02/2025**. The notice may be viewed

at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-29/pdf/2024-27791.pdf>.

*Federal Register*, Vol. 89, No. 230, 11/29/2024, 94599.

### **CFPB Seeks Comment on Survey Screening Questions.**

CFPB seeks comment regarding an information collection titled, Survey Screening Questions. CFPB conducts a variety of research efforts to ascertain financial issues consumers may be experiencing. CFPB developed a list of potential screener questions formulated to allow research efforts to focus on the appropriate consumers for each study. Usage of the questions will ensure future survey efforts target applicable respondents, reduce administrative burden, and grant greater flexibility in conducting research. Comments are due **01/03/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-04/pdf/2024-28375.pdf>.

*Federal Register*, Vol. 89, No. 233, 12/04/2024, 96235.

### **FRB Sets Threshold for Reserve Bank Capital Stock Dividend Rate.**

The Board of Governors of the Federal Reserve System (FRB) issued a final rule that applies an inflation adjustment to the threshold for total consolidated assets in Regulation I. Federal Reserve Bank (Reserve Bank) stockholders that have total consolidated assets above the threshold receive a different dividend rate on their Reserve Bank stock than stockholders with total consolidated assets at or below the threshold. The Federal Reserve Act requires that FRB

annually adjust the total consolidated asset threshold to reflect the change in the Gross Domestic Product Price Index, published by the Bureau of Economic Analysis. Based on the change in the Gross Domestic Product Price Index as of **09/26/2024**, the total consolidated asset threshold will be \$12,841,000,000 through **12/31/2025**. The final rule is effective **12/12/2024**. The adjusted threshold for total consolidated assets will apply beginning **01/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-12/pdf/2024-26091.pdf>.

*Federal Register*, Vol. 89, No. 218, 11/12/2024, 88877-88878.

#### **FRB Amends Regulations A and D.**

- FRB issued a final rule to amend Regulation A to reflect FRB's approval of a decrease in the rate for primary credit at each Federal Reserve Bank. The secondary credit rate at each Reserve Bank automatically decreased by formula as a result of FRB's primary credit rate action. On **11/07/2024**, FRB voted to approve a 0.25 percentage point decrease in the primary credit rate, thereby decreasing the primary credit rate from **5.00** percent to **4.75** percent. In addition, FRB previously approved the renewal of the secondary credit rate formula, the primary credit rate plus 50 basis points. Under the formula, the secondary credit rate decreased by 0.25 percentage points as a result of FRB's primary credit rate action, thereby decreasing the secondary credit rate from **5.50** percent to **5.25** percent. The amendments to Regulation A reflect the rate changes. The 0.25 percentage point decrease in

the primary credit rate was associated with a 0.25 percentage point decrease in the target range for the federal funds rate announced by the Federal Open Market Committee on **11/07/2024**, as described in FRB's amendment of Regulation D highlighted in the following paragraph. The rate changes for primary and secondary credit were applicable **11/08/2024**. The final rule is effective **11/20/2024**. The final rule may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-](https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-26990.pdf)

[26990.pdf](https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-26990.pdf). *Federal Register*, Vol. 89, No. 224, 11/20/2024, 91532-91533.

- FRB issued a final rule to adopt amendments to Regulation D to revise the rate of interest paid on balances (IORB) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final rule specifies that IORB is **4.65** percent, a 0.25 percentage point decrease from its prior level. The amendment is intended to enhance the role of IORB in maintaining the federal funds rate in the target range established by the Federal Open Market Committee. The final rule is effective **11/20/2024**. The IORB rate change was applicable **11/08/2024**. The final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-26991.pdf>. *Federal Register*, Vol. 89, No. 224, 11/20/2024, 91533-91534.
- FRB issued a final rule to amend Regulation D, Reserve Requirements of Depository Institutions, to reflect the annual indexing of the reserve requirement exemption amount and

the low reserve tranche for 2025. The annual indexation of the amounts is required notwithstanding FRB's action in March 2020 of setting all reserve requirement ratios to zero. FRB amended Regulation D to set the reserve requirement exemption amount at **\$37.8** million (increased from \$36.1 million in 2024) and the amount of the low reserve tranche at **\$645.8** million (increased from \$644.0 million in 2024). The adjustments to both amounts are derived using statutory formulas specified in the Federal Reserve Act. The annual indexation of the reserve requirement exemption amount and low reserve tranche is required by statute but will not affect depository institutions' reserve requirements, which remain zero. The final rule is effective **12/20/2024**. The new exemption amount and low reserve tranche will apply beginning **01/01/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-26981.pdf>. *Federal Register*, Vol. 89, No. 224, 11/20/2024, 91534-91536.

### **FRB Announces 2025 Bank Services Pricing.**

FRB announced the approval of the private-sector adjustment factor (PSAF) for 2025 of \$31.9 million and the 2025 fee schedules for FRB-priced services and electronic access. The actions were taken in accordance with the Monetary Control Act, which requires that, over the long run, fees for FRB-priced services be established based on all direct and indirect costs, including PSAF. The FRB-priced services include for the processing of checks, FedACH, Fedwire Funds, and

Fedwire Securities as listed in the pricing schedule. The new fee schedule is effective **01/01/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-27/pdf/2024-27831.pdf>.  
*Federal Register*, Vol. 89, No. 229, 11/27/2024, 93584-93602.

### **FRB Announces Final Approval of Information Collection.**

FRB announced final approval of an information collection titled, Structure Reporting and Recordkeeping Requirements for Domestic and Foreign Banking Organizations. On **03/29/2024**, FRB published a notice in the *Federal Register* seeking comment regarding revisions to the information collection, including the addition of an electronic submission option. FRB adopted the collection, as originally proposed. The revisions are effective **12/31/2024**. The standard templates and automation are effective as stated in the notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-06/pdf/2024-28526.pdf>.  
*Federal Register*, Vol. 89, No. 235, 12/06/2024, 96978-96979.

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

- FRB seeks comment regarding an information collection titled, Application to Become a Savings and Loan Holding Company or to Acquire a Savings Association or Savings and Loan Holding Company. The information collection must be filed in connection with certain proposals involving the formation, acquisition, or merger of a savings and loan holding

company (SLHC); the acquisition by an SLHC of a savings association or its assets; and the acquisition of control of a savings association by certain individuals associated with an SLHC. FRB requires the submission of the filing from an applicant for regulatory and supervisory purposes. Comments are due **02/04/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-06/pdf/2024-28525.pdf>. *Federal Register*, Vol. 89, No. 235, 12/06/2024, 96974-96975.

- FRB seeks comment regarding an information collection titled, Report of Institution-to-Aggregate Granular Data on Assets and Liabilities on an Immediate Counterparty Basis. FRB collects granular exposure data on the assets, liabilities, and off-balance sheet holdings of certain large banking organizations, providing breakdowns by country, instrument, currency, maturity, sector, and other factors. FRB uses the information to support the supervision of globally-important bank holding companies. Comments are due **02/04/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-12-06/pdf/2024-28522.pdf>. *Federal Register*, Vol. 89, No. 235, 12/06/2024, 96975-96976.
- FRB seeks comment regarding an information collection titled, Discrimination Complaint Forms. The information collection consists of two forms: Pre-Complaint of Discrimination and the Formal Complaint of Discrimination. The forms are used by individuals alleging discrimination by FRB while they were

either applying for or had separated from employment with FRB.

Comments are due **02/04/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-06/pdf/2024-28524.pdf>. *Federal Register*, Vol. 89, No. 235, 12/06/2024, 96977-96978.

- FRB seeks comment regarding an information collection titled, Computer-Security Incident Notification. A banking organization is required to notify its primary Federal banking regulator of any "computer-security incident" that rises to the level of a "notification incident," as soon as possible and no later than 36 hours after the banking organization determines that a notification incident has occurred. A bank service provider is required to notify each affected banking organization customer as soon as possible when the bank service provider determines that it has experienced a computer-security incident, that has caused, or is reasonably likely to cause, a material service disruption or degradation for four or more hours. The information collection is used for required notification. Comments are due **02/04/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-12-06/pdf/2024-28523.pdf>. *Federal Register*, Vol. 89, No. 235, 12/06/2024, 96979-96980.

