



## March 2024 Regulatory Report

### **CFPB Updates Supervisory Appeals Process.**

The Bureau of Consumer Financial Protection (CFPB) announced it has updated its internal supervisory appeals process for institutions seeking to appeal a compliance rating or an adverse material finding. CFPB first published its process for supervisory appeals **10/31/2012**, as Bulletin 2012-07. On **11/03/2015**, CFPB revised its process, superseding the 2012 Bulletin. CFPB has reviewed its current process and revisions made by prudential regulators since 2015. As a result, CFPB has revised its process to evaluate appealed matters, the options for resolving an appeal, and the matters subject to appeal. The revised supervisory appeals process is applicable as of **02/22/2024**. The revised process may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-22/pdf/2024-03615.pdf>. *Federal Register*, Vol. 89, No. 36, 02/22/2024, 13263-13265.

### **CFPB Proposes Overdraft Lending Rules for Large Financial Institutions.**

CFPB proposed to amend Regulations E and Z to update regulatory exceptions for overdraft credit provided by large financial institutions. CFPB believes the proposal will ensure that extensions of overdraft credit adhere to consumer protections required of similarly situated products, unless the overdraft fee is a small amount that only recovers applicable costs and losses. Comments are due **04/01/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-23/pdf/2024-01095.pdf>. *Federal Register*, Vol. 89, No. 37, 02/23/2024, 13852-13908.

### **CFPB Seeks Comment on Consumer Complaint Survey.**

CFPB seeks comment regarding an information collection titled, Consumer Complaint Survey. The Dodd-Frank Act charges CFPB with researching, analyzing, and reporting on topics relating to its mission including consumer behavior, consumer awareness, and developments in markets for consumer financial products and services. To improve its understanding of consumers and institutional actors in financial markets, CFPB makes use of data collected through the complaint process. CFPB proposes to collect data with two new surveys intended to identify factors that influence a consumer's decision to use the complaint process. Comments are due **05/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-03-06/pdf/2024-04775.pdf>. *Federal Register*, Vol. 89, No. 45, 03/06/2024, 15981-15982.

### **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 and Disclosure Requirements Associated with Regulation

O. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03214.pdf>.  
*Federal Register*, Vol. 89, No. 33,  
02/16/2024, 12340.

- FRB announced final approval of an information collection titled, Reporting, Recordkeeping, and Disclosure Requirements Associated with Rules Regarding Availability of Information. The information collection consists of reporting, recordkeeping, and disclosure requirements under subpart C of the Rules Regarding Availability of Information (12 CFR part 261). Subpart C contains information collections as further described in the notice. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03215.pdf>.  
*Federal Register*, Vol. 89, No. 33,  
02/16/2024, 12341.
- FRB announced final approval of an information collection titled, Reporting, Recordkeeping, and Disclosure Provisions Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice. The information collection is associated with the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice which includes certain voluntary reporting, recordkeeping, and disclosure provisions. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03220.pdf>.  
*Federal Register*, Vol. 89, No. 33,  
02/16/2024, 12343-12344.
- FRB announced final approval of an information collection titled, Disclosure Requirements Associated with CFPB's Regulation DD. The information collection is triggered by specific events, and

disclosures must be provided to consumers within the time periods established by the Truth in Savings Act and Regulation DD. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04890.pdf>.  
*Federal Register*, Vol. 89, No. 46,  
03/07/2024, 16570.

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

- FRB seeks comment regarding an information collection titled, Recordkeeping Provisions Associated with Stress Testing Guidance. The guidance was issued jointly by the federal banking agencies in 2012 to outline high-level principles for stress testing practices applicable to all FRB-supervised banking organizations with more than \$10 billion in total consolidated assets. Comments are due **04/16/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03217.pdf>.  
*Federal Register*, Vol. 89, No. 33,  
02/16/2024, 12339-12340.
- FRB seeks comment regarding an information collection titled, Margin Credit Reports. The collection is comprised of six reports which relate to extension of credit secured by margin stock. FRB collects the information gathered by the Margin Credit Reports so that it may meet certain obligations under the Securities Exchange Act. Comments are due **04/16/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03221.pdf>.  
*Federal Register*, Vol. 89, No. 33,  
02/16/2024, 12342-12343.
- FRB seeks comment regarding an information collection titled, Recordkeeping Requirements Associated

with Regulation F. Regulation F, Limitations on Interbank Liabilities (12 CFR part 206), establishes limits on depository institutions' credit exposure to individual correspondents in order to mitigate the risk that the failure of a correspondent would pose to an insured depository institution. Section 206.3 of Regulation F requires insured depository institutions to establish and maintain policies and procedures designed to prevent excessive exposure to correspondents. Comments are due **04/16/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03218.pdf>.

