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## June 2024 Regulatory Report

### **Agencies Adjust Reg CC Funds Availability Thresholds for Inflation.**

The Bureau of Consumer Financial Protection (CFPB) and Board of Governors of the Federal Reserve System (FRB)(collectively, the agencies) issued a final rule to amend Regulation CC, which implements the Expedited Funds Availability Act (EFA Act) and the Check Clearing for the 21st Century Act (Check 21 Act), to fulfill a statutory requirement in the EFA Act to adjust the dollar amounts under the EFA Act for inflation. The EFA Act and subpart B of Regulation CC contain specified dollar amounts, including: (1) the minimum amount of deposited funds that banks must make available for withdrawal by opening of business on the next day for certain check deposits (minimum amount, 229.10(c)(1)(vii)); (2) the amount a bank must make available when using the EFA Act's permissive adjustment to the funds-availability rules for withdrawals by cash or other means (cash withdrawal amount, 229.12(d)); (3) the amount of funds deposited by certain checks in a new account that are subject to next-day availability (new-account amount, 229.13(a)(1)(ii)); (4) the threshold for using an exception to the funds-

availability schedules if the aggregate amount of checks on any one banking day exceeds the threshold amount (large-deposit threshold, 229.13(b)); (5) the threshold for determining whether an account has been repeatedly overdrawn (repeatedly overdrawn threshold, 229.13(d)(2)); and (6) the civil liability amounts for failing to comply with the EFA Act's requirements, 229.21(a)(2)(i) and 229.21(a)(2)(ii)(B). The final rule is effective **07/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-20/pdf/2024-10844.pdf>.

*Federal Register*, Vol. 89, No. 98, 05/20/2024, 43737-43739.

### **Agencies Propose CIP for Registered Investment Advisers and Exempt Reporting Advisers.**

The Financial Crimes Enforcement Network (FinCEN) and Securities Exchange Commission (SEC)(collectively, the agencies) issued a proposed rule to implement the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act with regard to certain investment advisers. If, as proposed in a separate rulemaking, certain investment

advisers are included in the definition of “financial institution” under the Bank Secrecy Act, the agencies will be required to jointly prescribe a regulation that, among other things, requires investment advisers to implement reasonable procedures to verify the identities of their customers. Comments are due **07/22/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-21/pdf/2024-10738.pdf>.

*Federal Register*, Vol. 89, No. 99, 05/21/2024, 44571-44597.

### **Agencies Host Public Meeting for Proposal by Capital One to Acquire Discover.**

The Board of Governors of the Federal Reserve System (FRB) and Office of the Comptroller of the Currency (OCC)(collectively, the agencies) announce a virtual public meeting will be held regarding the proposal by Capital One Financial Corporation to acquire Discover Financial Services and thereby indirectly acquire Discover Bank pursuant to section 3 of the Bank Holding Company Act, and to indirectly acquire Discover Financial Services’ ownership interest in certain nonbanking companies engaged in activities that are closely related to banking pursuant to sections 4(c)(8) and 4(j) of the Bank Holding Company Act; and for Discover Bank to merge with and into Capital One, National Association pursuant to the Bank Merger Act. The purpose of the meeting is to collect information related to factors the agencies consider when making determinations under the Bank Holding Company Act and the Bank Merger Act. The virtual meeting is **07/19/2024**. See the notice for instructions regarding how

to participate or register to watch the hearing. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-05-20/pdf/2024-11028.pdf>.

*Federal Register*, Vol. 89, No. 98, 05/20/2024, 43852-43854.

### **Agencies Seek Comment on Revisions to Call Report Forms.**

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) seek comment on revisions to Call Report forms. After considering the comments received on proposals from November and December 2023, the agencies proceeded with revisions and the addition of certain new data items related to the reporting of loans to non-depository financial institutions and other loans, with certain modifications. In addition, the agencies are revising the Call Report for the proposed changes to Schedule RC-B, Securities, related to the reporting of guaranteed structured financial products. The agencies continue to consider the comments received on the proposed revisions related to the long-term debt requirements. Finally, the agencies are moving forward with the proposal to adopt ongoing standards for electronic signatures to comply with the Call Report signature and attestation requirement. Comments are due **06/21/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-22/pdf/2024-11221.pdf>.

*Federal Register*, Vol. 89, No. 100, 05/22/2024, 45046-45052.

### **CFPB Issues Interpretive Rule on Digital Access to Buy Now, Pay Later Products.**

The Bureau of Consumer Financial Protection (CFPB) issued an interpretive rule to address the applicability of subpart B of Regulation Z to lenders that issue digital user accounts used to access credit, including to lenders that market loans as “Buy Now, Pay Later” (BNPL). The interpretive rule describes how lenders meet the criteria for being “card issuers” for purposes of Regulation Z. Such lenders that extend credit are also “creditors” subject to subpart B of Regulation Z, including the provisions which govern periodic statements and billing disputes. CFPB seeks comments and may make revisions as appropriate after reviewing feedback received. The interpretive rule is applicable **07/30/2024**. Comments are due **08/01/2024**. The interpretive rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-31/pdf/2024-11800.pdf>.

*Federal Register*, Vol. 89, No. 106, 05/31/2024, 47068-47073.

### **CFPB Seeks Comment on State Official Notification.**

CFPB seeks comment regarding an information collection titled, State Official Notification Rule. Section 1042 of the Dodd-Frank Act gave authority to certain State and U.S. territorial officials to enforce the Act and regulations prescribed thereunder. Section 1042 also requires that CFPB issue a rule establishing how States are to provide notice to CFPB before taking action to enforce the Act (or, in emergency situations, immediately after taking such an action). The information collection is used in connection with notifications from States. Comments are due **08/05/2024**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-04/pdf/2024-12218.pdf>.

*Federal Register*, Vol. 89, No. 108, 06/04/2024, 47921-47922.

### **CFPB Seeks Comment Regarding Fees Imposed in Residential Mortgage Transactions.**

CFPB seeks comment related to fees charged by providers of mortgages and related settlement services. CFPB seeks stories, data, and information about mortgage closing costs. To assist commenters in developing responses, CFPB crafted questions that commenters may answer. However, CFPB is interested in receiving any comments relating to mortgage closing costs. Comments are due **08/02/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-06/pdf/2024-12443.pdf>.

*Federal Register*, Vol. 89, No. 110, 06/06/2024, 48400-48402.

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

- The Board of Governors of the Federal Reserve System (FRB) announced final approval of three information collections: (1) Interagency Notice of Change in Control, (2) Interagency Notice of Change in Director or Senior Executive Officer, and (3) Interagency Biographical and Financial Report. Use of the information collections is further explained in the notice. The revisions are effective **07/03/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024->

[12557.pdf](#). *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48642-48643.

- FRB announced final approval of an information collection titled, Interagency Bank Merger Act Application. FRB, Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) each use the reporting form to collect information on depository institution merger proposals that require prior approval under the Bank Merger Act. FRB collects the information gathered by the collection so that it may meet its statutory obligations with respect to each merger proposal in which the acquiring, assuming, or resulting bank would be a state member bank. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12498.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48641.
- FRB announced final approval of an information collection titled, Government Securities Dealers Reports. The Federal Reserve Bank of New York, on behalf of FRB, collects data from primary dealers in the U.S. Government securities market. FRB uses the data to monitor the condition of the U.S. Government securities market in its Treasury market surveillance and analysis of the market and assist and support the Department of the Treasury in its role as fiscal agent for Treasury financing operations. In addition, the data are used in the analysis of broad financial conditions and a range of financial stability issues. The revisions are effective **07/03/2024**. The notice may

be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12497.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48643-48644.

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

- FRB seeks comment regarding an information collection titled, Reporting, Recordkeeping, and Disclosure Requirements Associated with CFPB's Home Mortgage Disclosure Act Loan/Application Register Required by Regulation C. The information collection is used to help determine whether financial institutions are serving the housing needs of their communities, assist public officials in distributing public-sector investments so as to attract private investment to areas where it is needed, and assist in identifying possible discriminatory lending patterns and enforcing anti-discrimination statutes. Comments are due **08/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12499.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48636-48637.
- FRB seeks comment regarding an information collection titled, Financial Statements for Holding Companies, FY Y-9 forms. FRB requires bank holding companies, most savings and loan holding companies, securities holding companies, and U.S. intermediate holding companies (collectively, HCs) to provide standardized financial statements through one or more of the FY Y-9

forms. FRB seeks to make revisions as further explained in the notice.

