



February 2024 Regulatory Report

Agencies Publish Final CRA Rule and Trade Associations Sue Claiming Agencies Exceeded Statutory Authority.

- 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) adopted final amendments to their regulations that implement the Community Reinvestment Act (CRA) to update how CRA activities qualify for consideration, where CRA activities are considered, and how CRA activities are evaluated. The final rule is effective **04/01/2024**, except for amendment nos. 29, 52, and 75, which are effective **04/01/2024**, through **01/01/2031**. Amendment nos. 7, 11, 18, 20, 25, 35, 39, 43, 45, 49, 58, 62, 66, 68, and 72, are delayed indefinitely. The agencies will publish a document in the *Federal Register* announcing an effective date for the delayed amendments. Sections II.12 through II.15, II.17 through II.30, and II.42(a); the data collection and maintenance requirements in II.42(c) through (f); and appendices A through F of the common rule text as adopted by the agencies are applicable **01/01/2026**. Section II.42(b) and (g) through (i) and the reporting requirements in II.42(c) through (f) of the common rule text as adopted by the agencies are applicable **01/01/2027**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-01/pdf/2023-25797.pdf>. *Federal Register*, Vol. 89, No. 22, 02/01/2024, 6574-7222.

- The American Bankers Association, U.S. Chamber of Commerce, Independent Community Bankers of America, Texas Bankers Association, Independent Bankers Association of Texas, Amarillo Chamber of Commerce, and Longview Chamber of Commerce filed a lawsuit in the Northern District of Texas against the Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) for exceeding their statutory authority and acting arbitrarily and capriciously with their recent amendments to the Community Reinvestment Act (CRA) Rules. The announcement may be viewed at: <https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit>.

Agencies Adjust CMPs for Inflation.

- The Bureau of Consumer Financial Protection (CFPB) issued a final rule to adjust for inflation the maximum amount of each civil penalty within CFPB's jurisdiction. The adjustments are required by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Debt Collection Improvement Act, and further amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The inflation adjustments mandated by the Inflation Adjustment Act serve to maintain the deterrent effect of civil penalties and to promote compliance with the law. See the final rule for the specific adjustments. The final rule is effective **01/15/2024**. The final rule may be viewed

at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-11/pdf/2024-00456.pdf>.

Federal Register, Vol. 89, No. 8,
01/11/2024, 1787-1789.

- The Board of Governors of the Federal Reserve System (FRB) issued a final rule to amend its rules of practice and procedure to adjust the amount of each civil money penalty (CMP) provided by law within its jurisdiction to account for inflation as required by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. See the final rule for the specific adjustments. The final rule is effective **01/12/2024**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-01-12/pdf/2024-00650.pdf>.
Federal Register, Vol. 89, No. 9,
01/12/2024, 2114-2116.
- The Federal Deposit Insurance Corporation (FDIC) announced changes to the maximum amount of each civil money penalty (CMP) within its jurisdiction to administer to account for inflation under the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. Under the Adjustment Act, as amended, federal agencies must make annual adjustments to the maximum amount of each CMP it administers. The Office of Management and Budget (OMB) is required to issue guidance to federal agencies no later than December 15 of each year providing an inflation-adjustment multiplier (*i.e.*, the inflation-adjustment factor agencies must use) applicable to CMPs assessed in the following year. Agencies are required to publish their CMPs, adjusted under the multiplier provided by the OMB, by January 15 of the applicable year. See the notice for the specific adjustments. The adjusted maximum amounts of CMPs in

the notice are applicable to penalties assessed after **01/15/2024**, for conduct occurring on or after **11/02/2015**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-11/pdf/2024-00409.pdf>.

Federal Register, Vol. 89, No. 8,
01/11/2024, 1917-1919.

- The Financial Crimes Enforcement Network (FinCEN) published a final rule to reflect inflation adjustments to its civil monetary penalties (CMPs) as mandated by the Federal Civil Penalties Inflation Adjustment Act, as amended. The final rule adjusts certain maximum CMPs within the jurisdiction of FinCEN to the amounts required by that Act. See the final rule for the specific adjustments. The final rule is effective **01/25/2024**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-01-25/pdf/2024-01420.pdf>.
Federal Register, Vol. 89, No. 17,
01/25/2024, 4820-4821.
- The Department of Treasury (Treasury) published a final rule to adjust its civil monetary penalties (CMPs) for inflation as mandated by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. See the final rule for the specific adjustments. The final rule is effective **01/25/2024**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-01-25/pdf/2024-01409.pdf>.
Federal Register, Vol. 89, No. 17,
01/25/2024, 4818-4920.
- The Federal Housing Finance Agency (FHFA) adopted a final rule to amend its Rules of Practice and Procedure and other FHFA regulations to adjust each civil money penalty (CMP) within its jurisdiction to account for inflation, pursuant to the Federal Civil Penalties

Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. See the final rule for the specific adjustments. The final rule is effective **01/18/2024**, and applicable beginning **01/15/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-18/pdf/2024-00874.pdf>. *Federal Register*, Vol. 89, No. 12, 01/18/2024, 3331-3333.

- The Farm Credit Administration (FCA) issued a final rule to implement inflation adjustments to civil money penalties (CMPs) that FCA may impose or enforce pursuant to the Farm Credit Act, as amended, and pursuant to the Flood Disaster Protection Act, as amended by the National Flood Insurance Reform Act, and further amended by the Biggert-Waters Flood Insurance Reform Act. See the final rule for the specific adjustments. The final rule is effective **01/15/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-12/pdf/2024-00595.pdf>. *Federal Register*, Vol. 89, No. 9, 01/12/2024, 2116-2118.
- The Commodity Futures Trading Commission (CFTC) has amended its rule that governs the maximum amount of civil monetary penalties (CMPs) imposed under the Commodity Exchange Act (CEA), to adjust for inflation. The final rule sets forth the maximum, inflation-adjusted dollar amount for CMPs assessable for violations of CEA and CFTC rules, regulations, and orders thereunder. The final rule, as amended, implements the Federal Civil Penalties Inflation Adjustment Act, as amended. See the final rule for the specific adjustments. The final rule is effective **01/24/2024**, and is applicable to penalties assessed after **01/15/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-24/pdf/2024-01341.pdf>.

Federal Register, Vol. 89, No. 16, 01/24/2024, 4542-4545.

- The Securities and Exchange Commission (SEC) published a notice pursuant to the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The Act requires all agencies to annually adjust for inflation the civil monetary penalties (CMPs) that can be imposed under the statutes administered by an agency and publish the adjusted amounts in the *Federal Register*. The notice sets forth the annual inflation adjustment of the maximum amount of CMPs administered by SEC under the Securities Act, Securities Exchange Act, Investment Company Act, Investment Advisers Act, and certain penalties under the Sarbanes-Oxley Act. See the notice for the specific adjustments. The amounts are effective beginning **01/15/2024**, and will apply to all penalties imposed after that date for violations of the aforementioned statutes that occurred after **11/02/2015**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-11/pdf/2024-00378.pdf>. *Federal Register*, Vol. 89, No. 8, 01/11/2024, 1970-1972.
- The Federal Communications Commission (FCC) issued a final rule to adjust civil monetary penalties (CMPs) to reflect inflation. The Federal Civil Penalties Inflation Adjustment Act Improvements Act requires FCC to amend its forfeiture penalty rules to reflect annual adjustments for inflation in order to improve their effectiveness and maintain their deterrent effect. See the final rule for the specific adjustments. The final rule is effective **01/12/2024**. The CMPs are applicable beginning **01/15/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-12/pdf/2024-00378.pdf>.

[R-2024-01-12/pdf/2024-00624.pdf](https://www.govinfo.gov/content/pkg/FR-2024-01-12/pdf/2024-00624.pdf).

Federal Register, Vol. 89, No. 9,
01/12/2024, 2148-2151.

- The Department of Labor (DOL) published a final rule to adjust for inflation the civil monetary penalties (CMPs) assessed or enforced by DOL, pursuant to the Federal Civil Penalties Inflation Adjustment Act as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. See the final rule for the specific adjustments. The final rule is effective **01/15/2024**. As provided by the Inflation Adjustment Act, the increased penalty levels apply to any penalties assessed after **01/15/2024**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-01-11/pdf/2024-00253.pdf>.
Federal Register, Vol. 89, No. 8,
01/11/2024, 1810-1822.

Agencies Publish Semiannual Regulatory Agendas.