*Federal Register*, Vol. 89, No. 33, 02/16/2024, 12344-12345.

- FRB seeks comment regarding an information collection titled, Country Exposure Report for U.S. Branches and Agencies of Foreign Banks, FFIEC 019. The information collection is required pursuant to sections 7 and 13 of the International Banking Act for FRB, sections 7 and 10 of the Federal Deposit Insurance Act for Federal Deposit Insurance Corporation (FDIC), and the National Bank Act as applied through section 4 of the International Banking Act for Office of the Comptroller of the Currency (OCC). The FFIEC 019 report must be filed by each U.S. branch or agency of a foreign bank that has total direct claims on foreign residents in excess of \$30 million. Comments are due **05/03/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-03-04/pdf/2024-04398.pdf>. *Federal Register*, Vol. 89, No. 43, 03/04/2024, 15575-15576.
- FRB seeks comment regarding an information collection titled, Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation M. The Consumer Leasing Act

(CLA) and Regulation M require lessors uniformly to disclose to consumers the costs, liabilities, and terms of consumer lease transactions. The information collection is used in recordkeeping requirements under CLA and Regulation M. Comments are due **05/06/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04892.pdf>.

*Federal Register*, Vol. 89, No. 46, 03/07/2024, 16567-16568.

- FRB seeks comment regarding an information collection titled, Senior Financial Officer Surveys. FRB uses the surveys in the collection to gather qualitative and limited quantitative information about liability management, the provision of financial services, and the functioning of key financial markets from a selection of up to 80 large commercial banks and other depository institutions. FRB proposes revisions to the surveys to increase the panel size from 80 to 100 and change the method of collection from email to an online survey tool. Comments are due **05/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04887.pdf>. *Federal Register*, Vol. 89, No. 46, 03/07/2024, 16568-16570.
- FRB seeks comment regarding an information collection titled, Reporting Requirements Associated with Emergency Lending Under Section 13(3). Section 13(3) of the Federal Reserve Act provides that FRB may authorize any Federal Reserve Bank to extend credit to an individual, partnership, or corporation, subject to conditions. FRB's Regulation A establishes policies and procedures with respect to emergency lending under section 13(3). FRB's information collection is associated with Regulation A and consists of reporting requirements for entities'

compliance with the terms and conditions of the emergency lending facilities.

Comments are due **05/06/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04889.pdf>.

*Federal Register*, Vol. 89, No. 46, 03/07/2024, 16570-16571.

- FRB seeks comment regarding an information collection titled, Survey of Consumer Finances. The survey is triennial and is the only source of representative information on the structure of U.S. families' finances. The survey collects data on the assets, debts, income, work history, pension rights, use of financial services, and attitudes of a sample of U.S. families. Comments are due **05/06/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04888.pdf>.  
*Federal Register*, Vol. 89, No. 46, 03/07/2024, 16571-16572.
- FRB seeks comment regarding an information collection titled, Recordkeeping Requirements Associated with Regulation GG. Regulation GG, Prohibition on Funding of Unlawful Internet Gambling (12 CFR part 233), is related to the Unlawful Internet Gambling Enforcement Act. The information collection requires participants in designated payment systems to establish written policies and procedures related to unlawful internet gambling. Comments are due **05/06/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04891.pdf>.  
*Federal Register*, Vol. 89, No. 46, 03/07/2024, 16572-16573.

#### **FDIC Announces Intent to Terminate Receiverships.**

The Federal Deposit Insurance Corporation (FDIC), as Receiver for the institutions listed in the notice, announced it intends to terminate its receiverships for the institutions. The liquidation of the assets for the receiverships has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than thirty days after the date of the notice. If any person wishes to comment concerning the termination of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and sent within thirty days of the date of the notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Section, 600 North Pearl, Suite 700, Dallas, TX 75201. No comments concerning the termination of the receivership will be considered which are not sent within this time frame. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-28/pdf/2024-04071.pdf>. *Federal Register*, Vol. 89, No. 40, 02/28/2024, 14649-14650.

