



October 2024 Regulatory Report

Agencies Extend Comment Period for Bank-Fintech Arrangements Information Request.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC) (collectively, the agencies) announced an extension of the comment period for information regarding bank-fintech arrangements. On **07/31/2024**, the agencies published in the *Federal Register* a request for information soliciting input on the nature of bank-fintech arrangements, effective risk management practices regarding bank-fintech arrangements, and the implications of such arrangements, including whether enhancements to existing supervisory guidance may be helpful in addressing risks associated with the arrangements. Comments were due **09/30/2024**. The agencies have extended the comment period to **10/30/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-19/pdf/2024-21413.pdf>.

Federal Register, Vol. 89, No. 182, 09/19/2024, 76913-76915.

Agencies Seek Comment on Revisions to Data for Foreign Branch Call Reports.

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) extend the comment period for a request of information regarding data regarding foreign branches. On **01/19/2024**, the agencies under the auspices of the Federal Financial Institutions Examination Council (FFIEC), requested comment regarding a proposal to revise and extend the Foreign Branch Report of Condition (FFIEC 030) and Abbreviated Foreign Branch Report of Condition (FFIEC 030S). The agencies are proceeding with the proposed revisions, but with certain modifications. Comments are due **11/06/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-07/pdf/2024-23125.pdf>.

Federal Register, Vol. 89, No. 194, 10/07/2024, 81137-81140.

CFPB Makes Typographical Correction to Section 1071 Extension of Compliance Dates Interim Rule.

The Bureau of Consumer Financial Protection (CFPB) issued an interim final rule to correct a typographical error in a previously published interim final rule

regarding the Small Business Lending rule under Regulation B. On **07/03/2024**, CFPB published an interim final rule titled, Small Business Lending Under the Equal Credit Opportunity Act, Regulation B; Extension of Compliance Dates, in the *Federal Register*. Amendatory instruction 2 in the interim rule contained a typographical error. This interim final rule corrects the typographical error. The correction does not change the extended compliance dates; it corrects the location of the word "by" within the amended compliance data sections. The correction is effective **09/19/2024**. The interim rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-19/pdf/2024-21265.pdf>. *Federal Register*, Vol. 89, No. 182, 09/19/2024, 76713.

CFPB Publishes Circular on Improper Overdraft Opt-In Practices.

CFBP published Consumer Financial Protection Circular 2024-05 titled, Improper Overdraft Opt-In Practices, in the *Federal Register*. In the circular, CFPB responds to the question: Can a financial institution violate the law if there is no proof that it has obtained consumers' affirmative consent before levying overdraft fees for ATM and one-time debit card transactions? CFPB released the circular on its website **09/17/2024**. The circular can be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22551.pdf>. *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80075-80077.

CFPB Publishes Advisory Opinion on Collection of Medical Debt.

CFPB published an advisory opinion in the *Federal Register*. The opinion is meant to remind debt collectors of their obligation to comply with the Fair Debt Collection Practices Act (FDCPA) and Regulation F's prohibitions on false, deceptive, or misleading representations or means in connection with the collection of any medical debt and unfair or unconscionable means to collect or attempt to collect any medical debts. The advisory opinion is applicable as of **12/03/2024**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-04/pdf/2024-22962.pdf>. *Federal Register*, Vol. 89, No. 193, 10/04/2024, 80715-80724.

CFPB Proposes Revision to Remittance Transfer Rule.

CFPB issued a proposed rule to amend certain disclosure requirements in the remittance rule of Regulation E, which implements the Electronic Fund Transfer Act, and certain accompanying model forms, to ensure that consumers sending a remittance transfer have information about the types of inquiries that may be most efficient to direct to CFPB and the State agency that licenses or charters the remittance transfer provider. Comments are due **11/04/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-22004.pdf>. *Federal Register*, Vol. 89, No. 189, 09/30/2024, 79456-79474.

CFPB Seeks Comment on Surveys.

- CFPB seeks comment regarding an information collection titled, Making Ends Meet Survey. The survey solicits

information on the consumer's experience related to household financial shocks, particularly shocks related to the economic effects of the COVID-19 pandemic, how households respond to the shocks, and the role of savings to help provide a financial buffer. Comments are due **10/31/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-01/pdf/2024-22491.pdf>. *Federal Register*, Vol. 89, No. 190, 10/01/2024, 79900-79901.

- CFPB seeks comment regarding an information collection titled, Survey Screening Questions. CFPB developed a list of potential screener questions to focus on the appropriate consumers for each study and strengthen the ability to address financial needs and concerns of consumers and to improve CFPB's delivery of services and programs. Usage of the included questions will ensure CFPB's future survey efforts target applicable respondents, reduce administrative burden on CFPB, and grant greater flexibility in conducting research on emergent financial issues. Comments are due **12/02/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22558.pdf>. *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80231-80232.

FRB Amends Regulations A and D.

- The Board of Governors of the Federal Reserve System (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 the Board's primary credit rate action. On **09/18/2024**, FRB voted to approve a 0.50 percentage point decrease in the primary credit rate, thereby decreasing the primary credit rate from **5.50** percent to **5.00** percent. In addition, FRB had previously approved the renewal of the secondary credit rate formula, the primary credit rate plus 50 basis points. Under the formula, the secondary credit rate decreased by 0.50 percentage points as a result of FRB's primary credit rate action, thereby decreasing the secondary credit rate from **6.00** percent to **5.50** percent. The amendments to Regulation A reflect the rate changes. The 0.50 percentage point decrease in the primary credit rate was associated with a 0.50 percentage point decrease in the target range for the federal funds rate announced by the Federal Open Market Committee on **09/18/2024**, as described in FRB's amendment of Regulation D highlighted in the following paragraph. The rate changes for primary and secondary credit were applicable **09/19/2024**. The final rule is effective **09/25/2024**. FRB also issued a correction to the final rule to revise the final rule docket number. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-25/pdf/2024-21908.pdf>. *Federal Register*, Vol. 89, No. 186, 09/25/2024, 78221-78222. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/C1-2024->

[21908.pdf](#). *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80075.

- 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 **4.9** percent, a 0.5 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 **09/25/2024**. The IORB rate change was applicable **09/19/2024**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-25/pdf/2024-21909.pdf>. *Federal Register*, Vol. 89, No. 186, 09/25/2024, 78222-78223.

FRB Announces Final Approval of Information Collections.

- FRB announces final approval of an information collection titled, Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation YY. Revisions were made to the information collection to take into account existing provisions in Regulation YY that included information collections but had not been included in previous clearances. The revisions are applicable **09/25/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-25/pdf/2024-21910.pdf>. *Federal Register*, Vol. 89, No. 186, 09/25/2024, 78304-78305.

- FRB announces final approval of an information collection titled, Interagency Guidance on Managing Compliance and Reputation Risks for Reverse Mortgage Products. The guidance is designed to assist financial institutions with risk management and efforts to ensure that their reverse mortgage lending practices adequately address consumer compliance and reputation risks. The reverse mortgage guidance discusses the disclosures and recordkeeping required by federal laws and regulations and also discusses consumer disclosures that financial institutions typically provide as a standard business practice. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-22325.pdf>. *Federal Register*, Vol. 89, No. 189, 09/30/2024, 79591.

FRB Seeks Comment on Information Collections.

- FRB seeks comment regarding an information collection titled, Application Form for Membership on the Community Advisory Council. The application is used to obtain information about the experience and qualification of persons seeking to be considered for membership on FRB's Community Advisory Council. Comments are due **11/29/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-22323.pdf>. *Federal Register*, Vol. 89, No. 189, 09/30/2024, 79588-79590.

- FRB seeks comment regarding an information collection titled, Procurement Solicitation Package. FRB uses the information collection, which includes a supplier database and solicitation documents as appropriate, to assist in the competitive process of soliciting proposals from suppliers of goods and services. Comments are due **11/29/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-22322.pdf>. *Federal Register*, Vol. 89, No. 189, 09/30/2024, 79590-79591.
- FRB seeks comment regarding an information collection titled, Report of Selected Money Market Rates. The information collection is a transaction-based report that collects daily liability data on federal funds purchased, selected borrowings from non-exempt entities, Eurodollar transactions, and time deposits and certificates of deposits from certain institutions as outlined in the notice. FRB has proposed to add several fields to the collection. Comments are due **11/29/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-22324.pdf>. *Federal Register*, Vol. 89, No. 189, 09/30/2024, 79592-79594.
- FRB seeks comment regarding an information collection titled, Complex Institution Liquidity Monitoring Report. The information collection collects quantitative information on select assets, liabilities, funding activities, and contingent liabilities of certain banking organizations. FRB uses the information to monitor the liquidity profile of banking organizations. Comments are due **12/02/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22639.pdf>. *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80240-80241.
- FRB seeks comment regarding an information collection titled, Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates. The information collection seeks information on covered transactions between an insured depository institution (IDI) and its affiliates that are subject to the quantitative limits and other requirements of section 23A of the Federal Reserve Act and FRB's Regulation W, Transactions Between Member Banks and Their Affiliates. The data to be reported vary based on the activities and subsidiaries of the IDI. Comments are due **12/02/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22637.pdf>. *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80241-80242.
- FRB seeks comment regarding an information collection titled, Policy Impact Survey. The survey collects information from certain types of institutions regulated by FRB in order to assess the effects of proposed, pending, or recently adopted policy changes at the domestic and international levels. FRB uses the survey to collect information used for certain quantitative impact studies sponsored by financial stability bodies

such as the Basel Committee on Banking Supervision and the Financial Stability Board. Comments are due 60 days after publication in the *Federal Register*. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22635.pdf>. *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80242-80243.

