



January 2024 Regulatory Report

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Agencies Issue 2024 CRA Asset-Size Thresholds.

- The Board of Governors of the Federal Reserve System (FRB) and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) issued a final rule to amend their Community Reinvestment Act (CRA) regulations to adjust the asset-size thresholds used to define "small bank" and "intermediate small bank." As required by the CRA regulations, the adjustment to the threshold amount is based on the annual percentage change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Under the final rule, "small bank" means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.564 billion. "Intermediate small bank" means a small bank with assets of at least \$391 million as of December 31 of both of the prior two calendar years and less than \$1.564 billion as of December 31 of either of the prior two calendar years. The final rule is effective **01/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-20/pdf/2023-27934.pdf>. *Federal Register*, Vol. 88, No. 243, 12/20/2023, 87895-87897.
- The Office of the Comptroller of the Currency (OCC) announced revisions to the asset-size threshold amounts used to define "small bank or savings association" and "intermediate small bank or savings association" under the Community Reinvestment Act (CRA) regulations. The adjusted threshold amounts are based on the annual percentage change in a measure of the Consumer Price Index. For CRA purposes, beginning **01/01/2024**, a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.564 billion is a "small bank or savings association" and a "small bank or

savings association" with assets of at least \$391 million as of December 31 of both of the prior two calendar years and less than \$1.564 billion as of December 31 of either of the prior two calendar years is an "intermediate small bank or savings association." The thresholds, which apply to any national bank, federal savings association, or state savings association, are effective **01/01/2024**. The bulletin may be viewed at:

<https://www.occ.gov/news-issuances/bulletins/2023/bulletin-2023-40.html>.

Agencies Amend Uniform Rules of Practice and Procedure.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and National Credit Union Administration (NCUA) (collectively, the agencies) issued a final rule to adopt changes to the Uniform Rules of Practice and Procedure (Uniform Rules) to recognize the use of electronic communications in all aspects of administrative hearings and to otherwise increase the efficiency and fairness of administrative adjudications. The agencies also modified their agency-specific rules of administrative practice and procedure (Local Rules). OCC also integrated its Uniform Rules and Local Rules so that one set of rules applies to both national banks and federal savings associations and amended its rules on organization and functions to address service of process. The final rule is effective **04/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-28/pdf/2023-25646.pdf>. *Federal Register*, Vol. 88, No. 248, 12/28/2023, 89820-89973.

Agencies Issue Report on Differences in Accounting and Capital Standards.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) prepared a report pursuant to section 37(c) of the Federal Deposit Insurance Act which requires the agencies to jointly submit an annual report to the Committee on Financial Services of the U.S. House of Representatives and to the Committee on Banking, Housing, and Urban Affairs of the U.S. Senate. The report describes differences among the accounting and capital standards used by the agencies for insured depository institutions. Section 37(c) requires that the report be published in the *Federal Register*. The agencies reported no material differences were identified among the agencies' accounting and capital standards applicable to the institutions they regulate and supervise. The joint report may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-22/pdf/2023-28173.pdf>. *Federal Register*, Vol. 88, No. 245, 12/22/2023, 88616-88618.

Agencies Adjust CMPs for Inflation.

- The Office of the Comptroller of the Currency (OCC) announced changes to its maximum civil money penalties (CMPs) as adjusted for inflation. The adjustments are required to implement the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The adjusted maximum amount of CMPs are applicable to penalties assessed on or after **01/08/2024**, for conduct occurring on or after **11/02/2015**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-08/pdf/2024-00097.pdf>. *Federal Register*, Vol. 89, No. 5, 01/08/2024, 872-874.

- The Farm Credit System Insurance Corporation (FCSIC) issued a final rule to implement inflation adjustments to civil money penalties (CMPs) that FCSIC may impose under the Farm Credit Act, as amended. The adjustments are required by 2015 amendments to the Federal Civil Penalties Inflation Adjustment Act. The final rule is effective **01/10/2024**. The adjusted amounts of CMPs in the final rule are applicable to penalties assessed on or after **01/15/2024**, for conduct occurring on or after **11/02/2015**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-10/pdf/2024-00339.pdf>. *Federal Register*, Vol. 89, No. 7, 01/10/2024, 1445.
- The Federal Trade Commission (FTC) issued a final rule to implement inflation adjustments to civil money penalties (CMPs) that the Farm Credit System Insurance Corporation (FCSIC) may impose under the Farm Credit Act, as amended. The adjustments are required by 2015 amendments to the Federal Civil Penalties Inflation Adjustment Act. The final rule is effective **01/10/2024**. The adjusted amounts of CMPs are applicable to penalties assessed on or after **01/15/2024**, for conduct occurring on or after **11/02/2015**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-10/pdf/2024-00301.pdf>. *Federal Register*, Vol. 89, No. 7, 01/10/2024, 1445-1447.
- The Department of Veterans Affairs (VA) issued a final rule to amend its regulations to adjust for inflation the amount of civil monetary penalties (CMPs) that are within VA's jurisdiction. The adjustments comply with the requirement in the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act, to make annual adjustments to the

penalties. The final rule is effective **01/10/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-10/pdf/2024-00353.pdf>.

Federal Register, Vol. 89, No. 7, 01/10/2024, 1458-1460.

- The National Credit Union Administration (NCUA) issued a final rule to amend its regulations to adjust the maximum amount of each civil monetary penalty (CMP) within its jurisdiction to account for inflation. The final rule, including the amount of the adjustments, is required under the Federal Civil Penalties Inflation Adjustment Act, as amended by the Debt Collection Improvement Act and the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The final rule is effective **01/10/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-10/pdf/2024-00316.pdf>. *Federal Register*, Vol. 89, No. 7, 01/10/2024, 1441-1444.

Agencies Seek Comment on Revisions to Call Report Forms FFIEC 002 and 002S.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seek comment regarding revisions to information collections titled, Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002), and the Report of Assets and Liabilities of a Non-U.S. Branch that is Managed or Controlled by a U.S. Branch or Agency of a Foreign Bank (FFIEC 002S). The revisions to the Call Report forms and instructions, and the FFIEC 002, relate to the reporting on loans to non-depository financial institutions and other loans, guaranteed structured financial products, and proposed long-term debt requirements. In addition, the

agencies seek comment on a proposal to adopt ongoing standards for electronic signatures to comply with the Call Report signature and attestation requirement. The revisions are proposed to take effect with the **06/30/2024**, report date, except for those related to the proposed long-term debt requirements which would take effect for the first report date at or following the effective date of any final rule. Comments are due **02/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-27/pdf/2023-28473.pdf>. *Federal Register*, Vol. 88, No. 247, 12/27/2023, 89489-89495.

CFPB Announces 2024 HMDA Asset-Size Exemption Threshold.