- The Bureau of Consumer Financial Protection (CFPB) published its agenda as part of the Fall 2023 Unified Agenda of Federal Regulatory and Deregulatory Actions. CFPB reasonably anticipates having the regulatory matters identified in the agenda under consideration during the period from November 2023 to October 2024. The next agenda will be published in Spring 2024 and will update the agenda through Spring 2025. Publication of the agenda is in accordance with the Regulatory Flexibility Act. The information in the agenda is current as of **08/17/2023**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-02-09/pdf/2024-00462.pdf>.
Federal Register, Vol. 89, No. 28,
02/09/2024, 9666-9667.
- The Board of Governors of the Federal Reserve System (FRB) issued its agenda

under the Regulatory Flexibility Act and its Statement of Policy Regarding Expanded Rulemaking Procedures. FRB anticipates having under consideration regulatory matters as indicated in the agenda during the period November 2023 through April 2024. The next agenda will be published in spring 2024. Comments may be submitted any time during the next 6 months. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-02-09/pdf/2024-00481.pdf>.
Federal Register, Vol. 89, No. 28,
02/09/2024, 9718-9719.

- The Department of the Treasury (Treasury) issued its semiannual regulatory agenda. Notice of the agenda is given pursuant to the requirements of the Regulatory Flexibility Act and Executive Order 12866, which require the publication by Treasury of a semiannual agenda of regulations. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-02-09/pdf/2024-00445.pdf>.
Federal Register, Vol. 89, No. 28,
02/09/2024, 9626-9630.
- The Small Business Administration (SBA) issued its semiannual regulatory agenda which is a summary of current and projected rulemakings and completed actions of SBA. SBA seeks comments regarding any aspect of the agenda. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-02-09/pdf/2024-00460.pdf>.
Federal Register, Vol. 89, No. 28,
02/09/2024, 9648-9650.
- The Federal Communications Commission (FCC) published its semiannual regulatory report. In the Spring and Fall of each year, FCC publishes in the *Federal Register* a list in the Unified Agenda of the major items and other significant regulatory proceedings under development or review

that pertain to the Regulatory Flexibility Act. The agenda also provides the Code of Federal Regulations citations and legal authorities that govern the proceedings. The complete agenda will be published on the internet in a searchable format at: www.reginfo.gov. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-09/pdf/2024-00466.pdf>. *Federal Register*, Vol. 89, No. 28, 02/09/2024, 9674-9716.

- The Securities and Exchange Commission (SEC) published the Chair's agenda of rulemaking actions pursuant to the Regulatory Flexibility Act (RFA). The items listed in the agenda reflect only the priorities of the Chair, and do not necessarily reflect the views and priorities of any individual Commissioner. Information in the agenda was accurate on **08/22/2023**. To the extent possible, rulemaking actions by SEC since that date have been reflected in the agenda. SEC seeks comment on the agenda and on the individual agenda entries. SEC printed in the *Federal Register* items for which an RFA analysis is required. SEC's complete RFA agenda will be available online at: www.reginfo.gov. Comments are due **03/11/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-09/pdf/2024-00469.pdf>. *Federal Register*, Vol. 89, No. 28, 02/09/2024, 9728-9735.
- The Department of Labor (DOL) published its semiannual regulatory report. The internet has become the means for disseminating the entirety of DOL's semiannual regulatory agenda. However, the Regulatory Flexibility Act requires publication of a regulatory flexibility agenda in the *Federal Register*. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-09/pdf/2024-00455.pdf>.

Federal Register, Vol. 89, No. 28, 02/09/2024, 9606.

Agencies Seek Comment on Revised Call Report Forms.

- The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) seeks comment regarding proposed revisions to the FFIEC 030 report that would incorporate new line items from the FR 2502q, Quarterly Report of Assets and Liabilities of Large Foreign Offices of U.S. Banks. The FFIEC 030 form is the Foreign Branch Report of Condition. The revisions are proposed to take effect as of the **06/30/2024**, report date. There are currently no proposed revisions to the FFIEC 030S, Abbreviated Foreign Branch Report of Condition. Comments are due **03/19/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-19/pdf/2024-00970.pdf>. *Federal Register*, Vol. 89, No. 13, 01/19/2024, 3708-3711.
- 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) seeks comment regarding proposed revisions to the Consolidated Reports of Condition and Income (Call Report) (FFIEC 031, FFIEC 041, and FFIEC 051), the Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework Form (FFIEC 101), and the Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule Form (FFIEC 102). The agencies seek comment on proposed revisions to the collections related to the agencies' regulatory capital rule proposal

that was published on **09/18/2023**. The reporting revisions are proposed to be effective as of the **09/30/2025**, report date. Comments are due **03/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-26/pdf/2024-01532.pdf>. *Federal Register*, Vol. 89, No. 18, 01/26/2024, 5297-5305.

Agencies Seek Comment on Regulatory Review of Identified Regulations.

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 regulations the agencies are reviewing pursuant to the Economic Growth and Regulatory Paperwork Reduction Act to identify outdated or otherwise unnecessary regulatory requirements on insured depository institutions and their holding companies. The agencies divided the regulations into twelve categories as outlined in a chart included in notice. Over the next two years, the agencies will publish four *Federal Register* documents requesting comment on multiple categories. The first *Federal Register* document requests comment on regulations concerning the following three categories: Applications and Reporting, Powers and Activities, and International Operations. Comments are due **05/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-06/pdf/2024-02016.pdf>. *Federal Register*, Vol. 89, No. 25, 02/06/2024, 8084-8109.

CFPB Publishes Advisory Opinions in *Federal Register*.

- The Bureau of Consumer Financial Protection (CFPB) published an advisory opinion to address certain obligations that consumer reporting agencies (CRAs) have under section 609(a) of the Fair Credit

Reporting Act (FCRA). The advisory opinion underscores that, to trigger a CRA's file disclosure requirement under FCRA section 609(a), a consumer does not need to use specific language, such as "complete file" or "file." The advisory opinion also highlights the requirements regarding the information that must be disclosed to a consumer under FCRA section 609(a). In addition, the advisory opinion affirms that CRAs must disclose to a consumer both the original source and any intermediary or vendor source (or sources) that provide the item of information to the CRA under FCRA section 609(a). The advisory opinion is effective **01/23/2024**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-23/pdf/2024-00786.pdf>. *Federal Register*, Vol. 89, No. 15, 01/23/2024, 4167-4171.

- CFPB published an advisory opinion to affirm that, when preparing consumer reports, a consumer reporting agency that reports public record information is not using reasonable procedures to assure maximum possible accuracy under section 607(b) of the Fair Credit Reporting Act (FCRA) if it does not have certain procedures in place. For example, it must have procedures that prevent reporting of information that is duplicative or that has been expunged, sealed, or otherwise legally restricted from public access. The advisory opinion also highlights certain aspects of the reporting period for adverse items under FCRA section 605(a)(5). The advisory opinion is effective **01/23/2024**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-23/pdf/2024-00788.pdf>. *Federal Register*, Vol. 89, No. 15, 01/23/2024, 4171-4176.

CFPB Issues Proposed Rule to Prohibit Fees for Instantaneously Declined Transactions.

CFPB issued a proposed rule to prohibit covered financial institutions from charging fees, such as nonsufficient funds fees, when consumers initiate payment transactions that are instantaneously declined. Charging such fees would constitute an abusive practice under the Consumer Financial Protection Act's prohibition on unfair, deceptive, or abusive acts or practices. Comments are due **03/25/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-31/pdf/2024-01688.pdf>. *Federal Register*, Vol. 89, No. 21, 01/31/2024, 6031-6051.

CFPB Seeks Comment on Auto Finance Data Project Collection.

CFPB seeks comment regarding an information collection titled, Auto Finance Data Project. The Dodd-Frank Act charges CFPB with monitoring for risks to consumers in the offering or provision of consumer financial products or services, including developments in markets for such products or services. CFPB has previously researched and documented significant gaps in available auto finance data which culminated in the initial Auto Finance Data Pilot project launched in February 2023. The data collected as part of the Auto Finance Data Pilot project both confirmed the benefit of additional data collection and to inform the way CFPB would propose to collect data in the future. CFPB proposes to collect data in two separate processes, as explained in the notice. Comments are due **03/25/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-23/pdf/2024-01230.pdf>. *Federal Register*, Vol. 89, No. 15, 01/23/2024, 4281-4282.

FFIEC Seeks Comment on Reporting Information for AMC Registry.

The Federal Financial Institutions Examination Council (FFIEC) seeks comment regarding an information collection titled, Reporting Information for the AMC Registry. The Dodd-Frank Act requires the Appraisal Subcommittee of FFIEC (ASC) to maintain the National Registry of Appraisal Management Companies (AMC Registry) of those AMCs that are either: (1) registered with and subject to supervision by a State that has elected to register and supervise AMCs; or (2) are Federally-regulated AMCs. In order for a State to enter an AMC on the AMC Registry, certain information need be collected as listed in the notice. Comments are due **04/05/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-05/pdf/2024-02184.pdf>. *Federal Register*, Vol. 89, No. 24, 02/05/2024, 7707-7708.