Comments are due **08/06/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12553.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48637-48639.

- FRB seeks comment regarding an information collection titled, Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations, and Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies. The information collection collects financial information for non-functionally regulated direct or indirect foreign subsidiaries of U.S. state member banks, Edge and agreement corporations, and holding companies. FRB proposes to revise the forms and instructions as outlined in the notice. Comments are due **08/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12555.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48639-48640.
- FRB seeks comment regarding an information collection titled, Reports of Foreign Banking Organizations. The forms used in the collection collect financial information for certain non-functionally regulated U.S. nonbank subsidiaries held by foreign banking organizations other than through a U.S. bank holding company, financial holding company, or U.S. bank. FRB proposes to revise the forms as outlined in the notice. Comments are due **08/06/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12554.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48641-48642.

- FRB seeks comment regarding an information collection titled, Consolidated Report of Condition and Income for Edge and Agreement Corporations. The information collection is filed quarterly or annually by Edge and agreement corporations. FRB is responsible for authorizing, supervising, and assigning ratings to Edges. FRB uses the data collected to supervise Edge corporations and to monitor and develop a better understanding of Edge activities. Comments are due **08/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12556.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48644-48645.
- FRB seeks comment regarding an information collection titled, Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation Z, FR Z. The FR Z is FRB's information collection associated with the Bureau of Consumer Financial Protection (CFPB's) Regulation Z. FR Z is used to promote the informed use of credit by consumers for personal, family, or household purposes by requiring disclosures about the terms and costs of consumer credit products and to ensure that consumers are provided with timely information on the nature and costs of the residential real estate settlement process. Comments are due **08/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg>

[g/FR-2024-06-07/pdf/2024-12500.pdf](https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12500.pdf). *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48645-48646.

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

The Federal Deposit Insurance Corporation (FDIC), as Receiver, for the insured depository institutions listed in the notice, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-06/pdf/2024-12404.pdf>.

*Federal Register*, Vol. 89, No. 110, 06/06/2024, 48430.

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

FDIC seeks comment regarding an information collection titled, Interagency Notice of Change in Director or Executive Officer. The information collection is used to notify FDIC of a change in bank director

or executive officer. FDIC also seeks comment regarding an information collection titled, Prompt Corrective Action. The Federal Deposit Insurance Act requires or permits FDIC and other federal banking agencies to take certain supervisory actions when FDIC-insured institutions fall within certain capital categories. FDIC also seeks comment regarding, Restrictions on Qualified Financial Contracts of Subsidiaries of Certain FDIC Supervised Institutions; Revisions to the Definition of Qualifying Master Netting Agreement and Related Definitions. The information collection is necessary to ensure qualified financial contracts are amended in compliance with part 382 of FDIC regulations. Comments are due **06/28/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-29/pdf/2024-11718.pdf>.

*Federal Register*, Vol. 89, No. 104, 05/29/2024, 46398-46400.

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

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Investment Securities. Under 12 CFR 1.3(h)(2), a national bank may request an OCC determination that it may invest in an entity that is exempt from registration under the Investment Company Act if the portfolio of the entity consists exclusively of assets that a national bank may purchase and sell for its own account. OCC uses the information contained in the request as a basis for ensuring that the bank's investment is consistent with its investment authority under applicable law and



does not pose unacceptable risk. Under 12 CFR 1.7(b), a national bank may request OCC approval to extend the five-year holding period for securities held in satisfaction of debts previously contracted for up to an additional five years. OCC uses the information in the request to ensure, on a case-by-case basis, that the bank's purpose in retaining the securities is not speculative and that the bank's reasons for requesting the extension are adequate. OCC also uses the information to evaluate the risks to the bank in extending the holding period, including potential effects on the bank's safety and soundness. Comments are due **06/17/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-16/pdf/2024-10787.pdf>. *Federal Register*, Vol. 89, No. 96, 05/16/2024, 42926-42927.

- OCC seeks comment regarding an information collection titled, Credit Risk Retention. The information collection request relates to 12 CFR part 43, which implemented section 941(b) of the Dodd-Frank Act which required OCC and other prudential regulators to issue rules that, subject to certain exemptions: (1) require a securitizer to retain not less than 5% of the credit risk of any asset that the securitizer, through the issuance of an asset-backed security, transfers, sells, or conveys to a third party; and (2) prohibit a securitizer from directly or indirectly hedging or otherwise transferring the credit risk that the securitizer is required to retain under the statute and implementing regulations. Comments are due

**07/19/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-20/pdf/2024-10998.pdf>. *Federal Register*, Vol. 89, No. 98, 05/20/2024, 43976-43979.

- OCC seeks comment regarding an information collection titled, Fair Credit Reporting Act: Affiliate Marketing. Section 214 of the Fair and Accurate Credit Transactions Act (FACT Act) generally prohibits a person from using certain information received from an affiliate to solicit a consumer for marketing purposes, unless the consumer is given notice and an opportunity and simple method to opt out of such solicitations. Twelve CFR 1022.20-1022.27 require financial institutions to issue notices informing consumers about their rights under section 214. The information collection is used in connection with the notice and recordkeeping requirements under the FACT Act. Comments are due **07/23/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-05-24/pdf/2024-11445.pdf>. *Federal Register*, Vol. 89, No. 102, 05/27/2024, 45938-45939.
- OCC seeks comment regarding an information collection titled, Procedures to Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under Section 312 of the Fair and Accurate Credit Transactions Act (FACT Act). Pursuant to section 312 of the FACT Act, OCC issued guidelines regarding the accuracy and integrity of the information about consumers that

is furnished to consumer reporting agencies and prescribed regulations that require furnishers to establish reasonable policies and procedures for implementing the guidelines. Section 312 also required the issuance of regulations identifying the circumstances under which a furnisher must reinvestigate disputes about the accuracy of information contained in a consumer report based on a direct request from a consumer. The information collection is used to ensure compliance with the FACT Act. Comments are due **07/29/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-05-28/pdf/2024-11571.pdf>. *Federal Register*, Vol. 89, No. 103, 05/28/2024, 46304-46305.

- OCC seeks comment regarding an information collection titled, Bank Appeals Follow-Up Questionnaire. OCC's Office of the Ombudsman (Ombudsman) is committed to assessing its efforts to provide a fair and expeditious appeal process to institutions under OCC supervision. The information collection is used to gather information to assess OCC's adherence to the bank appeals process, and to enhance its bank appeals program. Comments are due **07/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-05-31/pdf/2024-11984.pdf>. *Federal Register*, Vol. 89, No. 106, 05/31/2024, 47236-47237.
- OCC seeks comment regarding an information collection titled, Customer Complaint Form. The form was developed as a courtesy for

customers who contact OCC's Consumer Assistance Group (CAG) and wish to file a formal written complaint. CAG uses the information included in a completed form to create a record of the consumer's contact, capture information that can be used to resolve the consumer's issues, and provide a database of information that is incorporated into OCC's supervisory process. Comments are due **07/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-05-31/pdf/2024-11985.pdf>. *Federal Register*, Vol. 89, No. 106, 05/31/2024, 47237.

### **HUD Removes Obsolete Regulations for Section 236 of National Housing Act.**

The Department of Housing and Urban Development (HUD) issued a final rule to remove obsolete regulations under the Rental and Cooperative Housing for Lower Income Families Program under Section 236 of the National Housing Act (Section 236), as amended. HUD determined that the provisions regulating Section 236 insured projects and Section 236 Rental Assistance Payment projects are obsolete and unnecessary because there are no remaining properties or projects subject to the regulations, and no new agreements are being established under the programs. The final rule is effective **07/05/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-04/pdf/2024-12199.pdf>. *Federal Register*, Vol. 89, No. 108, 06/04/2024, 47849-47850.

### **HUD Seeks Comment on Revisions to HOME Program.**



HUD issued a proposed rule regarding its HOME Investment Partnerships Program (HOME program). The HOME program provides formula grants to States and units of general local government to fund a wide range of activities to produce and maintain affordable rental and homeownership housing and provides tenant-based rental assistance for low-income and very low-income households. The proposed rule would update, simplify, or streamline requirements, better align the program with other Federal housing programs, and implement recent amendments to the HOME statute. The proposed rule also includes minor revisions for the Community Development Block Grant and Section 8 Housing Choice Voucher (HCV) Programs consistent with the implementation of proposed changes to the HOME program. Comments are due **07/29/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-05-29/pdf/2024-10975.pdf>. *Federal Register*, Vol. 89, No. 104, 05/29/2024, 46618-46680.