The Bureau of Consumer Financial Protection (CFPB) issued a final rule to amend the official commentary that interprets the requirements of Regulation C, which implements the Home Mortgage Disclosure Act, to reflect the asset-size exemption threshold for banks, savings associations, and credit unions based on the annual percentage change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the 4.1 percent increase in the average of the CPI-W for the 12-month period ending in November 2023, the exemption threshold is adjusted to \$56 million from \$54 million. Therefore, banks, savings associations, and credit unions with assets of \$56 million or less as of **12/31/2023**, are exempt from collecting data in 2024. The final rule is effective **01/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-21/pdf/2023-28079.pdf>. *Federal Register*, Vol. 88, No. 244, 12/21/2023, 88221-88223.

CFPB Announces 2024 Asset-Size Exemption for HPML Escrow Accounts.

CFPB issued a final rule to amend the official commentary to Regulation Z, which implements the Truth in Lending Act (TILA), to make annual adjustments to the asset-size thresholds exempting certain creditors from the requirement to establish an escrow account for a higher-priced mortgage loan (HPML). The changes reflect updates to the exemption from the escrow requirement in TILA for creditors that, together with their affiliates that regularly extended covered transactions secured by first liens, had total assets of less than \$2 billion (adjusted annually for inflation). The changes also reflect updates to the exemption CFPB added, by implementing section 108 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA), for certain insured depository institutions and insured credit unions with assets of \$10 billion or less (adjusted annually for inflation). The amendments are based on the annual percentage change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the 4.1 percent increase in the average of the CPI-W for the 12-month period ending in November 2023, the exemption threshold for creditors and their affiliates that regularly extended covered transactions secured by first liens is adjusted to \$2.640 billion from \$2.537 billion and the exemption threshold for certain insured depository institutions and insured credit unions with assets of \$10 billion or less is adjusted to \$11.835 billion from \$11.374 billion. The final rule is effective **01/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-21/pdf/2023-28076.pdf>. *Federal Register*, Vol. 88, No. 244, 12/21/2023, 88223-88227.

FRB Announces 2023 Aggregate Global Indicator Amounts.

The Board of Governors of the Federal Reserve System (FRB) announced the 2023 aggregate global indicator amounts, as

required under FRB's rule regarding risk-based capital surcharges for global systemically important bank holding companies (GSIB surcharge rule). See the chart in the notice for amounts per category and systemic indicator. The 2023 aggregate global indicator amounts are effective **12/18/2023**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-18/pdf/2023-27671.pdf>. *Federal Register*, Vol. 88, No. 241, 12/18/2023, 87426-87427.

FRB Reports Final Approval of Information Collections.

- FRB announced final approval of an information collection titled, Reporting and Recordkeeping Requirements Associated with Regulation Y, Capital Plans. In addition to other reporting and recordkeeping requirements, Section 225.8 of Regulation Y, Bank Holding Companies and Change in Bank Control, requires respondents to submit a capital plan to FRB on an annual basis and to request prior approval from FRB under certain circumstances before making a capital distribution. The information collection is used in connection with these reporting and recordkeeping requirements. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28346.pdf>. *Federal Register*, Vol. 88, No. 246, 12/26/2023, 88919-88920.
- FRB announced final approval of an information collection titled, Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation VV. Section 13 of the Bank Holding Company Act and the implementing regulation, Regulation VV, Proprietary Trading and Certain Interests in and Relationships with Covered Funds, restrict the ability of banking entities to engage in

proprietary trading or to have certain interests in, or relationships with, a hedge fund or private equity fund. Respondents, which include state member banks, bank holding companies, savings and loan holding companies, foreign banking organizations, U.S. branches or agencies of foreign banks, and other holding companies that control an insured depository institution, must submit certain information to facilitate the monitoring and enforcement of these restrictions. The information collection is used in connection with these reporting requirements. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28347.pdf>.

Federal Register, Vol. 88, No. 246, 12/26/2023, 88920.

- FRB announced final approval of an information collection titled, Reporting Requirements Associated with Section 208.22 of Regulation H, Notifications Related to Community Development and Public Welfare Investments by State Member Banks. Section 208.22 of Regulation H, Membership of State Banking Institutions in the Federal Reserve System, requires state member banks, in connection with their community development or public welfare investment activity, to submit a request for approval to the appropriate Federal Reserve Bank unless the investment does not require prior FRB approval, in which case the state member bank must submit a written notice to the Reserve Bank. The information collection is used in connection with submitting a request for approval. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28345.pdf>. *Federal Register*, Vol. 88, No. 246, 12/26/2023, 88921-88922.

- FRB announced final approval of an information collection titled, Application for Exemption from Prohibited Service at Savings and Loan Holding Companies. The Federal Deposit Insurance Act and the implementing regulation, Regulation LL, Savings and Loan Holding Companies, prohibit individuals who have been convicted of certain criminal offenses or who have agreed to enter into a pretrial diversion or similar program in connection with a prosecution for such criminal offenses from participating in the affairs of a savings and loan holding company (SLHC) or any of its subsidiaries without the written consent of FRB. Such an individual, or the SLHC with which the individual seeks to participate, may apply for an exemption from the prohibition. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28349.pdf>. *Federal Register*, Vol. 88, No. 246, 12/26/2023, 88923.

FRB Seeks Comment on Appraisal Standard Information Collection.

FRB seeks comment regarding an information collection titled, Recordkeeping and Disclosure Requirements and Provisions Associated with Real Estate Appraisal Standards. Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) requires that, for federally-related transactions, regulated institutions obtain real estate appraisals performed by certified or licensed appraisers in conformance with uniform appraisal standards. FRB's regulations implementing Title XI of FIRREA, contained in Regulation Y, Bank Holding Companies and Change in Bank Control, include certain recordkeeping requirements that apply to respondents. FRB and other supervisory agencies also have issued Interagency Appraisal and Evaluation Guidelines (the Guidelines) that convey supervisory expectations relating to real estate appraisals

and evaluations used to support real estate-related financial transactions. The Guidelines recommend that institutions adopt certain policies and procedures to ensure compliance with Title XI of FIRREA and Regulation Y. Comments are due **02/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28348.pdf>. *Federal Register*, Vol. 88, No. 246, 12/26/2023, 88920-88921.

OCC Seeks Comment on Information Collections.

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, OCC Guidelines Establishing Heightened Standards for Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches. OCC's guidelines, codified in 12 CFR part 30, appendix D, establish minimum standards for the design and implementation of a risk governance framework for insured national banks, insured federal savings associations, and insured federal branches of a foreign bank. The guidelines also further the goal of the Dodd-Frank Act to strengthen the financial system by focusing management and boards of directors on improving and strengthening risk management practices and governance, thereby minimizing the probability and impact of future financial crises. Comments are due **02/12/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-13/pdf/2023-27294.pdf>. *Federal Register*, Vol. 88, No. 238, 12/13/2023, 86445-86447.
- OCC seeks comment regarding an information collection titled, Fair Housing Home Loan Data System Regulation. Part 27 requires certain national banks to record certain information, and all national

banks to retain certain information as further outlined in the notice. Part 27 also requires that all national banks, including those not subject to the recording requirements, maintain certain application and loan information in loan files. Part 27 further provides that OCC may require national banks to maintain and submit additional information if there is reason to believe that the bank engaged in discrimination. The information collection is used in connection with the recordkeeping requirements of Part 27. Comments are due **02/13/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-15/pdf/2023-27517.pdf>. *Federal Register*, Vol. 88, No. 240, 12/15/2023, 87052-87053.