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

- FDIC seeks comment regarding three information collections. The information collection titled, Uniform Application/Uniform Termination for Municipal Securities Principal or Representative, is used for notification by a bank municipal securities dealer that a municipal securities principal's or a municipal securities representative's association with the dealer has terminated and the reason for the termination. The second information collection is titled,

Interagency Guidance on Asset Securitization Activities. The information collections contained in the Interagency Guidance are needed by institutions to manage their asset securitization activities in a safe and sound manner. The third information collection is titled, Interagency Statement on Sound Practices Concerning Complex Structured Finance Transactions. The Interagency Statement describes the types of internal controls and risk management procedures that the federal banking agencies believe are particularly effective in assisting financial institutions to identify, evaluate, assess, document, and control the full range of credit, market, operational, legal, and reputational risks. Comments are due **03/18/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03283.pdf>.

*Federal Register*, Vol. 89, No. 33, 02/16/2024, 12336-12338.

- FDIC seeks comment on information collections for qualified financial contracts of subsidiaries of certain banks and for industrial loan companies. In the first information collection, Restrictions on Qualified Financial Contracts (QFCs) of Subsidiaries of Certain FDIC Supervised Institutions; Revisions to the Definition of Qualifying Master Netting Agreement and Related Definitions, FDIC seeks comment regarding its revised total estimated annual burden hours. The information collection is used to ensure QFCs are amended in compliance with Part 382 of FDIC regulations. The second information collection is titled, Industrial Banks and Industrial Loan Companies (ILCs). Part 354 of FDIC regulations establishes filing requirements for ILCs and companies that are not subject to consolidated supervision by the Board of Governors of the Federal Reserve System but control an industrial bank or an ILC. The information

collection is used in connection with requirements of Part 354. Comments are due **05/06/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-05/pdf/2024-04580.pdf>.

*Federal Register*, Vol. 89, No. 44, 03/05/2024, 15872-15874.

- FDIC seeks comment regarding an information collection titled, Visitor Notification Form. FDIC proposes to use the form to collect biographical, passport (for foreign nationals), and employment information from certain visitors to FDIC in order to assess the risk to FDIC facilities and personnel. FDIC will require certain visitors to FDIC facilities, including support staff and interpreters, to complete and submit the form.

Comments are due **05/06/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-05/pdf/2024-04625.pdf>.

*Federal Register*, Vol. 89, No. 44, 03/05/2024, 15871-15872.

#### **OCC Issues Proposed Rule on Mergers Involving National Banks and FSAs.**

The Office of the Comptroller of the Currency (OCC) seeks comment regarding a proposed rule to increase the transparency of the standards that apply to OCC's review of business combinations involving national banks and federal savings associations. In particular, the proposed rule would amend the procedures and would add, as an appendix, a policy statement that summarizes the principles OCC uses when it reviews proposed bank merger transactions under the Bank Merger Act. Comments are due **04/15/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-13/pdf/2024-02663.pdf>. *Federal Register*, Vol. 89, No. 30, 02/13/2024, 10010-10018.

## **OCC Proposes Amendments to FOIA Regulations.**

OCC issued a proposed rule to amend its Freedom of Information Act (FOIA) regulations to provide for expedited processing of FOIA requests and establish procedures for requestors to appeal denials of expedited processing and fee waiver requests. The proposal also would remove the competitive harm standard for information provided to the government on an involuntary basis and make a conforming amendment to OCC's FOIA regulations to be consistent with FOIA. Comments are due **04/22/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-22/pdf/2024-02990.pdf>. *Federal Register*, Vol. 89, No. 36, 02/22/2024, 13289-13293.

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

- OCC seeks comment regarding an information collection titled, Capital Adequacy Standards. OCC uses the information collection for the recordkeeping, reporting, and disclosure requirements associated with capital adequacy standards applicable to national banks and federal savings associations. OCC proposes revisions to the collection to reflect more granular detail for certain existing reporting and recordkeeping provisions. In addition, reporting burden associated with 12 CFR 3.304 has been removed as that portion of the rule is no longer in effect. Comments are due **03/13/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-12/pdf/2024-02736.pdf>. *Federal Register*, Vol. 89, No. 29, 02/12/2024, 9909-9913.
- OCC seeks comment regarding an information collection titled, Uniform

Interagency Transfer Agent Registration and Deregistration Forms. Section 17A(c) of the Securities Exchange Act requires all transfer agents for qualifying securities registered under section 12 of the Act, as well as for securities that would be required to be registered except for the exemption from registration provided by section 12(g)(2)(B) or section 12(g)(2)(G), to file with the appropriate regulatory agency an application for registration. The information collection is used to collect and report the required information for registration and deregistration as further outlined in the notice. Comments are due **04/12/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-12/pdf/2024-02822.pdf>. *Federal Register*, Vol. 89, No. 29, 02/12/2024, 9908-9909.