FRB Announces Final Approval of Information Collections.

- The Board of Governors of the Federal Reserve System (FRB) announced final approval of an information collection titled, Recordkeeping Requirements Associated with Regulation H (Real Estate Lending Standards Regulation for State Member Banks). The information collection includes a recordkeeping requirement associated with Regulation H, which implements section 304 of the Federal Deposit Insurance Corporation Improvement Act. The information collection also includes voluntary recordkeeping provisions in the Interagency Guidelines for Real Estate Lending Policies. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01644.pdf>. *Federal Register*, Vol. 89, No. 19, 01/29/2024, 5540.

- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with Regulation R. Regulation R, Exceptions for Banks from the Definition of Broker in the Securities Exchange Act, implements certain exceptions for banks from the definition of broker under section 3(a)(4) of the Securities Exchange Act. Sections 701, 723, and 741 of Regulation R contain recordkeeping provisions for banks that utilize the exceptions in the Exchange Act and customer and counterparty disclosure requirements. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01643.pdf>.
Federal Register, Vol. 89, No. 19, 01/29/2024, 5543.
- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with Regulation H (Securities Transactions by State Member Banks). Section 15C of the Securities Exchange Act establishes federal regulation of brokers and dealers of government securities, including banks and other financial institutions, and directs those brokers and dealers to keep certain records. Regulation H requires that non-exempt SMBs effecting securities transactions for customers establish and maintain a system of records of the transactions, furnish confirmations of transactions to customers that disclose certain information, and establish written policies and procedures relating to securities trading. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01630.pdf>.
Federal Register, Vol. 89, No. 19, 01/29/2024, 5543-5544.

FRB Extends Comment Period for Debit Card Interchange Fees and Routing Proposal.

On **11/14/2023**, FRB published in the *Federal Register* a proposal that would update all three components of Regulation II's interchange fee cap based on the latest data reported to FRB by large debit card issuers, update the interchange fee cap every other year going forward by directly linking the interchange fee cap to data from FRB's biennial survey of large debit card issuers, and implement a set of technical revisions to the regulation. The proposal provided for a comment period ending on **02/12/2024**. FRB has extended the comment period for 90 days, until **05/12/2024**. Further, additional data concerning the proposed new methodology for determining the base component of the interchange fee cap are being made available on FRB's website. Comments are due **05/12/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01612.pdf>. *Federal Register*, Vol. 89, No. 19, 01/29/2024, 5438.

FRB Seeks Comment on Information Collections.

- FRB seeks comment regarding an information collection titled, Government Securities Dealers Reports. The Federal Reserve Bank of New York collects data from primary dealers in the U.S. government securities market. A new type of repo financing called "sponsored general collateral repo" has gained significant popularity among clients of primary dealers. Such type of financing is not separately listed in the current information collection. FRB proposes to revise the collection for each asset category to separately capture sponsored general collateral Triparty Repo financing by maturity tenors. Comments are due **03/29/2024**. The notice may be viewed

at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01631.pdf>.

Federal Register, Vol. 89, No. 19, 01/29/2024, 5539-5540.

- FRB seeks comment regarding three information collections. The first, Interagency Notice of Change in Control, is used in connection with the acquisition or, in certain circumstances, the retention of control of a state member bank (SMB), savings and loan holding company (SLHC), or bank holding company (BHC) by an individual, a group of individuals, a company, or a group of companies that would not be BHCs or SLHCs after consummation of the proposed transaction. The second information collection in the notice is titled, Interagency Notice of Change in Director or Senior Executive Officer. The collection is used to notify the appropriate Reserve Bank of a proposed change to an institution's board of directors or senior executive officers. The third collection is titled, Interagency Biographical and Financial Report, which is used by certain shareholders, directors, and executive officers in connection with the Notice of Change in Director or Senior Executive Officer mentioned above. Comments are due **03/29/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01645.pdf>.
Federal Register, Vol. 89, No. 19, 01/29/2024, 5540-5542.
- FRB seeks comment regarding an information collection titled, Interagency Bank Merger Act Application. FRB, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency each use the application to collect information on depository institution merger proposals that require prior approval under the Bank Merger Act. FRB collects

the information to meet its statutory obligations with respect to each merger proposal in which the acquiring, assuming, or resulting bank would be a state member bank. Comments are due **03/29/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01647.pdf>.

Federal Register, Vol. 89, No. 19, 01/29/2024, 5542-5543.

FDIC Amends Official Signs and Advertising Requirements.

The Federal Deposit Insurance Corporation (FDIC) issued a final rule which amends the regulations governing use of the official FDIC sign and insured depository institutions' (IDIs) advertising statements to reflect how depositors conduct business with IDIs, including through digital and mobile channels. The final rule also clarifies FDIC's regulations regarding misrepresentations of deposit insurance coverage by addressing specific scenarios where consumers may be misled as to whether they are conducting business with an IDI and whether funds are protected by federal deposit insurance. The final rule is effective **04/01/2024**. Compliance is required by **01/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-18/pdf/2023-28629.pdf>. *Federal Register*, Vol. 89, No. 12, 01/18/2024, 3504-3532.

FDIC Announces Termination of Receiverships.

FDIC, as Receiver, for the insured depository institutions listed in the notice, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and

appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-07/pdf/2024-02456.pdf>. *Federal Register*, Vol. 89, No. 26, 02/07/2024, 8427-8428.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding three information collections. The first collection titled, Interagency Biographical and Financial Report, is used in connection with an application for a merger, consolidation, or other combining transaction between nonaffiliated parties as well as to affect a corporate reorganization between affiliated parties. The second information collection is titled, Foreign Banks. The collection is used in connection with applications involving a branch of a foreign bank. The third information collection is titled, Liquidity Coverage Ratio: Liquidity Risk Measurement, Standards, and Monitoring (LCR). The information collection is designed to promote the short-term resilience of the liquidity risk profile of large and internationally active banking organizations, thereby improving the banking sector's ability to absorb shocks arising from financial and economic stress, and to further improve the measurement and management of liquidity risk. Comments are due **03/18/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-17/pdf/2024-00706.pdf>.

Federal Register, Vol. 89, No. 11, 01/17/2024, 2949-2951.

- FDIC seeks comment on three information collections. The first information collection is titled, Recordkeeping and Disclosure Requirements in Connection with Regulation B, Equal Credit Opportunity Act (ECOA). The information collection is being revised to include ten new information collection requirements created by subpart B, sections 1002.101-1002.114, regarding Section 1071 Small Business Lending Under ECOA. The second collection is titled, Affiliate Marketing, Consumer Opt-out Notices. Section 214 of the FACT Act requires financial institutions that wish to share information about consumers with their affiliates, to inform such consumers that they have the opportunity to opt out of such marketing solicitations. The disclosure notices and consumer responses thereto comprise the elements of the information collection. The third information collection is titled, Covered Financial Company Asset Purchaser Eligibility Certification. The information collection is a self-certification by a prospective purchaser that it does not fall into any of the categories of individuals or entities that are prohibited by statute or regulation from purchasing assets of a covered financial company. Comments are due **02/21/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-22/pdf/2024-01092.pdf>. *Federal Register*, Vol. 89, No. 14, 01/22/2024, 3923-3925.
- FDIC seeks comment regarding an information collection titled, Application for Waiver of Prohibition on Acceptance on Brokered Deposits. Section 29 of the Federal Deposit Insurance Act prohibits

undercapitalized insured depository institutions from accepting, renewing, or rolling over any brokered deposits. Adequately capitalized institutions may do so with a waiver from FDIC, while well-capitalized institutions may accept, renew, or roll over brokered deposits without restriction. The information collection captures the burden associated with preparing and filing an application for a waiver of the prohibition on the acceptance of brokered deposits. Comments are due **04/08/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-07/pdf/2024-02453.pdf>. *Federal Register*, Vol. 89, No. 26, 02/07/24, 8428-8429.

OCC Seeks Comment on Examination Survey.

The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Examination Survey. OCC provides each national bank, federal savings association, and federal branch or agency with an Examination Survey at the end of its supervisory cycle. The information collection permits banks to assess OCC's bank supervisory activities. The information collection continues to be an important tool for OCC to measure OCC examination performance, design more efficient and effective examinations, and target examiner training. Comments are due **03/25/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-24/pdf/2024-01333.pdf>. *Federal Register*, Vol. 89, No. 165, 01/24/2024, 4657-4658.