- OCC seeks comment regarding an information collection titled, Information Collection for Qualitative Research on Consumer Trust in Banking and Bank Supervision. The information collection will be used in connection with OCC's plans to conduct a series of focus group interview discussions to obtain an in-depth understanding of consumers' relationship with and attitudes toward banks, and other non-bank firms providing financial services or products. Comments are due **03/08/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-08/pdf/2024-00100.pdf>. *Federal Register*, Vol. 89, No. 5, 01/08/2024, 984-986.

HUD Seeks Comment on Information Collection Related to FHA-Insured Commercial Mortgage Transactions.

The Department of Housing and Urban Development (HUD) seeks comment regarding an information collection titled, Electronic Closing and Continued First Lien Priority Certificates for Federal Housing

Administration (FHA) Insured Commercial Mortgage Transactions. The collection will be used to facilitate uniform electronic closings of FHA-insured commercial mortgage closings, allow for the use of digital signatures and digital records where they are consistent with program obligations, and determine the parties' compliance with applicable legal requirements and therefore ensure protection of the FHA insurance fund. The collection will also be used by the FHA lender to certify to HUD certain conditions required as part of a request to reduce the interest rate of an existing FHA-insured commercial mortgage. Comments are due **02/09/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-12-11/pdf/2023-27046.pdf>. *Federal Register*, Vol. 88, No. 236, 12/11/2023, 85904-85905.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) issued a notice which identifies communities in the states of **California, Indiana, Iowa, Kentucky, Ohio, South Dakota, Texas, Virginia, Washington, and Wisconsin**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **05/08/2024**, has been established for the FIRM and, where

applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28367.pdf>.

Federal Register, Vol. 88, No. 246, 12/26/2023, 88933-88935.

- FEMA issued a notice which identifies communities in the states of **Arkansas, Colorado, Indiana, Michigan, Minnesota, Montana, Ohio, South Dakota, Tennessee, and Virginia**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **04/25/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28368.pdf>.
Federal Register, Vol. 88, No. 246, 12/26/2023, 88935-88937.

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 **Colorado, Florida, Georgia, Kentucky, North Carolina, Oklahoma, Pennsylvania, South Carolina, Texas, and Virginia**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-13/pdf/2023-27348.pdf>. *Federal Register*, Vol. 88, No. 238, 12/13/2023, 86355-86358.

- 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 **Colorado, Connecticut, Florida, Georgia, Louisiana, Maryland, Nevada, North Carolina, Oklahoma, Tennessee, Texas, Utah, Vermont, Virginia, 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-2024-01-05/pdf/2024-00065.pdf>. *Federal Register*, Vol. 89, No. 4, 01/05/2024, 793-796.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Arizona, California, Florida, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Nevada, New Jersey, New York, Ohio, Oregon, Tennessee, Texas, Virginia, Wisconsin, and Washington**, 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-2024-01-05/pdf/2024-00063.pdf>. *Federal Register*, Vol. 89, No. 4, 01/05/2024, 796-803.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Alabama, Colorado, Florida, Kentucky, Massachusetts, South Carolina, Tennessee, Texas, and Utah**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS

report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-13/pdf/2023-27349.pdf>. *Federal Register*, Vol. 88, No. 238, 12/13/2023, 86351-86364.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Idaho, Illinois, Kansas, Michigan, Nevada, New York, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be

finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-15/pdf/2023-27631.pdf>.

Federal Register, Vol. 88, No. 240, 12/15/2023, 86915-86918.

- FEMA issued a notice which lists communities in the states of **Connecticut, District of Columbia, Florida, Georgia, Massachusetts, Nevada, Oklahoma, Tennessee, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the

changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-15/pdf/2023-27635.pdf>.

Federal Register, Vol. 88, No. 240, 12/15/2023, 86918-86921.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the 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 **03/12/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-12-13/pdf/2023-27343.pdf>.
Federal Register, Vol. 88, No. 238, 12/13/2023, 86354-86355.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA)

boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Illinois** and **Massachusetts**, 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 **03/12/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-13/pdf/2023-27345.pdf>.

Federal Register, Vol. 88, No. 238, 12/13/2023, 86358-86359.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Connecticut**, **New York**, 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 **03/25/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28369.pdf>.
Federal Register, Vol. 88, No. 246, 12/26/2023, 88938-88939.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Missouri**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **03/25/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28370.pdf>. *Federal Register*, Vol. 88, No. 246, 12/26/2023, 88939-88940.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **South 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 **04/04/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2023-12-11/pdf/2023-27121.pdf>. *Federal Register*, Vol. 88, No. 236, 12/11/2023, 85898-85899.

[R-2024-01-05/pdf/2024-00066.pdf](https://www.govinfo.gov/content/pkg/FR-2024-01-05/pdf/2024-00066.pdf).

Federal Register, Vol. 89, No. 4, 01/05/2024, 803-804.

FEMA Seeks Comment on Hazard Mitigation Assistance Program Information Collection.

FEMA seeks comment regarding an information collection titled, Generic Clearance for Hazard Mitigation Assistance Programs. FEMA provides financial, non-financial, program management and technical assistance to state, local, territorial, and Tribal governments, and certain private non-profit entities with the response to and recovery from Presidentially-declared major disasters and emergencies, and the implementation of hazard mitigation measures and related activities that reduce or eliminate long-term risk to people and property from hazards and their effects. The information collected is required for FEMA's Hazard Mitigation Assistance Programs, the Revolving Loan Fund Capitalization Program, and the Public Assistance Program, for ongoing program implementation and optimization. Comments are due **02/09/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-11/pdf/2023-27121.pdf>. *Federal Register*, Vol. 88, No. 236, 12/11/2023, 85898-85899.

FinCEN Allows Access to and Creates Safeguards for Beneficial Ownership Information.

The Financial Crimes Enforcement Network (FinCEN) issued a final rule to promulgate regulations regarding access by authorized recipients to beneficial ownership information (BOI) that will be reported to FinCEN pursuant to section 6403 of the Corporate Transparency Act (CTA), enacted into law as part of the Anti-Money Laundering Act, which is itself part of the National Defense Authorization Act. The final rule implements the strict protocols required by the CTA to

protect sensitive personally identifiable information reported to FinCEN and establish the circumstances in which specified recipients have access to BOI, along with data protection protocols and oversight mechanisms applicable to each recipient category. The final rule is effective **02/20/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-22/pdf/2023-27973.pdf>. *Federal Register*, Vol. 88, No. 245, 12/22/2023, 88732-88813.

FinCEN Seeks Members of Bank Secrecy Act Advisory Group.