- OCC seeks comment regarding an information collection titled, Fair Housing Home Loan Data System Regulation. Part 27 requires national banks to record and retain certain home loan data. OCC issued part 27 as part of a settlement agreement in a case in which the plaintiffs alleged that Federal agencies, including OCC, were obligated to exercise supervisory and regulatory powers to prevent discrimination in home mortgage lending under Title VIII of the Civil Rights Act. Comments are due **03/27/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-26/pdf/2024-03855.pdf>. *Federal Register*, Vol. 89, No. 38, 02/26/2024, 14143-14145.
- OCC seeks comment regarding an information collection titled, OCC Guidelines Establishing Heightened Standards for Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches. OCC's guidelines, codified in 12



CFR part 30, appendix D, establish minimum standards for the design and implementation of a risk governance framework for insured national banks, insured federal savings associations, and insured federal branches of a foreign bank. The standards for the design and implementation of the risk governance framework contain collections of information, as outlined in the notice. Comments are due **03/27/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-26/pdf/2024-03816.pdf>. *Federal Register*, Vol. 89, No. 38, 02/26/2024, 14145-14148.

#### **HUD Adjusts CMPs for Inflation.**

The Department of Housing and Urban Development (HUD) issued a final rule to implement its 2024 inflation adjustments of civil monetary penalty (CMP) amounts as required 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 amounts. The final rule is effective **03/25/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-23/pdf/2024-03736.pdf>. *Federal Register*, Vol. 89, No. 37, 02/23/2024, 13614-13617.

#### **HUD Issues Indexing Methodology for Manufactured Home Loan Limits.**

HUD issued a final rule to establish indexing methodologies using data from the United States Census Bureau to annually calculate the loan limits for Manufactured Home Loans, Manufactured Home Lot Loans, and Manufactured Home and Lot Combination Loans insured under Title I of the National Housing Act for the Manufactured Home Loan program. Section 2145 of the Housing and Economic Recovery Act (HERA) amended the maximum loan limits for manufactured home

loans insured under Title I of the National Housing Act and required regulations to implement future indexing of the loan limit amounts for manufactured homes originated under the Manufactured Home Loan program. The final rule is effective **03/29/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-28/pdf/2024-04138.pdf>. *Federal Register*, Vol. 89, No. 40, 02/28/2024, 14582-14588.

#### **HUD Adjusts Mark-to-Market Program.**

HUD issued a final rule meant to provide clarity to the Mark-to-Market Program. The Mark-to-Market Program preserves affordability and availability of affordable rental multifamily properties with federally-insured mortgages, reducing rents to market levels by restructuring existing debt to levels supportable by the rents. The final rule revises the Mark-to-Market Program regulations to clarify that annual adjustment of restructured rents under the program will be based on an operating cost adjustment factor determined by HUD and to further clarify when HUD may approve rent adjustments on a budget basis. The final rule will align HUD's regulations with recent legislative changes that specifically allow budget-based rent adjustments for the program. The final rule is effective **03/29/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-28/pdf/2024-04081.pdf>. *Federal Register*, Vol. 89, No. 40, 02/28/2024, 14588-14590.

#### **HUD Adjusts Mortgage Limits for Multifamily Housing Programs.**

HUD announced its adjustment to the Basic Statutory Mortgage Limits for Multifamily Housing Programs for calendar year 2024 as further outlined in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-13/pdf/2024-02870.pdf>. *Federal*

Register, Vol. 89, No. 30, 02/13/2024, 10089-10090.

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

- HUD seeks comment regarding an information collection titled, Mortgage Record Change. In accordance with 23 CFR 203.502(a), servicing of insured mortgages must be performed by a mortgagee that is approved by HUD to service insured mortgages. The information collection is used by Federal Housing Administration (FHA) approved mortgagees to comply with HUD requirements for reporting the sale of a mortgage between investors, the transfer of the mortgage servicing responsibility, and/or a change of mortgagor, as appropriate. Comments are due **04/16/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03315.pdf>.  
*Federal Register*, Vol. 89, No. 33, 02/16/2024, 12373-12374.
- HUD seeks comment regarding an information collection titled, Rehabilitation Mortgage Insurance Underwriting Program, Section 203(k). The section 203(k) program requires mortgagees to collect information about the scope of repair and improvement work, its cost, and control of escrow funds to pay for the improvements as they are completed. The program operates in conjunction with the Federal Housing Administration's underwriting standards. Comments are due **04/16/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03314.pdf>.  
*Federal Register*, Vol. 89, No. 33, 02/16/2024, 12372-12373.
- HUD seeks comment regarding an information collection titled, Quality