OCC Seeks Comment on Disclosure Requirements Information Collection.

OCC seeks comment regarding an information collection titled, Record and Disclosure Requirements, Consumer Financial Protection Bureau Regulations B, E, M, Z, and DD and Board of Governors of the Federal Reserve

System Regulation CC. Each regulation is further outlined in the notice. Comments are due **04/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-01/pdf/2024-02014.pdf>. *Federal Register*, Vol. 89, No. 22, 02/01/2024, 6566-6568.

HUD Changes Branch Office Registration Requirements.

The Department of Housing and Urban Development (HUD) issued a final rule to amend the requirement for branch office registration. The final rule removes the requirement that lenders and mortgagees register each branch office where they conduct Federal Housing Administration (FHA) business with HUD. After considering comments received in response to the proposed rule HUD published in March, HUD adopted the proposed rule without change. The final rule is effective **03/04/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-02/pdf/2024-02023.pdf>. *Federal Register*, Vol. 89, No. 23, 02/02/2024, 7274-7277.

HUD Updates List of Federally-Mandated Exclusions from Income.

HUD periodically publishes in the *Federal Register* a notice that lists sources of income specifically excluded by any Federal statute from consideration as income for purposes of determining eligibility or benefits in a HUD program. HUD last published a notice that listed federally mandated exclusions from consideration of income **05/20/2014**. The notice replaces the previously published version, adds new exclusions, and removes exclusions that are now codified in HUD regulations. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

[2024-01-31/pdf/2024-01873.pdf](#). *Federal Register*, Vol. 89, No. 21, 01/31/2024, 6126-6129.

HUD Implements Expedited Waiver Process During Presidentially Declared Disaster.

HUD announced the establishment of an expedited waiver process for requests to waive HUD regulatory and/or administrative requirements for public housing agencies (PHAs) during Presidentially Declared Disasters (PDDs). PHAs located in areas that are included in PDD areas may request waivers of certain HUD Public Housing and Section 8 requirements and receive expedited review of such requests to utilize the administrative flexibilities and expedited waiver process set forth in the notice. Waivers and administrative flexibilities set forth in the notice are effective from **01/01/2024**, until **12/31/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-05/pdf/2024-02094.pdf>. *Federal Register*, Vol. 89, No. 24, 02/05/2024, 7612-7617.

HUD Seeks Comment on Compliance Inspection Report and Mortgagee's Assurance of Completion.

HUD seeks comment regarding an information collection titled, Compliance Inspection Report and Mortgagee's Assurance of Completion. Accurate and thorough property information is critical to the accuracy of underwriting for the mortgage insurance process. The information collection is needed to ensure newly built homes financed with Federal Housing Administration (FHA) insured mortgages are constructed in accordance with acceptable building standards and that any deficiencies found in newly constructed and existing dwellings are corrected. Comments are due **02/20/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-19/pdf/2024-01003.pdf>. *Federal*

Register, Vol. 89, No. 13, 01/19/2024, 3683-3684.

HUD Seeks Comment on FHA-Insured Mortgage Loan Servicing Activities.

HUD seeks comment regarding an information collection titled, FHA-Insured Mortgage Loan Servicing for Performing Loans; MIP Processing, Escrow Administration, Customer Services, Servicing Fees, and 235 Loans. The information collection is a comprehensive collection for Federal Housing Administration (FHA) approved mortgagees that service FHA-insured mortgages and the mortgagors who are involved with collection and payment of mortgage insurance premiums (MIPs), payment processing, escrow account administration, Section 235, and assumptions. The information is used by HUD to administer MIP premium remittances, analyze mortgagees servicing performance, and to update HUD's loan records with any changes in borrower or loan data. Comments are due **02/20/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-19/pdf/2024-01000.pdf>. *Federal Register*, Vol. 89, No. 13, 01/19/2024, 3684-3685.

FEMA Adjusts Statewide Per Capita Indicator for Recommended Cost Share Adjustments.

The Federal Emergency Management Agency (FEMA) announced that the statewide per capita indicator for recommending cost share adjustments for major disasters declared on or after **01/01/2024**, through **12/31/2024**, is \$179. The notice applies to major disasters declared on or after **01/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-06/pdf/2024-02365.pdf>. *Federal Register*, Vol. 89, No. 25, 02/06/2024, 8226.

FEMA Issues Final Flood Hazard Determinations.

- FEMA issued a notice which identifies communities in the states of **California, Iowa, South Dakota, Virginia, and Washington**, 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 **05/22/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-11/pdf/2024-00477.pdf>. *Federal Register*, Vol. 89, No. 8, 01/11/2024, 1935-1936.
- FEMA issued a notice which identifies communities in the states of **California, Michigan, North Dakota, 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 **06/06/2024**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01627.pdf>.

Federal Register, Vol. 89, No. 19, 01/29/2024, 5551-5553.

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, Arkansas, Colorado, Delaware, Florida, Louisiana, Maryland, Massachusetts, North Carolina, Tennessee, 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-2024-01-22/pdf/2024-01104.pdf>. *Federal Register*, Vol. 89, No. 14, 01/22/2024, 3938-3940.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Arkansas, Colorado, Delaware, Florida,**

Massachusetts, Montana, North Carolina, Oklahoma, Texas, Utah, Virginia, and West 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-2024-01-11/pdf/2024-00479.pdf>. *Federal Register*, Vol. 89, No. 8, 01/11/2024, 1931-1934.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Idaho, Illinois, Indiana, Michigan, Minnesota, Nevada, New York, Ohio, 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-2024-01-22/pdf/2024-01103.pdf>. *Federal Register*, Vol. 89, No. 14, 01/22/2024, 3934-3938.

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 **Colorado**, 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 **04/10/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-11/pdf/2024-00478.pdf>.

Federal Register, Vol. 89, No. 8, 01/11/2024, 1934-1935.

- 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, Illinois, New Hampshire, and Rhode Island**, 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 **04/29/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01625.pdf>.
Federal Register, Vol. 89, No. 19, 01/29/2024, 5554-5555.
- 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 **04/29/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01626.pdf>.

Federal Register, Vol. 89, No. 19, 01/29/2024, 5555-5556.

- 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 **Kansas**, 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 **04/30/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-01-31/pdf/2024-01944.pdf>.
Federal Register, Vol. 89, No. 21, 01/31/2024, 6125-6126.

FEMA Issues Corrections to Proposed Flood Hazard Determinations.

- On **10/12/2022**, FEMA published in the *Federal Register* a proposed flood hazard determination notice that contained an erroneous table. FEMA has provided corrections to the table to be used in lieu of the erroneous information. The table provided in the notice represents the proposed flood hazard determinations and communities affected for Madison County, **Mississippi**, and Incorporated Areas. Comments are due **04/29/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-29/pdf/2024-01624.pdf>. *Federal Register*, Vol. 89, No. 19, 01/29/2024, 5553-5554.
- On **08/07/2023**, FEMA published in the *Federal Register* a proposed flood hazard determination notice that contained an erroneous table. FEMA has provided corrections to the table to be used in lieu of the erroneous information. The table provided in the notice represents the proposed flood hazard determinations and communities affected for Hays County, **Texas**, and Incorporated Areas. Comments are due **05/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-01/pdf/2024-01943.pdf>. *Federal Register*, Vol. 89, No. 22, 02/01/2024, 6534-6535.

FEMA Proposes to Revise Standard Flood Insurance Policy to Add Homeowner Flood Form.

FEMA issued a proposed rule to revise the Standard Flood Insurance Policy. The National Flood Insurance Program (NFIP), established pursuant to the National Flood Insurance Act, is a voluntary program in which participating communities adopt and enforce a set of minimum floodplain management requirements to reduce future flood damages. Property owners within participating

communities are eligible to purchase NFIP flood insurance. The proposed rule would revise the Standard Flood Insurance Policy by adding a new Homeowner Flood Form and five accompanying endorsements. The new Homeowner Flood Form would replace the Dwelling Form as a source of coverage for homeowners of one-to-four family residences. Together, the new Homeowner Flood Form and endorsements would more closely align with property and casualty homeowners' insurance and provide increased options and coverage in a more user-friendly and comprehensible format. Comments are due **04/08/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-06/pdf/2024-02204.pdf>. *Federal Register*, Vol. 89, No. 25, 02/06/2024, 8282-8327.

FEMA Seeks Comment on Revision to NFIP Map Information Collection.