FinCEN seeks nominations of financial institutions, trade groups, and non-federal regulators or law enforcement agencies for membership in the Bank Secrecy Act Advisory Group. New members will be selected for three-year membership terms. Nominations must be received by **01/16/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-15/pdf/2023-27620.pdf>. *Federal Register*, Vol. 88, No. 240, 12/15/2023, 87053-87054.

Treasury Requests Information on Financial Inclusion.

The Department of the Treasury (Treasury) seeks information to inform its development of a national strategy for financial inclusion. The request for information offers the opportunity for interested individuals and organizations to identify opportunities to advance financial inclusion through policy, government programs, financial products and services, technology, and other tools. Comments are due **02/20/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-22/pdf/2023-28263.pdf>. *Federal Register*, Vol. 88, No. 245, 12/22/2023, 88702-88705.

IRS Seeks Comment on Proposed Guidance on Bad Debt Deductions.

The Internal Revenue Service (IRS) seeks comment regarding guidance of whether a debt instrument is worthless for federal income tax purposes. IRS stated the proposed rule is necessary to update the standard for determining when a debt instrument held by a regulated financial company or a member of a regulated financial group will be conclusively presumed to be worthless. Comments are due **02/26/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-28/pdf/2023-28589.pdf>. *Federal Register*, Vol. 88, No. 248, 12/28/2023, 89636-89644.

SBA Issues Peg Rate.

The Small Business Administration (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 **4.88** percent for the January-March quarter of FY 2024. 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 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-2024-01-02/pdf/2023-28804.pdf>. *Federal Register*, Vol. 89, No. 1, 01/02/2024, 120.

SBA Revises Size Standards Methodology.

SBA announced the revision of a white paper which explains how SBA establishes, reviews,

and modifies small business size standards. The revised white paper provides a detailed description of SBA's size standards methodology, including changes from its 2019 Revised Size Standards Methodology, which guided SBA's recently completed second five-year review of size standards as required by the Small Business Jobs Act. SBA seeks comments regarding the revisions which SBA intends to apply to the forthcoming third five-year review of size standards. Comments are due **02/09/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-11/pdf/2023-27053.pdf>. *Federal Register*, Vol. 88, No. 236, 12/11/2023, 85852-85856.

FCA Finalizes Cyber Risk Management Regulations.

The Farm Credit Administration (FCA) issued a final rule to rescind and revise its regulations to reflect developments in cyber risk and continuously evolving business practices. FCA renamed the regulations, Cyber Risk Management. The final rule requires each Farm Credit System institution to implement a comprehensive, written cyber risk management program consistent with the size, risk profile, and complexity of the institution's operations. The final rule is effective **01/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-11/pdf/2023-27102.pdf>. *Federal Register*, Vol. 88, No. 236, 12/11/2023, 85825-85833.

FCA Amends Loan Policies and Operations for YBS Programs.

FCA issued a final rule which amends regulations governing young, beginning, and small farmers and ranchers (YBS). The final rule clarifies the responsibilities of funding banks in the review and approval of direct lender association YBS programs, strengthens

funding bank internal controls, and bolsters YBS business planning. The final rule is effective the later of **02/01/2024**, or at least 30 days after publication in the *Federal Register* during which either or both Houses of Congress have been in session. FCA will publish a notice of the effective date in the *Federal Register*. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-27/pdf/2023-27929.pdf>. *Federal Register*, Vol. 88, No. 247, 12/27/2023, 89280-89286.

CFTC Proposes to Protect Clearing Member Funds Held by DCOs.

The Commodity Futures Trading Commission (CFTC) proposed regulations to ensure clearing member funds and assets receive the proper treatment in the event the derivatives clearing organization (DCO) enters bankruptcy by requiring, among other things, that clearing member funds be segregated from the DCO's own funds and held in a depository that acknowledges in writing that the funds belong to clearing members, not the DCO. In addition, CFTC proposed to permit DCOs to hold customer and clearing member funds at foreign central banks subject to certain requirements. Finally, CFTC proposed to require DCOs to conduct a daily calculation and reconciliation of the amount of funds owed to customers and clearing members and the amount actually held for customers and clearing members. Comments are due **02/16/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-03/pdf/2023-28767.pdf>. *Federal Register*, Vol. 89, No. 2, 01/03/2024, 286-307.

SEC Issues Final Security-Based Swap Execution and Registration Rule.

The Securities and Exchange Commission (SEC) adopted a final rule and forms under the Securities Exchange Act to create a regime for

the registration and regulation of security-based swap execution facilities (SBSEFs) and address other issues relating to security-based swap (SBS) execution generally. The final rule implements an element of the Dodd-Frank Act that is intended to mitigate conflicts of interest at SBSEFs and national securities exchanges that trade SBS (SBS exchanges). The final rule also addresses the cross-border application of the Exchange Act's trading venue registration requirements and the trade execution requirement for SBS. In addition, SEC amended an existing rule to exempt, from the Exchange Act definition of "exchange," certain registered clearing agencies, as well as registered SBSEFs that provide a market place only for SBS. The final rule, while affirming that an SBSEF would be a broker under the Exchange Act, exempts a registered SBSEF from certain broker requirements. Further, the final rule allows persons who are aggrieved by certain actions by an SBSEF to apply for review by SEC. Finally, SEC delegated new authority to the Director of the Division of Trading and Markets and to the General Counsel to take actions necessary to carry out the final rule. The final rule is effective **02/13/2024**. See the final rule for mandatory compliance dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-15/pdf/2023-24587.pdf>. *Federal Register*, Vol. 88, No. 240, 12/15/2023, 87156-87328.

FTC Extends Comment Period for Unfair or Deceptive Fee Proposal.

The Federal Trade Commission (FTC) announced an extension of the deadline for filing comments on the proposed rule concerning its trade regulation rule titled, Rule on Unfair or Deceptive Fees. For the proposed rule published in the *Federal Register* on **11/09/2023**, the comment deadline is extended to **02/07/2024**. The proposed rule may be viewed at: [https://www.govinfo.gov/content/pkg/FR-](https://www.govinfo.gov/content/pkg/FR-2024-01-02/pdf/2023-28669.pdf)

[2024-01-02/pdf/2023-28669.pdf](https://www.govinfo.gov/content/pkg/FR-2024-01-02/pdf/2023-28669.pdf). *Federal Register*, Vol. 89, No. 1, 01/02/2024, 38-39.

CDFI Fund Issues Notices of Funding Availability.