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

- HUD seeks comment regarding an information collection titled, Energy Efficient Mortgage Program. Lenders provide the required information to determine the eligibility of a mortgage to be insured under Section 513 of the Housing and Community Development Act. Section 2123 of the Housing and Economic Recovery Act (HERA) amended Section 106 of the Energy Policy Act by revising the maximum dollar amount that can be added to an FHA-insured mortgage for

energy efficient improvements. Comments are due **07/23/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-05-24/pdf/2024-11486.pdf>. *Federal Register*, Vol. 89, No. 102, 05/24/2024, 45913-45914.

- HUD seeks comment regarding an information collection titled, Multifamily Housing Mortgage and Housing Assistance Restructuring Program (M2M). The M2M Program is authorized under the Multifamily Assisted Housing Reform and Affordability Act, as modified, and extended from time to time, including by the Mark to Market Extension Act. The information collection is used to determine the eligibility of FHA-insured or formerly insured multifamily properties for participation in the M2M Program and the terms on which such participation should occur. Comments are due **07/18/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-03/pdf/2024-12095.pdf>. *Federal Register*, Vol. 89, No. 107, 06/03/2024, 47583-47584.
- 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. The information allows HUD the opportunity to examine additional data to confirm or adjust the set loan limit for a particular area. Comments are due **08/02/2024**. The notice may

be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-03/pdf/2024-12059.pdf>. *Federal Register*, Vol. 89, No. 107, 06/03/2024, 47584-47585.

- HUD seeks comment regarding an information collection titled, Rehabilitation Mortgage Insurance Underwriting Program Section 203(k). The Section 203(k) Program requires mortgagees to collect information about the scope of repair and improvement work, its cost, and control of escrow funds to pay for the improvements as they are completed. The program operates in conjunction with Federal Housing Administration's underwriting standards and systems for all Section 203(b) loans. Comments are due **07/05/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-05/pdf/2024-12289.pdf>. *Federal Register*, Vol. 89, No. 109, 06/05/2024, 48188-48189.
- HUD seeks comment regarding an information collection titled, Mortgage Record Change. In accordance with 23 CFR 203.502(a), servicing of insured mortgages must be performed by a mortgagee that is approved by HUD to service insured mortgages. The Mortgage Record Change information is used by Federal Housing Administration-approved mortgagees to comply with HUD requirements for reporting the sale of a mortgage between investors, the transfer of the mortgage servicing responsibility, and/or a change of mortgagor, as appropriate. Comments are due **07/05/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-05/pdf/2024-12290.pdf>. *Federal Register*, Vol. 89, No. 109, 06/05/2024, 48189-48190.

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

- The Federal Emergency Management Agency (FEMA) issued a final notice which identifies communities in the states of **Florida** and **Virginia**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **10/10/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-05-31/pdf/2024-12009.pdf>. *Federal Register*, Vol. 89, No. 106, 05/31/2024, 47169.
- FEMA issued a final notice which identifies communities in the states of **Arkansas, Colorado, Kansas, Michigan, Minnesota, Montana, Ohio,**

and **Virginia**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **09/26/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12529.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48665-48667.

- FEMA issued a final notice which identifies communities in the states of **California, Colorado, Kansas, Minnesota, Oklahoma, and South Dakota**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The

FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **09/12/2024** has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12523.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48667-48668.

#### **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 **California, Colorado, Delaware, Florida, Georgia, Nevada, South Dakota, Texas, and Utah**, 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-2024-05-16/pdf/2024-10762.pdf>. *Federal Register*, Vol. 89, No. 96, 05/16/2024, 42889-42892.

- 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 **Arizona, California, Florida, Idaho, Illinois, Indiana, Kansas, Michigan, Minnesota, Nevada, New York, Ohio, Oregon, Pennsylvania, Texas, Washington,** and **Wisconsin**, 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-2024-05-31/pdf/2024-12005.pdf>. *Federal Register*, Vol. 89, No. 106, 05/31/2024, 47164-47169.

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

- FEMA issued a notice which lists communities in the states of **Arkansas, Colorado, Florida, Maine, Massachusetts, Montana, South Carolina, Texas,** and **Utah**, 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-2024-05-13/pdf/2024-10405.pdf>. *Federal Register*, Vol. 89, No. 93, 05/13/2024, 41453-41457.

- FEMA issued a notice which lists communities in the states of **Alabama, Arizona, Colorado, Connecticut, Florida, Kentucky, Maine, North Carolina, Pennsylvania, South Carolina,** and **Texas**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths,

Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-31/pdf/2024-12006.pdf>. *Federal Register*, Vol. 89, No. 106, 05/31/2024, 47161-47163.

- FEMA issued a notice which lists communities in the states of **Colorado, Florida, North Carolina, North Dakota, South Carolina, Tennessee, Texas, and Utah**, where the addition or modification of Base Flood Elevations (BFEs), base flood

depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12522.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48661-48664.

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

- Comments are requested on proposed flood hazard determinations, which may include additions or modifications

of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the states of **Michigan** and **New York**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **08/14/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-16/pdf/2024-10758.pdf>. *Federal Register*, Vol. 89, No. 96, 05/16/2024, 42895-42896.

- Comments are requested on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the state of **Mississippi**, 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 **08/29/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-31/pdf/2024-12010.pdf>. *Federal Register*, Vol. 89, No. 106, 05/31/2024, 47159-47161.

- Comments are requested on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the state of **Oklahoma**, 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 **09/05/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12524.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48660-48661.
- Comments are requested on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the



state of **Arizona**, 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 **09/05/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12526.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48664-48665.

### **Treasury Seeks Comment on SAR Form.**

The Department of the Treasury (Treasury) seeks comment regarding an information collection titled, Reports by Financial Institutions of Suspicious Transactions, FinCEN Form 111, Suspicious Activity Report (SAR). The Bank Secrecy Act (BSA) authorizes Treasury to require financial institutions to keep records and file reports that are determined to have a high degree of usefulness in criminal, tax, or regulatory matters, risk assessments or proceedings, or in the conduct of intelligence or counter-intelligence activities to protect against terrorism, and to implement anti-money laundering programs and compliance procedures. Under 31 U.S.C. 5318(g), Treasury is authorized to require financial institutions to report any suspicious transaction relevant to a possible violation of law or regulation. The transactions are reported on Form 111. Comments are due **07/01/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-31/pdf/2024-12002.pdf>.

*Federal Register*, Vol. 89, No. 106, 05/31/2024, 47239.

### **IRS Reduces Fee for PTIN.**

The Internal Revenue Service (IRS) issued a final rule related to the imposition of certain user fees on tax return preparers. The final rule adopts without change the text of an interim final to reduce the user fee to apply for or renew a preparer tax identification number (PTIN) from \$21 to \$11. The final rule is effective **06/14/2024**. See section 300.11(d) for date of applicability. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-15/pdf/2024-10631.pdf>. *Federal Register*, Vol. 89, No. 95, 05/15/2024, 42362-42363.

### **IRS Seeks Comment on Interest Capitalization Requirements for Improvements to Designated Property.**

IRS seeks comment on a proposed rule to remove the associated property rule and similar rules from existing regulations on the interest capitalization requirements for improvements to designated property. In addition, the proposed rule would modify the definition of "improvement." The proposed rule would also modify other rules in light of the proposed removal of the associated property rule. Comments are due **07/15/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-15/pdf/2024-10579.pdf>. *Federal Register*, Vol. 89, No. 95, 05/15/2024, 42404-42408.

### **FHFA Issues Final Rule to Address Fair Lending, Fair Housing, and Equitable Housing Finance Plans.**

The Federal Housing Finance Agency (FHFA) issued a final rule that addresses barriers to sustainable housing opportunities for underserved communities by codifying existing FHFA practices in regulation and adding new requirements related to fair lending, fair housing, unfair or deceptive acts or practices, and Equitable Housing Finance Plans. The final rule furthers FHFA's fulfillment of its statutory purposes and its oversight of the Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac), and Federal Home Loan Banks (Banks), and their fulfillment of their statutory purposes. The final rule is effective **07/15/2024**. Subpart D regarding equitable housing finance planning by Banks is effective **02/15/2026**. The final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-05-16/pdf/2024-09559.pdf>.  
*Federal Register*, Vol. 89, No. 96, 05/16/2024, 42768-42788.