Control Requirements for Direct Endorsement Lenders. Generally speaking, per 24 CFR 202.8(a)(3), a Direct Endorsement (DE) lender that sponsors third party originators (TPOs) is responsible for the actions of its third-party originators or mortgagees in originating loans or mortgages. As a result, DE lenders are responsible for conducting quality control reviews on TPO originations of Federal Housing Administration (FHA) insured mortgage loans and ensuring that their Quality Control Plans contain an oversight provision. Comments are due **03/25/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-23/pdf/2024-03716.pdf>.

*Federal Register*, Vol. 89, No. 37, 02/23/2024, 13735-13736.

- HUD seeks comment regarding an information collection titled, Mortgagee's Application for Partial Settlement (Multifamily Mortgage). When a Federal Housing Administration (FHA) insured multifamily mortgage goes into default, the mortgagee may file a claim with HUD to receive the insurance benefits. The mortgagee is required by HUD to furnish the application prior to assignment. Comments are due **05/06/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04787.pdf>.  
*Federal Register*, Vol. 89, No. 46, 03/07/2024, 16586-16587.

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

- The Federal Emergency Management Agency (FEMA) announced new or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or



regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Colorado, Florida, Kentucky, Massachusetts, North Carolina, Pennsylvania, Tennessee, Texas, Utah, and Virginia**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-15/pdf/2024-03179.pdf>. *Federal Register*, Vol. 89, No. 32, 02/15/2024, 11854-11856.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Arizona, Arkansas, California, Florida, Hawaii, Illinois, Minnesota, Missouri, New York, Ohio, Oregon, Texas, Virginia, Washington, and Wisconsin**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03262.pdf>. *Federal Register*, Vol. 89, No. 33, 02/16/2024, 12361-12264.

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

- FEMA issued a notice which lists communities in the states of **California, Colorado, Florida, Georgia, Massachusetts, North Carolina, and Texas**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, 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-2024-02-15/pdf/2024-03180.pdf>. *Federal Register*, Vol. 89, No. 32, 02/15/2024, 11856-11859.
- FEMA issued a notice which lists communities in the states of **Colorado, Delaware, Florida, Maine, Massachusetts, Pennsylvania, Texas, and Utah**, where the addition or modification of Base Flood

Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/F-R-2024-02-16/pdf/2024-03263.pdf>. *Federal Register*, Vol. 89, No. 33, 02/16/2024, 12364-12367.

- FEMA issued a notice which lists communities in the states of **Florida**, **Georgia**, and **Maine**, 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/F-R-2024-02-23/pdf/2024-03722.pdf>. *Federal Register*, Vol. 89, No. 37, 02/23/2024, 13732-13735.

#### **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 **South Carolina**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of

having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/15/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-15/pdf/2024-03181.pdf>.  
*Federal Register*, Vol. 89, No. 32, 02/15/2024, 11859-11860.

- 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 **Illinois**, 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 **05/16/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03264.pdf>.  
*Federal Register*, Vol. 89, No. 33, 02/16/2024, 12360.
- 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 **Oregon**, 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). FEMA issued a correction to the notice to amend the comment period date. The original notice had a comment period deadline of **02/16/2024**. The correction amends the comment period deadline. Comments are due **05/16/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-03265.pdf>.  
*Federal Register*, Vol. 89, No. 33, 02/16/2024, 12367-12368. The correction may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-03-05/pdf/C1-2024-03265.pdf>.  
*Federal Register*, Vol. 89, No. 44, 03/05/2024, 15882.

- 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 **Ohio** and **Virginia**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **05/23/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-23/pdf/2024-03723.pdf>.

*Federal Register*, Vol. 89, No. 37,  
02/23/2024, 13727-13728.

- 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 **Nevada**, 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 **05/23/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-23/pdf/2024-03724.pdf>.  
*Federal Register*, Vol. 89, No. 37,  
02/23/2024, 13728-13729.

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

FEMA announced the withdrawal of proposed flood hazard determinations, which may include the addition or modification of any Base Flood Elevation, base flood depth, Special Flood Hazard Area boundary or zone designation, or regulatory floodway (herein after referred to as proposed flood hazard determinations) on the Flood Insurance Rate Maps and, where applicable, in the supporting Flood Insurance Study reports for Rock County, **Minnesota** and Incorporated Areas. The withdrawal is effective **02/23/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-23/pdf/2024-03725.pdf>. *Federal Register*, Vol. 89, No. 37, 02/23/2024, 13729.