- The Community Development Financial Institutions Fund (CDFI Fund) issued a notice of funds availability (NOFA) seeking applications for Financial Assistance (FA) or Technical Assistance (TA) awards under the Community Development Financial Institutions Program (CDFI Program) fiscal year (FY) 2024 Funding Round. Through the CDFI Program, CDFI Fund provides (i) FA awards to Certified Community Development Financial Institutions (CDFIs) to build their financial capacity to lend to eligible markets and/or their target markets, and (ii) TA awards to build certified and emerging CDFIs' organizational capacity to serve eligible markets and/or their target markets. See the NOFA for application details and deadlines. A technical correction was made to the deadlines within Table 12 in the NOFA. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-11/pdf/2023-27138.pdf>. *Federal Register*, Vol. 88, No. 236, 12/11/2023, 85972-85995. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-15/pdf/2023-27597.pdf>. *Federal Register*, Vol. 88, No. 240, 12/15/2023, 87051-87052.
- CDFI Fund issued a notice of funds availability (NOFA) seeking applications for Financial Assistance (FA) or Technical Assistance (TA) awards under the Native American CDFI Assistance (NACA Program) fiscal year (FY) 2024 Funding Round. Through the NACA Program, the CDFI Fund provides (i) FA awards to certified CDFIs serving Native American, Alaska Native, or Native Hawaiian populations or Native American areas

defined as federally-designated reservations, Hawaiian homelands, Alaska Native Villages and U.S. Census Bureau-designated Tribal Statistical Areas (collectively, Native Communities) to build their financial capacity to lend to eligible markets and/or their target markets, and (ii) TA awards to build certified, and emerging CDFIs' organizational capacity to serve eligible markets and/or their target markets, and sponsoring entities' ability to create certified CDFIs that serve Native Communities. See the NOFA for application details and deadlines. A technical correction was made to the deadlines within Table 12 in the NOFA. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-11/pdf/2023-27139.pdf>. *Federal Register*, Vol. 88, No. 236, 12/11/2023, 85995-86015. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-15/pdf/2023-27598.pdf>. *Federal Register*, Vol. 88, No. 240, 12/15/2023, 87050-87051.

VA Seeks Comment on Minimum Property Requirements for VA-Guaranteed and Direct Loans.

The Department of Veterans Affairs (VA) issued an advance notice of proposed rulemaking (ANPR) regarding the minimum property requirements (MPRs) for VA-guaranteed and direct loans. VA will consider information in implementing the Improving Access to the VA Home Loan Benefit Act which requires VA to consider making changes to MPRs in prescribing updated regulatory requirements regarding appraisals. VA seeks comments to better understand areas for improvement in MPRs, including whether VA should consider adopting an approach that aligns with other industry-wide property standards already in existence. Comments are due **02/09/2024**. The ANPR may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-12-11/pdf/2023-27068.pdf>. *Federal Register*, Vol. 88, No. 236, 12/11/2023, 85863-85865.

NCUA Announces Amendments to Methodology for Computing Annual Operating Fees.

The National Credit Union Administration (NCUA) announced it is amending the methodology for computing the annual operating fees it charges to federal credit unions (FCUs). First, for purposes of calculating the annual operating fee, NCUA will increase the current asset exemption threshold from \$1 million to \$2 million. Second, NCUA will adjust the asset exemption threshold annually in future years by the computed rate of aggregate asset growth at FCUs. Third, as part of future reviews of the operating fee schedule methodology, NCUA plans to analyze options to adjust the distribution of operating fee costs. The amended methodology is effective **01/25/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28303.pdf>. *Federal Register*, Vol. 88, No. 246, 12/26/2023, 88975-88978.

NCUA Seeks Comment on Overhead Transfer Rate Methodology.

NCUA seeks comment regarding the methodology used to determine the Overhead Transfer Rate (OTR). NCUA applies the OTR to its operating budget to determine the portion of the budget that will be funded from the National Credit Union Share Insurance Fund. In response to industry recommendations, NCUA has provided more detail, clarity, and transparency regarding the OTR methodology. Comments are due **02/20/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-20/pdf/2023-28000.pdf>. *Federal*

Register, Vol. 88, No. 243, 12/20/2023, 88131-88135.

NCUA Seeks Comment Regarding Stress Test Information Collection.

NCUA seeks comment regarding an information collection titled, Supervisory Stress Test Annual Data Collection. NCUA has determined, to protect the National Credit Union Share Insurance Fund and the credit union system, that the largest federally-insured credit unions (FICUs) should have systems and processes in place to monitor and maintain their capital adequacy. Subpart C of part 702 of NCUA's regulations codifies capital planning and stress testing requirements for FICUs with \$10 billion or more in assets (covered credit unions). Covered credit unions are further delineated by asset tiers as outlined in the notice. To facilitate NCUA's ability to conduct supervisory stress test on covered credit unions, section 702.306(d) requires that covered credit unions must provide NCUA with any relevant qualitative or quantitative information requested by NCUA pertinent to capital plans or stress test. The information collection is used in connection with the required data reporting. Comments are due **01/25/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-12-26/pdf/2023-28302.pdf>. *Federal Register*, Vol. 88, No. 246, 12/26/2023, 88978-88980.

NCUA Seeks Comment on TILA, Liquidity Funding Plans, and Higher-Risk Mortgage Appraisal Information Collections.

NCUA seeks comment regarding three information collections. The first information collection titled, Truth in Lending (TILA), Regulation Z. The collection pertains to the various information collection requirements of the regulation for both open- and closed-end credit. The second information collection is titled, Liquidity and Contingency Funding Plans. The collection is used by federally-insured credit unions required to maintain a contingency funding plan and establish a federal liquidity contingency source. The third information collection in the notice is titled, Higher-Risk Mortgage Appraisals. Section 1471 of the Dodd-Frank Act established TILA section 129H, which contains appraisal requirements applicable to higher-risk mortgages and prohibits a creditor from extending credit in the form of a higher-risk mortgage loan to any consumer without meeting the requirements. Comments are due **03/11/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-09/pdf/2024-00182.pdf>. *Federal Register*, Vol. 89, No. 6, 01/09/2024, 1130-1131.

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>
Commodity Futures Trading Commission (CFTC)	Investment of Customer Funds by Futures Commission Merchants and Derivatives Clearing Organizations.	<i>Federal Register</i> , Vol. 88, No. 221, 11/21/2023, 81236- 81292.	Jan. 17, 2024
CFTC	Protection of Clearing Member Funds Held by Derivatives Clearing Organizations.	<i>Federal Register</i> , Vol. 89, No. 2, 01/03/2024, 286- 307.	Feb. 16, 2024
Federal Deposit Insurance Corporation (FDIC)	Revisions to Regulatory Capital Rule for Large Banking Organizations and Banking Organizations With Significant Trading Activity.	<i>Federal Register</i> , Vol. 88, No. 179, 09/18/2023, 64028- 64343.	Nov. 30, 2023
	Extension of Comment Period.	<i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73770- 73772.	Jan. 16, 2024
FDIC	Revisions to Section 19 to Conform with Fair Hiring in Banking Act.	<i>Federal Register</i> , Vol. 88, No. 218, 11/14/2023, 77906- 77917.	Jan. 16, 2024
FDIC	Long-Term Debt Requirements for Large Bank Holding Companies, Certain Intermediate Holding Companies of Foreign Banking Organizations, and Large Insured Depository Institutions.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64524- 64579.	Nov. 30, 2023
	Extension of Comment Period.	<i>Federal Register</i> , Vol. 88, No. 228, 11/29/2023, 83364- 83365.	Jan. 16, 2024
FDIC	Comment Period Extended for Proposed Guidelines Establishing Standards for	<i>Federal Register</i> , Vol. 88, No. 231, 12/04/2023, 84089.	Feb. 09, 2024