### **FHFA Seeks Comment on FHLB Directors Information Collection.**

FHFA seeks comment regarding an information collection titled, Federal Home Loan Bank Directors. Section 7 of the Federal Home Loan Bank Act vests the management of each Federal Home Loan Bank (FHLB) in its board of directors. The information collected is used to determine whether individuals who wish to be elected or reelected FHLB directors should be appointed director. Comments are due **08/06/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12506.pdf>.

*Federal Register*, Vol. 89, No. 111, 06/07/2024, 48612-48636.

### **SBA Adjusts CMPs for Inflation.**

The Small Business Administration (SBA) issued a final rule to amend its regulations to adjust for inflation the amount of certain civil monetary penalties (CMPs) that are within its jurisdiction. The adjustments comply with the requirement in the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act, to make annual adjustments to CMPs. The final rule is effective **06/05/2024**. The final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-06-05/pdf/2024-12282.pdf>.  
*Federal Register*, Vol. 89, No. 109, 06/05/2024, 48132-48135.

### **SBA Eliminates Self-Certification for Service-Disabled Veteran-Owned Small Businesses.**

SBA issued a direct final rule to amend its Veteran Small Business Certification (VetCert) Program. SBA revised its regulations to implement a provision in the National Defense Authorization Act for Fiscal Year 2024, which eliminates self-certification for service-disabled veteran-owned small businesses that are awarded Federal Government contracts or subcontracts that count towards agency or subcontracting goals. The direct final rule is effective **08/05/2024**, without further action, unless adverse comment is received no later than **07/08/2024**. If significant adverse comment is received, SBA will publish a timely withdrawal of the rule in the *Federal Register*. The direct final rule may

be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-06/pdf/2024-12252.pdf>.

*Federal Register*, Vol. 89, No. 110, 06/06/2024, 48266-48269.

### **SBA Proposes Revisions to WOSB Program.**

SBA proposes changes to its Women-Owned Small Business Federal Contract (WOSB) Program regulations, including adding definitions and conforming the regulations to current statutes that have not yet been integrated. The proposal would also adopt similar language to that used in SBA's other government contracting program regulations regarding the length of time that a firm that has been declined three times must wait before reapplying to the WOSB Program, and limits on outside employment. Comments are due **07/15/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-16/pdf/2024-10518.pdf>.

*Federal Register*, Vol. 89, No. 96, 05/16/2024, 42816-42820.

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

- SBA seeks comment regarding an information collection titled, Lenders Transcript of Account. The form is completed by lenders when requesting SBA to purchase the guaranty portion of a loan. SBA uses the information to determine date of loan default and whether the lender disbursed and serviced the loan according to Loan Guaranty agreement. SBA determined revisions are needed since the form does not

collect enough details about the type of loan payments. SBA also plans to revise and clarify the instructions for the form. The form may also undergo additional formatting changes.

Comments are due **06/27/2024**. The notice may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2024-05-28/pdf/2024-](https://www.govinfo.gov/content/pkg/FR-2024-05-28/pdf/2024-11642.pdf)

[11642.pdf](https://www.govinfo.gov/content/pkg/FR-2024-05-28/pdf/2024-11642.pdf). *Federal Register*, Vol. 89, No. 103, 05/28/2024, 46250-46251.

- SBA seeks comment regarding an information collection titled, Personal Financial Statement. SBA uses the financial statement to collect information regarding the assets and liabilities of certain owners, officers, and guarantors of the small business applicant benefiting from SBA financial assistance and is used when analyzing the applicant's repayment abilities or creditworthiness. SBA's Surety Bond Guaranty Program uses the form in the claim recovery process. The information is also collected from applicants and participants in SBA's 8(a) Business Development and Women-Owned Small Business Program certification process to determine whether they meet the economic disadvantage requirements of the program. Comments are due **07/01/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-05-30/pdf/2024-11797.pdf>. *Federal Register*, Vol. 89, No. 105, 05/30/2024, 46944.
- SBA seeks comment regarding an information collection titled, SBA Form 2534, 7(a) Working Capital Pilot Program Addendum to SBA Form 1919. The information collection is

used by SBA 7(a) Lenders processing Working Capital Pilot Program Loans. Comments are due **07/08/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12467.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48700.

### **RBC Seeks Comment on REAP Information Collection.**

The Rural Business-Cooperative Service (RBC) seeks comment regarding an information collection titled, Rural Energy for America (REAP) program. The primary purpose of REAP is to provide guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements. The information collection is used in connection with project scoring. Comments are due **08/05/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-04/pdf/2024-12228.pdf>. *Federal Register*, Vol. 89, No. 108, 06/04/2024, 47895-47896.

### **RUS Removes Reference to SAAMI.**

The Rural Utilities Services (RUS) issued a final rule to remove the reference to a SAM Managed Identifier (SAMMI) from discussions and communications as the reference to SAMMI as become obsolete given that the Unique Entity Identifier (UEI) has become the official term utilized. The final rule is effective **05/13/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-05-13/pdf/2024-10402.pdf>. *Federal Register*, Vol. 89, No. 93, 05/13/2024, 41299-41300.

### **RHS Rescinds Waiver Under Section 504 Home Repair Loans and Grants in PDDA Pilot Program.**

The Rural Housing Service (RHS) announced that due to funding constraints it is rescinding one of the waivers being tested under the Section 504 Home Repair Loans and Grants in a Presidentially Declared Disaster Areas (PDDAs) pilot program, as published in the *Federal Register* on **07/18/2023**. The rescission is effective **06/07/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12559.pdf>. *Federal Register*, Vol. 89, No. 111, 06/07/2024, 48499-48500.

### **RHS Issues NOFA for Rural Community Development Initiative.**

RHS issued a notice of funding availability (NOFA) under the Rural Community Development Initiative (RCDI) program for fiscal year 2024. The grants will be made to qualified intermediary organizations that will provide financial and technical assistance to recipients to develop their capacity and ability to undertake projects related to housing, community facilities, or community and economic development that will support the community. See the NOFA for application details and deadlines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-06-10/pdf/2024-12606.pdf>. *Federal Register*, Vol. 89, No. 112, 06/10/2024, 48870-48881.

### **CFTC Issues Final Rule on Capital and Financial Reporting Requirements.**

The Commodity Futures Trading Commission (CFTC) adopted amendments to certain regulations that impose minimum capital requirements and financial reporting obligations on swap dealers (SDs) and major swap participants (MSPs). CFTC adopted amendments consistent with previously issued staff letters addressing the Tangible Net Worth Capital Approach for calculating capital under applicable CFTC regulation and alternative financial reporting by SDs subject to the capital requirements of a prudential regulator. CFTC also adopted amendments to certain of its regulations applicable to SDs, in areas including the required timing of certain notifications, process for approval of subordinated debt for capital, and revision of financial reporting forms to conform to the rules. The amendments are intended to facilitate SDs' compliance with CFTC's financial reporting obligations and minimum capital requirements. The final rule is effective **06/24/2024**. See the final rule for mandatory compliance dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-05-23/pdf/2024-10342.pdf>. *Federal Register*, Vol. 89, No. 101, 05/23/2024, 45569-45594.

### **CFTC Proposes Amendments to Event Contracts Rules.**

CFTC seeks comment on proposed amendments to its rules concerning event contracts in certain excluded commodities. CFTC proposed amendments to further specify types of event contracts that fall within the scope of section 5c(c)(5)(C) of the Commodity Exchange Act (CEA) and are contrary to the public interest, such that they may

not be listed for trading or accepted for clearing on or through a CFTC-registered entity. CFTC also proposed to further specify the types of event contracts that involve "gaming" and amend certain language in event contract rules to further align with statutory text, and to make certain technical changes to enhance clarity and organization. Comments are due **07/09/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-10/pdf/2024-12125.pdf>.

*Federal Register*, Vol. 89, No. 112, 06/10/2024, 48968-49000.

### **SEC Requires Incident Response Programs for Unauthorized Access to or Use of Customer Information.**

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments that will require brokers and dealers, investment companies, investment advisers registered with SEC, funding portals, and transfer agents registered with SEC or another appropriate regulatory agency as defined in the Securities Exchange Act (transfer agents) to adopt written policies and procedures for incident response programs to address unauthorized access to or use of customer information. In addition, the amendments extend the application of requirements to safeguard customer records and information to transfer agents; broaden the scope of information covered by the requirements for safeguarding customer records and information and for properly disposing of consumer report information; impose requirements to maintain written records documenting compliance with the

amended rules; and conform annual privacy notice delivery provisions to the terms of an exception provided by a statutory amendment to the Gramm Leach-Bliley Act. The final rule is effective **08/02/2024**. See section II.F of the final rule for compliance date. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-03/pdf/2024-11116.pdf>.