FEMA seeks comment regarding an information collection titled, Revision to National Flood Insurance Program Maps: Application Forms for LOMRs and CLOMRs. The forms in the information collection are used to determine if the collected data will result in the modification of Base Flood Elevations (BFEs), Special Flood Hazard Area (SFHA), or floodway. Once the information is collected, it is submitted to FEMA for review and is subsequently included on the National Flood Insurance Program (NFIP) maps. The maps will be used for flood insurance determinations and for floodplain management purposes. Comments are due **02/26/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-26/pdf/2024-01583.pdf>. *Federal Register*, Vol. 89, No. 18, 01/26/2024, 5252-5253.

FinCEN Seeks Comment on BOI Request Information Collection.

The Financial Crimes Enforcement Network (FinCEN) seeks comment regarding an information collection titled, Beneficial Ownership Information (BOI) Requests. FinCEN's BOI access rule requires State, local, and Tribal agencies, and financial institutions that access BOI to satisfy certain security and confidentiality requirements, including establishing certain standards and procedures, and developing and implementing safeguards. As a prerequisite for access to BOI, the rule also requires State, local, and Tribal agencies, and financial institutions to provide a certification for each BOI request. Along with the certification, State, local, and Tribal agencies, and financial institutions will also provide information for each BOI request. Some data fields will be optional, others will be required. As previewed in the BOI access rule, FinCEN seeks comment on the burden for the information collection associated with BOI requests. Comments are due **04/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-30/pdf/2024-01828.pdf>. *Federal Register*, Vol. 89, No. 20, 01/30/2024, 5995-6000.

FinCEN Seeks Comment on CTR Information Collection.

FinCEN seeks comment regarding an information collection titled, Reports of Transactions in Currency by Financial Institutions (31 CFR 1010.310 through 1010.314, 31 CFR 1021.311, and 31 CFR 1021.313). Under Bank Secrecy Act regulations, financial institutions are required to report transactions in currency of more than \$10,000 using FinCEN Form 112 (the currency transaction report, or CTR). Comments are due **04/05/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-05/pdf/2024-02186.pdf>. *Federal Register*, Vol. 89, No. 24, 02/05/2024, 7767-7769.

IRS Issues Corporate Bond Yield Curve for Determining Present Value Under Defined Benefit Plans.

The Internal Revenue Service (IRS) issued a final rule to specify the methodology for constructing the corporate bond yield curve that is used to derive the interest rates used in calculating present value and making other calculations under a defined benefit plan, as well as for discounting unpaid losses and estimated salvage recoverable of insurance companies. Section 430 specifies the minimum funding requirements that apply to defined benefit plans that are not multiemployer plans. Section 430(h)(2) provides rules regarding the interest rates to be used under section 430. Section 430(h)(2)(B) provides that a plan's funding target and target normal cost for a plan year are determined using three interest rates all of which are determined by a calculation on the basis of the corporate bond yield rate as further described in the final rule. The final rule is effective **01/12/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-12/pdf/2024-00552.pdf>. *Federal Register*, Vol. 89, No. 9, 01/12/2024, 2027-2132.

IRS Updates Minimum Present Value Requirements for Defined Benefit Plan Distributions.

IRS issued a final rule regarding minimum present value requirements applicable to certain defined benefit pension plans. The final rule provides guidance on changes made by the Pension Protection Act to the prescribed interest rate and mortality table and other guidance, including rules regarding the treatment of preretirement mortality discounts and Social Security level income options. The final rule is effective **01/19/2024**. The final rule applies to distributions with annuity starting dates that occur on or after **10/01/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-19/pdf/2024-00978.pdf>. *Federal Register*, Vol. 89, No. 13, 01/19/2024, 3552-3562.

IRS Seeks Comment on Reporting and Disclosure Requirements of Retirement Plans.

IRS seeks comment regarding the effectiveness of reporting and disclosure requirements of certain retirement plans. IRS, together with the Employee Benefits Security Administration (EBSA) and Pension Benefit Guaranty Corporation (PBGC) (collectively, the agencies), are required to review existing reporting and disclosure requirements for certain retirement plans under the Employee Retirement Income Security Act, as amended (ERISA) and the Internal Revenue Code (Code) that are applicable to each agency. Following the review, the agencies are to report to Congress, no later than **12/29/2025**, concerning the effectiveness of the reporting and disclosure requirements. IRS seeks comment on the overall effectiveness of the reporting and disclosure frameworks in ERISA and the Code. Comments are due **04/22/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-23/pdf/2024-01077.pdf>. *Federal Register*, Vol. 89, No. 15, 01/23/2024, 4215-4221.

IRS Seeks Comment on Election Out of GST Deemed Allocations Collection.

IRS seeks comment regarding an information collection titled, Election Out of Generation-Skipping Transfer (GST) Deemed Allocations. The information collected is required by IRS for taxpayers who elect to have the automatic allocation rules not apply to the current transfer and/or to future transfers to the trust or to terminate such election. The information is also required by IRS for taxpayers who elect to treat trusts described in section 2632(c)(3)(B)(i) through (vi) as GST trusts or

to terminate such election. The information is used to identify the trusts to which the election or termination of election will apply. Comments are due **04/05/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-05/pdf/2024-02185.pdf>. *Federal Register*, Vol. 89, No. 24, 02/05/2024, 7769.

FHFA Finalizes Prudential Management and Operations Standards.

The Federal Housing Finance Agency (FHFA) issued a final rule to amend its prudential management and operations standards rule to clarify that procedural requirements for corrective plans apply to prudential management and operations standards (Standards) established as regulations as well as guidelines, and to make the Office of Finance of the Federal Home Loan Bank System subject to the rule and some of the existing Standards in the appendix to the final rule. The final rule is effective **02/20/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-19/pdf/2024-00731.pdf>. *Federal Register*, Vol. 89, No. 13, 01/19/2024, 3537-3542.

FHFA Announces Cap on Average Total Assets that Defines Community Financial Institution.

FHFA announced the adjusted cap on average total assets that is used in determining whether a Federal Home Loan Bank (Bank) member qualifies as a "community financial institution" (CFI). The Federal Home Loan Bank Act (Bank Act) confers upon insured depository institutions that meet the statutory definition of a CFI certain advantages over non-CFI insured depository institutions in qualifying for Bank membership, and in the purposes for which they may receive long-term advances and the collateral they may pledge to secure advances. Section 2(10)(A) of the Bank Act

and section 1263.1 of FHFA's regulations define a CFI as any Bank member the deposits of which are insured by the Federal Deposit Insurance Corporation and that has average total assets below the statutory cap. The Bank Act was amended in 2008 to set the statutory cap at \$1 billion and to require FHFA to adjust the cap annually to reflect the percentage increase in the CPI-U, as published by the Department of Labor (DOL). The adjusted cap amount is \$1,461,000,000, based on the annual percentage increase CPI-U, as published by DOL. The changes are effective as of **01/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-12/pdf/2024-00491.pdf>. *Federal Register*, Vol. 89, No. 9, 01/12/2024, 2225-2226.

SBA Issues Technical Amendments and Clarifications to SBIC Investment Diversification and Growth Rule.

The Small Business Administration (SBA) issued a final rule to clarify and provide technical updates to the Small Business Investment Company Investment Diversification and Growth final rule implemented on **08/17/2023** (SBIC IDG Final Rule). In the SBIC IDG Final Rule, SBA introduced a new class of SBICs (Accrual SBICs) to unlock more patient capital financing for small businesses through the SBIC program and to implement changes to lower financial barriers to program participation for new fund managers. The direct final rule will help SBA implement Executive Order 13985, Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, by reducing financial and administrative barriers to participate in the SBIC program and modernizing the program's license offerings to align with a more diversified set of private funds investing in underserved small businesses. The final rule is effective **03/04/2024**, without further action, unless significant comment is received by

02/20/2024. If significant 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-2024-01-19/pdf/2024-00559.pdf>. *Federal Register*, Vol. 89, No. 13, 01/19/2024, 3542-3549.

SBA Seeks Comment on Section 504 First Mortgage Loan Pool Program Collection.

SBA seeks comment regarding an information collection titled, Secondary Market for Section 504 First Mortgage Loan Pool Program. The information collection captures the terms and conditions of SBA's Secondary Market for Section 504 First Mortgage Loan Pool Program. SBA seeks information to identify program participants, terms of financial transactions involving federal government guaranties, and reporting on program efficiency. Comments are due **03/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-05/pdf/2024-02233.pdf>. *Federal Register*, Vol. 89, No. 24, 02/05/2024, 7765-7766.

FCA Announces Effective Date for Conservators and Receivers Final Rule.