	Corporate Governance and Risk Management for Covered Institutions With Total Consolidated Assets of \$10 Billion or More.		
Federal Reserve Board (FRB)	Revisions to Regulatory Capital Rule for Large Banking Organizations and Banking Organizations With Significant Trading Activity. Extension of Comment Period.	<i>Federal Register</i> , Vol. 88, No. 179, 09/18/2023, 64028-64343. <i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73770-73772.	Nov. 30, 2023 Jan. 16, 2024
* FRB	Long-Term Debt Requirements for Large Bank Holding Companies, Certain Intermediate Holding Companies of Foreign Banking Organizations, and Large Insured Depository Institutions. Extension of Comment Period.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64524-64579. <i>Federal Register</i> , Vol. 88, No. 228, 11/29/2023, 83364-83365.	Nov. 30, 2023 Jan. 16, 2024
FRB	Extension of Comment Period for Amendments to Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies Proposal.	<i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73772.	Jan. 16, 2024
FRB	Revisions to Reduce Debit Card Interchange Fees and Routing.	<i>Federal Register</i> , Vol. 88, No. 218, 11/14/2023, 78100-78132.	Feb. 12, 2024
* Federal Trade Commission (FTC)	Comment Period for Trade Regulation Rule on Unfair or Deceptive Fees Extended.	<i>Federal Register</i> , Vol. 89, No. 1, 01/02/2024, 38-39.	Feb. 07, 2024

Financial Crimes Enforcement Network (FinCEN)	Requiring Financial Institutions and Financial Agencies to Implement Recordkeeping and Reporting of Transactions Involving Convertible Virtual Currency Mixing.	<i>Federal Register</i> , Vol. 88, No. 203, 10/23/2023, 72701-72723.	Jan. 22, 2024
Internal Revenue Service (IRS)	Excise Taxes on Taxable Distributions from Donor Advised Funds.	<i>Federal Register</i> , Vol. 88, No. 218, 11/14/2023, 77922-77941.	Jan. 16, 2024
IRS	Section 30D Excluded Entities.	<i>Federal Register</i> , Vol. 88, No. 231, 12/04/2023, 84098-84116.	Jan. 18, 2024
IRS	Definition of Energy Property and Rules Applicable to the Energy Credit.	<i>Federal Register</i> , Vol. 88, No. 224, 11/22/2023, 82188-82223.	Jan. 22, 2024
IRS	Amendments to Rules Applicable to Cash or Deferred Arrangements Under Section 401(k).	<i>Federal Register</i> , Vol. 88, No. 226, 11/27/2023, 82796-82817.	Jan. 26, 2024
IRS	Income and Currency Gain or Loss with Respect to a Qualified Business Unit. Comment Period Reopened on Proposal Regarding Income and Currency Gain or Loss with Respect to Qualified Business Unit. CORRECTION: Technical Correction to Preamble of Proposed Rule.	<i>Federal Register</i> , Vol. 88, No. 218, 11/14/2023, 78134-78210. <i>Federal Register</i> , Vol. 88, No. 218, 11/14/2023, 77921-77922. <i>Federal Register</i> , Vol. 88, No. 233, 12/06/2023, 84770.	Feb. 12, 2024 Feb. 12, 2024 Issued: Dec. 06, 2023
IRS	Transactions Between Related Persons and Partnerships.	<i>Federal Register</i> , Vol. 88, No. 226, 11/27/2023, 82792-82796.	Feb. 26, 2024

*	IRS	Bad Debt Deductions for Regulated Financial Companies and Members of Regulated Financial Groups.	<i>Federal Register</i> , Vol. 88, No. 248, 12/28/2023, 89636-89644.	Feb. 26, 2024
	Office of the Comptroller of the Currency (OCC)	Revisions to Regulatory Capital Rule for Large Banking Organizations and Banking Organizations With Significant Trading Activity.	<i>Federal Register</i> , Vol. 88, No. 179, 09/18/2023, 64028-64343.	Nov. 30, 2023
		Extension of Comment Period.	<i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73770-73772.	Jan. 16, 2024
	OCC	Long-Term Debt Requirements for Large Bank Holding Companies, Certain Intermediate Holding Companies of Foreign Banking Organizations, and Large Insured Depository Institutions.	<i>Federal Register</i> , Vol. 88, No. 180, 09/19/2023, 64524-64579.	Nov. 30, 2023
		Extension of Comment Period.	<i>Federal Register</i> , Vol. 88, No. 228, 11/29/2023, 83364-83365.	Jan. 16, 2024
	Rural Housing Service (RHS)	Amendments to Streamline and Improve Single Family Housing Direct Programs.	<i>Federal Register</i> , Vol. 88, No. 222, 11/20/2023, 80641-80647.	Jan. 19, 2024
*	Small Business Administration (SBA)	Revised Size Standards Methodology.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85852-85856.	Feb. 09, 2024
*	Veterans Affairs, Dept. of (VA)	ANPR: Minimum Property Requirements for VA-Guaranteed and Direct Loan.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85863-85865.	Feb. 09, 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)	2024 HMDA Regulation C Asset- Size Exemption Threshold.	<i>Federal Register</i> , Vol. 88, No. 244, 12/21/2023, 88221- 88223.	Jan. 01, 2024
CFPB	2024 TILA Regulation Z Asset- Size Exemption Threshold for HMPL Escrow Accounts.	<i>Federal Register</i> , Vol. 88, No. 244, 12/21/2023, 88223- 88227.	Jan. 01, 2024
* Community Development Financial Institutions Fund (CDFI Fund)	NOTICE: Funding Availability Under CDFI Program FY 2024 Funding Round. NOTICE: Correction to Deadlines within Table 12.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85972- 85995. <i>Federal Register</i> , Vol. 88, No. 240, 12/15/2023, 87051- 87052.	Issued: Dec. 11, 2023 Issued: Dec. 15, 2023
* CDFI Fund	NOTICE: Funding Availability Under Native American CDFI Assistance Program FY 2024 Funding Round. NOTICE: Correction to Deadlines within Table 12.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85995- 86015. <i>Federal Register</i> , Vol. 88, No. 240, 12/15/2023, 87050- 87051.	Issued: Dec. 11, 2023 Issued: Dec. 15, 2023
Farm Credit Administration (FCA)	Revisions to Conservators and Receivers Regulations.	<i>Federal Register</i> , Vol. 88, No. 225, 11/24/2023, 82238- 82246.	Thirty days after the publication in the <i>Federal Register</i> during which either one or both Houses of Congress are in session.
* FCA	Cyber Risk Management Regulation.	<i>Federal Register</i> , Vol. 88, No. 236,	Jan. 01, 2025