*Federal Register*, Vol. 89, No. 107, 06/03/2024, 47688-47789.

### **SEC Releases FY 2021 Service Contract Inventory.**

SEC announced the availability of its fiscal year (FY) 2021 service contract inventory (SCI) along with the FY 2022 SCI Planned Analysis. The publication is required under the Consolidated Appropriations Act. The SCI provides information on FY2021 actions over \$150,000 for service contracts. The inventory organizes the information by function to show how SEC distributes contracted resources throughout SEC. The SCI may be found at the websites listed within the notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-07/pdf/2024-12527.pdf>.

*Federal Register*, Vol. 89, No. 111, 06/07/2024, 48695.

### **NCUA Seeks Comment on EGRPRA Review of Rules and Regulations.**

The National Credit Union Administration (NCUA) seeks comment pursuant to the Economic Growth and Regulatory Paperwork Reduction Act (EGRPRA), of rules that are outdated, unnecessary, or unduly burdensome on federally-insured credit unions. NCUA divided its regulations into ten categories outlined in

the chart included in the notice. Over the next two years, NCUA will publish four *Federal Register* documents each requesting comment on multiple categories of regulations. NCUA seeks comment on regulations concerning: Applications and Reporting, and Powers and Activities. NCUA will address the remaining eight categories in future requests. Comments are due

**08/21/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-05-23/pdf/2024-11166.pdf>.

*Federal Register*, Vol. 89, No. 101, 05/23/2024, 45602-45609.

### **NCUA Seeks Comment on Service Feedback Survey and Consumer Assistance Center.**

NCUA seeks comment regarding an information collection titled, Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery, and for a collection titled, Consumer Assistance Center. The survey is necessary to enable NCUA to garner customer and stakeholder feedback in an efficient, timely manner. The information collected from NCUA customers and stakeholders will help ensure that users have an effective, efficient, and satisfying experience with NCUA's programs. The Consumer Assistance Center assists consumers with information about federal financial consumer protection and share insurance matters and assists in resolving disputes with credit unions. Comments are due **08/09/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-06-10/pdf/2024-12596.pdf>.

*Federal Register*, Vol. 89, No. 112, 06/10/2024, 48921.



## VA Seeks Comment on Loan Guaranty Related Forms.

<https://www.govinfo.gov/content/pkg/FR-2024-06-03/pdf/2024-12051.pdf>. *Federal Register*, Vol. 89, No. 107, 06/03/2024, 47685.

- The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, Loan Guaranty: Processing Assumptions of VA-Guaranteed Home Loans. The collection of information is through electronic submission and is accomplished only once per respondent, per loan assumption transaction. The collection is necessary to identify the individual case to ensure VA has met all legal requirements concerning collection of the credit package and copy of the executed deed and/or assumption agreement. Comments are due **07/29/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-05-29/pdf/2024-11737.pdf>. *Federal Register*, Vol. 89, No. 104, 05/29/2024, 46573.
- VA seeks comment regarding an information collection titled, Loan Guaranty Servicing Procedures for Holders and Servicers of VA Guaranteed Loans. The VA Loan Guaranty program guarantees loans made by private lenders to veterans for the purchase, construction, and refinancing of homes owned and occupied by veterans. Under 38 CFR 36.4350, a holder of a loan guaranteed or insured by the VA is required to develop and maintain a loan servicing program. The information collection is used in connection with a loan servicing program. Comments are due within 30 days of publication of the notice. The notice may be viewed at:

**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>Commodity Futures Trading Commission (CFTC)</b>   | Amendments to Event Contracts Rules.  | <i>Federal Register</i> , Vol. 89, No. 112, 06/10/2024, 48968-49000. | <b>Jul. 09, 2024</b>           |
| <b>Federal Deposit Insurance Corporation (FDIC)</b>    | <b>POLICY STATEMENT:</b> Bank Merger Transactions.  | <i>Federal Register</i> , Vol. 89, No. 77, 04/19/2024, 29222-29244.  | <b>Jun. 18, 2024</b>           |
| <b>Federal Trade Commission (FTC)</b>                  | Amendments to Telemarketing Sales Rule.   | <i>Federal Register</i> , Vol. 89, No. 74, 04/16/2024, 26798-26807.  | <b>Jun. 17, 2024</b>           |
| * <b>Financial Crime Enforcement Agency (FinCEN)</b>   | Customer Identification Programs for Registered Investment Advisers and Exempt Reporting Advisers.                      | <i>Federal Register</i> , Vol. 89, No. 99, 05/21/2024, 44571-44597.  | <b>Jul. 22, 2024</b>           |
| * <b>Housing and Urban Development, Dept. of (HUD)</b> | Revisions to HOME Program.  | <i>Federal Register</i> , Vol. 89, No. 104, 05/29/2024, 46618-46680. | <b>Jul. 29, 2024</b>           |
| <b>Internal Revenue Service (IRS)</b>                  | Transactions with Foreign Trusts and Information Reporting on Transactions with Foreign Trusts and Large Foreign Gifts. | <i>Federal Register</i> , Vol. 89, No. 90, 05/08/2024, 39440-39485.  | <b>Jul. 08, 2024</b>           |
| * <b>IRS</b>   | Interest Capitalization Requirements for Improvements to Designated Property.   | <i>Federal Register</i> , Vol. 89, No. 95, 05/15/2024, 42404-42408.  | <b>Jul. 15, 2024</b>           |
| <b>National Credit Union Administration (NCUA)</b>     | <b>ANPR:</b> Records Preservation Program and Appendices, Record Retention Guidelines,                                  | <i>Federal Register</i> , Vol. 89, No. 80, 04/24/2024, 31117-31119.  | <b>Jun. 24, 2024</b>           |

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|---|--|--|--|
|   | Catastrophic Act Preparedness Guidelines.              |  |  |
|   | <b>Office of the Comptroller of the Currency (OCC)</b> | Comment Period Extended for Business Combinations under the Bank Merger Act Proposal.              | <i>Federal Register</i> , Vol. 89, No. 73, 04/15/2024, 26106. <b>Jun. 15, 2024</b>       |
| * | <b>Securities and Exchange Commission (SEC)</b>        | Customer Identification Programs for Registered Investment Advisers and Exempt Reporting Advisers. | <i>Federal Register</i> , Vol. 89, No. 99, 05/21/2024, 44571-44597. <b>Jul. 22, 2024</b> |
| * | <b>Small Business Administration (SBA)</b>             | Revisions to Women-Owned Small Business Federal Contract Program.                                  | <i>Federal Register</i> , Vol. 89, No. 96, 05/16/2024, 42816-42820. <b>Jul. 15, 2024</b> |

### Final Rules and Effective Dates

| <u>Agency</u> | <u>Final Rule</u>                                     | <u>Federal Register<br/>Publication Date<br/>and Page Number</u>  | <u>Effective Date</u>  |
|---------------|---|---|--|
| *             | <b>Bureau of Consumer Financial Protection (CFPB)</b> | <b>INTERPRETIVE RULE:</b> Use of Digital User Accounts To Access Buy Now, Pay Later Loans.  | <i>Federal Register</i> , Vol. 89, No. 106, 5/31/2024, 47068-47073.<br><br><b>Jul. 30, 2024</b><br><br>Comments Due:<br><b>Aug. 01, 2024</b> |
| *             | <b>CFPB</b>   | <b>NOTICE:</b> Request for Information Regarding Fees Imposed in Residential Mortgage Transactions.   | <i>Federal Register</i> , Vol. 89, No. 110, 06/06/2024, 48400-48402.<br><br>Comments Due:<br><b>Aug. 02, 2024</b>                            |
| *             | <b>CFPB</b>   | <b>NOTICE:</b> Comments Requested on Information Collection: State Official Notification Rule.  | <i>Federal Register</i> , Vol. 89, No. 108, 06/04/2024, 47921-47922.<br><br>Comments Due:<br><b>Aug. 05, 2024</b>                            |
| *             | <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.<br><br><b>Jul. 01, 2025</b>  |
|               | <b>Commodity Credit Corporation (CCC)</b>             | <b>NOTICE:</b> Comments Requested on Information Collection: Representations for Commodity Credit Corporation or Farm Service Agency Loans and Authorization to File a Financing Statement and Related Documents. | <i>Federal Register</i> , Vol. 89, No. 74, 04/16/2024, 26856-26857.<br><br>Comments Due:<br><b>Jun. 17, 2024</b>                             |
| *             | <b>Commodity Futures Trading Commission (CFTC)</b>    | Capital and Financial Reporting Requirements for Swap Dealers and Major Swap Participants.  | <i>Federal Register</i> , Vol. 89, No. 101, 05/23/2024, 45569-45594.<br><br><b>Jun. 24, 2024</b>   |
|               | <b>Department of Labor (DOL)</b>                      | Defining and Delimiting the Exemptions for Executive, Administrative, Professional,   | <i>Federal Register</i> , Vol. 89, No. 82,<br><br><b>Jul. 01, 2024</b>   |