The Farm Credit Administration (FCA) issued a final rule that amended its conservators and receiver regulations for Farm Credit System banks, associations, service corporations, and the Federal Farm Credit Banks Funding Corporation. In accordance with 12 U.S.C. 2252(c)(1), the effective date of the rule is no earlier than 30 days from the date of publication in the *Federal Register* during which either or both Houses of Congress are in session. Based on the records of the sessions of Congress, the effective date of the final rule published in the *Federal Register* on **11/24/2023**, is effective **01/17/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR->

[2024-01-30/pdf/2024-01738.pdf](#). *Federal Register*, Vol. 89, No. 20, 01/30/2024, 5760.

CFTC Proposes Operational Resilience Framework for Futures Commission Merchants, Swap Dealers, and Major Swap Participants.

The Commodity Futures Trading Commission (CFTC) proposes to require that futures commission merchants, swap dealers, and major swap participants establish, document, implement, and maintain an Operational Resilience Framework designed to identify, monitor, manage, and assess risks relating to information and technology security, third-party relationships, and emergencies or other significant disruptions to normal business operations. The framework would include three components, an information and technology security program, a third-party relationship program, and a business continuity and disaster recovery plan supported by broad requirements relating to governance, training, testing, and recordkeeping. The proposed rule would also require certain notifications to CFTC and customers or counterparties. CFTC further proposed guidance relating to the management of risks stemming from third-party relationships. Comments are due **03/02/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-24/pdf/2023-28745.pdf>. *Federal Register*, Vol. 89, No. 16, 01/24/2024, 4703-4768.

CFTC Proposes to Update Privacy Act Regulations.

CFTC proposes to update its regulations regarding exemptions for certain systems of records from one or more provisions of the Privacy Act. CFTC proposes to revise the regulations to specifically identify the systems of records currently included in the regulation that CFTC is exempting, additional systems of

records that CFTC intends to exempt, and the sections of the Privacy Act from which CFTC is exempting each system of records, and the reasons therefor, in order to better conform to the requirements of the Privacy Act and the guidance contained in Office of Management and Budget (OMB) Circular A-108, Federal Agency Responsibilities for Review, Reporting, and Publication Under the Privacy Act. CFTC also proposes to reorganize the regulations for ease of reference. Comments are due **03/04/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-02/pdf/2024-01684.pdf>. *Federal Register*, Vol. 89, No. 23, 02/02/2024, 7307-7315.

CFTC Extends Comment Period for Proposal to Protect Clearing Member Funds Held by DCOs.

CFTC announced an extension of the comment period for its proposal to protect clearing member funds held by derivatives clearing organizations (DCOs). On **01/03/2024**, CFTC published a proposed rule titled, Protection of Clearing Member Funds Held by Derivatives Clearing Organizations, in the *Federal Register*. CFTC has extended the comment period of the proposal from **02/16/2024**, to **03/18/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-06/pdf/2024-02234.pdf>. *Federal Register*, Vol. 89, No. 25, 02/06/2024, 8111-8112.

CFTC Seeks Comment on Gross Collection of Exchange-Set Margins for Omnibus Accounts.

CFTC seeks comment regarding an information collection titled, Gross Collection of Exchange-Set Margins for Omnibus Accounts. CFTC Regulation 1.58 requires futures commission merchants (FCM) to collect exchange-set margins for omnibus

accounts on a gross, rather than a net, basis. The regulation provides that the carrying FCM need not collect margin for positions traded by a person through an omnibus account in excess of the amount that would be required if the same person, instead of trading through an omnibus account, maintained its own account with the carrying FCM. To prevent abuse of the exception to the regulation, a carrying FCM must maintain a written representation from the originating FCM or foreign broker that the particular positions held in the omnibus account are part of a hedge or spread transaction. The collection of information is necessary in order to provide documentation that can be inspected with regard to questions of proper compliance with gross margining requirements. Comments are due **02/26/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-26/pdf/2024-01600.pdf>. *Federal Register*, Vol. 89, No. 18, 01/26/2024, 5214-5215.

CFTC Seeks Comment on Whistleblower Information Collection.

CFTC seeks comment regarding an information collection titled, The Whistleblower Provision of Section 23 of the Commodity Exchange Act. 17 CFR 165.3(a) requires the submission of information to CFTC on Form TCR. Form TCR is designed to capture basic identifying information about a complainant and elicit sufficient information to determine whether the conduct alleged suggests a violation of the Commodity Exchange Act. 17 CFR 165.7(b)(1) requires the submission of information to CFTC on Form WB-APP, Application for Award for Original Information Provided Pursuant to Section 23 of the Commodity Exchange Act. The form is designed to elicit sufficient information to determine whether and to what extent a claimant qualifies for a whistleblower award. Comments are due **03/04/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-01/pdf/2024-01973.pdf>. *Federal Register*, Vol. 89, No. 22, 02/01/2024, 6509-6510.

SEC Issues Standards for Covered Clearing Agencies for Treasury Securities.

The Securities and Exchange Commission (SEC) adopted a final rule under the Securities Exchange Act to amend the standards applicable to covered clearing agencies for U.S. Treasury securities to require that such covered clearing agencies have written policies and procedures reasonably designed to require that every direct participant of the covered clearing agency submit for clearance and settlement all eligible secondary market transactions in U.S. Treasury securities to which it is a counterparty. In addition, SEC adopted additional amendments to the Covered Clearing Agency Standards with respect to risk management. The requirements are designed to protect investors, reduce risk, and increase operational efficiency. Finally, SEC amended the broker-dealer customer protection rule to permit margin required and on deposit with covered clearing agencies for U.S. Treasury securities to be included as a debit in the reserve formulas for accounts of customers and proprietary accounts of broker-dealers, subject to certain conditions. The final rule is effective **03/18/2024**. The applicable compliance dates are discussed in Part III of the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-01-16/pdf/2023-27860.pdf>. *Federal Register*, Vol. 89, No. 10, 01/16/2024, 2714-2830.

SEC Updates EDGAR Filer Manual.

SEC issued a final rule to amend Volume II of the Electronic Data Gathering, Analysis, and Retrieval System Filer Manual (EDGAR Filer Manual) and related rules and forms. The Filer Manual contains information needed for filers

to make submissions on EDGAR. Filers must comply with the applicable provisions of the Filer Manual in order to assure the timely acceptance and processing of filings made in electronic format. Filers must consult the Filer Manual in conjunction with SEC rules governing mandated electronic filings when preparing documents for electronic submission. See the final rule for an explanation of adopted amendments. The EDGAR Release 23.4 will be deployed in the EDGAR system on **12/18/2023**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-24/pdf/2024-01314.pdf>. *Federal Register*, Vol. 89, No. 16, 01/24/2024, 4545-4547.

FTC Proposes Amendments to COPPA Rule.

The Federal Trade Commission (FTC) issued a proposed rule to amend the Children's Online Privacy Protection Rule, consistent with the requirements of the Children's Online Privacy Protection Act (COPPA). The proposed modifications are intended to respond to changes in technology and online practices, and where appropriate, to clarify and streamline the rule. The proposed modifications are intended to clarify the scope of the rule and/or strengthen its protection of personal information collected from children. Comments are due **03/11/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-01-11/pdf/2023-28569.pdf>. *Federal Register*, Vol. 89, No. 8, 01/11/2024, 2034-2076.

VA Seeks Comment on Servicer Appraisal Reviewer Application.

The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, Servicer's Staff Appraisal Reviewer Application. Title 38 U.S.C. 3702(d) authorizes VA to establish standards for servicers making automatically guaranteed

loans and 38 U.S.C. 3731(f) authorizes VA to establish, in regulation, standards and procedures to authorize a lender to determine the reasonable value of property. VA has implemented the authority through its Servicer Appraisal Processing Program, codified in 38 CFR 36.4348. Comments are due **04/09/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-09/pdf/2024-02661.pdf>. *Federal Register*, Vol. 89, No. 28, 02/09/2024, 9289.

NCUA Seeks Comment on FCRA Information Collection.

The National Credit Union Administration (NCUA) seeks comment regarding an information collection titled, Fair Credit Reporting Act (FCRA), Regulation V and 12 CFR 717. FCRA sets standards for the collection, communication, and use of information bearing on a consumer's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. The collection of information is triggered by specific events and disclosures and must be provided to consumers within the time periods established under the regulation. Regulation V includes model notices and/or model forms that can be used to comply with the disclosure requirements of FCRA. Comments are due **04/08/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-07/pdf/2024-02457.pdf>. *Federal Register*, Vol. 89, No. 26, 02/07/2024, 8454-8455.