- FRB seeks comment regarding an information collection titled, Domestic Branch Application. The Federal Reserve Act and FRB's Regulation H, Membership of State Banking Institutions in the Federal Reserve System, require a state member bank to seek prior approval of the Federal Reserve System before establishing or acquiring a domestic branch. Such requests for approval must be filed as applications at the appropriate Reserve Bank for the state member bank. Comments are due **12/02/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22636.pdf>. *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80243-80244.
- FRB seeks comment regarding an information collection titled, Financial Statements for Holding Companies, and the Capital Assessments and Stress Testing Reports. FRB proposes revisions to both information collections as outlined in the notice. Comments are due **12/02/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22638.pdf>. *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80244-80246.

- FRB seeks comment regarding an information collection titled, Supervisory and Regulatory Survey. The survey collects information from financial institutions specifically tailored to the Federal Reserve's supervisory, regulatory, and operational responsibilities. Comments are due **12/02/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22634.pdf>. *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80246-80247.

FDIC Issues Final Statement of Policy on Bank Merger Transactions.

The Federal Deposit Insurance Corporation (FDIC) issued a final Statement of Policy on Bank Merger Transactions to provide transparency on how FDIC administers its responsibilities under the Bank Merger Act (BMA). The statement focuses on the scope of transactions subject to FDIC approval, FDIC's process for evaluating merger applications, and the principles that guide FDIC's consideration of the applicable statutory factors as set forth in BMA. The statement supersedes the prior FDIC Statement of Policy on Bank Merger Transactions on **10/28/2024**. The final statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-27/pdf/2024-22189.pdf>. *Federal Register*, Vol. 89, No. 188, 09/27/2024, 79125-79140.

FDIC Announces Termination of Receiverships.

Notice is hereby given that FDIC, as Receiver, for each of the insured depository institutions listed in the

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

<https://www.govinfo.gov/content/pkg/FR-2024-10-04/pdf/2024-22964.pdf>.

Federal Register, Vol. 89, No. 193, 10/04/2024, 80900.

FDIC Announces Intent to Terminate Receiverships.

Notice is hereby given that FDIC, as Receiver, for the institutions listed in the notice, intends to terminate its receivership for said institutions. The liquidation of the assets for each receivership has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receiverships will serve no useful purpose. Consequently, notice is given that the

receiverships shall be terminated, to be effective no sooner than thirty days after the date of the notice. If any person wishes to comment concerning the termination of any of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and be sent within thirty days of the date of this notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Section, 600 North Pearl, Suite 700, Dallas, TX 75201. No comments concerning the termination of the receiverships will be considered which are not sent within the timeframe. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-27/pdf/2024-22144.pdf>.

Federal Register, Vol. 89, No. 188, 09/27/2024, 79293.

FDIC Proposes Rule on Recordkeeping for Custodial Accounts.

FDIC issued a proposed rule meant to strengthen FDIC-insured depository institutions' (IDI) recordkeeping for custodial deposit accounts with transactional features and preserve beneficial owners' and depositors' entitlement to the protections afforded by deposit insurance. The proposed rule is intended to promote FDIC's ability to promptly make deposit insurance determinations and, if necessary, pay deposit insurance claims "as soon as possible" in the event of the failure of an IDI holding custodial accounts with transactional features. The proposed requirements also are expected to result in depositor and consumer protection benefits, such as promoting timely access by consumers to their funds, even in the

absence of the failure of an IDI. The requirements described in the proposed rule would only apply to IDIs offering custodial accounts with transactional features and that are not specifically exempted as provided in the proposed rule. Comments are due **12/02/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22565.pdf>. *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80135-80154.

FDIC Seeks Comment on 2025 Survey of Deposit Insurance Awareness.

FDIC seeks comment regarding an information collection titled, 2025 FDIC Survey of Deposit Insurance Awareness. FDIC proposes to field a statistical consumer survey to assess awareness of FDIC and of deposit insurance. Research questions will cover consumers' knowledge of, attitudes towards, and behaviors regarding deposit insurance. The proposed survey is intended to collect information regarding what consumers know about deposit insurance and how they learn it, what consumers think about deposit insurance and banking, and how the information shapes financial decisions. Comments are due **11/25/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-25/pdf/2024-21907.pdf>. *Federal Register*, Vol. 89, No. 186, 09/25/2024, 78303-78304.

FDIC Extends Comment Period of Collection of Deposit Information.

On **08/06/2024**, FDIC published in the *Federal Register* a request for information and comment on deposit data that is not

currently reported in the Federal Financial Institutions Examination Council's (FFIEC) Consolidated Reports of Condition and Income (Call Report) or other regulatory reports, including for uninsured deposits. The notice provided for a 60-day comment period, which ended **10/07/2024**. FDIC has determined that an extension of the comment period until **12/06/2024**, is appropriate. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-04/pdf/2024-23010.pdf>. *Federal Register*, Vol. 89, No. 193, 10/04/2024, 80899-80900.

FDIC Seeks Comment on Pillar 2 Guidance Advanced Capital Framework.

FDIC seeks comment regarding an information collection titled, Pillar 2 Guidance-Advanced Capital Framework. FDIC issued a supervisory guidance document related to the supervisory review process of capital adequacy (Pillar 2) in connection with the implementation of the Basel II Advanced Capital Framework. Sections within the guidance require information collections. Comments are due **12/09/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-10/pdf/2024-23408.pdf>. *Federal Register*, Vol. 89, No. 197, 10/10/2024, 82242-82243.

OCC Issues Final Bank Merger Act Rule.

The Office of the Comptroller of the Currency (OCC) issued a final rule to amend its procedures for reviewing applications under the Bank Merger Act. The final rule also adds, as an appendix, a policy statement that summarizes the principles OCC uses when it reviews

proposed bank merger transactions. The final rule is effective **01/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-25/pdf/2024-21560.pdf>.

Federal Register, Vol. 89, No. 186, 09/25/2024, 78207-78221.

OCC Seeks Comment on Information Collections.

- OCC seeks comment regarding an information collection titled, Supervisory Guidance on Stress Testing for Banking Organizations with Total Consolidated Assets of More Than \$10 Billion. The guidance provides an overview of how a banking organization should structure its stress testing activities to ensure that those activities fit into the banking organization's overall risk management. Comments are due **10/28/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-27/pdf/2024-22234.pdf>. *Federal Register*, Vol. 89, No. 188, 09/27/2024, 79364-79365.
- OCC seeks comment regarding an information collection titled, Qualitative Research on Consumer Trust in Banking and Bank Supervision. The collection of information through consumer focus groups is necessary to gain in-depth, qualitative insights into the factors influencing public trust and confidence in the banking system. Events such as the 2008 financial crisis and the 2023 failure of Silicon Valley Bank have highlighted the importance of understanding consumer perspectives on banking and the role of federal regulatory oversight.

Comments are due **11/01/2024**. The notice may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-](https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22585.pdf)

[22585.pdf](https://www.govinfo.gov/content/pkg/FR-2024-10-02/pdf/2024-22585.pdf). *Federal Register*, Vol. 89, No. 191, 10/02/2024, 80306-80307.

HUD Modernizes Delivery of Housing Counseling Services.

The Department of Housing and Urban Development (HUD) issued a final rule to update its regulations that require participating agencies to provide in-person counseling to clients that prefer this format to reflect advances in technology, align with client engagement preferences, and preserve consumer protections. The final rule amends HUD's regulations to allow housing counseling agencies to use alternative communication methods, including virtual meeting tools, in lieu of providing in-person services. Participating agencies that choose not to provide in-person services are required to refer clients to local providers that provide such services, when requested. The final rule is effective **10/16/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-16/pdf/2024-20946.pdf>.

Federal Register, Vol. 89, No. 179, 09/16/2024, 75497-75502.

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 **Alabama, Illinois, Mississippi, North Carolina, Texas, and West 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 **01/17/2025** 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-2024-09-26/pdf/2024-22067.pdf>. *Federal Register*, Vol. 89, No. 187, 09/26/2024, 78888-78890.

FEMA Issues Final Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alabama, Colorado, Connecticut, Florida, Kentucky, Maine, North Carolina, Pennsylvania, South Carolina, 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-2024-09-11/pdf/2024-20521.pdf>. *Federal Register*, Vol. 89, No. 176, 09/11/2024, 73674-73677.