#### **FinCEN Proposes to Extend BSA-Related Requirements to Certain Investment Advisers and Real Estate Transfers.**

- The Financial Crimes Enforcement Network (FinCEN) issued a proposed rule to include certain investment advisers in the definition of “financial institution” under the Bank Secrecy Act (BSA), prescribe minimum standards for anti-money laundering/countering the financing of terrorism (AML/CFT) programs to be established by covered investment advisers, require covered investment advisers to report suspicious activity to FinCEN pursuant to BSA, and make several other related changes to FinCEN regulations. FinCEN proposed the rule to address gaps in the existing AML/CFT regulatory framework in the investment advisor sector. Comments are due **04/15/2024**. The proposed rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-15/pdf/2024-02854.pdf>.  
*Federal Register*, Vol. 89, No. 32,  
02/15/2024, 12108-12193.
- FinCEN issued a proposed rule to require certain persons involved in real estate closings and settlements to submit reports and keep records on identified non-financed transfers of residential real property to specified legal entities and trusts on a nationwide basis. Transfers made directly to an individual would not be covered by the proposed rule. The proposed rule describes the circumstances in which a report must be filed, who must file a report, what information must be provided, and when a report is due. The reports are expected to assist the U.S. Department of the Treasury; Federal, State, and local law enforcement; and national security agencies in addressing illicit finance vulnerabilities in the U.S. residential real

estate sector and to curtail the ability of illicit actors to anonymously launder illicit proceeds through the purchase of residential real property. Comments are due **04/16/2024**. The proposed rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-16/pdf/2024-02565.pdf>.  
*Federal Register*, Vol. 89, No. 33, 02/16/2024, 12424-12470.

#### **FinCEN Seeks Comment on BSA-Related Information Collections.**

- FinCEN seeks comment regarding an information collection titled, Reports by Financial Institutions of Suspicious Transactions (31 CFR 1020.320, 1021.320, 1022.320, 1023.320, 1024.320, 1025.320, 1026.320, and 1029.320), Form 111. Under Bank Secrecy Act regulations, financial institutions are required to report suspicious transactions using FinCEN Form 111. Comments are due **04/12/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-12/pdf/2024-02747.pdf>.  
*Federal Register*, Vol. 89, No. 29, 02/12/2024, 9913-9915.
- FinCEN seeks comment regarding an information collection titled, Reports and Records of Certain Domestic Transactions (31 U.S.C. 5326; 31 CFR 1010.370 and 1010.410(d)). FinCEN may issue a geographic targeting order (GTO) requiring any domestic financial institution or nonfinancial trade or business or group of domestic financial institutions or domestic nonfinancial trades or businesses in a geographic area to obtain information about certain transactions, as described in the GTO. Entities that receive a GTO are required to report, in the manner and to the extent specified in the GTO, information concerning any transaction in which such entity is

involved for the payment, receipt, or transfer of funds. There are recordkeeping requirements related to a GTO. Comments are due **04/23/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-23/pdf/2024-03681.pdf>.  
*Federal Register*, Vol. 89, No. 37, 02/23/2024, 13802-13804.

- FinCEN seeks comment regarding an information collection titled, Beneficial Ownership Requirements for Legal Entity Customers (31 CFR 1010.230). The information collection requirements relate to beneficial ownership requirements for legal entity customers. Under Bank Secrecy Act (BSA) regulations, covered financial institutions are required to collect, and to maintain records of, the information used to identify and verify the identity of each beneficial owner of their legal entity customers, subject to certain exclusions and exemptions. Comments are due **04/26/2024**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2024-02-26/pdf/2024-03965.pdf>.  
*Federal Register*, Vol. 89, No. 38, 02/26/2024, 14148-14149.

#### **IRS Seeks Comment on Mortgage Credit Certificates.**

The Internal Revenue Service (IRS) seeks comment regarding an information collection titled, Mortgage Credit Certificates (MCCs). MCCs provide qualified holders of the certificates with a credit against income tax liability. In general, an issuer elects to establish a mortgage credit certificate program in lieu of issuing qualified mortgage revenue bonds. Section 25 of the Internal Revenue Code permits states and political subdivisions to elect to issue MCCs in lieu of qualified mortgage revenue bonds. The information collection is used by lending institutions and by state and local

governments to provide IRS with information on the issuance of MCCs authorized under Code section 25. IRS matches the information supplied by lenders and issuers to ensure that the credit is computed properly. Comments are due **05/06/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04839.pdf>. *Federal Register*, Vol. 89, No. 46, 03/07/2024, 16620-16621.