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)	Fees for Instantaneously Declined Transactions.	<i>Federal Register</i> , Vol. 89, No. 21, 01/31/2024, 6031- 6051.	Mar. 25, 2024
*	Commodity Futures Trading Commission (CFTC)	Protection of Clearing Member Funds Held by Derivatives Clearing Organizations. NOTICE: Comment Period Extended.	<i>Federal Register</i> , Vol. 89, No. 2, 01/03/2024, 286- 307. <i>Federal Register</i> , Vol. 89, No. 25, 02/06/2024, 8111- 8112.	Feb. 16, 2024 Mar. 18, 2024
*	CFTC	Operational Resilience Framework for Futures Commission Merchants, Swap Dealers, and Major Swap Participants.	<i>Federal Register</i> , Vol. 89, No. 16, 01/24/2024, 4703- 4768.	Mar. 02, 2024
*	CFTC	Amendments to Privacy Act Regulations.	<i>Federal Register</i> , Vol. 89, No. 23, 02/02/2024, 7307- 7315.	Mar. 04, 2024
*	Federal Emergency Management Agency (FEMA)	Revision to Standard Flood Insurance Policy to Ad Homeowner Flood Form and Five Accompanying Endorsements.	<i>Federal Register</i> , Vol. 89, No. 25, 02/06/2024, 8282- 8327.	Apr. 08, 2024
*	Federal Reserve Board (FRB)	Comment Period Extended for Debit Card Interchange Fees and Routing Proposal.	<i>Federal Register</i> , Vol. 89, No. 19, 01/29/2024, 5438.	May 12, 2024
*	Federal Trade Commission (FTC)	Revision to Children's Online Privacy Protection Act Rule.	<i>Federal Register</i> , Vol. 89, No. 8, 01/11/2024, 2034- 2076.	Mar. 11, 2024

Internal Revenue Service (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

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)	Inflation Adjustments for CMPs. .	<i>Federal Register</i> , Vol. 89, No. 8, 01/11/2024, 1787-1789.	Jan. 15, 2024
*	CFPB	ADVISORY OPINION: Fair Credit Reporting Act, File Disclosure.	<i>Federal Register</i> , Vol. 89, No. 15, 01/23/2024, 4167-4171.	Jan. 23, 2024
*	CFPB	ADVISORY OPINION: Fair Credit Reporting Act, Background Screening.	<i>Federal Register</i> , Vol. 89, No. 15, 01/23/2024, 4171-4176.	Jan. 23, 2024
*	CFPB	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 28, 02/09/224, 9666-9667.	Issued: Feb. 09, 2024
*	CFPB	NOTICE: Comments Requested on Information Collection: Auto Finance Data Project.	<i>Federal Register</i> , Vol. 89, No. 15, 01/23/2024, 4281-4282.	Comments Due: Mar. 25, 2024
*	Commodity Futures Trading Commission (CFTC)	Inflation Adjustments for CMPs. .	<i>Federal Register</i> , Vol. 89, No. 16, 01/24/2024, 4542-4545.	Jan. 24, 2024

*	CFTC	NOTICE: Comments Requested on Information Collection: Gross Collection of Exchange-Set Margins for Omnibus Accounts.	<i>Federal Register</i> , Vol. 89, No. 18, 01/26/2024, 5214-5215. Comments Due: Feb. 26, 2024
*	CFTC	NOTICE: Comments Requested on Information Collection: The Whistleblower Provision of section 23 of the Commodity Exchange Act.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6509-6510. Comments Due: Mar. 04, 2024
*	Farm Credit Administration (FCA)	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 9, 01/12/2024, 2116-2118. Jan. 15, 2024
*	FCA	Effective Date for Conservators and Receivers Final Rule.	<i>Federal Register</i> , Vol. 89, No. 20, 01/30/2024, 5760. Jan. 17, 2024
	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.
	FCA	Cyber Risk Management Regulation.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85825-85833. Jan. 01, 2025
*	Federal Communications Commission (FCC)	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 9, 01/12/2024, 2148-2151. Jan. 12, 2024
*	FCC	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 28, 02/09/2024, 9674-9716. Issued: Feb. 09, 2024

*	Federal Deposit Insurance Corporation (FDIC)	NOTICE: Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 8, 01/11/2024, 1917-1919.	Jan. 15, 2024
*	FDIC	NOTICE: Comments Requested on Information Collections: Recordkeeping and Disclosure Requirements in Connection with Regulation B (Equal Credit Opportunity), Affiliate Marketing/Consumer Opt-out Notices, and Covered Financial Company Asset Purchaser Eligibility Certification.	<i>Federal Register</i> , Vol. 89, No. 14, 01/22/2024, 3923-3925.	Comments Due: Feb. 21, 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	NOTICE: Comments Requested on Information Collections: Interagency Biographical and Financial Report, Foreign Banks, and Liquidity Coverage Ratio: Liquidity Risk Measurement, Standards, and Monitoring (LCR).	<i>Federal Register</i> , Vol. 89, No. 11, 01/17/2024, 2949-2951.	Comments Due: Mar. 18, 2024
*	FDIC	NOTICE: Comments Requested on Information Collections: Foreign Branch Report of Condition, FFIEC 030.	<i>Federal Register</i> , Vol. 89, No. 13, 01/19/2024, 3708-3711.	Comments Due: Mar. 19, 2024
*	FDIC	NOTICE: Comments Requested on Information Collection: Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101), and the Market Risk Regulatory Report for Institutions Subject to the	<i>Federal Register</i> , Vol. 89, No. 18, 01/26/2024, 5297-5305.	Comments Due: Mar. 26, 2024

	Market Risk Capital Rule (FFIEC 102).		
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
* FDIC	Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule.	<i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532.	Apr. 01, 2024 Mandatory Compliance: Jan. 01, 2025
* FDIC	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
* FDIC	NOTICE: Termination of Receiverships.	<i>Federal Register</i> , Vol. 89, No. 26, 02/07/2024, 8427-8428.	Issued: Feb. 07, 2024
* FDIC	NOTICE: Comments Requested on Information Collection: Application for Waiver of Prohibition on Acceptance of Brokered Deposits.	<i>Federal Register</i> , Vol. 89, No. 26, 02/07/2024, 8428-8429.	Comments Due: Apr. 08, 2024
* FDIC	NOTICE: Regulatory Publication and Review Under the Economic	<i>Federal Register</i> , Vol. 89, No. 25,	Comments Due: May 06, 2024

	Growth and Regulatory Paperwork Reduction Act.	02/06/2024, 8084-8109.	
*	Federal Emergency Management Agency (FEMA)	NOTICE: Adjustment of Statewide Per Capita Indicator for Recommending a Cost Share Adjustment.	<i>Federal Register</i> , Vol. 89, No. 25, 02/06/2024, 8226. Issued: Feb. 06, 2024
*	FEMA	NOTICE: Comments Requested on Information Collection: Revision to National Flood Insurance Program Maps: Application Forms for LOMRs and CLOMRs.	<i>Federal Register</i> , Vol. 89, No. 18, 01/26/2024, 5252-5253. Comments Due: Feb. 26, 2024
*	Federal Financial Institutions Examination Council (FFIEC)	NOTICE: Comments Requested on Information Collection: Reporting Information for the AMC Registry.	<i>Federal Register</i> , Vol. 89, No. 24, 02/05/2024, 7707-7708. Comments Due: Apr. 05, 2024
*	Federal Housing Finance Agency (FHFA)	NOTICE: Annual Adjustment of the Cap on Average Total Assets that Define Community Financial Institutions for Federal Home Loan Bank.	<i>Federal Register</i> , Vol. 89, No. 9, 01/12/2024, 2225-2226. Jan. 01, 2024
*	FHFA	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3331-3333. Jan. 18, 2024
*	FHFA	Prudential Management and Operations Standards.	<i>Federal Register</i> , Vol. 89, No. 13, 01/19/2024, 3537-3542. Feb. 20, 2024
	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)	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 9, 01/12/2024, 2114-2116. Jan. 12, 2024

*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping Requirements Associated with Regulation H, Real Estate Lending Standards Regulation for State Member Banks.	<i>Federal Register</i> , Vol. 89, No. 19, 01/29/2024, 5540. Issued: Jan. 29, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with Regulation R.	<i>Federal Register</i> , Vol. 89, No. 19, 01/29/2024, 5543. Issued: Jan. 29, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with Regulation H, Securities Transactions by State Member Banks.	<i>Federal Register</i> , Vol. 89, No. 19, 01/29/2024, 5543-5544. Issued: Jan. 29, 2024
*	FRB	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 28, 02/09/2024, 9718-9719. Issued: Feb. 09, 2024 Comments due any time during next six months.
	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: 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