- 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, Arkansas, Colorado, Florida, Maine, Massachusetts, Montana, North Carolina, Texas, Utah, and West Virginia**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-12/pdf/2024-20658.pdf>. *Federal Register*, Vol. 89, No. 177, 09/12/2024, 74282-74286.
- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries

or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alabama, Colorado, Connecticut, Florida, North Carolina, Pennsylvania, Tennessee, and Texas**, 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-2024-09-26/pdf/2024-22065.pdf>. *Federal Register*, Vol. 89, No. 187, 09/26/2024, 78886-78887.

- 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, Arkansas, Colorado, Florida, Kentucky, Louisiana, North Carolina, North Dakota, Pennsylvania, South Carolina, Tennessee, and Texas**, 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-2024-10-07/pdf/2024-23124.pdf>. *Federal Register*, Vol. 89, No. 194, 10/07/2024, 81094-81097.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Arizona, Colorado, Connecticut, Florida, Illinois, Minnesota, Mississippi, New Mexico, North Carolina, South Carolina, Texas, Utah, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports 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-2024-09-11/pdf/2024-20522.pdf>. *Federal Register*, Vol. 89, No. 176, 09/11/2024, 73678-73682.

- FEMA issued a notice which lists communities in the states of **California, Colorado, Florida, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Nevada, New Jersey, North 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-2024-09-26/pdf/2024-22066.pdf>. *Federal Register*, Vol. 89, No. 187, 09/26/2024, 78890-78894.

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 **California**, 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 **12/10/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-11/pdf/2024-20525.pdf>. *Federal Register*, Vol. 89, No. 176, 09/11/2024, 73671-73672.

- 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 states of **Iowa** and **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 **12/10/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-11/pdf/2024-20524.pdf>. *Federal Register*, Vol. 89, No. 176, 09/11/2024, 73673-73674.
- 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 states of **Minnesota** and **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 **12/10/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-11/pdf/2024-20523.pdf>. *Federal Register*, Vol. 89, No. 176, 09/11/2024, 73689-73691.

- 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 states of **Illinois** and **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 **12/11/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-12/pdf/2024-20659.pdf>. *Federal Register*, Vol. 89, No. 177, 09/12/2024, 74228-74229.
- 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 states of **Nebraska, North Carolina, and South Carolina**, 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 **01/06/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-07/pdf/2024-23126.pdf>. *Federal Register*, Vol. 89, No. 194, 10/07/2024, 81091-81093.

- 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 **North Dakota**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments

are due **01/08/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-10/pdf/2024-23453.pdf>. *Federal Register*, Vol. 89, No. 197, 10/10/2024, 82250-82251.

FinCEN Seeks Comments on Records Related to Purchase of Certain Checks.

The Financial Crimes Enforcement Network (FinCEN) seeks comment regarding an information collection titled, Purchases of Bank Checks and Drafts, Cashier's Checks, Money Orders, and Traveler's Checks, 31 CFR 1010.415. The information collection is required under Bank Secrecy Act (BSA) regulations that require financial institutions to maintain records 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 the use of currency in an amount between \$3,000 and \$10,000, inclusive. Comments are due **11/18/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-17/pdf/2024-21079.pdf>. *Federal Register*, Vol. 89, No. 180, 09/17/2024, 76187-76190.

IRS Issues Final Rule on Consistent Basis Reporting Between Estate and Person Acquiring Property.

The Internal Revenue Service (IRS) issued a final rule to provide guidance on the statutory requirement that a recipient's basis in certain property acquired from a decedent be consistent with the value of the property as finally determined for Federal estate tax purposes. In addition, the final rule provides guidance on the statutory requirements that executors

and other persons provide basis information to IRS and to the recipients of certain property. The final rule is effective **09/17/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-17/pdf/2024-20429.pdf>.

Federal Register, Vol. 89, No. 180, 09/17/2024, 76356-76387.

IRS Issues Final Rule on Mental Health Parity and Addiction Equity Act.

IRS issued a final rule which amends regulations that implement the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act (MHPAEA) and adds new regulations to implement the nonquantitative treatment limitation (NQTL) comparative analyses requirements under MHPAEA, as amended by the Consolidated Appropriations Act. Specifically, the final rule amends the existing NQTL standard to prohibit group health plans and health insurance issuers offering group or individual health insurance coverage from using NQTLs that place greater restrictions on access to mental health and substance use disorder benefits as compared to medical/surgical benefits. As part of the changes, the final rules require plans and issuers to collect and evaluate relevant data in a manner reasonably designed to assess the impact of NQTLs on relevant outcomes related to access to mental health and substance use disorder benefits and medical/surgical benefits and to take reasonable action, as necessary, to address material differences in access to mental health or substance use disorder benefits as compared to medical/ surgical benefits. The final rule also amends existing examples and adds new examples on the application of the

rules for NQTLs to clarify and illustrate the requirements of MHPAEA. Additionally, the final rule sets forth the content requirements for NQTL comparative analyses and specify how plans and issuers must make the comparative analyses available to the Treasury, Department of Labor, and Department of Health and Human Services, as well as to an applicable State authority, and to participants, beneficiaries, and enrollees. The final rule is effective **11/22/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-23/pdf/2024-20612.pdf>.

Federal Register, Vol. 89, No. 184, 09/23/2024, 77586-77751.

IRS Issues Final Rule for Certain Repatriations of Intangible Property.

IRS issued a final rule that terminates the continued application of certain tax provisions arising from a previous transfer of intangible property to a foreign corporation when the intangible property is repatriated to certain United States persons. The final rule is effective **10/10/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-10/pdf/2024-23132.pdf>.

Federal Register, Vol. 89, No. 197, 10/10/2024, 82160-82170.

IRS Proposes to Amend Computing Premium Tax Credit Rules.

IRS issued a proposed rule to amend the definition of "coverage month" and to amend certain other rules regarding the computation of an individual taxpayer's premium tax credit (PTC). The proposed coverage month amendment generally

would provide that, in computing a PTC, a month may be a coverage month for an individual if the amount of the premium paid, including by advance payments of PTC, for the month for the individual's coverage is sufficient to avoid termination of the individual's coverage for that month. The proposal also would amend the existing regulations relating to the amount of enrollment premiums used in computing the taxpayer's monthly PTC if a portion of the monthly enrollment premium for a coverage month is unpaid. Finally, the proposed rule would clarify when an individual is considered to be ineligible for coverage under a State's Basic Health Program. Comments are due **11/01/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-17/pdf/2024-20758.pdf>.

Federal Register, Vol. 89, No. 180, 09/17/2024, 75984-75990.

IRS Proposes Corporate Alternative Minimum Tax Rule.

IRS issued a proposed rule that would address the application of the corporate alternative minimum tax, which is imposed on the adjusted financial statement income of certain corporations based on their applicable financial statements for applicable taxable years beginning after 2022. The proposed rule would affect taxpayers that are applicable corporations, certain taxpayers that own interests in applicable corporations, and certain entities in which applicable corporations hold interests as further explained in the proposed rule. Comments are due **12/12/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-13/pdf/2024-20089.pdf>.

Federal Register, Vol. 89, No. 178, 09/13/2024, 75062-75243.

IRS Proposes Rule for Entities Wholly Owned by Indian Tribal Governments.

IRS issued a proposed rule regarding the Federal tax classification of entities wholly owned by Indian Tribal governments (Tribes). The proposed rule would provide that entities that are wholly owned by Tribes and organized or incorporated exclusively under the laws of the Tribes that own them generally are not recognized as separate entities for Federal tax purposes. The proposed rule would also provide that, for purposes of making certain elective payment elections (including determining eligibility for and the consequences of such elections) for certain energy credits under the Inflation Reduction Act, the entities and certain Tribal corporations chartered by the Department of the Interior are treated as an instrumentality of one or more Indian Tribal governments or subdivisions thereof. Comments are due **01/07/2025**.

The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-09/pdf/2024-23142.pdf>.

Federal Register, Vol. 89, No. 196, 10/09/2024, 81871-81878.

IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding an information collection titled, Qualified Severance. The information collection pertains to regulations which provide guidance regarding a qualified severance of a trust or generation-skipping transfer tax purposes under section 2642(a)(3) of the Internal Revenue Code, which was added to

the Code by the Economic Growth and Tax Relief Reconciliation Act.

Comments are due **11/29/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-22305.pdf>. *Federal Register*, Vol. 89, No. 189, 09/30/2024, 79692-79693.

- IRS seeks comment regarding an information collection titled, IRA Contribution Information, Form 5498. Form 5498 is used by trustees and issuers to report contributions to, and the fair market value of, an individual retirement arrangement. The information is used by IRS to verify compliance with the reporting rules under regulation section 1.408-5 and to verify that the participant in the IRA has made the contribution that supports the deduction taken. Comments are due **12/02/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-03/pdf/2024-22793.pdf>. *Federal Register*, Vol. 89, No. 192, 10/03/2024, 80629-80630.
- IRS seeks comment regarding an information collection titled, Distributions From an HSA, Archer MSA, or Medicare Advantage MSA, Form 1099-SA. Form 1099-SA is used to report distributions made from a health savings account (HSA), Archer medical savings account (Archer MSA), or Medicare Advantage MSA (MA MSA). The distribution may have been paid directly to a medical service provider or to the account holder. A separate return must be filed for each plan type. Comments are due **12/03/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-04/pdf/2024-23013.pdf>. *Federal Register*, Vol. 89, No. 193, 10/04/2024, 80989.