### **FDIC Renews Advisory Committee on Economic Inclusion Charter.**

The Federal Deposit Insurance Corporation (FDIC) announced the renewal of the FDIC Advisory Committee

on Economic Inclusion. The committee provides feedback to FDIC on initiatives focused on expanding access to banking services for underserved populations. The committee will continue to review various issues that may include, but not be limited to, basic retail financial services such as low-cost, sustainable transaction accounts, savings accounts, small dollar lending, prepaid cards, money orders, remittances, the use of new technologies, and other services to promote access to the mainstream banking system, asset accumulation, and financial stability. The structure and responsibilities of the committee are unchanged from when it was originally established in November 2006. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-26/pdf/2024-27672.pdf>. *Federal Register*, Vol. 89, No. 228, 11/26/2024, 93290-93291.

### **FDIC Announces Termination of Receivership.**

Notice is hereby given that FDIC, as Receiver, for the insured depository institution listed in the notice, was charged with the duty of winding up the affairs of the former institution and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination date listed in the notice, the

Receivership has been terminated, the Receiver has been discharged, and the Receivership has ceased to exist as a legal entity. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-12-05/pdf/2024-28456.pdf>. *Federal Register*, Vol. 89, No. 234, 12/05/2024, 96652.

### **FDIC Extends Comment Period for Custodial Account Recordkeeping Rule.**

On **10/02/2024**, FDIC published in the *Federal Register* a proposed rule that would strengthen FDIC-insured depository institutions' recordkeeping for custodial deposit accounts with transactional features and preserve beneficial owners' and depositors' entitlement to the protections afforded by Federal deposit insurance. The proposed rule provided for a 60-day comment period, which closed **12/02/2024**. FDIC determined that an extension of the comment period until **01/16/2025**, is appropriate. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-27097.pdf>. *Federal Register*, Vol. 89, No. 224, 11/20/2024, 91586.

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

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Release of Non-Public Information. The information collection requires individuals who are requesting non-public OCC information to provide OCC with information regarding the legal



grounds for the request. OCC uses the information to process requests for non-public OCC information and to determine if sufficient grounds exist for OCC to release the requested information or provide testimony that would include a discussion of non-public information. The information collection facilitates the processing of requests and expedites OCC's release of non-public information and testimony to the requester, as appropriate. Comments are due **12/16/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-14/pdf/2024-26507.pdf>. *Federal Register*, Vol. 89, No. 220, 11/14/2024, 90217-90218.

- OCC seeks comment regarding an information collection titled, Computer-Security Incident Notification. Pursuant to 12 CFR part 53, OCC established certain computer-security incident notification requirements applicable to banking organizations and bank service providers. The information collection is used in connection with notification to OCC of a computer-security incident. Comments are due **01/27/2025**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-11-27/pdf/2024-27876.pdf>.  
*Federal Register*, Vol. 89, No. 229, 11/27/2024, 93827-93829.

### **HUD Extends Compliance Date for Certain Mortgages in Default Rules.**

The Department of Housing and Urban Development (HUD) issued a final rule to extend the compliance date for certain

provisions of HUD's Modernization of Engagement with Mortgages in Default rule that require mortgagees to conduct meetings with all mortgages in default. The requirement includes borrowers who do not reside in the mortgaged property and with mortgagees where the relevant property is not within 200 miles of the mortgagee, its servicer, or a branch office, which were excepted under HUD's existing regulation for conducting meetings with mortgages in default. The compliance date for the provisions is extended until **07/01/2025**. HUD delayed mandatory compliance to permit mortgagees time to update mortgage servicing processes and procedures to comply with the policy that will be established in a forthcoming mortgagee letter titled. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-21/pdf/2024-27077.pdf>.  
*Federal Register*, Vol. 89, No. 225, 11/21/2024, 92033-92034.

### **HUD Announces Regulatory Waiver Requests Granted for Q2 2024.**

Section 106 of the Department of Housing and Urban Development Reform Act (the HUD Reform Act) requires HUD to publish quarterly *Federal Register* notices of all regulatory waivers that HUD has approved. Each notice covers the quarterly period since the previous *Federal Register* notice. The notice contains a list of regulatory waivers granted by HUD during the period beginning **04/01/2024**, and ending **06/30/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-22/pdf/2024-27381.pdf>.

*Federal Register*, Vol. 89, No. 226,  
11/22/2024, 92704-92711.

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

- HUD seeks comment regarding an information collection titled, Personal Financial and Credit Statement. The collection had expired and has been reinstated by HUD. Comments are due **12/23/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-11-22/pdf/2024-27412.pdf>. *Federal Register*, Vol. 89, No. 226, 11/22/2024, 92703-92704.
- HUD seeks comment regarding an information collection titled, Requirements for Single-Family Mortgage Instruments. HUD collects information about customers who contact HUD with questions and comments. HUD enters the information into its system to support answering the question or comment. Minimum data is collected to create an interaction history between the individual and HUD. Comments are due **12/26/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-11-26/pdf/2024-27669.pdf>. *Federal Register*, Vol. 89, No. 228, 11/26/2024, 93335-93336.
- HUD seeks comment regarding an information collection titled, Local Appeals to Single-Family Mortgage Limits. Any interested party may submit a request for the mortgage limits to be increased in a particular area if they believe that the present limit does not accurately reflect the higher sales prices in that area. HUD

has the opportunity to examine additional data to confirm or adjust the set loan limit for a particular area. Comments are due **01/06/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-06/pdf/2024-28695.pdf>. *Federal Register*, Vol. 89, No. 235, 12/06/2024, 67061-67062.

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

- The Federal Emergency Management Agency (FEMA) has made 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 final for communities in the states of **Alaska, Arizona, Kansas, Kentucky, South Dakota, and Washington**, 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 **02/28/2025**, 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-2024-11-25/pdf/2024-27541.pdf>.

*Federal Register*, Vol. 89, No. 227, 11/25/2024, 92948-92950.

- FEMA has made 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 final for communities in the states of **Kansas, Minnesota, Nebraska, North Dakota, South Carolina, South Dakota, and Virginia**, 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 **03/25/2025**, 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-2024-11-27/pdf/2024-27725.pdf>. *Federal Register*, Vol. 89, No. 229, 11/27/2024, 93632-93634.
- FEMA has made 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 final for communities in the states of **Kansas and Wisconsin**, 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 **04/09/2025**, 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-2024-12-06/pdf/2024-28586.pdf>. *Federal Register*, Vol. 89, No. 235, 12/06/2024, 97037-97038.

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

New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard \determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alabama, Alaska, Colorado, Florida, Maryland, Pennsylvania, South Carolina, Texas, and Washington D.C.**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as

indicated in the table in the notice. The final notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-11-25/pdf/2024-27539.pdf>.

*Federal Register*, Vol. 89, No. 227, 11/25/2024, 92951-92953.

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

- FEMA issued a notice which lists communities in the states of **Arizona, California, Idaho, Indiana, and Nevada**, 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-2024-12-06/pdf/2024-28587.pdf>. *Federal Register*, Vol. 89, No. 235, 12/06/2024, 97029-97031.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Connecticut, Florida, Kansas, Minnesota, Missouri, Oregon, and Washington**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports 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-2024-12-06/pdf/2024-28588.pdf>. *Federal Register*, Vol. 89, No. 235, 12/06/2024, 97057-97059.

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

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **West Virginia**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **02/13/2025**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-11-15/pdf/2024-26673.pdf>. *Federal Register*, Vol. 89, No. 221, 11/15/2024, 90304-90305.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood

depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Nebraska**, 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 **02/24/2025**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-11-25/pdf/2024-27540.pdf>. *Federal Register*, Vol. 89, No. 227, 11/25/2024, 92950-92951.

### **Treasury Seeks Comment on Information Collection Related to Purchase of Certain Instruments.**

The Department of Treasury (Treasury) seeks comment regarding an information collection titled, Purchases of Bank Checks and Drafts, Cashier's Checks, Money Orders, and Traveler's Checks. Under 31 CFR 1010.415, financial institutions are required to maintain records of certain information related to the issuance or sale of bank checks and drafts, cashier's checks, money orders, and traveler's checks when the issuance or sale involves currency between \$3,000 and \$10,000, inclusive, to any individual purchaser of one or more of the instruments. Comments are due **01/02/2025**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/F>

[R-2024-12-02/pdf/2024-28099.pdf](https://www.govinfo.gov/content/pkg/FR-2024-12-02/pdf/2024-28099.pdf).  
*Federal Register*, Vol. 89, No. 231,  
12/02/2024, 95357.