### **FHFA Seeks Comment on American Survey of Mortgage Borrowers.**

The Federal Housing Finance Agency (FHFA) seeks comment regarding an information collection titled, American Survey of Mortgage Borrowers (ASMB). The ASMB, conducted annually or biennially, is a voluntary survey of individuals who currently have a first mortgage loan secured by single-family residential property. The survey is a component of the National Mortgage Database Program, which is a joint effort of FHFA and the Bureau of Consumer Financial Protection (CFPB). A copy of the 2023 survey questionnaire appears at the end of the notice. Comments are due **04/29/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-28/pdf/2024-04126.pdf>. *Federal Register*, Vol. 89, No. 40, 02/28/2024, 14650-14664.

### **SBA Adjusts Loan Programs for Inflation.**

The Small Business Administration (SBA) announced it finalized, without change, its July 2023 proposed rule to adopt the current statutory alternative size standard for its 7(a) Business and Certified Development Company (CDC/504) Loan Programs (collectively, Business Loan Programs), subject to a 34.46 percent adjustment for inflation that has occurred since the establishment of the statutory alternative size standard in 2010. The inflation adjustment

would increase the size standard's level for tangible net worth to \$20 million and for net income to \$6.5 million. SBA also adjusted for inflation the applicable statutory limits for contract size under the Surety Bond Guarantee (SBG) Program. The adjustment increases the contract limit to \$9 million and the contract limit for federal contracts, if a federal contracting officer certifies that such a guarantee is necessary, to \$14 million. The final rule is effective **03/18/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-15/pdf/2024-02776.pdf>. *Federal Register*, Vol. 89, No. 32, 02/15/2024, 11703-11713.

### **SBA Clarifies Administrator May Extend WOSB Recertification.**

SBA issued an interim final rule which contains amendments to the regulations governing the Women-Owned Small Business (WOSB) program. SBA has revised its regulations to specifically recognize that the SBA Administrator may extend the date of WOSB recertification where appropriate. Section 127.400 of SBA's WOSB regulations specifies that any concern seeking to remain a certified WOSB or Economically Disadvantaged Women-Owned Small Business (EDWOSB) must undergo a program examination every three years. Currently, there is no discretion in postponing recertification beyond the three-year anniversary date of a firm's WOSB or EDWOSB certification. SBA believes that SBA should have the discretion to postpone a firm's recertification date in appropriate circumstances. The interim final rule is effective **03/07/2024**. Comments are due **05/06/2024**. The interim final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04854.pdf>. *Federal Register*, Vol. 89, No. 46, 03/07/2024, 16445-16446.



### **SBA Announces Military Reservist Economic Injury Disaster Loans Interest Rate.**

SBA publishes an interest rate for the Military Reservist Economic Injury Disaster Loans on a quarterly basis. The interest rate will be **4.000** for loans approved on or after **01/29/2024**. The notice was issued **02/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-14/pdf/2024-02981.pdf>. *Federal Register*, Vol. 89, No. 31, 02/14/2024, 11331.

### **SBA Revises Lender Risk Rating System.**

SBA announced revisions to its Lender Risk Rating System. The SBA Lender Risk Rating System is an internal, off-site monitoring tool used by SBA's Office of Credit Risk Management (OCRM) to assess and monitor the risk of each active 7(a) Lender and Certified Development Company (CDC) and to inform supervision and enforcement activities. SBA is also updating the Lender Portal to reflect the changes to the SBA Lender Risk Rating System and corresponding metrics. The notice is applicable **03/07/2024**. Comments are due **05/06/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04830.pdf>. *Federal Register*, Vol. 89, No. 46, 03/07/2024, 16604-16607.

### **FSA Revises Eligibility Criteria for Lender Programs.**

The Farm Service Agency (FSA) announced revised loan volume eligibility criteria for existing lenders participating in the Preferred Lender Program (PLP) for FSA-guaranteed loans or who have recently participated in PLP but lost that status due to loan volume requirements and wish to reapply. Due to decreased loan demand, many former PLP lenders, who would have otherwise been expected to have renewed their PLP status, have been unable to qualify for the renewal of

their status in PLP within the past 5 years due solely to loan volume requirements. The notice applies lower loan volume eligibility criteria to PLP lenders who renew their PLP status and to former PLP lenders who reapply for PLP status after losing that status because they were unable to renew due solely to decreased loan volume within the 5 years immediately preceding the date of the notice. FSA also announced the revised loan volume eligibility criteria for all lenders participating in the Certified Lender Program (CLP) for FSA-guaranteed loans due to the same decreased loan demand. The notice applies less restrictive loan volume eligibility criteria to all lenders currently participating in the CLP program and lenders applying to participate in the CLP program. The notice is effective **02/23/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-23/pdf/2024-03687.pdf>. *Federal Register*, Vol. 89, No. 37, 02/23/2024, 13682-13684.