- IRS seeks comment regarding an information collection titled, Digital Asset Proceeds from Broker Transactions, Form 1099-DA. Form 1099-DA is used by brokers to report proceeds from (and in some cases, basis for) digital asset dispositions to taxpayers and IRS. Taxpayers may be required to recognize gain from the dispositions of digital assets. Reporting is also required when brokers know or have reason to know that a corporation in which a taxpayer owns digital assets, that is also stock, has had a reportable change in control or capital structure. Taxpayers may be required to recognize gain from the receipt of cash, services, digital assets, or other property that was exchanged for a digital asset that is also the corporation's stock. Comments are due **11/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-07/pdf/2024-23118.pdf>. *Federal Register*, Vol. 89, No. 194, 10/07/2024, 81151-81152.

FHFA Proposes Additional Amendments to Suspended Counterparty Program.

On **07/21/2023**, the Federal Housing Finance Agency (FHFA) published a proposed rule to amend its Suspended Counterparty Program regulation to expand the categories of covered misconduct on which a suspension could be based to include sanctions arising from certain forms of civil enforcement. After reviewing the comments received and

reconsidering the proposed rule's substantive and procedural amendments, FHFA has determined that a number of material changes to the proposed rule are necessary. Therefore, FHFA has published a second proposed rule regarding its Suspended Counterparty Program. Comments are due **12/02/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-01/pdf/2024-22393.pdf>.

Federal Register, Vol. 89, No. 190, 10/01/2024, 79785-79789.

FHFA Issued Proposed Rule for Federal Home Loan Banks Unsecured Credit Limits.

FHFA issued a proposed rule to amend its regulation on Federal Home Loan Bank (Bank) capital requirements to modify limits on Bank extensions of unsecured credit in their on- and off-balance sheet and derivative transactions. Currently, overnight federal funds are excluded from the more restrictive "general limit" on unsecured credit to a single counterparty and are limited only by the higher "overall limit." The proposed rule would add interest bearing deposit accounts (IBDAs) and other authorized overnight investments to the exclusion, which may provide greater flexibility and improved cost to yield than overnight federal funds. Comments are due **12/02/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-03/pdf/2024-22865.pdf>.

Federal Register, Vol. 89, No. 192, 10/03/2024, 80422-80427.

SBA Issues Final Rule on 504 Debt Refinancing.

The Small Business Administration (SBA) issued a final rule to amend regulations governing its 504 Loan Program for debt refinancing with expansion and debt refinancing without expansion. The changes will streamline the loan application process, expand eligibility criteria for small businesses borrowers, and make minor corrections. The amendments: remove the 50% cap on debt refinance without expansion to conform with current legislation; raise the loan to value requirement on debt refinancing without expansion projects that include other business expenses to 90% and eliminate the cap on eligible business expenses; align the "substantially all" standard for 504 debt refinancing with expansion so it is consistent with the debt refinancing without expansion standard of 75%; eliminate the 10% substantial benefit test on 504 debt refinancing with expansion and 504 debt refinancing without expansion on refinancing other government debt; and allow certain "other secured debt" to be included as an eligible business expense. The final rule is effective **11/15/2024**. Comments are due **10/31/2024**. If adverse comment is received, SBA will publish a timely withdrawal of the rule in the *Federal Register*. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-01/pdf/2024-22040.pdf>. *Federal Register*, Vol. 89, No. 190, 10/01/2024, 79734-79741.

SBA Issues Revised Size Standards Methodology White Paper.

SBA issued a revised size standards methodology white paper titled, SBA's Size Standards Methodology, June 2024. The revised white paper explains how SBA

establishes, reviews, or revises small business size standards. SBA will apply the revised methodology to the forthcoming third five-year review of size standards required by the Small Business Jobs Act. The notice describes major changes to the methodology and the impacts on size standards. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-12/pdf/2024-20228.pdf>. *Federal Register*, Vol. 89, No. 177, 09/12/2024, 74109-74131.

SBA Announces Peg Rate.

SBA publishes an interest rate called the Optional Peg Rate on a quarterly basis. The rate is a weighted average cost of money to the government for maturities similar to the average SBA direct loan. The rate may be used as a base rate for guaranteed fluctuating interest rate SBA loans. The rate will be **4.38** percent for the October-December quarter of FY 2025. Pursuant to 13 CFR 120.921(b), the maximum legal interest rate for any third-party lender's commercial loan which funds any portion of the cost of a 504 project shall be 6% over the New York Prime rate or, if that exceeds the maximum interest rate permitted by the constitution or laws of a given State, the maximum interest rate will be the rate permitted by the constitution or laws of the given State. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-27/pdf/2024-22164.pdf>. *Federal Register*, Vol. 89, No. 188, 09/27/2024, 79327-79328.

SBA Announces Filing Window for SBIC Licensing.

SBA announced an interim filing window for the acceptance of SBA Form 2181, SBIC Management Assessment Questionnaires for licensing as a Small Business Investment Company (SBIC). The SBIC program interim application filing window due date is **11/15/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-07/pdf/2024-23088.pdf>. *Federal Register*, Vol. 89, No. 194, 10/07/2024, 81130.

SBA Issues Military Reservist Economic Injury Disaster Loan Program Rate.

SBA issued a notice to announce the interest rate for the Military Reservist Economic Injury Disaster Loan Program (MREIDL). The interest rate is published quarterly in the *Federal Register*. The MREIDL rate for eligible small businesses is **4.000**. The rate was issued **10/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-08/pdf/2024-23210.pdf>. *Federal Register*, Vol. 89, No. 195, 10/08/2024, 81614.

SBA Seeks Comment on Renewal of PPP Loan-Related Information Collections.

SBA seeks comment regarding three information collections used as part of Paycheck Protection Program (PPP) Second Draw program. The Office of Management and Budget approval for information collections used for the Second Draw PPP Loan Program is set to expire **11/30/2024**. Although SBA's program authority has expired, SBA stated the information collection is still needed. SBA recently published an

interim final rule regarding PPP to extend lender record retention requirements to ten years from the date of disposition of each individual PPP loan. Because the PPP lender recordkeeping requirements have been extended, the information collection needs to be extended accordingly.

Comments are due **11/19/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-20/pdf/2024-21493.pdf>.

Federal Register, Vol. 89, No. 183, 09/20/2024, 77218.

FSA Extends Application Fast Track Pilot Program.

The Farm Service Agency (FSA) announced the extension of the Application Fast Track (AFT) pilot program that was launched **08/07/2023**, which continues the expedited processing of qualified direct Operating Loans and Farm Ownership Loans to family farmers and ranchers. The AFT has been extended through **12/31/2025**, to allow time for FSA to continue to evaluate the administrative effectiveness of the program. The initial results of AFT reflect a significant improvement in processing times for all customers, and FSA is continuing to monitor loan performance, and overall satisfaction with the AFT pilot program from both customers and staff.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-22353.pdf>.

Federal Register, Vol. 89, No. 189, 09/30/2024, 79504-79505.

FSA Issues NOFA for Organic Dairy Marketing Assistance Program.

FSA issued a notice of funding availability (NOFA) for marketing assistance funding to organic dairy operations in the United

States. The organic dairy farms have faced a variety of challenges and many are struggling to remain organic dairy operations. Therefore, FSA has issued the notice to provide marketing assistance payments to eligible organic dairy operations to help expand the market for organic dairy and increase the consumption of organic dairy. See the NOFA for application details and deadlines. The NOFA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-22346.pdf>.

Federal Register, Vol. 89, No. 189, 09/30/2024, 79505-79509.

Agencies Seek Comment Civil Rights Related Information Collection.

The Rural Housing Service (RHS), Rural Business-Cooperative Service (RBC), and Rural Utilities Service (RUS) (collectively, the agencies) seek comment regarding an information collection titled, Civil Rights Compliance Requirements. The information collection enables the agencies to effectively monitor a recipient's compliance with civil rights laws, and to determine whether service and benefits are being provided to beneficiaries on an equal opportunity basis. Comments are due **11/25/2024**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-25/pdf/2024-21922.pdf>.

Federal Register, Vol. 89, No. 186, 09/25/2024, 78279-78280.

RBC Modernizes Grant Programs.

The Rural Business-Cooperative Service (RBC) issued a final rule to implement provisions of the Agriculture Improvement Act related to the

Value-Added Producer Grant Program, Agriculture Innovation Center Program, and to modernize the Rural Cooperative Development Grant Program. In addition, the final rule removes outdated and ineffective definitions, requirements, and scoring criteria for the grant programs. The final rule is effective **11/15/2024**. Comments are due **10/16/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-16/pdf/2024-19804.pdf>.