### **FinCEN Seeks Comment on Real Estate Transfer Information Collection.**

The Financial Crimes Enforcement Network (FinCEN) seeks comment regarding a proposed information collection associated with the requirement to report information about certain residential real estate transfers, as required by the Anti-Money Laundering Regulations for Residential Real Estate Transfers final rule (RRE Rule) published in the *Federal Register* **08/29/2024**. The RRE Rule imposes a new reporting and recordkeeping requirement on certain persons involved in real estate closings and settlements, or reporting persons, when they perform certain functions in relation to non-financed transfers of residential real property to a specified legal entity or a trust. Comments are due **01/13/2025**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-13/pdf/2024-26262.pdf>.

*Federal Register*, Vol. 89, No. 219,  
11/13/2024, 89700-89716.

### **FinCEN Seeks Nominations for Membership of BSA Advisory Group.**

FinCEN seek nominations for membership in the Bank Secrecy Act (BSA) Advisory Group. New members will be selected for three-year membership terms.

Nominations must be received by **01/06/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-05/pdf/2024-28451.pdf>.

*Federal Register*, Vol. 89, No. 234,  
12/05/2024, 96708-96709.

### **IRS Issues Final and Proposed Rules on Election to Exclude Organizations Owned by Applicable Entities.**

- The Internal Revenue Service (IRS) issued a final rule to modify existing regulations to allow certain unincorporated organizations that are owned in whole or in part by applicable entities to be excluded from the application of partnership tax rules. The final rule affects unincorporated organizations and their members, including tax-exempt organizations, the District of Columbia, State and local governments, Indian Tribal governments, Alaska Native Corporations, the Tennessee Valley Authority, rural electric cooperatives, and certain agencies and instrumentalities. The final rule also updates certain outdated language in existing regulations. The final rule is effective **01/19/2025**. See the final rule for dates of applicability. The final rule may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-](https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-26944.pdf)

[26944.pdf](https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-26944.pdf). *Federal Register*, Vol. 89,  
No. 224, 11/20/2024, 91552-91563.

- IRS issued a proposed rule that would provide certain administrative requirements for unincorporated organizations taking advantage of modifications to the rules governing elections to be excluded from the application of partnership tax rules. The proposed rule affects unincorporated organizations and their members, including tax-exempt

organizations, the District of Columbia, State and local governments, Indian Tribal governments, Alaska Native Corporations, the Tennessee Valley Authority, rural electric cooperatives, and certain agencies and instrumentalities. The proposed regulations would also update the procedure for obtaining permission to revoke a section 761(a) election. Comments are due **01/21/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-26962.pdf>. *Federal Register*, Vol. 89, No. 224, 11/20/2024, 91617-91624.

### **IRS Issues Final Rule on Recourse Partnership Liabilities and Related Party Rules.**

IRS issued a final rule related to recourse liabilities of a partnership and special rules for related persons. Section 752(a) provides, in general, that an increase in a partner's share of partnership liabilities (or an increase in a partner's individual liabilities by reason of the assumption by the partner of partnership liabilities) will be considered a contribution of money by the partner to the partnership. Conversely, section 752(b) provides that a decrease in a partner's share of partnership liabilities (or a decrease in a partner's individual liabilities by reason of the assumption by the partnership of the individual liabilities) will be considered a distribution of money to the partner by the partnership. In 2013, IRS issued a proposed rule to amend existing regulations under section 752 related to a partner's share of a recourse partnership liability and the rules for related persons. IRS adopted the proposed rule as final

with certain modifications in response to the comments described in the final rule. The final rule is effective **12/02/2024**. See the final rule for dates of applicability. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-12-02/pdf/2024-27840.pdf>. *Federal Register*, Vol. 89, No. 231, 12/02/2024, 95108-95116.

### **IRS Seeks Comment on FATCA Information Collection.**

IRS seeks comment regarding an information collection titled, Foreign Account Tax Compliance Act (FATCA). Internal Revenue Code (IRC) section 1471-1474 is part of FATCA legislative framework to obtain reporting from foreign financial institutions on the accounts held in their institutions by U.S. persons. IRS developed forms and regulations under the authorities of IRC which includes regulations related to the reporting on the forms and the associated recordkeeping requirements. Comments are due **01/27/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-27/pdf/2024-27792.pdf>. *Federal Register*, Vol. 89, No. 229, 11/27/2024, 93905-93906.

### **SBA Issues Disaster Assistance Loan Program Updates.**

The Small Business Administration (SBA) issued a direct final rule to amend regulations governing the SBA Disaster Loan Program. SBA's Disaster Loan Program provides critical assistance to communities after a disaster. The final rule revises the definition of contiguous counties, clarifies the timeline for a governor's request to be delivered to an

SBA Disaster Assistance Field Operations Center, and modernizes language for clarity and consistency. The final rule is effective **01/21/2025**, without further action. If significant adverse comment is received, SBA will publish a timely withdrawal of the rule in the *Federal Register*. Comments are due **12/20/2024**. The direct final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-27028.pdf>. *Federal Register*, Vol. 89, No. 224, 11/20/2024, 91536-91539.

### **SBA Updates Women-Owned Small Business Federal Contract Program.**

SBA issued a final rule which makes changes to the Women-Owned Small Business (WOSB) Federal Contract Program regulations, including to add definitions that are not currently included in the regulations and conform the regulations to current statutes that have not yet been integrated. The final rule also adopts similar language to that used in SBA's other government contracting program regulations regarding requirements for the qualifying individual's control of an applicant concern and limits on outside employment. The final rule also makes changes to the process by which an application for certification is reviewed by SBA in order to implement a statutory amendment from the National Defense Authorization Act regarding the effects of a status determination on a small business concern. The final rule is effective **01/03/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-12-04/pdf/2024-28200.pdf>. *Federal Register*, Vol. 89, No. 233, 12/04/2024, 96089-96095.

### **SBA Revises Surety Bond Guarantee Program.**

SBA issued a proposed rule to amend its regulations for the Surety Bond Guarantee Program to reduce the burden on participating surety companies for submission and retention of documents. SBA is also correcting conflicting provisions and revising obsolete preferred surety admissions requirements and the Quarterly Contract Completion Report. Comments are due **01/21/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-19/pdf/2024-26831.pdf>. *Federal Register*, Vol. 89, No. 223, 11/19/2024, 91284-91291.

### **FCA Seeks Comment on Internal Control Over Financial Reporting.**

The Farm Credit Administration (FCA) seeks comment regarding a proposed rule to amend the reporting regulations to require Farm Credit System (System) associations that meet certain asset thresholds or conditions, as well as all System banks, to obtain annual attestation reports from their external auditors that express an opinion on the effectiveness of internal control over financial reporting, are made in accordance with generally accepted auditing standards (GAAS) as promulgated by the American Institute for Certified Public Accountants or the Public Company Accounting Oversight Board's auditing standards, and be included with the System Institution's annual report. The proposed rule would also require attestation reports obtained by the Federal Farm Credit Banks Funding Corporation be made in accordance with



GAAS. Comments are due **01/28/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-29/pdf/2024-27657.pdf>. *Federal Register*, Vol. 89, No. 230, 11/29/2024, 94615-94619.

### **FCIC Updates Revenue and Crop Insurance Options.**

The Federal Crop Insurance Corporation (FCIC) issued a final rule to amend its regulations to allow revenue coverage for flax under the Small Grain Crop Insurance Provisions, combine written agreement deadlines in the Dry Bean Crop Insurance Provisions to match other insurance policies, expand the availability of enterprise and optional units for some specialty and perennial crops, and make clarifications and corrections to the Area Risk Protection Insurance Provisions as outlined in the final rule. The changes are effective for the 2025 and succeeding crop years for crops with a contract change date on or after **11/30/2024**. For all other crops, the changes to the policies made in the final rule are applicable for the 2026 and succeeding crop years. The final rule is effective **11/30/2024**. FCIC may consider comments received and may conduct additional rulemaking based on comments received. Comments are due **01/27/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-27/pdf/2024-27225.pdf>. *Federal Register*, Vol. 89, No. 89, 11/27/2024, 83463-93470.

### **Agencies Correct OneRD Guaranteed Loan Regulation.**

The Rural Business-Cooperative Service (RBC), Rural Utilities Services (RUS), and

Rural Housing Services (RHS) (collectively, the agencies) issued a correction to the OneRD Guaranteed Loan regulation. On **09/30/2024**, the agencies published a final rule with comment for the OneRD Guarantee Loan Program (OneRD). The final rule made necessary revisions to the policy and procedures that strengthened the oversight and management of the growing Community Facilities, Water and Waste Disposal, Business and Industry, and Rural Energy for America Guarantee portfolios. The final rule had a misspelled subject heading in the preamble, contained information in an instruction that was not ultimately in the final rule, included an incomplete definition of affiliate, and a misstatement regarding protective advances. The final rule corrects the final regulation. The final rule is effective **12/09/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-09/pdf/2024-28031.pdf>. *Federal Register*, Vol. 89, No. 236, 12/09/2024, 97477.