		12/11/2023, 85825-85833.	
*	FCA	Amendments to Loan Policies and Operations for YBS Programs.	<i>Federal Register</i> , Vol. 88, No. 247, 12/27/2023, 89280-89286. The later of: Feb. 01, 2024 or thirty days after publication in the <i>Federal Register</i> during which either or both Houses of Congress have been in session.
*	Farm Credit System Insurance Corporation (FCSIC)	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 7, 01/10/2024, 1445. Jan. 10, 2024
	Federal Accounting Standards Advisory Board (FASB)	NOTICE: Annual Report for Fiscal Year 2023 and Three-Year Plan.	<i>Federal Register</i> , Vol. 88, No. 222, 11/20/2023, 80720-80721. Comments Due: Jan. 18, 2024
	Federal Crop Insurance Corporation (FCIC)	Early Harvest Insurance Flexibility for Sugar Beets.	<i>Federal Register</i> , Vol. 88, No. 219, 11/15/2023, 78226-78230. Nov. 30, 2023 Comments Due: Jan. 16, 2024
*	Federal Deposit Insurance Corporation (FDIC)	NOTICE: Joint Congressional Report on Differences in Accounting and Capital Standards.	<i>Federal Register</i> , Vol. 88, No. 245, 12/22/2023, 88616-88618. Published: Dec. 22, 2023
*	FDIC	2024 CRA Asset-Size Thresholds for Small Bank and Intermediate Small Bank.	<i>Federal Register</i> , Vol. 88, No. 243, 12/20/2023, 87895-87897. Jan. 01, 2024
	FDIC	NOTICE: Comments Requested on Information Collections: Recordkeeping and Disclosure Requirements in Connection with Regulation B (Equal Credit Opportunity Act), Affiliate Marketing/Consumer Opt-Out Notices, and Covered Financial Company Asset Purchaser Eligibility Certification.	<i>Federal Register</i> , Vol. 88, No. 219, 11/15/2023, 78359-78361. Comments Due: Jan. 16, 2024

*	FDIC	NOTICE: Comments Requested on Information Collections: Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002), and Report of Assets and Liabilities of a Non-U.S. Branch that is Managed or Controlled by a U.S. Branch or Agency of a Foreign Bank (FFIEC 002S).	<i>Federal Register</i> , Vol. 88, No. 247, 12/27/2023, 89489-89495. Comments Due: Feb. 26, 2024
	FDIC	Special Assessment Pursuant to Systemic Risk Determination.	<i>Federal Register</i> , Vol. 88, No. 228, 11/29/2023, 83329-83349. Apr. 01, 2024
*	FDIC	Amendments to Uniform Rules of Practice and Procedure.	<i>Federal Register</i> , Vol. 88, No. 248, 12/28/2023, 89820-89973. Apr. 01, 2024
*	Federal Emergency Management Agency (FEMA)	NOTICE: Comments Requested on Information Collection: Generic Clearance for Hazard Mitigation Assistance Programs.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85898-85899. Comments Due: Feb. 09, 2024
	Federal Housing Finance Agency (FHFA)	Amendments to Enterprise Regulatory Capital Framework-Commingled Securities, Multifamily Government Subsidy, Derivatives, and Other Enhancements.	<i>Federal Register</i> , Vol. 88, No. 229, 11/30/2023, 83467-83492. Apr. 01, 2024
	Federal Reserve Board (FRB)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 143, 07/19/2023, 48682-48683. Issued: Jul. 27, 2023 Comments may be submitted any time during next 6 months.
*	FRB	NOTICE: 2023 Aggregate Global Indicator Amounts.	<i>Federal Register</i> , Vol. 88, No. 241, 12/18/2023, 87426-87427. Dec. 18, 2023

*	FRB	NOTICE: Joint Congressional Report on Differences in Accounting and Capital Standards.	<i>Federal Register</i> , Vol. 88, No. 245, 12/22/2023, 88616-88618.	Published: Dec. 22, 2023
*	FRB	NOTICE: Final Approval of Information Collection: Reporting and Recordkeeping Requirements Associated with Regulation Y, Capital Plans.	<i>Federal Register</i> , Vol. 88, No. 246, 12/26/2023, 88919-88920.	Issued: Dec. 26, 2023
*	FRB	NOTICE: Final Approval of Information Collection: Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation VV.	<i>Federal Register</i> , Vol. 88, No. 246, 12/26/2023, 88920.	Issued: Dec. 26, 2023
*	FRB	NOTICE: Final Approval of Information Collection: Reporting Requirements Associated with Section 208.22 of Regulation H, Notifications Related to Community Development and Public Welfare Investments by State Member Banks.	<i>Federal Register</i> , Vol. 88, No. 246, 12/26/2023, 88921-88922.	Issued: Dec. 26, 2023
*	FRB	NOTICE: Final Approval of Information Collection: Application for Exemption from Prohibited Service at Savings and Loan Holding Companies.	<i>Federal Register</i> , Vol. 88, No. 246, 12/26/2023, 88923.	Issued: Dec. 26, 2023
*	FRB	2024 CRA Asset-Size Thresholds for Small Bank and Intermediate Small Bank.	<i>Federal Register</i> , Vol. 88, No. 243, 12/20/2023, 87895-87897.	Jan. 01, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Recordkeeping and Disclosure Requirements and Provisions Associated with Real Estate Appraisal Standards.	<i>Federal Register</i> , Vol. 88, No. 246, 12/26/2023, 88920-88921.	Comments Due: Feb. 26, 2024
*	FRB	NOTICE: Comments Requested on Information Collections:	<i>Federal Register</i> , Vol. 88, No. 247,	Comments Due: Feb. 26, 2024

	Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002), and Report of Assets and Liabilities of a Non-U.S. Branch that is Managed or Controlled by a U.S. Branch or Agency of a Foreign Bank (FFIEC 002S).	12/27/2023, 89489-89495.	
FRB	Amendments to Uniform Rules of Practice and Procedure.	<i>Federal Register</i> , Vol. 88, No. 248, 12/28/2023, 89820-89973.	Apr. 01, 2024
Federal Trade Commission (FTC)	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 7, 01/10/2024, 1445-1447.	Jan. 10, 2024
FTC	Amended Standards for Safeguarding Customer Information.	<i>Federal Register</i> , Vol. 88, No. 217, 11/13/2023, 77499-77509.	May 13, 2024
Financial Crimes Enforcement Network (FinCEN)	NOTICE: Solicitation of Bank Secrecy Act Advisory Group.	<i>Federal Register</i> , Vol. 88, No. 240, 12/15/2023, 87053-87054.	Nomination Due: Jan. 16, 2024
FinCEN	Access to and Safeguards for Beneficial Ownership Information.	<i>Federal Register</i> , Vol. 88, No. 245, 12/22/2023, 88732-88813.	Feb. 20, 2024
Financial Stability Oversight Council (FSOC)	NOTICE: Guidance on Nonbank Financial Company Determinations.	<i>Federal Register</i> , Vol. 88, No. 221, 11/17/2023, 80110-80131.	Jan. 16, 2024
Housing and Urban Development, Dept. of (HUD)	Section 202 Direct Loan Technical Amendments.	<i>Federal Register</i> , Vol. 88, No. 211, 11/02/2023, 75230-75234.	Jan. 01, 2024
HUD	NOTICE: Comments Requested on Information Collection: Electronic Closing and Continued	<i>Federal Register</i> , Vol. 88, No. 236,	Comments Due: Feb. 09, 2024