Federal Register, Vol. 89, No. 179, 09/16/2024, 75762-75796.

RHS Proposes to Amend Single Family Housing Guaranteed Loan Program.

The Rural Housing Service (RHS) issued a proposed rule to amend the current Single Family Housing Guaranteed Loan Program (SFHGLP) regulation to change the requirements for the length of time a prior RHS loss is considered significant derogatory credit and to address seasoning requirements and payment performance for refinance transactions. The proposed rule intends to establish a seven-year time frame for the applicant to re-establish credit after a prior loss claim with RHS before that loss would no longer be considered significant derogatory credit. The proposed rule also intends to clarify the seasoning requirements and expected payment history requirements for all three refinance submission types within SFHGLP and identify when applicants are eligible to refinance their current mortgage. Comments are due **11/18/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-19/pdf/2024-21404.pdf>.

Federal Register, Vol. 89, No. 182, 09/19/2024, 76745-76749.

RHS Issues NOFA for Programs.

- RHS issued a notice of funds availability (NOFA) for Multifamily Housing Nonprofit Transfer Technical Assistance Grants and Farm Labor Housing Technical Assistance Grants. The multifamily program grants are intended to provide technical assistance to multifamily housing borrowers. The farm labor program grants are intended to encourage the development, repair, and preservation of domestic and migrant farm labor housing projects. See the NOFA for application details and deadlines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-17/pdf/2024-21033.pdf>. *Federal Register*, Vol. 89, No. 180, 09/17/2024, 76065-76080.
- RHS issued a notice of funds availability (NOFA) for the Multifamily Housing Preservation and Revitalization Demonstration Program and Section 515 Loan Program. The loan and grant funds will be made available to qualified applicants which may be used to preserve and improve existing Rural Rental Housing and Off-Farm Labor Housing projects to extend their affordable use. See the NOFA for application details and deadlines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-27/pdf/2024-22177.pdf>. *Federal Register*, Vol. 89, No. 188, 09/27/2024, 79229-79242.

RUS Issues Final Rule on OneRD Guarantee Loan Program.

The Rural Utilities Service (RUS) issued a final rule regarding the OneRD Guarantee Loan Program (OneRD). The intent of the final rule is to make necessary revisions to the policy and procedures which will strengthen oversight and management of the growing Community Facilities, Water and Waste Disposal, Business and Industry, and Rural Energy for America guarantee portfolios. The revisions are part of a continuing effort by RUS to improve customer service for its lenders and create a more efficient work process. The final rule is effective **11/29/2024**. Comments are due **10/30/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-21920.pdf>. *Federal Register*, Vol. 89, No. 189, 09/30/2024, 79698-79729.

CCC Revises Sugar Marketing Allotments.

The Commodity Credit Corporation (CCC) announced revision to fiscal year (FY) 2024 (crop year 2023) State cane sugar allotments and allocations to sugarcane processors; reassigned FY 2024 cane sugar marketing allocations to raw cane sugar imports already anticipated; and announced the FY 2025 (crop year 2024) overall sugar marketing allotment quantity (OAQ), State cane sugar allotments, and sugar beet and sugarcane processor allocations. The first two actions apply to all domestic cane sugar marketed for human consumption in the United States from **10/01/2023**, through **09/30/2024**. The third action applies to all domestic beet and cane sugar marketed for human consumption in the United States from **10/01/2024**, through **09/30/2025**. See the notice for specific distribution levels. The notice may be

viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-22384.pdf>.

Federal Register, Vol. 89, No. 189, 09/30/2024, 79501-79504.

CFTC Updates Rules Affecting Commodity Pool Operators and Trading Advisors.

The Commodity Futures Trading Commission (CFTC) issued a final rule to adopt amendments to certain provisions of its regulations that would update the portfolio requirement thresholds within the "Qualified Eligible Person" definition, include revisions that are consistent with long-standing CFTC exemptive letters addressing the timing of certain pools' periodic financial reporting, and make several technical amendments related to the structure of the regulations. The final rule is effective **11/25/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-26/pdf/2024-21682.pdf>.

Federal Register, Vol. 89, No. 187, 09/26/2024, 78793-78815.

SEC Amends Reporting Requirements of Certain Registered Investment Companies.

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments to reporting requirements on Forms N-PORT and N-CEN that apply to certain registered investment companies, including registered open-end funds, registered closed-end funds, and unit investment trusts. The amendments will require more frequent reporting of monthly portfolio holdings and related information to SEC and the public, amend certain reporting requirements relating to

entity identifiers, and require open-end funds to report information about service providers used to comply with liquidity risk management program requirements. In addition, SEC is providing guidance related to open-end fund liquidity risk management program requirements. See the final rule for dates of effectiveness and applicability. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-11/pdf/2024-19819.pdf>.

Federal Register, Vol. 89, No. 176, 09/11/2024, 73764-73800.

SEC Amends National Market System Regulation.

SEC issued a final rule to adopt amendments to certain rules of Regulation National Market System (Regulation NMS) under the Securities Exchange Act to amend the minimum pricing increments for the quoting of certain NMS stocks, reduce the access fee caps, and enhance the transparency of better priced orders. The final rule is effective **12/09/2024**. See the final rule for compliance dates. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-08/pdf/2024-21867.pdf>.

Federal Register, Vol. 89, No. 195, 10/08/2024, 81620-81774.

NCUA Issues Final Rule on Fair Hiring in Banking.

The National Credit Union Administration (NCUA) issued a final rule to incorporate Interpretive Ruling and Policy Statement (IRPS) 19-1 and the Fair Hiring in Banking Act (FHBA) into its regulations. The Federal Credit Union Act generally

prohibits, except with NCUA's prior written consent, any person who has been convicted of or has a program entry for certain criminal offenses involving dishonesty or breach of trust from participating in the affairs of an insured credit union. NCUA has rescinded IRPS 19-1. The final rule is effective **10/30/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-21887.pdf>.

Federal Register, Vol. 89, No. 189, 09/30/2024, 79380-79397.

NCUA Amends Share Insurance Rules.

NCUA issued a final rule to amend its regulations governing share insurance coverage. The final rule simplifies the share insurance regulations by establishing a "trust accounts" category that will provide for coverage of funds of both revocable trusts and irrevocable trusts deposited at federally-insured credit unions (FICUs), provides consistent share insurance treatment for all mortgage servicing account balances held to satisfy principal and interest obligations to a lender, and increases flexibility for NCUA to consider various records in determining share insurance coverage in liquidations. The changes also increase consistency between the Federal Deposit Insurance Corporation's (FDIC) deposit insurance rules and NCUA's share insurance rules. The final rule is effective **12/01/2026**, except for amendments to 12 CFR 745.2(c)(2) (instruction 5), 745.3 (instruction 7), and 745.14 (instruction 13), which are effective **10/30/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-30/pdf/2024-21888.pdf>.

Federal Register, Vol. 89, No. 189,
09/30/2024, 79397-79416.

NCUA Seeks Comment on Information Collections.

NCUA seeks comment regarding two information collections, Joint Standards for Assessing the Diversity Policies and Practices, and Loans to Members and Lines of Credit to Members, as outlined in the notice. Comments are due **10/25/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-25/pdf/2024-21916.pdf>.

Federal Register, Vol. 89, No. 186,
09/25/2024, 78344.

VA Seeks Comment on Interest Rate Reduction Refinancing Loan Worksheet.

The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, Interest Rate Reduction Refinancing Loan VA, Form 26-8923. Comments are due **10/21/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-20/pdf/2024-21554.pdf>.

Federal Register, Vol. 89, No. 183,
09/20/2024, 77241.

VA Seek Comment on Determination of Reasonable Value.

VA seeks comment regarding an information collection titled, Determination of Reasonable Value. The information collection is used by lenders to request an appraisal and assign an appraiser (*i.e.*, "ordering" an appraisal), which ultimately provides the appraiser with the authority to be on the property to conduct the appraisal (*i.e.*, an

engagement letter). The information collection request seeks to expand the data collection clearance to encompass a modernized, end-to-end appraisal management process. The process will be consistent with the rest of the mortgage industry, and will align VA's appraisal process with the industry standard. Comments are due **12/09/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-10/pdf/2024-23409.pdf>.