*	FRB	NOTICE: Comments Requested on Information Collections: Foreign Branch Report of Condition, FFIEC 030.	<i>Federal Register</i> , Vol. 89, No. 13, 01/19/2024, 3708-3711. Comments Due: Mar. 19, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101), and the Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule (FFIEC 102).	<i>Federal Register</i> , Vol. 89, No. 18, 01/26/2024, 5297-5305. Comments Due: Mar. 26, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Government Securities Dealers Reports.	<i>Federal Register</i> , Vol. 89, No. 19, 01/29/2024, 5539-5540. Comments Due: Mar. 29, 2024
*	FRB	NOTICE: Comments Requested on Information Collections: Interagency Notice of Change in Control, Interagency Notice of Change in Director or Senior Executive Officer, and Interagency Biographical and Financial Report.	<i>Federal Register</i> , Vol. 89, No. 19, 01/29/2024, 5540-5542. Comments Due: Mar. 29, 2024
*	FRB	NOTICE: Comments Requested on Information Collection: Interagency Bank Merger Act Application.	<i>Federal Register</i> , Vol. 89, No. 19, 01/29/2024, 5542-5543. Comments Due: Mar. 29, 2024
	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
*	FRB	Community Reinvestment Act.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024

*		PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.	https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit	through Jan. 01, 2031 Released: Feb. 05, 2024
*	FRB	NOTICE: Regulatory Publication and Review Under the Economic Growth and Regulatory Paperwork Reduction Act.	<i>Federal Register</i> , Vol. 89, No. 25, 02/06/2024, 8084-8109.	Comments Due: May 06, 2024
	Federal Trade Commission (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)	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 17, 01/25/2024, 4820-4821.	Jan. 25, 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
*	FinCEN	NOTICE: Comments Requested on Information Collection: Beneficial Ownership Information Requests.	<i>Federal Register</i> , Vol. 89, No. 20, 01/30/2024, 5995-6000.	Comments Due: Apr. 01, 2024
*	FinCEN	NOTICE: Comments Requested on Information Collection: Reports of Transactions in Currency by Financial Institutions.	<i>Federal Register</i> , Vol. 89, No. 24, 02/05/2024, 7767-7769.	Comments Due: Apr. 05, 2024
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Updated List of Federally-Mandated Exclusions from Income.	<i>Federal Register</i> , Vol. 89, No. 21, 01/31/2024, 6126-6129.	Issued: Jan. 31, 2024
*	HUD	NOTICE: Expedited Process for Requests to Waive HUD Regulatory and/or	<i>Federal Register</i> , Vol. 89, No. 24, 02/05/2024, 7612-7617.	Issued: Feb. 05, 2024

	Administrative Requirements for Public Housing Agencies.			
*	HUD	NOTICE: Comments Requested on Information Collections: Compliance Inspection Report and Mortgagee’s Assurance of Completion.	<i>Federal Register</i> , Vol. 89, No. 13, 01/19/2024, 3683-3684.	Comments Due: Feb. 20, 2024
*	HUD	NOTICE: Comments Requested on Information Collections: FHA-Insured Mortgage Loan Servicing for Performing Loans, MIP Processing, Escrow Administration, Customer Services, Servicing Fees, and 235 Loans.	<i>Federal Register</i> , Vol. 89, No. 13, 01/19/2024, 3684-3685.	Comments Due: Feb. 20, 2024
*	HUD	Amendments to Branch Office Registration Requirements.	<i>Federal Register</i> , Vol. 89, No. 23, 02/02/2024, 7274-7277.	Mar. 04, 2024
*	Internal Revenue Service (IRS)	Corporate Bond Yield Curve for Determining Present Value.	<i>Federal Register</i> , Vol. 89, No. 9, 01/12/2024, 2027-2132.	Jan. 12, 2024
*	IRS	Update to Minimum Present Value Requirements for Defined Benefit Plan Distributions.	<i>Federal Register</i> , Vol. 89, No. 13, 01/19/2024, 3552-3562.	Jan. 19, 2024
*	IRS	NOTICE: Comments Requested on Information Collection: Election Out of GST Deemed Allocations.	<i>Federal Register</i> , Vol. 89, No. 24, 02/05/2024, 7769.	Comments Due: Apr. 05, 2024
*	IRS	NOTICE: Comments Requested on Overall Effectiveness of Reporting and Disclosure Frameworks for Certain Retirement Plans Under ERISA and the Code.	<i>Federal Register</i> , Vol. 89, No. 15, 01/23/2024, 4215-4221.	Comments Due: Apr. 22, 2024
*	Labor, Dept. of (DOL)	Inflation Adjustments for CMPs.	<i>Federal Register</i> , Vol. 89, No. 8,	Jan. 15, 2024

		01/11/2024, 1810-1822.	
*	DOL	NOTICE: Semiannual Regulatory Agenda.	Issued: Feb. 09, 2024
	National Credit Union Administration (NCUA)	NOTICE: Comments Requested on Overhead Transfer Rate Methodology.	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.	Comments Due: Mar. 11, 2024
	NCUA	Amendments to Uniform Rules of Practice and Procedure.	Apr. 01, 2024
*	NCUA	NOTICE: Comments Requested on Information Collections: Fair Credit Reporting Act, Regulation V and 12 CFR 717.	Comments Due: Apr. 08, 2024
	National Labor Relations Board (NLRB)	Standard for Determining Joint Employer Status. Delay of Effective Date.	Dec. 26, 2023 Feb. 26, 2024
	Office of the Comptroller of the Currency (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.	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	NOTICE: Comments Requested on Information Collection: Foreign Branch Report of Condition, FFIEC 030.	<i>Federal Register</i> , Vol. 89, No. 13, 01/19/2024, 3708-3711.	Comments Due: Mar. 19, 2024
OCC	NOTICE: Comments Requested on Information Collection: Examination Survey.	<i>Federal Register</i> , Vol. 89, No. 165, 01/24/2024, 4657-4658.	Comments Due: Mar. 25, 2024
OCC	NOTICE: Comments Requested on Information Collection: Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101), and the Market Risk Regulatory Report for Institutions Subject to the Market Risk Capital Rule (FFIEC 102).	<i>Federal Register</i> , Vol. 89, No. 18, 01/26/2024, 5297-5305.	Comments Due: Mar. 26, 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
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-	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024

		releases/cra-joint-trades-lawsuit	
*	OCC	NOTICE: Comments Requested on Information Collection: Record and Disclosure Requirements Consumer Financial Protection Bureau Regulations B, E, M, Z, and DD and Board of Governors of the Federal Reserve System Regulation CC.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6566-6568. Comments Due: Apr. 01, 2024
*	OCC	NOTICE: Regulatory Publication and Review Under the Economic Growth and Regulatory Paperwork Reduction Act.	<i>Federal Register</i> , Vol. 89, No. 25, 02/06/2024, 8084-8109. Comments Due: May 06, 2024
*	Securities and Exchange Commission (SEC)	NOTICE: Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 8, 01/11/2024, 1970-1972. Jan. 15, 2024
*	SEC	Amendments to EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 89, No. 16, 01/24/2024, 4545-4547. Issued: Jan. 24, 2024
*	SEC	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 28, 02/09/2024, 9728-9735. Issued: Feb. 09, 2024 Comments Due: Mar. 11, 2024
*	SEC	Standards for Covered Clearing Agencies for U.S. Treasury Securities.	<i>Federal Register</i> , Vol. 89, No. 10, 01/16/2024, 2714-2830. Mar. 18, 2024
	SEC	Amendments to Form PF.	<i>Federal Register</i> , Vol. 88, No. 112, 06/12/2023, 38146-38278. Jun. 11, 2024 Amendments to Form PF sections 5 and 6 effective: Dec. 11, 2023
*	Small Business Administration (SBA)	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 28, Issued: Feb. 09, 2024

		02/09/2024, 9648-9650.	
*	SBA	Technical Amendments and Clarifications to Small Business Investment Company Investment Diversification and Growth Rule.	<i>Federal Register</i> , Vol. 89, No. 13, 01/19/2024, 3542-3549. Mar. 04, 2024 Comments Due: Feb. 20, 2024
*	SBA	NOTICE: Comments Requested on Information Collection: Secondary Market for Section 504 First Mortgage Loan Pool Program.	<i>Federal Register</i> , Vol. 89, No. 24, 02/05/2024, 7765-7766. Comments Due: Mar. 06, 2024
*	Treasury, Dept. of (Treasury)	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 17, 01/25/2024, 4818-4920. Jan. 25, 2024
*	Treasury	NOTICE: Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 28, 02/09/2024, 9626-9630. Issued: Feb. 09, 2024
	Treasury	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)	NOTICE: Comments Requested on Information Collection: Servicer's Staff Appraisal Reviewer Application.	<i>Federal Register</i> , Vol. 89, No. 28, 02/09/2024, 9289. Comments Due: Apr. 09, 2024

* Denotes new item in the chart