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|   | Outside Sales, and Computer Employees.   | 04/26/2024,<br>32842-32973.  | Sections 541.600(a)(2) and 541.601(a)(2) applicable beginning <b>Jan. 01, 2025</b> |
| <b>DOL</b>  | Definition of an Investment Advice Fiduciary.                                      | <i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32122-32258.  | <b>Sep. 23, 2024</b>   |
| <b>DOL</b>  | Amendment to Prohibited Transaction Exemption 2020-02.                             | <i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32260-32299.  | <b>Sep. 23, 2024</b>   |
| <b>DOL</b>  | Amendment to Prohibited Transaction Exemption 84-24.                               | <i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32302-32344.  | <b>Sep. 23, 2024</b>   |
| <b>DOL</b>  | Amendment to Prohibited Transaction Exemption 75-1, 77-4, 80-83, 83-1, and 86-128. | <i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32346-32359.  | <b>Sep. 23, 2024</b>   |
| <b>Equal Employment Opportunity Commission (EEOC)</b> | Implementation and Interpretive Guidance of Pregnant Workers Fairness Act.         | <i>Federal Register</i> , Vol. 89, No.77, 04/19/2024, 29096-29220.   | <b>Jun. 18, 2024</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 Service Agency (FSA)</b>                      | <b>NOTICE:</b> Comments Requested on Information Collection: Representations       | <i>Federal Register</i> , Vol. 89, No. 74,                           | Comments Due: <b>Jun. 17, 2024</b>   |

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|   | for Commodity Credit Corporation or Farm Service Agency Loans and Authorization to File a Financing Statement and Related Documents.   | 04/16/2024,<br>26856-26857.   |  |
| <b>Federal Deposit Insurance Corporation (FDIC)</b> | Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule.  | <i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532.   | <b>Apr. 01, 2024</b><br><br>Mandatory Compliance:<br><b>Jan. 01, 2025</b>  |
| <b>FDIC</b>   | Community Reinvestment Act.<br><br><b>PRESS RELEASE:</b> Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.<br><br><b>INTERIM FINAL RULE:</b> Supplemental Community Reinvestment Act Rule. | <i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.<br><br><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><br><br><i>Federal Register</i> , Vol. 89, No. 62, 03/29/2024, 22060-22069. | <b>Apr. 01, 2024</b><br><br>Amendment Nos. 29, 52, and 75 Effective:<br><b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b><br><br>Released:<br><b>Feb. 05, 2024</b><br><br><b>Apr. 01, 2024</b><br><br>Comments Due:<br><b>May 13, 2024</b> |
| * <b>FDIC</b>                                       | <b>NOTICE:</b> Termination of Receiverships.   | <i>Federal Register</i> , Vol. 89, No. 110, 06/06/2024, 48430.  | Issued:<br><b>Jun. 06, 2024</b>  |
| <b>FDIC</b>   | <b>NOTICE:</b> Comments Requested on Information Collection: Application Pursuant to Section 19 of the Federal Deposit Insurance Act.  | <i>Federal Register</i> , Vol. 89, No. 76, 04/18/2024, 27763.   | Comments Due:<br><b>Jun. 17, 2024</b>  |



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|   | <b>FDIC</b>                                  | <b>NOTICE:</b> Comments Requested on Information Collection: Interagency Bank Merger Application.  | <i>Federal Register</i> , Vol. 89, No. 77, 04/19/2024, 29245-29246.  | Comments Due:<br><b>Jun. 18, 2024</b> |
| * | <b>FDIC</b>                                  | <b>NOTICE:</b> Comments Requested on Information Collection: Revision to Call Report Forms.  | <i>Federal Register</i> , Vol. 89, No. 100, 05/22/2024, 45046-45052. | Comments Due:<br><b>Jun. 21, 2024</b> |
| * | <b>FDIC</b>                                  | <b>NOTICE:</b> Comments Requested on Information Collection: Interagency Notice of Change in Director or Executive Officer, Restrictions on Qualified Financial Contracts of Subsidiaries of Certain FDIC Supervised Institutions; Revisions to the Definition of Qualifying Master Netting Agreement and Related Definitions. | <i>Federal Register</i> , Vol. 89, No. 104, 05/29/2024, 46398-46400. | Comments Due:<br><b>Jun. 28, 2024</b> |
|   | <b>FDIC</b>                                  | <b>NOTICE:</b> Comments Requested on Information Collection: Interagency Notice of Change in Control.  | <i>Federal Register</i> , Vol. 89, No. 85, 05/01/2024, 35095.        | Comments Due:<br><b>Jul. 01, 2024</b> |
|   | <b>FDIC</b>                                  | <b>NOTICE:</b> Comments Requested on Information Collections: Recordkeeping, Disclosure and Reporting Requirements in Connection with Regulation Z; and Account Based Disclosures in Connection with Consumer Financial Protection Bureau Regulations E and DD and Federal Reserve Regulation CC.                              | <i>Federal Register</i> , Vol. 89, No. 89, 05/07/2024, 38136-38143.  | Comments Due:<br><b>Jul. 08, 2024</b> |
| * | <b>Federal Housing Finance Agency (FHFA)</b> | Fair Lending, Fair Housing, and  | <i>Federal Register</i> , Vol. 89, No. 96,                           | <b>Jul. 15, 2024</b>                  |

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|   | Equitable Housing Finance Plans.   | 05/16/2024,<br>42768-42788.  |   |
| * | <b>FHFA</b>                        | <b>NOTICE:</b> Comments Requested on Information Collections: Federal Home Loan Bank Directors.  | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48612-48636.<br><br>Comments Due:<br><b>Aug. 06, 2024</b>   |
|   | <b>Federal Reserve Board (FRB)</b> | Community Reinvestment Act.<br><br><b>PRESS RELEASE:</b> Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.<br><br><b>INTERIM FINAL RULE:</b> Supplemental Community Reinvestment Rule. | <i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.<br><br><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><br><br><i>Federal Register</i> , Vol. 89, No. 62, 03/29/2024, 22060-22069.<br><br><b>Apr. 01, 2024</b><br><br>Amendment Nos. 29, 52, and 75 Effective:<br><b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b><br><br>Released:<br><b>Feb. 05, 2024</b><br><br><b>Apr. 01, 2024</b><br><br>Comments Due:<br><b>May 13, 2024</b> |
|   | <b>FRB</b>                         | Financial Market Utilities.  | <i>Federal Register</i> , Vol. 89, No. 52, 03/15/2024, 18749-18767.<br><br><b>Apr. 15, 2024</b><br><br>Mandatory Compliance Date:<br><b>Sep. 11, 2024</b><br><br>Section 234.3(a)(17)(iv), Amendatory Instruction 3, Mandatory Compliance Date:<br><b>Jun. 13, 2024</b>   |
| * | <b>FRB</b>                         | <b>NOTICE:</b> Final Approval of Information Collections:  | <i>Federal Register</i> , Vol. 89, No. 111,<br><br>Issued:<br><b>Jun. 07, 2024</b>  |