### **Agencies Issue NOFA for Marketing Assistance for Specialty Crops.**

The Farm Services Agency (FSA) and Commodity Credit Corporation (CCC) (collectively, the agencies) issued a notice of funding availability (NOFA) for Marketing Assistance for Specialty Crops. The NOFA will provide eligible specialty crop producers with marketing assistance payments that will help them engage in activities that aid in expanding domestic specialty crop markets or in developing new markets for their specialty crops. See the NOFA for application details and deadlines. The NOFA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-10/pdf/2024-29017.pdf>.

*Federal Register*, Vol. 89, No. 237,  
12/10/2024, 99212-99220.

### **RBC Establishes Effective Date for Grant Program Regulations Modernization.**

The Rural Business-Cooperative Service (RBC) issued a final rule to implement the provisions of the Agriculture Improvement Act related to the Value-Added Producer Grant Program, Agriculture Innovation Center Program, and Rural Cooperative Development Grant Program. The changes will also help simplify and streamline program delivery. Through this final rule, RBC confirmed the final rule as it was published and has provided responses to comments received. The final rule published in the *Federal Register* **09/16/2024**, is effective **11/15/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-14/pdf/2024-26201.pdf>.

*Federal Register*, Vol. 89, No. 220,  
11/14/2024, 89917-89922.

### **RBC Issues NOSA for Rural Economic Development Loan and Grant Programs.**

RBC issued a notice of solicitations for applications (NOSA) for loans and grants under the Rural Economic Development Loan and Grant Programs for fiscal year 2025. See the NOSA for application details and deadlines. The NOSA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-21/pdf/2024-27264.pdf>.

*Federal Register*, Vol. 89, No. 225,  
11/21/2024, 92086-92087.

### **RHS Updates Multi-Family Housing and Community Facility Regulation.**

The Rural Housing Service (RHS) issued a final rule to update the Multi-Family Housing and Community Facility regulations by updating the audit and financial statement language to align with the Office of Management and Budget (OMB) 2024 revisions. OMB revised several parts of the OMB Guidance for Grants and Agreements which is now called OMB Guidance for Federal Financial Assistance which are applicable to all federal agencies. The final rule is effective **12/06/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-06/pdf/2024-28168.pdf>.

*Federal Register*, Vol. 89, No. 235,  
12/06/2024, 96857-96858.

### **RHS Implements Section 504 Direct Single-Family Housing Loan and Grant Program.**

RHS issued a notice to implement a demonstration program, the Section 504 Direct Single Family Housing Loans and Grants Pilot Program. RHS intends to evaluate existing regulations and remove regulatory barriers to assist eligible applicants with improved ease of use for very low-income homeowners seeking to repair or rehabilitate their homes. The notice briefly discusses a new waiver and provides contact information for additional details about the pilot program. The regulatory waiver is effective **12/02/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-02/pdf/2024-28189.pdf>.

*Federal Register*, Vol. 89, No. 231,  
12/02/2024, 95079-95080.

### **RHS Extends Multi-Family Housing Simple Transfer Pilot Program.**

RHS announced the extension of a pilot program with updates for simple transfers of United States Department of Agriculture Section 514 Farm Labor Housing and 515 Rural Rental Housing properties through **12/09/2025**. RHS intends to evaluate existing regulations and remove regulatory barriers to reduce application requirements for certain types of transfers, resulting in lower transaction-related costs for applicants and improved processing times. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-06/pdf/2024-28299.pdf>.

*Federal Register*, Vol. 89, No. 235, 12/06/2024, 96860-96863.

### **RHS Seeks Comment on Self-Help Technical Assistance Program Updates.**

RHS issued a proposed rule to update and streamline the Single-Family Housing Self-Help Technical Assistance Grant Program. The intent of the proposed rule is to reduce the regulatory burdens in the current regulation, assist RHS to better achieve the program objectives, streamline administrative regulatory requirements, and make the program more effective in serving rural Americans. Comments are due **02/03/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-04/pdf/2024-28032.pdf>.

*Federal Register*, Vol. 89, No. 233, 12/04/2024, 96130-96143.

### **SEC Issues Conforming Amendments to Rules and Forms.**

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments to correct certain errors in

various rules and forms under the Securities Act, Securities Exchange Act, Investment Company Act, and Investment Advisers Act. SEC also amended a rule that displays control numbers assigned to information collection requirements by the Office of Management and Budget pursuant to the Paperwork Reduction Act. The final rule is effective **11/18/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-18/pdf/2024-26387.pdf>.

*Federal Register*, Vol. 89, No. 222, 11/18/2024, 90579-90592.

### **SEC Adopts Amendments to Covered Clearing Agency Standards.**

SEC issued a final rule to adopt amendments to certain rules in the Covered Clearing Agency Standards under the Securities Exchange Act and Dodd-Frank Act. The amendments strengthen existing rules by adding new requirements related to the collection of intraday margin by a covered clearing agency (CCA) and the use of substantive inputs in its risk-based margin system. SEC also adopted a new rule to establish required elements of a CCA's recovery and orderly wind-down plan. The final rule is effective **01/17/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-18/pdf/2024-25570.pdf>.

*Federal Register*, Vol. 89, No. 222, 11/18/2024, 91000-91059.

### **SEC Issues Final Rule to Reflect Court Vacatur of Private Fund Adviser Rules.**

SEC issued a final rule to adopt technical amendments to various rules under the Investment Advisers Act to reflect a

Federal court's vacatur of new rules and rule amendments that SEC adopted **08/23/2023**. The court's vacatur of the rules was effective **06/05/2024**, and had the legal effect of vacating the new rules and the reservation of a rule number in the Code of Federal Regulations (CFR); as well as vacating the amendments to the existing books and records and compliance rules such that the vacated amendments are no longer in effect. The final rule is effective **11/19/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-19/pdf/2024-26524.pdf>. *Federal Register*, Vol. 89, No. 223, 11/19/2024, 91252-91253.

### **SEC Publishes List of Rules Scheduled for Review.**

SEC published a list of rules to be reviewed pursuant to the Regulatory Flexibility Act. The list is published to provide notice that the rules are scheduled for review by SEC and to invite comment on whether the rules should be continued without change, or should be amended or rescinded to minimize any significant economic impact of the rules upon a substantial number of small entities. Comments are due **01/09/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-12-10/pdf/2024-28353.pdf>. *Federal Register*, Vol. 89, No. 237, 12/10/2024, 99175-99176.

### **FASB Seeks Comment on Annual Report and Three-Year Plan.**

The Federal Accounting Standards Board (FASB) seeks comment regarding its annual report for fiscal year 2024 and its three-year plan. The annual report and

three-year plan may be viewed at the website address listed in the notice. Comments are due **01/17/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-27081.pdf>. *Federal Register*, Vol. 89, No. 224, 11/20/2024, 91742.

### **FTC Issues Final Negative Option Rule.**

The Federal Trade Commission (FTC) issued a final rule to amend its trade regulation titled, Rule Concerning Use of Prenotification Negative Option Plans, retitled the Rule Concerning Recurring Subscriptions and Other Negative Option Programs. The final rule applies to all negative option programs in any media. Among other things, the final Rule (1) prohibits misrepresentations of any material fact made while marketing using negative option features; (2) requires sellers to provide important information prior to obtaining consumers' billing information and charging consumers; (3) requires sellers to obtain consumers' unambiguously affirmative consent to the negative option feature prior to charging them; and (4) requires sellers to provide consumers with simple cancellation mechanisms to immediately halt all recurring charges. The final rule is effective **01/14/2025**. Mandatory compliance with sections 425.4 through 425.6 of the final rule is **05/14/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-15/pdf/2024-25534.pdf>. *Federal Register*, Vol. 89, No. 221, 11/15/2024, 90476-90545.

### **FTC Amends Telemarketing Sales Rule.**

FTC issued a final rule to adopt amendments to the Telemarketing Sales Rule to extend applicability of the rule to inbound telemarketing calls in response to an advertisement through any medium or direct mail solicitation in which technical support products or services are offered for sale. The amendments are effective **01/09/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-10/pdf/2024-28399.pdf>.

*Federal Register*, Vol. 89, No. 237, 12/10/2024, 99069-99076.