	First Lien Priority Certificates for FHA-Insured Commercial Mortgage Transactions.	12/11/2023, 85904-85905.	
	Internal Revenue Service (IRS)	NOTICE: Comments Requested on Information Collection: New Technologies in Retirement Plans.	<i>Federal Register</i> , Vol. 88, No. 230, 12/01/2023, 84035-84036. Comments Due: Jan. 30, 2024
*	National Credit Union Administration (NCUA)	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 7, 01/10/2024, 1441-1444. Jan. 10, 2024
*	NCUA	NOTICE: Comments Requested on Information Collection: Supervisory Stress Test Annual Data Collection.	<i>Federal Register</i> , Vol. 88, No. 246, 12/26/2023, 88978-88980. Comments Due: Jan. 25, 2024
*	NCUA	NOTICE: Amended Operating Fee Schedule Methodology.	<i>Federal Register</i> , Vol. 88, No. 246, 12/26/2023, 88975-88978. Jan. 25, 2024
*	NCUA	NOTICE: Comments Requested on Overhead Transfer Rate Methodology.	<i>Federal Register</i> , Vol. 88, No. 243, 12/20/2023, 88131-88135. Comments Due: Feb. 20, 2024
*	NCUA	NOTICE: Comments Requested on Information Collections: Truth in Lending (TILA), Regulation Z; Liquidity and Contingency Funding Plans; and Higher-Risk Mortgage Appraisals.	<i>Federal Register</i> , Vol. 89, No. 6, 01/09/2024, 1130-1131. Comments Due: Mar. 11, 2024
*	NCUA	Amendments to Uniform Rules of Practice and Procedure.	<i>Federal Register</i> , Vol. 88, No. 248, 12/28/2023, 89820-89973. Apr. 01, 2024
	National Labor Relations Board (NLRB)	Standard for Determining Joint Employer Status. Delay of Effective Date.	<i>Federal Register</i> , Vol. 88, No. 207, 10/27/2023, 73946-74018. <i>Federal Register</i> , Vol. 88, No. 207, Dec. 26, 2023 Feb. 26, 2024

		11/22/2023, 81344-81345.	
*	Office of the Comptroller of the Currency (OCC)	NOTICE: Joint Congressional Report on Differences in Accounting and Capital Standards.	<i>Federal Register</i> , Vol. 88, No. 245, 12/22/2023, 88616-88618. Published: Dec. 22, 2023
*	OCC	BULLETIN: 2024 CRA Asset-Size Thresholds for Small Bank or Savings Associations and Intermediate Small Bank or Savings Associations.	https://www.occ.gov/news-issuances/bulletins/2023/bulletin-2023-40.html Jan. 01, 2024
*	OCC	NOTICE: Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 5, 01/08/2024, 872-874. Issued: Jan. 08, 2024
	OCC	NOTICE: Comments Requested on Information Collection: Capital Adequacy Standards.	<i>Federal Register</i> , Vol. 88, No. 223, 11/21/2023, 81176-81180. Comments Due: Jan. 22, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: OCC Guidelines Establishing Heightened Standards for Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches.	<i>Federal Register</i> , Vol. 88, No. 238, 12/13/2023, 86445-86447. Comments Due: Feb. 12, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Fair Housing Home Loan Data System Regulation.	<i>Federal Register</i> , Vol. 88, No. 240, 12/15/2023, 87052-87053. Comments Due: Feb. 13, 2024
*	OCC	NOTICE: Comments Requested on Information Collections: Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002), and Report of Assets and Liabilities of a Non-U.S. Branch that is Managed or Controlled by a U.S.	<i>Federal Register</i> , Vol. 88, No. 247, 12/27/2023, 89489-89495. Comments Due: Feb. 26, 2024

	Branch or Agency of a Foreign Bank (FFIEC 002S).		
*	OCC	NOTICE: Comments Requested on Information Collection: Qualitative Research on Consumer Trust in Banking and Bank Supervision.	<i>Federal Register</i> , Vol. 89, No. 5, 01/08/2024, 984-986. Comments Due: Mar. 08, 2024
*	OCC	Amendments to Uniform Rules of Practice and Procedure.	<i>Federal Register</i> , Vol. 88, No. 248, 12/28/2023, 89820-89973. Apr. 01, 2024
	Rural Business-Cooperative Service (RBC)	NOTICE: Comments Requested on Information Collection: Rural Economic Development Loan and Grant Program.	<i>Federal Register</i> , Vol. 88, No. 204, 10/24/2023, 72992-72993. Comments Due: Jan. 26, 2024
	Rural Utilities Service (RUS)	NOTICE: Comments Requested on Information Collection: OneRD Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 88, No. 225, 11/24/2023, 82823-82824. Comments Due: Jan. 26, 2024
	Securities and Exchange Commission (SEC)	Modernization of Beneficial Ownership Reporting.	<i>Federal Register</i> , Vol. 88, No. 214, 11/07/2023, 76896-76984. Feb. 05, 2024
	SEC	Clearing Agency Governance and Conflicts of Interest.	<i>Federal Register</i> , Vol. 88, No. 232, 12/05/2023, 84454-84511. Feb. 05, 2024
	SEC	Prohibition Against Conflicts of Interest in Certain Securitizations.	<i>Federal Register</i> , Vol. 88, No. 234, 12/07/2023, 85396-85466. Feb. 05, 2024
*	SEC	Security-Base Swap Execution and Registration and Regulation of Security-Based Swap Execution Facilities.	<i>Federal Register</i> , Vol. 88, No. 240, 12/15/2023, 87156-87328. Feb. 13, 2024
	SEC	Amendments to Form PF.	<i>Federal Register</i> , Vol. 88, No. 112, Jun. 11, 2024

		06/12/2023, 38146-38278.	Amendments to Form PF sections 5 and 6 effective: Dec. 11, 2023
*	Small Business Administration (SBA)	NOTICE: Optional Peg Rate for January-March Quarter of FY 2024.	<i>Federal Register</i> , Vol. 89, No. 1, 01/02/2204, 120. Issued: Jan. 02, 2024
*	Treasury, Dept. of	NOTICE: Comments Request for the Development of a National Strategy for Financial Inclusion.	<i>Federal Register</i> , Vol. 88, No. 245, 12/22/2023, 88702-88705. Comments Due: Feb. 20, 2024
*	Veterans Affairs, Dept. of (VA)	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 7, 01/10/2024, 1458-1460. Jan. 10, 2024

* Denotes new item in the chart