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|   | Interagency Bank Merger Act Application. | 06/07/2024,<br>48641.   |   |
| * | <b>FRB</b>                               | <b>NOTICE:</b> Comments Requested on Information Collection: Revision to Call Report Forms.   | <i>Federal Register</i> , Vol. 89, No. 100, 05/22/2024, 45046-45052. Comments Due: <b>Jun. 21, 2024</b> |
|   | <b>FRB</b>                               | <b>NOTICE:</b> Comments Requested on Information Collection: International Applications and Prior Notifications under Subparts A and C of Regulation K.   | <i>Federal Register</i> , Vol. 89, No. 83, 04/29/2024, 33348-33349. Comments Due: <b>Jun. 28, 2024</b>  |
|   | <b>FRB</b>                               | <b>NOTICE:</b> Comments Requested on Information Collection: Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company.   | <i>Federal Register</i> , Vol. 89, No. 84, 04/30/2024, 34245-34246. Comments Due: <b>Jul. 01, 2024</b>  |
|   | <b>FRB</b>                               | <b>NOTICE:</b> Comments Requested on Information Collection: Bank Holding Company Applications and Notifications.   | <i>Federal Register</i> , Vol. 89, No. 84, 04/30/2024, 34246-34247. Comments Due: <b>Jul. 01, 2024</b>  |
| * | <b>FRB</b>                               | <b>NOTICE:</b> Final Approval of Information Collections: Interagency Notice of Change in Control, Interagency Notice of Change in Director or Senior Executive Officer, and Interagency Biographical and Financial Report. | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48642-48643. Issued: <b>Jul. 03, 2024</b>       |
| * | <b>FRB</b>                               | <b>NOTICE:</b> Final Approval of Information Collection: Government Securities Dealers Reports.   | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48643-48644. <b>Jul. 03, 2024</b>               |
|   | <b>FRB</b>                               | <b>NOTICE:</b> Expansion of Operating Hours for Fedwire   | <i>Federal Register</i> , Vol. 89, No. 90, Comments Due: <b>Jul. 08, 2024</b>                           |

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|   | Funds Service and National Settlement Service. | 05/09/2024,<br>39613-39621.  |   |
| * | <b>FRB</b>                                     | <b>NOTICE:</b> Public Virtual Meeting Regarding Proposal by Capital One Financial Corporation To Acquire Discover.   | <i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43852-43854.<br>Meeting Date:<br><b>Jul. 19, 2024</b>  |
| * | <b>FRB</b>                                     | <b>NOTICE:</b> Comments Requested on Information Collection: Reporting, Recordkeeping, and Disclosure Requirements Associated with the CFPB's Home Mortgage Disclosure Act Loan/Application Register Required by Regulation C. | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48636-48637.<br>Comments Due:<br><b>Aug. 06, 2024</b> |
| * | <b>FRB</b>                                     | <b>NOTICE:</b> Comments Requested on Information Collection: Financial Statements for Holding Companies. Collection Identifier, FR Y-9 Forms.  | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48637-48639.<br>Comments Due:<br><b>Aug. 06, 2024</b> |
| * | <b>FRB</b>                                     | <b>NOTICE:</b> Comments Requested on Information Collection: Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations, and Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies.      | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48639-48640.<br>Comments Due:<br><b>Aug. 06, 2024</b> |
| * | <b>FRB</b>                                     | <b>NOTICE:</b> Comments Requested on Information Collection: Reports of Foreign Banking Organizations.   | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48641-48642.<br>Comments Due:<br><b>Aug. 06, 2024</b> |
| * | <b>FRB</b>                                     | <b>NOTICE:</b> Comments Requested on Information Collection: Consolidated Report of Condition and  | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48644-48645.<br>Comments Due:<br><b>Aug. 06, 2024</b> |

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|   | Income for Edge and Agreement Corporations.          |   |  |   |
| * | <b>FRB</b>   | <b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation Z.   | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48645-48646.   | Comments Due:<br><b>Aug. 06, 2024</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>Financial Crimes Enforcement Network (FinCEN)</b> | <b>NOTICE:</b> Comments Requested on Information Collection: AML Program Requirements for Banks Lacking Federal Functional Regulator, MSBs, Mutual Funds, Insurance Companies, Dealers in Precious Metals, Precious Stones, or Jewels, Operators of Credit Card Systems, and Loan or Finance Companies. | <i>Federal Register</i> , Vol. 89, No. 78, 04/22/2024, 29427-29432.  | Comments Due:<br><b>Jun. 21, 2024</b>                       |
|   | <b>Housing and Urban Development, Dept. of (HUD)</b> | Strengthening the Section 184 Indian Housing Loan Guarantee Program.<br><br>Corrections to Several Sections of Rule to Strengthen Section 184 Indian Housing Loan Guarantee Program.  | <i>Federal Register</i> , Vol. 89, No. 55, 03/20/2024, 20032-20092.<br><br><i>Federal Register</i> , Vol. 89, No. 62, 03/29/2024, 22083-22084. | <b>Jun. 18, 2024</b><br><br>Issued:<br><b>Mar. 29, 2024</b> |
| * | <b>HUD</b>   | Removal of Obsolete Regulations for Section 236 of the National Housing Act.  | <i>Federal Register</i> , Vol. 89, No. 108, 06/04/2024, 47849-47850.   | <b>Jul. 05, 2024</b>  |
| * | <b>HUD</b>   | <b>NOTICE:</b> Comments Requested on Information  | <i>Federal Register</i> , Vol. 89, No. 109,  | <b>Jul. 05, 2024</b>  |

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|   | Collection: Rehabilitation Mortgage Insurance Underwriting Program Section 203(k). | 06/05/2024,<br>48188-48189.   |   |
| * | <b>HUD</b>   | <b>NOTICE:</b> Comments Requested on Information Collection: Mortgage Record Change.  | <i>Federal Register</i> , Vol. 89, No. 109, 06/05/2024, 48189-48190.<br><b>Jul. 05, 2024</b>                  |
| * | <b>HUD</b>   | <b>NOTICE:</b> Comments Requested on Information Collection: Multifamily Housing Mortgage and Housing Assistance Restructuring Program. | <i>Federal Register</i> , Vol. 89, No. 107, 06/03/2024, 47583-47584.<br>Comments Due:<br><b>Jul. 18, 2024</b> |
| * | <b>HUD</b>   | <b>NOTICE:</b> Comments Requested on Information Collection: Energy Efficient Mortgage Program.   | <i>Federal Register</i> , Vol. 89, No. 102, 05/24/2024, 45913-45914.<br>Comments Due:<br><b>Jul. 23, 2024</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. 107, 06/03/2024, 47584-47585.<br>Comments Due:<br><b>Aug. 02, 2024</b> |
| * | <b>Internal Revenue Service (IRS)</b>  | Revision to Preparer Tax Identification Number User Fee.  | <i>Federal Register</i> , Vol. 89, No. 95, 05/15/2024, 42362-42363.<br><b>Jun. 14, 2024</b>                   |
|   | <b>IRS</b>   | Short-Term, Limited-Duration Insurance and Independent, Non-Coordinated Excepted Benefits Coverage.                                     | <i>Federal Register</i> , Vol. 89, No. 65, 04/03/2024, 23338-23421.<br><b>Jun. 17, 2024</b>                   |
|   | <b>IRS</b>   | <b>NOTICE:</b> Comments Requested on Information Collection: Digital Asset Proceeds from Broker Transactions.                           | <i>Federal Register</i> , Vol. 89, No. 78, 04/22/2024, 29433.<br>Comments Due:<br><b>Jun. 21, 2024</b>        |
|   | <b>IRS</b>   | Transfer of Certain Credits.  | <i>Federal Register</i> , Vol. 89, No. 84,<br><b>Jul. 01, 2024</b>  |

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|   |  | 04/30/2024,<br>34770-34816.  |   |
| * | <b>National Credit Union Administration (NCUA)</b>     | <b>NOTICE:</b> Comments Requested on Information Collections: Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery and Consumer Assistance Center.  | <i>Federal Register</i> , Vol. 89, No. 112, 06/10/2024, 48921.<br><br>Comments Due:<br><b>Aug. 09, 2024</b>   |
| * | <b>NCUA</b>  | <b>NOTICE:</b> Economic Growth and Regulatory Paperwork Reduction Act Review of Rules and Regulations.   | <i>Federal Register</i> , Vol. 89, No. 101, 05/23/2024, 45602-45609.<br><br>Comments Due:<br><b>Aug. 21, 2024</b>   |
|   | <b>Office of the Comptroller of the Currency (OCC)</b> | Community Reinvestment Act.<br><br><b>PRESS RELEASE:</b> Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.<br><br><b>INTERIM FINAL RULE:</b> Supplemental CRA Community Reinvestment Rule. | <i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.<br><br><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><br><br><i>Federal Register</i> , Vol. 89, No. 62, 03/29/2024, 22060-22069.<br><br><b>Apr. 01, 2024</b><br><br>Amendment Nos. 29, 52, and 75 Effective:<br><b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b><br><br>Released:<br><b>Feb. 05, 2024</b><br><br><b>Apr. 01, 2024</b><br><br>Comments Due:<br><b>May 13, 2024</b> |
|   | <b>OCC</b>   | <b>NOTICE:</b> Comments Requested on Information Collection: Reporting and Recordkeeping Requirements Associated with Liquidity Coverage Ratio: Liquidity Risk Measurement, Standards, and Monitoring.                         | <i>Federal Register</i> , Vol. 89, No. 74, 04/16/2024, 27001-27003.<br><br>Comments Due:<br><b>Jun. 17, 2024</b>  |