### **EEOC to Add PWFA Reference to Title VII, ADA, and GINA.**

The Equal Employment Opportunity Commission (EEOC) issued a proposed rule to amend the language of its existing recordkeeping regulations under title VII of the Civil Rights Act (title VII), Americans with Disabilities Act (ADA), and Genetic Information Nondiscrimination Act (GINA) to add references to the Pregnant Workers Fairness Act (PWFA). PWFA requires covered employers to provide reasonable accommodations to a qualified applicant's or employee's known limitations related to, affected by, or arising out of pregnancy, childbirth, or related medical conditions, unless the accommodation will cause the employer an undue hardship. PWFA adopts by reference the statutory recordkeeping provision of title VII, which authorizes existing EEOC recordkeeping regulations. Comments are due **01/21/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-21/pdf/2024-27286.pdf>.

*Federal Register*, Vol. 89, No. 225, 11/21/2024, 92076-92079.

### **VA Proposes Rule on Loan Reporting and Loss of Guaranty or Insurance.**

The Department of Veterans Affairs (VA) issued a proposed rule to amend regulations governing loan reporting requirements for lenders that participate in the VA-guaranteed home loan program and circumstances when VA would assert a defense for partial or total loss of guaranty or insurance for lenders and holders. The proposed amendments would support VA's ongoing efforts to modernize and transform technology and processes within the guaranteed home loan program. In addition, the proposed changes would update and enhance the loan guaranty reporting requirements for lenders. Comments are due **01/21/2025**.

The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-20/pdf/2024-26776.pdf>.

*Federal Register*, Vol. 89, No. 224, 11/20/2024, 91624-91635.

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

- VA seeks comment regarding an information collection titled, Veterans Mortgage Life Insurance Change of Address Statement. The change of address statement solicits information needed to inquire about a veteran's continued ownership of the property issued under Veterans Mortgage Life Insurance when an address change for the veteran is received. The information obtained is used to determine whether continued Veterans Mortgage Life Insurance coverage is applicable since the law granting the insurance provides that coverage terminates if the veteran no

longer owns the property. Comments are due **12/26/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-25/pdf/2024-27551.pdf>.

*Federal Register*, Vol. 89, No. 227, 11/25/2024, 93037.

- VA seeks comment regarding an information collection titled, Veterans Mortgage Life Insurance Inquiry. The Veterans Mortgage Life Insurance Inquiry solicits information needed for the proper maintenance of Veterans Mortgage Life Insurance accounts. Comments are due **12/26/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-11-26/pdf/2024-27600.pdf>. *Federal Register*, Vol. 89, No. 228, 11/28/2024, 93407.

### **CDFI Fund Seeks Applications for New Markets Tax Credit Program.**

The Community Development Financial Institutions Fund (CDFI Fund) seeks applications for the 2024-2025 allocation round of the New Markets Tax Credit (NMTC) Program. Through the NMTC Program, CDFI Fund provides authority to certified controlling entities to offer an incentive to investors in the form of tax credits over seven years, which is expected to stimulate the provision of private investment capital that, in turn, will facilitate economic and community development in low-income communities. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-21/pdf/2024-27029.pdf>.

*Federal Register*, Vol. 89, No. 225, 11/21/2024, 92283-92292.

### **CDFI Fund Seeks Comment on Small Dollar Loan Program Application.**

CDFI Fund seeks comment regarding the Small Dollar Loan Program (SDL Program) Application. The application is an online form submitted through the CDFI Fund's Awards Management Information System. Through the SDL Program, CDFI Fund provides grants for loan loss reserves and technical assistance to enable award recipients to establish and/or expand small dollar loan programs. Small dollar loan programs supported by the SDL Program are intended to address the issues of consumer access to mainstream financial institutions and provide alternatives to high-cost small dollar loans. The SDL Program is also intended to enable award recipients to help unbanked and underbanked populations build credit, access affordable capital, and allow greater access into the mainstream financial system. Comments are due **02/04/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-12-06/pdf/2024-28521.pdf>.

*Federal Register*, Vol. 89, No. 235, 12/06/2024, 97167-97169.

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

The National Credit Union Administration (NCUA) seeks comment regarding two information collections, (1) Proof of Concept for New Charter Organizing Groups, and (2) Subordinated Debt, 12 CFR Part 702, subpart D. The Office of Credit Union Resources and Expansion (CURE) is responsible for the review and approval of charter applications submitted by organizing groups. CURE implemented the Proof of Concept data

collection through the CyberGrants system, which documents the four most critical elements for establishing a new charter. The information collection is needed to determine the adequacy of a group's chartering concept and provide guidance, as needed, and would identify the level of understanding an organizing group has before they make a formal charter application submission. NCUA also has recordkeeping requirements for subordinated debt rules under Part 702. Comments are due **01/28/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-29/pdf/2024-28074.pdf>.

*Federal Register*, Vol. 89, No. 230,  
11/29/2024, 94766-94767.

**Proposed Rules and Comment Due Dates**

<b><u>Agency</u></b>	<b><u>Proposed Rule</u></b>	<b><u>Federal Register Publication Date and Page Number</u></b>	<b><u>Comment Due Date</u></b>
* <b>Equal Employment Opportunity Commission (EEOC)</b>	Amendments to Recordkeeping and Reporting Requirements Under Title VII, ADA, and GINA to add PWFA.	<i>Federal Register</i> , Vol. 89, No. 225, 11/21/2024, 92076-92079.	<b>Jan. 21, 2025</b>
* <b>Farm Credit Administration (FCA)</b>	Revisions to Internal Control Over Financial Reporting.	<i>Federal Register</i> , Vol. 89, No. 230, 11/29/2024, 94615-94619.	<b>Jan. 28, 2025</b>
* <b>Federal Deposit Insurance Corporation (FDIC)</b>	<b>NOTICE:</b> Comment Period for Recordkeeping for Custodial Accounts Proposed Rule Extended.	<i>Federal Register</i> , Vol. 89, No. 224, 11/20/2024, 91586.	<b>Jan. 16, 2025</b>
* <b>Federal Financial Institutions Examination Council (FFIEC)</b>	Appraisal Subcommittee Enforcement Authority of Effectiveness of State Appraiser and Appraisal Management Company Regulatory Programs.	<i>Federal Register</i> , Vol. 89, No. 235, 12/06/2024, 96912-96935.	<b>Feb. 04, 2025</b>
<b>Federal Housing Finance Agency (FHFA)</b>	Revisions to Federal Home Loan Bank System Boards of Directors and Executive Management Regulations.	<i>Federal Register</i> , Vol. 89, No. 213, 11/04/2024, 87730-87758.	<b>Feb. 03, 2025</b>
<b>Internal Revenue Service (IRS)</b>	Energy Efficient Home Improvement Credit.	<i>Federal Register</i> , Vol. 89, No. 207, 10/25/2024, 85099-85117.	<b>Dec. 24, 2024</b>
<b>IRS</b>	Entities Wholly Owned by Indian Tribal Governments.	<i>Federal Register</i> , Vol. 89, No. 196, 10/09/2024, 81871-81878.	<b>Jan. 07, 2025</b>
* <b>IRS</b>	Administrative Requirements for Election	<i>Federal Register</i> , Vol. 89, No. 224,	<b>Jan. 21, 2025</b>



	to Exclude Applicable Unincorporated Organizations From the Application of Subchapter K.	11/20/2024, 91617-91624.	
	<b>Rural Housing Service (RHS)</b>	Amendments to Clarify the Requirement to Record the Guaranteed Rural Rental Housing Program Deed Restriction.	<i>Federal Register</i> , Vol. 89, No. 214, 11/05/2024, 87801-87803.
*	<b>RHS</b>	Technical Corrections and Updates to Self-Help Technical Assistance Grant Program.	<i>Federal Register</i> , Vol. 89, No. 233, 12/04/2024, 96130-96143.
	<b>Small Business Administration (SBA)</b>	Increasing Small Business Participation on Multiple Award Contracts.	<i>Federal Register</i> , Vol. 89, No. 207, 10/25/2024, 85072-85077.
*	<b>SBA</b>	Revisions to Surety Bond Guarantee Program.	<i>Federal Register</i> , Vol. 89, No. 223, 11/19/2024, 91284-91291.
	<b>Veterans, Dept. of (VA)</b>	Extending Deadline for Debtor to Request a Waiver.	<i>Federal Register</i> , Vol. 89, No. 217, 11/08/2024, 88686-88688.
*	<b>VA</b>	Loan Reporting for Partial or Total Loss of Guaranty or Insurance.	<i>Federal Register</i> , Vol. 89, No. 224, 11/20/2024, 91624-91635.