Federal Register, Vol. 89, No. 197,
10/10/2024, 82304-82305.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Bureau of Consumer Financial Protection (CFPB)	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
* CFPB	Amendments to Remittance Transfers Rule.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79456-79474.	Nov. 04, 2024
Commodity Futures Trading Commission (CFTC)	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
Farm Credit Administration (FCA)	ANPR: Loans to Similar Entities.	<i>Federal Register</i> , Vol. 89, No. 173, 09/06/2024, 72759-72763.	Dec. 05, 2024
Federal Deposit Insurance Corporation (FDIC)	Amendments to Regulations Which Implements Change in Bank Control Act.	<i>Federal Register</i> , Vol. 89, No. 160, 08/19/2024, 67002-67009.	Oct. 18, 2024
FDIC	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
FDIC	Unsafe and Unsound Banking Practices: Brokered Deposits Restrictions.	<i>Federal Register</i> , Vol. 89, No. 164, 08/23/2024, 68244-68272.	Oct. 22, 2024
* FDIC	Recordkeeping for Custodial Accounts.	<i>Federal Register</i> , Vol. 89, No. 191,	Dec. 02, 2024

		10/02/2024, 80135-80154.	
Federal Housing Finance Agency (FHFA)	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
FHFA	2025-2027 Enterprise Housing Goals.	<i>Federal Register</i> , Vol. 89, No. 168, 08/29/2024, 70127-70145.	Oct. 28, 2024
* FHFA	Additional Amendments to Suspended Counterparty Program.	<i>Federal Register</i> , Vol. 89, No. 190, 10/01/2024, 79785-79789.	Dec. 02, 2024
* FHFA	Unsecured Credit Limits for Federal Home Loan Banks.	<i>Federal Register</i> , Vol. 89, No. 192, 10/03/2024, 80422-80427.	Dec. 02, 2024
Federal Reserve System (FRB)	Data Standards to Promote Interoperability of Financial Regulatory Data Across Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
Housing and Urban Development, Dept. of (HUD)	NOTICE: 2023 American Housing Survey.	<i>Federal Register</i> , Vol. 89, No. 170, 09/03/2024, 71384-71385.	Nov. 04, 2024
Internal Revenue (IRS)	Elections Relating to Foreign Currency Gains and Losses.	<i>Federal Register</i> , Vol. 89, No. 161, 08/20/2024, 67336-67341.	Oct. 18, 2024
	NOTICE: Correction to Proposed Rule Regarding Elections Relating to Foreign Currency Gains and Losses.	<i>Federal Register</i> , Vol. 89, No. 169, 08/30/2024, 70587.	Issued: Aug. 30, 2024
			Issued: Sep. 04, 2024

	NOTICE: Correction to Proposed Rule Regarding Elections Relating to Foreign Currency Gains and Losses.	<i>Federal Register</i> , Vol. 89, No. 171, 09/04/2024, 71864-71865.	
IRS	Revising Qualified Domestic Trust Regulations to Update Outdated References and Procedures.	<i>Federal Register</i> , Vol. 89, No. 162, 08/21/2024, 67580-67586.	Oct. 21, 2024
IRS	Proposed Rule: Financial Data Transparency Act Joint Data Standards.	<i>Federal Register</i> , Vol. 89, No. 163, 8/22/2024, 67890-67908.	Oct. 21, 2024
* IRS	Revision to Definition of Coverage Month for Computing Premium Tax Credit.	<i>Federal Register</i> , Vol. 89, No. 180, 09/17/2024, 75984-75990.	Nov. 01, 2024
* IRS	Corporate Alternative Minimum Tax Applicable After 2022.	<i>Federal Register</i> , Vol. 89, No. 178, 09/12/2024, 75062-75243.	Dec. 12, 2024
* IRS	Entities Wholly Owned by Indian Tribal Governments.	<i>Federal Register</i> , Vol. 89, No. 196, 10/09/2024, 81871-81878.	Jan. 07, 2025
National Credit Union Administration (NCUA)	Data Standards to Promote Interoperability of Financial Regulatory Data Across Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
Office of the Comptroller of the Currency (OCC)	Data Standards to Promote Interoperability of Financial Regulatory Data Across Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024

* Rural Housing Service (RHS)	Amendments to Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 89, No. 182, 09/19/2024, 76745-76749.	Nov. 18, 2024
Securities and Exchange Commission (SEC)	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
Treasury, Dept. of (Treasury)	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024

Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
* Bureau of Consumer Financial Protection (CFPB)	NOTICE: Publication of Consumer Financial Protection Circular 2024-05: Improper Overdraft Opt-In Practices.	<i>Federal Register,</i> Vol. 89, No. 191, 10/02/2024, 80075-80077.	Issued: Sep. 17, 2024
* CFPB	INTERIM FINAL RULE: Correction to Small Business Lending Under the Equal Credit Opportunity Act, Regulation B, Extension of Compliance Dates Interim Rule.	<i>Federal Register,</i> Vol. 89, No. 182, 09/19/2024, 76713.	Sep. 19, 2024
* CFPB	NOTICE: Comments Requested on Information Collection: Making Ends Meet Survey.	<i>Federal Register,</i> Vol. 89, No. 190, 10/01/2024, 79900-79901.	Comments Due: Oct. 31, 2024
* CFPB	NOTICE: Comments Requested on Information Collection: Survey Screening Questions.	<i>Federal Register,</i> Vol. 89, No. 191, 10/02/2024, 80231-80232.	Comments Due: Dec. 02, 2024
* CFPB	NOTICE: Publication of Advisory Opinion on Deceptive and Unfair Collection of Medical Debt.	<i>Federal Register,</i> Vol. 89, No. 193, 10/04/2024, 80715-80724.	Dec. 03, 2024
CFPB	Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.	<i>Federal Register,</i> Vol. 89, No. 98, 05/20/2024, 43737-43739.	Jul. 01, 2025
CFPB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register,</i> Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025

*	Commodity Credit Corporation (CCC)	NOTICE: Revision to Sugar Marketing Allotments.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79501-79504.	Issued: Sep. 30, 2024
*	Commodity Futures Trading Commission (CFTC)	Revisions to Rules Affecting Commodity Pool Operators and Trading Advisors.	<i>Federal Register</i> , Vol. 89, No. 187, 09/26/2024, 78793-78815.	Nov. 25, 2024
	Department of Labor (DOL)	Defining and Delimiting the Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.	<i>Federal Register</i> , Vol. 89, No. 82, 04/26/2024, 32842-32973.	Jul. 01, 2024 Sections 541.600(a)(2) and 541.601(a)(2) applicable beginning Jan. 01, 2025
	Farm Credit Administration (FCA)	Cyber Risk Management Regulation.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85825-85833.	Jan. 01, 2025
	FCA	Risk-Weighting of High Volatility Commercial Real Estate Exposures.	<i>Federal Register</i> , Vol. 89, No. 70, 04/10/2024, 25117-25130.	Jan. 01, 2025
*	Farm Service Agency (FSA)	NOTICE: Extension of Application Fast Track Pilot Program.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79504-79505.	Issued: Sep. 30, 2024
*	FSA	NOTICE: Funds Availability for Organic Dairy Marketing Assistance Program.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79505-79509.	Issued: Sep. 30, 2024
	Federal Deposit Insurance Corporation (FDIC)	Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured	<i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532.	Apr. 01, 2024 Mandatory Compliance: Jan. 01, 2025

	Status, and Misuse of FDIC's Name or Logo Rule.		
	<p>Community Reinvestment Act.</p> <p>PRESS RELEASE: 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>https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit</p>	<p>Apr. 01, 2024</p> <p>Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031</p> <p>Released: Feb. 05, 2024</p>
*	<p>NOTICE: Intent to Terminate Receiverships.</p>	<p><i>Federal Register</i>, Vol. 89, No. 188, 09/27/2024, 79293.</p>	<p>Issued: Sep. 27, 2024</p> <p>Comments Due: 30 days from Publication</p>
*	<p>NOTICE: Termination of Receiverships.</p>	<p><i>Federal Register</i>, Vol. 89, No. 193, 10/04/2024, 80900.</p>	<p>Issued: Oct. 04, 2024</p>
	<p>NOTICE: Comments Requested on Information Collections: Recordkeeping and Confirmation Requirements for Securities Transactions, Notice of Branch Closure to FDIC, Notice of Branch Closure to Customers, and Customer Assistance Forms.</p>	<p><i>Federal Register</i>, Vol. 89, No. 162, 08/21/2024, 67635-67637.</p>	<p>Comments Due: Oct. 21, 2024</p>
*	<p>Final Statement of Policy on Bank Merger Transactions.</p>	<p><i>Federal Register</i>, Vol. 89, No. 188, 09/27/2024, 79125-79140.</p>	<p>Oct. 28, 2024</p>

	FDIC	NOTICE: Comments Requested of Regulatory Burden Reduction Under EGRPRA.	<i>Federal Register</i> , Vol. 89, No. 148, 08/01/2024, 62679-62685.	Comments Due: Oct. 30, 2024
*	FDIC	NOTICE: Extension of Comment Period for Information Requested on Bank-Fintech Arrangements Involving Banking Products and Services Distributed to Consumers and Businesses.	<i>Federal Register</i> , Vol. 89, No. 182, 09/19/2024, 76913-76915.	Comments Due: Oct. 30, 2024
*	FDIC	NOTICE: Comments Requested on Information Collection: Foreign Branch Report of Condition and Abbreviated Foreign Branch Report of Condition.	<i>Federal Register</i> , Vol. 89, No. 194, 10/07/2024, 81137-81140.	Comments Due: Nov. 06, 2024
	FDIC	NOTICE: Comments Requested on Information Collections: Large-Bank Deposit Insurance Programs, Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions, and Minimum Requirements for Appraisal Management Companies.	<i>Federal Register</i> , Vol. 89, No. 174, 09/09/2024, 73090-73092.	Comments Due: Nov. 08, 2024
*	FDIC	NOTICE: Comments Requested on Information Collection: 2025 FDIC Survey of Deposit Insurance Awareness.	<i>Federal Register</i> , Vol. 89, No. 186, 09/25/2024, 78303-78304.	Comments Due: Nov. 25, 2024
*	FDIC	NOTICE: Extension of Comment Period for Deposit Data Not Currently Reported in Call Report.	<i>Federal Register</i> , Vol. 89, No. 193, 10/04/2024, 80899-80900.	Comments Due: Dec. 06, 2024