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| * | <b>OCC</b> | <b>NOTICE:</b> Comments Requested on Information Collection: Investment Securities.   | <i>Federal Register</i> , Vol. 89, No. 96, 05/16/2024, 42926-42927.  | Comments Due:<br><b>Jun. 17, 2024</b> |
| * | <b>OCC</b> | <b>NOTICE:</b> Comments Requested on Information Collection: Revision to Call Report Forms.   | <i>Federal Register</i> , Vol. 89, No. 100, 05/22/2024, 45046-45052. | Comments Due:<br><b>Jun. 21, 2024</b> |
| * | <b>OCC</b> | <b>NOTICE:</b> Comments Requested on Information Collection: Credit Risk Retention.   | <i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43976-43979.  | Comments Due:<br><b>Jul. 19, 2024</b> |
| * | <b>OCC</b> | <b>NOTICE:</b> Public Virtual Meeting Regarding Proposal by Capital One Financial Corporation To Acquire Discover.  | <i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43852-43854.  | Meeting Date:<br><b>Jul. 19, 2024</b> |
| * | <b>OCC</b> | <b>NOTICE:</b> Comments Requested on Information Collection: Fair Credit Reporting Act: Affiliate Marketing.  | <i>Federal Register</i> , Vol. 89, No. 102, 05/27/2024, 45938-45939. | Comments Due:<br><b>Jul. 23, 2024</b> |
| * | <b>OCC</b> | <b>NOTICE:</b> Comments Requested on Information Collection: Procedures to Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under Section 312 of the Fair and Accurate Credit Transactions Act. | <i>Federal Register</i> , Vol. 89, No. 103, 05/28/2024, 46304-46305. | Comments Due:<br><b>Jul. 29, 2024</b> |
| * | <b>OCC</b> | <b>NOTICE:</b> Comments Requested on Information Collection: Bank Appeals Follow-Up Questionnaire.  | <i>Federal Register</i> , Vol. 89, No. 106, 05/31/2024, 47236-47237. | Comments Due:<br><b>Jul. 30, 2024</b> |
| * | <b>OCC</b> | <b>NOTICE:</b> Comments Requested on Information  | <i>Federal Register</i> , Vol. 89, No. 106,                          | Comments Due:<br><b>Jul. 30, 2024</b> |



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|   | Collection: Customer Complaint Form.            | 05/31/2024, 47237.  |   |
| * | <b>Rural Business-Cooperative Service (RBC)</b> | <b>NOTICE:</b> Comments Requested on Information Collection: Rural Energy for America (REAP) Program.   | <i>Federal Register</i> , Vol. 89, No. 108, 06/04/2024, 47895-47896. Comments Due: <b>Aug. 05, 2024</b> |
| * | <b>Rural Housing Service (RHS)</b>              | <b>NOTICE:</b> Rescission of Waivers Tested Under Section 504 Home Repair Loans and Grants in Presidentially Declared Disaster Areas Pilot Program. | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48499-48500. <b>Jun. 07, 2024</b>               |
| * | <b>RHS</b>                                      | <b>NOTICE:</b> Funding Availability for Rural Community Development Initiative.   | <i>Federal Register</i> , Vol. 89, No. 112, 06/10/2024, 48870-48881. Issued: <b>Jun. 10, 2024</b>       |
| * | <b>Rural Utilities Service (RUS)</b>            | Removing Reference to SAM Managed Identifier.   | <i>Federal Register</i> , Vol. 89, No. 93, 05/13/2024, 41299-41300. <b>May 13, 2024</b>                 |
| * | <b>Securities and Exchange Commission (SEC)</b> | <b>NOTICE:</b> Fiscal Year 2021 Service Contract Inventory.   | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48695. Issued: <b>Jun. 07, 2024</b>             |
|   | <b>SEC</b>                                      | Enhance Investor Protections in Transactions Involving Special Purpose Acquisition Companies.   | <i>Federal Register</i> , Vol. 89, No. 38, 02/26/2024, 14158-14327. <b>Jul. 01, 2024</b>                |
|   | <b>SEC</b>                                      | Exemption for Certain Investment Advisors Operating Through the Internet.   | <i>Federal Register</i> , Vol. 89, No. 69, 04/09/2024, 24693-24713. <b>Jul. 08, 2024</b>                |
| * | <b>SEC</b>                                      | Incident Response and Privacy of Consumer Financial Information and Safeguarding  | <i>Federal Register</i> , Vol. 89, No. 107, 06/03/2024, 47688-47789. <b>Aug. 02, 2024</b>               |

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|   | Customer Information, Regulation S-P.      |   |  |
| * | <b>Small Business Administration (SBA)</b> | Inflation Adjustments to Civil Monetary Penalties.  | <i>Federal Register</i> , Vol. 89, No. 109, 06/05/2024, 48132-48135. |
|   | <b>SBA</b>                                 | Revisions to Microloan Program.   | <i>Federal Register</i> , Vol. 89, No. 86, 05/02/2024, 35688-35690.  |
| * | <b>SBA</b>                                 | <b>NOTICE:</b> Comments Requested on Information Collection: Lender Transcript of Account.  | <i>Federal Register</i> , Vol. 89, No. 103, 05/28/2024, 46250-46251. |
| * | <b>SBA</b>                                 | <b>NOTICE:</b> Comments Requested on Information Collection: Personal Financial Statement.  | <i>Federal Register</i> , Vol. 89, No. 105, 05/30/2024, 46944.       |
| * | <b>SBA</b>                                 | <b>NOTICE:</b> Comments Requested on Information Collection: SBA Form 2534, 7(a) Working Capital Pilot Program Addendum to SBA Form 1919.                                     | <i>Federal Register</i> , Vol. 89, No. 111, 06/07/2024, 48700.       |
| * | <b>SBA</b>                                 | Eliminating Self-Certification for Service-Disabled Veteran-Owned Small Businesses.   | <i>Federal Register</i> , Vol. 89, No. 110, 06/06/2024, 48266-48269. |
| * | <b>Treasury, Dept. of (Treasury)</b>       | <b>NOTICE:</b> Comments Requested on Information Collection: Reports by Financial Institutions of Suspicious Transactions, FinCEN Form 111, Suspicious Activity Report (SAR). | <i>Federal Register</i> , Vol. 89, No. 106, 05/31/2024, 47239.       |

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| <b>Veterans Affairs,<br/>Dept. of (VA)</b> | <b>NOTICE:</b> Comments Requested on Information Collection: Lender's Staff Appraisal Reviewer Application.                                       | <i>Federal Register</i> , Vol. 89, No. 73, 04/15/2024, 26215.       | Comments Due:<br>30 Days<br>from Publication |
| <b>VA</b>                                  | <b>NOTICE:</b> Comments Requested on Information Collection: Servicer's Staff Appraisal Reviewer Application.                                     | <i>Federal Register</i> , Vol. 89, No. 78, 04/22/2024, 29436-29437. | Comments Due:<br>30 Days<br>from Publication |
| * <b>VA</b>                                | <b>NOTICE:</b> Comments Requested on Information Collection: Loan Guaranty Servicing Procedures for Holders and Servicers of VA Guaranteed Loans. | <i>Federal Register</i> , Vol. 89, No. 107, 06/03/2024, 47685.      | Comments Due:<br>30 Days<br>from Publication |
| <b>VA</b>                                  | <b>NOTICE:</b> Comments Requested on Information Collection: Financial Counseling Statement.  | <i>Federal Register</i> , Vol. 89, No. 89, 05/07/2024, 38222.       | Comments Due:<br><b>Jul. 08, 2024</b>        |
| * <b>VA</b>                                | <b>NOTICE:</b> Comments Requested on Information Collection: Loan Guaranty: Processing Assumptions of VA-Guaranteed Home.                         | <i>Federal Register</i> , Vol. 89, No. 104, 05/29/2024, 46573.      | Comments Due:<br><b>Jul. 29, 2024</b>        |

\* Denotes new item in the chart