**Final Rules and Effective Dates**

<b><u>Agency</u></b>	<b><u>Final Rule</u></b>	<b><u>Federal Register Publication Date and Page Number</u></b>	<b><u>Effective Date</u></b>
* <b>Bureau of Consumer Financial Protection (CFPB)</b>	<b>NOTICE:</b> Circular 2024-06: Background Dossiers and Algorithmic Scores for Hiring, Promotion, and Other Employment Decisions Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 89, No. 218, 11/12/2024, 88875-88877.	Published <b>Nov. 12, 2024</b>
* <b>CFPB</b>	Updates to Supervision and Enforcement Procedures.	<i>Federal Register</i> , Vol. 89, No. 230, 11/29/2024, 94600-94601.	<b>Nov. 29, 2024</b>
<b>CFPB</b>	2025 Appraisals Exemption Threshold for HPMLs.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82931-82934.	<b>Jan. 01, 2025</b>
<b>CFPB</b>	2025 Exemption Threshold for Consumer Leasing Act, Regulation M.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82934-82938.	<b>Jan. 01, 2025</b>
<b>CFPB</b>	2025 Exemption Threshold for Truth in Lending Act, Regulation Z.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82938-82944.	<b>Jan. 01, 2025</b>
* <b>CFPB</b>	2025 Maximum Allowable Charge for Disclosures Under FCRA.	<i>Federal Register</i> , Vol. 89, No. 230, 11/29/2024, 94599-94600.	<b>Jan. 01, 2025</b>
* <b>CFPB</b>	2025 Truth in Lending Regulation Z Annual Threshold Adjustments for Credit Cards, HOEPA, and Qualified Mortgages.	<i>Federal Register</i> , Vol. 89, No. 231, 12/02/2024, 95080-95086.	<b>Jan. 01, 2025</b>

*	<b>CFPB</b>	<b>NOTICE:</b> Revised Applicability Date of Debt Collection Practices, Regulation F, Deceptive and Unfair Collection of Medical Debt Advisory Opinion.	<i>Federal Register</i> , Vol. 89, No. 230, 11/29/2024, 94599.	<b>Jan. 02, 2025</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Survey Screening Questions.	<i>Federal Register</i> , Vol. 89, No. 233, 12/04/2024, 96235.	Comments Due: <b>Jan. 03, 2025</b>
*	<b>CFPB</b>	Defining Larger Participants of a Market for General-Use Digital Consumer Payment Applications.	<i>Federal Register</i> , Vol. 89, No. 237, 12/10/2024, 99582-99654.	<b>Jan. 09, 2025</b>
*	<b>CFPB</b>	Section 1033 Personal Financial Data Rights Rule.	<i>Federal Register</i> , Vol. 89, No. 222, 11/18/2024, 90838-90998.	<b>Jan. 17, 2025</b>  Mandatory Compliance for Subpart B and C begin: <b>Apr. 01, 2026;</b> <b>Apr. 01, 2027;</b> <b>Apr. 01, 2028;</b> <b>Apr. 01, 2029;</b> or <b>Apr. 01, 2030,</b> pursuant to Sec. 1033.121(c)
	<b>CFPB</b>	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.	<b>Jul. 01, 2025</b>
	<b>CFPB</b>	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	<b>Oct. 01, 2025</b>
*	<b>Commodity Credit Corporation (CCC)</b>	<b>NOTICE:</b> Funding Availability for Marketing Assistance for Specialty Crops.	<i>Federal Register</i> , Vol. 89, No. 237, 12/10/2024, 99212-99220.	Issued: <b>Dec. 10, 2024</b>

*	<b>Community Development Financial Institutions Fund (CDFI Fund)</b>	<b>NOTICE:</b> Applications Requested for New Markets Tax Credit Program.	<i>Federal Register</i> , Vol. 89, No. 225, 11/21/2024, 92283-92292.  Issued: <b>Nov. 21, 2024</b>
*	<b>CDFI Fund</b>	<b>NOTICE:</b> Comments Requested on Small Dollar Loan Program Application.	<i>Federal Register</i> , Vol. 89, No. 235, 12/06/2024, 97167-97169.  Comments Due: <b>Feb. 04, 2025</b>
	<b>Department of Labor (DOL)</b>	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.  <b>Jul. 01, 2024</b>  Sections 541.600(a)(2) and 541.601(a)(2) applicable beginning <b>Jan. 01, 2025</b>
	<b>Farm Credit Administration (FCA)</b>	Cyber Risk Management Regulation.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85825-85833.  <b>Jan. 01, 2025</b>
	<b>FCA</b>	Risk-Weighting of High Volatility Commercial Real Estate Exposures.	<i>Federal Register</i> , Vol. 89, No. 70, 04/10/2024, 25117-25130.  <b>Jan. 01, 2025</b>
*	<b>Farm Services Agency (FSA)</b>	<b>NOTICE:</b> Funding Availability for Marketing Assistance for Specialty Crops.	<i>Federal Register</i> , Vol. 89, No. 237, 12/10/2024, 99212-99220.  Issued: <b>Dec. 10, 2024</b>
*	<b>Federal Accounting Standards Advisory Board (FSAB)</b>	<b>NOTICE:</b> Comments Requested on Annual Report for Fiscal Year 2024 and Three-Year Plan.	<i>Federal Register</i> , Vol. 89, No. 224, 11/20/2024, 91742.  Comments Due: <b>Jan. 17, 2025</b>
*	<b>Federal Crop Insurance Corporation (FCIC)</b>	Amendments to Revenue and Crop Insurance Options.	<i>Federal Register</i> , Vol. 89, No. 89, 11/27/2024, 83463-93470.  <b>Nov. 30, 2024</b>  Comments Due: <b>Jan. 27, 2025</b>

<b>Federal Deposit Insurance Corporation (FDIC)</b>	<p>Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule.</p> <p>Extension of Mandatory Compliance Date for FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo.</p>	<p><i>Federal Register</i>, Vol. 89, No. 12, 01/18/2024, 3504-3532.</p> <p><i>Federal Register</i>, Vol. 89, No. 204, 10/22/2024, 84261-84262.</p>	<p><b>Apr. 01, 2024</b></p> <p>Mandatory Compliance: <b>Jan. 01, 2025</b></p> <p><b>May 01, 2025</b></p>
<b>FDIC</b>	<p>Community Reinvestment Act.</p> <p><b>PRESS RELEASE:</b> Trade Association Sue Regulators for Exceeding Statutory Authority in New CRA Rules.</p>	<p><i>Federal Register</i>, Vol. 89, No. 22, 02/01/2024, 6574-7222.</p> <p><a href="https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit">https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit</a></p>	<p><b>Apr. 01, 2024</b></p> <p>Amendment Nos. 29, 52, and 75 Effective: <b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b></p> <p>Released: <b>Feb. 05, 2024</b></p>
* <b>FDIC</b>	<p><b>NOTICE:</b> Advisory Committee on Economic Inclusion Charter Renewed.</p>	<p><i>Federal Register</i>, Vol. 89, No. 228, 11/26/2024, 93290-93291.</p>	<p>Issued: <b>Nov. 26, 2024</b></p>
* <b>FDIC</b>	<p><b>NOTICE:</b> Report to Congress of No Material Differences in Accounting and Capital Standards Among Federal Banking Agencies.</p>	<p><i>Federal Register</i>, Vol. 89, No. 232, 12/03/2024, 95786-95788.</p>	<p>Issued: <b>Dec. 03, 2024</b></p>
* <b>FDIC</b>	<p><b>NOTICE:</b> Termination of Receiverships.</p>	<p><i>Federal Register</i>, Vol. 89, No. 234,</p>	<p>Issued: <b>Dec. 05, 2024</b></p>