*	FDIC	NOTICE: Comments Requested on Information Collections: Pillar 2 Guidance, Advanced Capital Framework.	<i>Federal Register</i> , Vol. 89, No. 197, 10/10/2024, 82242-82243.	Comments Due: Dec. 09, 2024
	FDIC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
	Federal Emergency Management Agency (FEMA)	NOTICE: Comments Requested on Information Collection: Administrative Plan for the Hazard Mitigation Grant Program.	<i>Federal Register</i> , Vol. 89, No. 160, 08/19/2024, 67101-67102.	Comments Due: Oct. 18, 2024
	Federal Reserve Board (FRB)	NOTICE: Comments Requested on Information Collection: Policy Impact Survey.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80242-80243.	Comments Due: 60 days After Publication in <i>Federal Register</i>
	FRB	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024
*	FRB	Amendments to Regulation A to Reflect Decrease in Rate for Primary and Secondary Credit. CORRECTION: Revision to Docket Number of Final Rule.	<i>Federal Register</i> , Vol. 89, No. 186, 09/25/2024, 78221-78222. <i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80075.	Sep. 25, 2024 Issued: Oct. 02, 2024

* FRB	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. 186, 09/25/2024, 78222-78223.	Sep. 25, 2024
* FRB	NOTICE: Final Approval of Information Collection: Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation YY.	<i>Federal Register</i> , Vol. 89, No. 186, 09/25/2024, 78304-78305.	Sep. 25, 2024
* FRB	NOTICE: Final Approval of Information Collection: Interagency Guidance on Managing Compliance and Reputation Risks for Reverse Mortgage Products.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79591.	Issued: Sep. 30, 2024
FRB	NOTICE: Comments Requested of Regulatory Burden Reduction Under EGRPRA.	<i>Federal Register</i> , Vol. 89, No. 148, 08/01/2024, 62679-62685.	Comments Due: Oct. 30, 2024
* FRB	NOTICE: Extension of Comment Period for Information Requested on Bank-Fintech Arrangements Involving Banking Products and Services Distributed to Consumers and Businesses.	<i>Federal Register</i> , Vol. 89, No. 182, 09/19/2024, 76913-76915.	Comments Due: Oct. 30, 2024
* FRB	NOTICE: Comments Requested on Information Collection: Foreign Branch Report of Condition and Abbreviated Foreign Branch Report of Condition.	<i>Federal Register</i> , Vol. 89, No. 194, 10/07/2024, 81137-81140.	Comments Due: Nov. 06, 2024
* FRB	NOTICE: Comments Requested on Information Collection: Application Form	<i>Federal Register</i> , Vol. 89, No. 189,	Comments Due: Nov. 29, 2024

	for Membership on the Community Advisory Council.	09/30/2024, 79588-79590.	
*	FRB	NOTICE: Comments Requested on Information Collection: Procurement Solicitation Package.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79590-79591. Comments Due: Nov. 29, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Report of Selected Money Market Rates.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79592-79594. Comments Due: Nov. 29, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Complex Institution Liquidity Monitoring Report.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80240-80241. Comments Due: Dec. 02, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80241-80242. Comments Due: Dec. 02, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Domestic Branch Application.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80243-80244. Comments Due: Dec. 02, 2024
*	FRB	NOTICE: Comments Requested on Information Collections: The Financial Statements for Holding Companies and Capital Assessments and Stress Testing Reports.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80244-80246. Comments Due: Dec. 02, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Supervisory and Regulatory Survey.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80246-80247. Comments Due: Dec. 02, 2024

FRB	NOTICE: Comments Requested on Operational Aspects of Federal Reserve Bank Extensions of Discount Window and Intraday Credit.	<i>Federal Register</i> , Vol. 89, No. 175, 09/10/2024, 73415-73418.	Comments Due: Dec. 09, 2024
FRB	Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43737-43739.	Jul. 01, 2025
FRB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
Federal Trade Commission (FTC)	Use of Consumer Reviews and Testimonials.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 68034-68079.	Oct. 21, 2024
Financial Crimes Enforcement Network (FinCEN)	NOTICE: Comments Requested on Information Collection: Records to be Made and Retained by Financial Institutions, Banks, and Providers and Sellers of Prepaid Access.	<i>Federal Register</i> , Vol. 89, No. 156, 08/13/2024, 65971-65977.	Comments Due: Oct. 15, 2024
* FinCEN	NOTICE: 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. 180, 09/17/2024, 76187-76190.	Comments Due: Nov. 18, 2024
FinCEN	Anti-Money Laundering Regulations for Residential Real Estate Transfers.	<i>Federal Register</i> , Vol. 89, No. 168, 08/29/2024, 70258-70294.	Dec. 01, 2025
FinCEN	AML/CFT Program and SAR Filing Requirements for Registered Investment	<i>Federal Register</i> , Vol. 89, No. 171,	Jan. 01, 2026

	Advisers and Exempt Reporting Advisers.	09/04/2024, 72156-72278.	
*	Housing and Urban Development, Dept. of (HUD)	Modernizing Delivery of Housing Counseling Services.	<i>Federal Register</i> , Vol. 89, No. 179, 09/16/2024, 75497-75502. Oct. 16, 2024
	HUD	NOTICE: Comments Requested on Information Collection: 2025 American Housing Survey. NOTICE: Correction to Notice on American Housing Survey.	<i>Federal Register</i> , Vol. 89, No. 170, 09/03/2024, 71384-71385. <i>Federal Register</i> , Vol. 89, No. 173, 09/06/2024, 72880. Comments Due: Nov. 04, 2024 Issued: Sep. 06, 2024
	HUD	Effective Date Extended for Final Rule to Strengthen Section 184 Indian Housing Loan Guarantee Program.	<i>Federal Register</i> , Vol. 89, No. 116, 06/14/2024, 50523-50524. Dec. 31, 2024
	HUD	Modernization of Engagement With Mortgagors in Default.	<i>Federal Register</i> , Vol. 89, No. 149, 08/02/2024, 63082-63099. Jan. 01, 2025
*	Internal Revenue Service (IRS)	Consistent Basis Reporting Between Estate and Person Acquiring Property from Decedent.	<i>Federal Register</i> , Vol. 89, No. 180, 09/17/2024, 76356-76387. Sep. 17, 2024
*	IRS	Certain Repatriations of Intangible Property.	<i>Federal Register</i> , Vol. 89, No. 197, 10/10/2024, 82160-82170. Oct. 10, 2024
	IRS	NOTICE: Comments Requested on Information Collection: Request for Reduction of Tax Attributes Due to Discharge of Indebtedness.	<i>Federal Register</i> , Vol. 89, No. 156, 08/13/2024, 65984-65985. Comments Due: Oct. 15, 2024

IRS	Guidance Regarding Elections Relating to Foreign Currency Gains and Losses.	<i>Federal Register</i> , Vol. 89, No. 161, 08/20/2024, 67336-67341.	Oct. 18, 2024
IRS	NOTICE: Comments Requested on Information Collection: Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, Form 1099-R.	<i>Federal Register</i> , Vol. 89, No. 162, 08/21/2024, 67717.	Comments Due: Oct. 21, 2024
IRS	NOTICE: Comments Requested on Information Collection: Waiver of 60-Day Rollover Requirement, Revenue Procedure 2020-46.	<i>Federal Register</i> , Vol. 89, No. 170, 09/03/2024, 71787-71788.	Comments Due: Nov. 04, 2024
IRS	NOTICE: Comments Requested on Information Collection: U.S. Income Tax Return Forms for Individual Taxpayers.	<i>Federal Register</i> , Vol. 89, No. 172, 09/05/2024, 72699-72713.	Comments Due: Nov. 04, 2024
* IRS	NOTICE: Comments Requested on Information Collection: Digital Asset Proceeds from Broker Transactions, Form 1099-DA.	<i>Federal Register</i> , Vol. 89, No. 194, 10/07/2024, 81151-81152.	Comments Due: Nov. 06, 2024
IRS	NOTICE: Comments Requested on Information Collection: Trust and Estate Income Tax Returns and Related Forms.	<i>Federal Register</i> , Vol. 89, No. 175, 09/10/2024, 73501-73507.	Comments Due: Nov. 12, 2024
* IRS	Requirements Related to the Mental Health Parity and Addiction Equity Act.	<i>Federal Register</i> , Vol. 89, No. 184, 09/23/2024, 77586-77751.	Nov. 22, 2024
* IRS	NOTICE: Comments Requested on Information Collection: Qualified Severance.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79692-79693.	Comments Due: Nov. 29, 2024