		12/05/2024, 96652.	
<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Credit Risk Retention.	<i>Federal Register</i> , Vol. 89, No. 203, 10/21/2024, 84134-84136.	Comments Due: <b>Dec. 20, 2024</b>
<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: FDIC National Survey of Unbanked and Underbanked Households.	<i>Federal Register</i> , Vol. 89, No. 207, 11/25/2024, 85211-85212.	Comments Due: <b>Dec. 24, 2024</b>
<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Application for Consent to Exercise Trust Powers, Joint Standards for Assessing Diversity Policies and Practices, and Computer Security Incident Notification Requirements.	<i>Federal Register</i> , Vol. 89, No. 214, 11/05/2024, 87877-87879.	Comments Due: <b>Jan. 06, 2025</b>
<b>FDIC</b>	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	<b>Oct. 01, 2025</b>
<b>Federal Emergency Management Agency (FEMA)</b>	Installment Payment Plan Option for Annual Flood Insurance Premiums.	<i>Federal Register</i> , Vol. 89, No. 212, 11/01/2024, 87299-87370.	<b>Dec. 31, 2024</b>
<b>Federal Reserve Board (FRB)</b>	Community Reinvestment Act.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.	<b>Apr. 01, 2024</b> Amendment Nos. 29, 52, and 75 Effective: <b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b>
	<b>PRESS RELEASE:</b> Trade Associations Sue Regulators	<a href="https://www.aba.com/about-">https://www.aba.com/about-</a>	Released: <b>Feb. 05, 2024</b>

	for Exceeding Statutory Authority in New CRA Rules.	<a href="https://www.federalreserve.gov/pressroom/press-releases/cra-joint-trades-lawsuit">us/press-room/press-releases/cra-joint-trades-lawsuit</a>	
*	<b>FRB</b>	Amendments to Regulation A to Reflect Decrease in Rate for Primary and Secondary Credit.	<i>Federal Register</i> , Vol. 89, No. 224, 11/20/2024, 91532-91533. <b>Nov. 20, 2024</b>
*	<b>FRB</b>	Amendments to Regulation D to Reflect Decrease in Rate of Interest Paid on Balances Maintained at Federal Reserve Banks.	<i>Federal Register</i> , Vol. 89, No. 224, 11/20/2024, 91533-91534. <b>Nov. 20, 2024</b>
*	<b>FRB</b>	<b>NOTICE:</b> Report to Congress of No Material Differences in Accounting and Capital Standards Among Federal Banking Agencies.	<i>Federal Register</i> , Vol. 89, No. 232, 12/03/2024, 95786-95788. Issued: <b>Dec. 03, 2024</b>
*	<b>FRB</b>	Total Consolidated Asset Threshold for Reserve Bank Capital Stock Dividend.	<i>Federal Register</i> , Vol. 89, No. 218, 11/12/2024, 88877-88878. <b>Dec. 12, 2024</b>
*	<b>FRB</b>	2025 Annual Indexing of Reserve Requirement Exemption Amount and Low Reserve Tranche.	<i>Federal Register</i> , Vol. 89, No. 224, 11/20/2024, 91534-91536. <b>Dec. 20, 2024</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 89, No. 209, 10/29/2024, 85971-85972. Comments Due: <b>Dec. 30, 2024</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for	<i>Federal Register</i> , Vol. 89, No. 209, 10/29/2024, 85973-85974. Comments Due: <b>Dec. 30, 2024</b>

	Monitoring Bank Secrecy Act Compliance.		
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Structure Reporting and Recordkeeping Requirements for Domestic and Foreign Banking Organizations.	<i>Federal Register</i> , Vol. 89, No. 235, 12/06/2024, 96978-96979. <b>Dec. 31, 2024</b>
	<b>FRB</b>	2025 Appraisals Exemption Threshold for HPMLs.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82931-82934. <b>Jan. 01, 2025</b>
	<b>FRB</b>	2025 Exemption Threshold for Consumer Leasing Act, Regulation M.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82934-82938. <b>Jan. 01, 2025</b>
	<b>FRB</b>	2025 Exemption Threshold for Truth in Lending Act, Regulation Z.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82938-82944. <b>Jan. 01, 2025</b>
*	<b>FRB</b>	<b>NOTICE:</b> 2025 Federal Reserve Bank Services Pricing.	<i>Federal Register</i> , Vol. 89, No. 229, 11/27/2024, 93584-93602. <b>Jan. 01, 2025</b>
*	<b>FRB</b>	<b>NOTICE:</b> Report on Impact on Consumers and Markets in the United States of a Final International Insurance Capital Standard.	<i>Federal Register</i> , Vol. 89, No. 224, 11/20/2024, 91750-91751. Comments Due: <b>Jan. 12, 2025</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Application to Become a Savings and Loan Holding Company or to Acquire a Savings Association or Savings and Loan Holding Company.	<i>Federal Register</i> , Vol. 89, No. 235, 12/06/2024, 96974-96975. Comments Due: <b>Feb. 04, 2025</b>



*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Report of Institution to Aggregate Granular Data on Assets and Liabilities on an Immediate Counterparty Basis.	<i>Federal Register</i> , Vol. 89, No. 235m 12/06/2024, 96975-96976.	Comments Due: <b>Feb. 04, 2025</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Discrimination Complaint Forms.	<i>Federal Register</i> , Vol. 89, No. 235, 12/06/2024, 96977-96978.	Comments Due: <b>Feb. 04, 2025</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Computer-Security Incident Notification.	<i>Federal Register</i> , Vol. 89, No. 235, 12/06/2024, 96979-96980.	Comments Due: <b>Feb. 04, 2025</b>
	<b>FRB</b>	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.	<b>Jul. 01, 2025</b>
	<b>FRB</b>	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	<b>Oct. 01, 2025</b>
*	<b>Federal Trade Commission (FTC)</b>	Amendments to Telemarketing Sales Rule.	<i>Federal Register</i> , Vol. 89, No. 237, 12/10/2024, 99069-99076.	<b>Jan. 09, 2025</b>
*	<b>FTC</b>	Negative Option Rule.	<i>Federal Register</i> , Vol. 89, No. 221, 11/15/2024, 90476-90545.	<b>Jan. 14, 2025</b>  Mandatory Compliance Date: Secs. 425.4 - 425.6 <b>May 14, 2025</b>
*	<b>Financial Crimes Enforcement Network</b>	<b>NOTICE:</b> Solicitation of Bank Secrecy Act Advisory Group Members.	<i>Federal Register</i> , Vol. 89, No. 234,	Nominations Due: <b>Jan. 06, 2025</b>

	<b>(FinCEN)</b>		12/05/2024, 96708-96709.	
*	<b>FinCEN</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Real Estate Reports.	<i>Federal Register</i> , Vol. 89, No. 219, 11/13/2024, 89700-89716.	Comments Due: <b>Jan. 13, 2025</b>
	<b>FinCEN</b>	AML/CFT Program and SAR Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers.	<i>Federal Register</i> , Vol. 89, No. 171, 09/04/2024, 72156-72278.	<b>Jan. 01, 2026</b>
*	<b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> Regulatory Waiver Requests Granted for Second Quarter Calendar Year 2024.	<i>Federal Register</i> , Vol. 89, No. 226, 11/22/2024, 92704-92711.	Issued: <b>Nov. 22, 2024</b>
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Personal Financial and Credit Statement.	<i>Federal Register</i> , Vol. 89, No. 226, 11/22/2024, 92703-92704.	Comments Due: <b>Dec. 23, 2024</b>
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Requirements for Single-Family Mortgage Instruments.	<i>Federal Register</i> , Vol. 89, No. 228, 11/26/2024, 93335-93336.	Comments Due: <b>Dec. 26, 2024</b>
	<b>HUD</b>	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.	<b>Dec. 31, 2024</b>
	<b>HUD</b>	Modernization of Engagement with Mortgagors in Default.	<i>Federal Register</i> , Vol. 89, No. 149, 08/02/2024, 63082-63099.	<b>Jan. 01, 2025</b>
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Local Appeals to Single-Family Mortgage Limits.	<i>Federal Register</i> , Vol. 89, No. 235, 12/06/2024, 67061-67062.	Comments Due: <b>Jan. 06, 2025</b>

*	<b>HUD</b>	Compliance Date Extended for Modernization of Engagement with Mortgagors in Default Rule.	<i>Federal Register</i> , Vol. 89, No. 225, 11/21/2024, 92033-92034.	<b>Jul. 01, 2025</b>
*	<b>Internal Revenue Service (IRS)</b>	Recourse Partnership Liabilities and Related Party Rules.	<i>Federal Register</i> , Vol. 89, No. 231, 12/02/2024, 95108-95116.	<b>Dec. 02, 2024</b>
	<b>IRS</b>	Advanced Manufacturing Investment Credit Rule.	<i>Federal Register</i> , Vol. 89, No. 205, 10/23/2024, 84732-84763.	<b>Dec. 23, 2024</b>
	<b>IRS</b>	Advanced Manufacturing Production Credit Rule.	<i>Federal Register</i> , Vol. 89, No. 208, 10/28/2024, 85798-85846.	<b>Dec. 27, 2024</b>
*	<b>IRS</b>	Election To Exclude Certain Unincorporated Organizations Owned by Applicable Entities from Application of the Rules on Partners and Partnerships.	<i>Federal Register</i> , Vol. 89, No. 224, 11/20/2024, 91552-91563.	<b>Jan. 19, 2025</b>
*	<b>IRS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Foreign Account Tax Compliance Act, FATCA.	<i>Federal Register</i> , Vol. 89, No. 229, 11/27/2024, 93905-93906.	Comments Due: <b>Jan. 27, 2025</b>
*	<b>National Credit Union Administration (NCUA)</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Proof of Concept for New Charter Organizing Groups and Subordinated Debt, 12 CFR Part 702, Subpart D.	<i>Federal Register</i> , Vol. 89, No. 230, 11/29/2024, 94766-94767.	Comments Due: <b>Jan. 28, 2025</b>
	<b>NCUA</b>	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	<b>Oct. 01, 2025</b>

<p><b>NCUA</b></p>	<p>Amendments to Share Insurance Rules.</p>	<p><i>Federal Register</i>, Vol. 89, No. 189, 09/30/2024, 79397-79416.</p>	<p><b>Dec. 01, 2026</b></p> <p>Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective: <b>Oct. 30, 2024</b></p>
<p><b>Office of the Comptroller of the Currency (OCC)</b></p>	<p>Community Reinvestment Act.</p> <p><b>PRESS RELEASE:</b> Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.</p>	<p><i>Federal Register</i>, Vol. 89, No. 22, 02/01/2024, 6574-7222.</p> <p><a href="https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit">https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit</a></p>	<p><b>Apr. 01, 2024</b></p> <p>Amendment Nos. 29, 52, and 75 Effective: <b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b></p> <p>Released: <b>Feb. 05, 2024</b></p>
<p>* <b>OCC</b></p>	<p><b>NOTICE:</b> Report to Congress of No Material Differences in Accounting and Capital Standards Among Federal Banking Agencies.</p>	<p><i>Federal Register</i>, Vol. 89, No. 232, 12/03/2024, 95786-95788.</p>	<p>Issued: <b>Dec. 03, 2024</b></p>
<p><b>OCC</b></p>	<p><b>NOTICE:</b> Comments Requested on Information Collection: Appraisal Management Companies.</p>	<p><i>Federal Register</i>, Vol. 89, No. 199, 10/15/2024, 83087-83088.</p>	<p>Comments Due: <b>Dec. 16, 2024</b></p>
<p>* <b>OCC</b></p>	<p><b>NOTICE:</b> Comments Requested on Information Collection: Release of Non-Public Information.</p>	<p><i>Federal Register</i>, Vol. 89, No. 220, 11/14/2024, 90217-90218.</p>	<p>Comments Due: <b>Dec. 16, 2024</b></p>
<p><b>OCC</b></p>	<p><b>NOTICE:</b> Comments Requested on Information Collection: Company-Run Annual Stress Test Reporting</p>	<p><i>Federal Register</i>, Vol. 89, No. 209, 10/29/2024, 86079-86081.</p>	<p>Comments Due: <b>Dec. 30, 2024</b></p>

	Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Act.		
<b>OCC</b>	Business Combinations Under Bank Merger Act.	<i>Federal Register</i> , Vol. 89, No. 186, 09/25/2024, 78207-78221.	<b>Jan. 01, 2025</b>
<b>OCC</b>	2025 Exemption Threshold for Truth in Lending Act, Regulation Z.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82938-82944.	<b>Jan. 01, 2025</b>
<b>OCC</b>	Amendments to Guidelines Establishing Standards for Recovery Planning by Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches.	<i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84255-84261.	<b>Jan. 01, 2025</b>
* <b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Computer-Security Incident Notification.	<i>Federal Register</i> , Vol. 89, No. 229, 11/27/2024, 93827-93829.	Comments Due: <b>Jan. 27, 2025</b>
<b>OCC</b>	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	<b>Oct. 01, 2025</b>
* <b>Rural Business-Cooperative Service (RBC)</b>	Establishing Effective Date of Final Rule to Modernize Grant Program Regulation.	<i>Federal Register</i> , Vol. 89, No. 220, 11/14/2024, 89917-89922.	<b>Nov. 15, 2024</b>
* <b>RBC</b>	<b>NOTICE:</b> Solicitation of Applications for Rural Economic Development Loan and Grant Programs.	<i>Federal Register</i> , Vol. 89, No. 225, 11/21/2024, 92086-92087.	Issued: <b>Nov. 21, 2024</b>

*	<b>RBC</b>	Corrections to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 89, No. 236, 12/09/2024, 97477.	<b>Dec. 09, 2024</b>
*	<b>Rural Housing Service (RHS)</b>	<b>NOTICE:</b> Section 504 Direct Single Family Housing Home Repair Loans and Grants.	<i>Federal Register</i> , Vol. 89, No. 231, 12/02/2024, 95079-95080.	<b>Dec. 02, 2024</b>
*	<b>RHS</b>	<b>NOTICE:</b> Extension of Multi-Family Housing Simple Transfer Pilot Program.	<i>Federal Register</i> , Vol. 89, No. 235, 12/06/2024, 96860-96863.	Issued: <b>Dec. 06, 2024</b>
*	<b>RHS</b>	Updates to Multi-Family Housing and Community Facility Regulations.	<i>Federal Register</i> , Vol. 89, No. 235, 12/06/2024, 96857-96858.	<b>Dec. 06, 2024</b>
*	<b>RHS</b>	Corrections to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 89, No. 236, 12/09/2024, 97477.	<b>Dec. 09, 2024</b>
	<b>RHS</b>	Changes to Single-Family Housing Guaranteed Loan Program Related to Special Servicing Options.	<i>Federal Register</i> , Vol. 89, No. 158, 08/15/2024, 66189-66194.	<b>Feb. 11, 2025</b>
*	<b>Rural Utilities Services (RUS)</b>	Corrections to OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 89, No. 236, 12/09/2024, 97477.	<b>Dec. 09, 2024</b>
*	<b>Securities and Exchange Commission (SEC)</b>	Conforming Amendments to SEC Rules and Forms.	<i>Federal Register</i> , Vol. 89, No. 222, 11/18/2024, 90579-90592.	<b>Nov. 18, 2024</b>
*	<b>SEC</b>	Technical Amendment to Reflect Court's Vacatur of Private Fund Adviser Rules.	<i>Federal Register</i> , Vol. 89, No. 223, 11/19/2024, 91252-91253.	<b>Nov. 19, 2024</b>

*	<b>SEC</b>	<b>NOTICE:</b> Publication of List of Rules to be Reviewed Pursuant to Regulatory Flexibility Act.	<i>Federal Register</i> , Vol. 89, No. 237, 12/10/2024, 99175-99176. Comments Due: <b>Jan. 09, 2024</b>
*	<b>SEC</b>	Amendments to Covered Clearing Agency Standards.	<i>Federal Register</i> , Vol. 89, No. 222, 11/18/2024, 91000-91059. <b>Jan. 17, 2025</b>
*	<b>Small Business Administration (SBA)</b>	Updates to Women-Owned Business Federal Contract Program.	<i>Federal Register</i> , Vol. 89, No. 233, 12/04/2024, 96089-96095. <b>Jan. 03, 2025</b>
*	<b>SBA</b>	Disaster Assistance Loan Program Updates.	<i>Federal Register</i> , Vol. 89, No. 224, 11/20/2024, 91536-91539. <b>Jan. 21, 2025</b> Comments Due: <b>Dec. 20, 2024</b>
*	<b>Treasury, Dept. of (Treasury)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Purchases of Bank Checks and Drafts, Cashier's Checks, Money Orders, and Traveler's Checks.	<i>Federal Register</i> , Vol. 89, No. 231, 12/02/2024, 95357. Comments Due: <b>Jan. 02, 2025</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Report on Impact on Consumers and Markets in the United States of a Final International Insurance Capital Standard.	<i>Federal Register</i> , Vol. 89, No. 224, 11/20/2024, 91750-91751. Comments Due: <b>Jan. 12, 2025</b>
*	<b>Veterans Affairs, Dept. of (VA)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Veterans Mortgage Life Insurance Change of Address Statement.	<i>Federal Register</i> , Vol. 89, No. 227, 11/25/2024, 93037. Comments Due: <b>Dec. 26, 2024</b>

* <b>VA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Veterans Mortgage Life Insurance Inquiry.	<i>Federal Register</i> , Vol. 89, No. 228, 11/28/2024, 93407.	Comments Due: <b>Dec. 26, 2024</b>
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\* *Denotes new item in the chart*