* IRS	NOTICE: Comments Requested on Information Collection: IRA Contribution Information, Form 5498.	<i>Federal Register</i> , Vol. 89, No. 192, 10/03/2024, 80629-80630.	Comments Due: Dec. 02, 2024
* IRS	NOTICE: Comments Requested on Information Collection: Distributions From an HSA, Archer MSA, or Medicare Advantage MSA, Form 1099-SA.	<i>Federal Register</i> , Vol. 89, No. 193, 10/04/2024, 80989.	Comments Due: Dec. 03, 2024
* National Credit Union Administration (NCUA)	NOTICE: Comments Requested on Information Collections: Joint Standards for Assessing Diversity Policies and Practices and Loans to Members and Lines of Credit.	<i>Federal Register</i> , Vol. 89, No. 186, 09/25/2024, 78344.	Comments Due: Oct. 25, 2024
* NCUA	Fair Hiring in Banking.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79380-79397.	Oct. 30, 2024
NCUA	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
* NCUA	Amendments to Share Insurance Rules.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79397-79416.	Dec. 01, 2026 Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective: Oct. 30, 2024

Office of the Comptroller of the Currency (OCC)	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024
OCC	NOTICE: Comments Requested on Information Collection: Release of Non-Public Information.	<i>Federal Register</i> , Vol. 89, No. 162, 08/21/2024, 67711-67712.	Comments Due: Oct. 21, 2024
* OCC	NOTICE: Comments Requested on Information Collection: Supervisory Guidance on Stress Testing for Banking Organizations with Total Consolidated Assets of More Than \$10 Billion.	<i>Federal Register</i> , Vol. 89, No. 188, 09/27/2024, 79364-79365.	Comments Due: Oct. 28, 2024
OCC	NOTICE: Comments Requested of Regulatory Burden Reduction Under EGRPRA.	<i>Federal Register</i> , Vol. 89, No. 148, 08/01/2024, 62679-62685.	Comments Due: Oct. 30, 2024
* OCC	NOTICE: Extension of Comment Period for Information Requested on Bank-Fintech Arrangements Involving Banking Products and Services Distributed to Consumers and Businesses.	<i>Federal Register</i> , Vol. 89, No. 182, 09/19/2024, 76913-76915.	Comments Due: Oct. 30, 2024
* OCC	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 89, No. 191,	Comments Due: Nov. 01, 2024

	Collection: Qualitative Research on Consumer Trust in Banking and Bank Supervision.	10/02/2024, 80306-80307.	
*	OCC	NOTICE: Comments Requested on Information Collection: Foreign Branch Report of Condition and Abbreviated Foreign Branch Report of Condition.	<i>Federal Register</i> , Vol. 89, No. 194, 10/07/2024, 81137-81140. Comments Due: Nov. 06, 2024
*	OCC	Business Combinations Under Bank Merger Act.	<i>Federal Register</i> , Vol. 89, No. 186, 09/25/2024, 78207-78221. Jan. 01, 2025
	OCC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. Oct. 01, 2025
*	Rural Business-Cooperative Service (RBC)	Modernizing Grant Programs.	<i>Federal Register</i> , Vol. 89, No. 179, 09/16/2024, 75762-75796. Comments Due: Nov. 15, 2024 Oct. 16, 2024
*	RBC	NOTICE: Comments Requested on Information Collection: Civil Rights Compliance Requirements.	<i>Federal Register</i> , Vol. 89, No. 186, 78279-78280. Comments Due: Nov. 25, 2024
*	Rural Housing Service (RHS)	NOTICE: Funding Availability for Multifamily Housing Nonprofit Transfer Technical Assistance Grants and Farm Labor Housing Technical Assistance Grants.	<i>Federal Register</i> , Vol. 89, No. 180, 09/17/2024, 76065-76080. Issued: Sep. 17, 2024
*	RHS	NOTICE: Funding Availability for Multifamily Housing Preservation and Revitalization Demonstration	<i>Federal Register</i> , Vol. 89, No. 188, 09/27/2024, 79229-79242. Issued: Sep. 27, 2024

	Program and Section 515 Loan Program.		
*	RHS	NOTICE: Comments Requested on Information Collection: Civil Rights Compliance Requirements.	<i>Federal Register</i> , Vol. 89, No. 186, 78279-78280. Comments Due: Nov. 25, 2024
	RHS	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. Feb. 11, 2025
	Rural Utilities Service (RUS)	NOTICE: Loan Guarantee Fees for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53041-53042. Oct. 01, 2024
	RUS	NOTICE: Comments Requested on Information Collection: Servicing of Water Programs Loans and Grants.	<i>Federal Register</i> , Vol. 89, No. 165, 08/26/2024, 68387-68388. Comments Due: Oct. 25, 2024
*	RUS	NOTICE: Comments Requested on Information Collection: Civil Rights Compliance Requirements.	<i>Federal Register</i> , Vol. 89, No. 186, 78279-78280. Comments Due: Nov. 25, 2024
*	RUS	Revisions to OneRD Guarantee Loan Program.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79698-79729. Nov. 29, 2024 Comments Due: Oct. 30, 2024
*	Securities and Exchange Commission (SEC)	Amendments to Reporting Requirements for Certain Registered Investment Companies and Guidance on Open-End Fund Liquidity Risk Management Programs.	<i>Federal Register</i> , Vol. 89, No. 176, 09/11/2024, 73764-73800. Issued: Sep. 11, 2024
*	SEC	Amendments to Regulation National Market Systems.	<i>Federal Register</i> , Vol. 89, No. 195, 10/08/2024, 81620-81774. Dec. 09, 2024

*	Small Business Administration (SBA)	NOTICE: Revised Small Business Size Standards Methodology.	<i>Federal Register</i> , Vol. 89, No. 177, 09/12/2024, 74109-74131. Issued: Sep. 12, 2024
*	SBA	NOTICE: Peg Rate for October-December Quarter of FY 2025.	<i>Federal Register</i> , Vol. 89, No. 188, 09/27/2024, 79327-79328. Rate Issued: Sep. 27, 2024
*	SBA	NOTICE: Military Reservist Economic Injury Disaster Loan Program Interest Rate.	<i>Federal Register</i> , Vol. 89, No. 195, 10/08/2024, 81614. Issued: Oct. 01, 2024
*	SBA	NOTICE: Small Business Investment Company Interim Application Filing Window.	<i>Federal Register</i> , Vol. 89, No. 194, 10/07/2024, 81130. Issued: Oct. 07, 2024
*	SBA	Revisions to 504 Loan Program.	<i>Federal Register</i> , Vol. 89, No. 190, 10/01/2024, 79734-79741. Nov. 15, 2024 Comments Due: Oct. 31, 2024
*	SBA	NOTICE: Comments Requested on Information Collection: Paycheck Protection Loan Program, Second Draw.	<i>Federal Register</i> , Vol. 89, No. 183, 09/20/2024, 77218. Comments Due: Nov. 19, 2024
*	Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: Interest Rate Reduction Refinancing Loan Worksheet.	<i>Federal Register</i> , Vol. 89, No. 183, 09/20/2024, 77241. Comments Due: Oct. 21, 2024
	VA	NOTICE: Comments Requested on Information Collection: COVID-19 Refund Modification.	<i>Federal Register</i> , Vol. 89, No. 172, 09/05/2024, 72713-72714. Comments Due: Nov. 04, 2024

VA	NOTICE: Comments Requested on Information Collection: Veterans Mortgage Life Insurance Inquiry.	<i>Federal Register</i> , Vol. 89, No. 172, 09/05/2024, 72714.	Comments Due: Nov. 04, 2024
VA	NOTICE: Comments Requested on Information Collection: Veterans Mortgage Life Insurance Change of Address Statement.	<i>Federal Register</i> , Vol. 89, No. 174, 09/09/2024, 73192.	Comments Due: Nov. 08, 2024
VA	NOTICE: Comments Requested on Information Collection: Application for Cash Surrender or Policy Loan.	<i>Federal Register</i> , Vol. 89, No. 175, 09/10/2024, 73507-73508.	Comments Due: Nov. 12, 2024
VA	NOTICE: Comments Requested on Information Collection: Industry Standard Forms for Completing an Appraisal Required by VA.	<i>Federal Register</i> , Vol. 89, No. 175, 09/10/20024, 73508.	Comments Due: Nov. 12, 2024
VA	NOTICE: Comments Requested on Information Collection: VA Request for Determination of Reasonable Value.	<i>Federal Register</i> , Vol. 89, No. 197, 10/10/2024, 82304-82305.	Comments Due: Dec. 09, 2024

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* Denotes new item in the chart