### **FCA Announces Effect Date for Amended YBS Program Rule.**

The Farm Credit Administration (FCA) announced the effective date of the final rule that amended FCA regulations governing young, beginning, and small farmers and ranchers (YBS) programs. The final rule, published in the *Federal Register* on **12/27/2023**, is effective **02/14/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-26/pdf/2024-03870.pdf>. *Federal Register*, Vol. 89, No. 38, 02/26/2024, 13975.

### **Agencies Seek Applications for Strategic Economic and Community Development Priority.**

The Rural Business-Cooperative Service (RBC), Rural Utilities Service (RUS), and Rural Housing Service (RHS)(collectively, the agencies) issued a notice to solicit applications (NOSA) for the Strategic

Economic and Community Development (SECD) priority for projects that support multi-jurisdictional and multi-sectoral strategic community investment plans. SECD supports projects that promote and partially or completely implement strategic community investment plans. See the NOSA for program details and application deadlines. The NOSA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-13/pdf/2024-02782.pdf>. *Federal Register*, Vol. 89, No. 30, 02/13/2024, 10026-10029.

#### **RBC Seeks Comments on Rural Microentrepreneur Assistance Program Information Collection.**

The Rural Business-Cooperative Service (RBC) seeks comment regarding an information collection titled, Microentrepreneur Assistance Program (RMAP). The purpose of RMAP is to support the development and ongoing success of rural microentrepreneurs and microenterprises. Loans and grants are made to Microenterprise Development Organizations (MDOs) to provide rural microentrepreneurs with the skills necessary to establish new rural microenterprises, to provide continuing technical and financial assistance related to the successful operation of rural microenterprises, and to assist with the cost of providing other activities and services related to the successful operation of MDOs and rural microenterprises. The loans establish or augment a rural microentrepreneur revolving loan fund and the grants provide technical assistance and training to microenterprises. Comments are due **04/15/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-15/pdf/2024-03166.pdf>. *Federal Register*, Vol. 89, No. 32, 02/15/2024, 11811-11812.

#### **CCC Revises Dairy Margin Coverage Regulation.**

The Commodity Credit Corporation (CCC) issued a final rule which revises the regulations for Dairy Margin Coverage (DMC) as required by the Further Continuing Appropriations and Other Extensions Act, which extends provisions of the Agriculture Improvement Act and amends the Agricultural Act to allow eligible dairy operations to make a one-time adjustment to established production history and extend DMC through 2024. In addition, the final rule extends eligibility of multi-year (lock-in) contracts for an additional year until **12/31/2024**, and applies the discounted DMC premium rate to the newly established adjusted base production history. The final rule is effective **02/27/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-27/pdf/2024-03991.pdf>. *Federal Register*, Vol. 89, No. 39, 02/27/2024, 14372-14376.

#### **CFTC Proposes Access to Electronic Trading for Foreign Boards of Trade.**

The Commodity Futures Trading Commission (CFTC) issued a proposed rule to amend its regulations to permit a foreign board of trade (FBOT) registered with CFTC to provide direct access to its electronic trading and order matching system to an identified member or other participant located in the United States and registered with CFTC as an introducing broker for submission of customer orders to the FBOT's trading system for execution. CFTC also proposed to establish a procedure for an FBOT to request revocation of its registration, and to remove certain outdated references to "existing no- action relief."

Comments are due **04/22/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-01/pdf/2024-04117.pdf>. *Federal Register*, Vol. 89, No. 42, 03/01/2024, 15083-15094.

### **CFTC Proposes Regulations to Address Margin Adequacy and Account for Treatment of Separate Accounts by FCMs.**

On **04/14/2023**, CFTC published a proposed rule (First Proposal) to amend the derivatives clearing organization (DCO) risk management regulations adopted under the Commodity Exchange Act (CEA) to permit futures commission merchants (FCMs) that are clearing members of DCOs (clearing FCMs), subject to specified requirements, to treat separate accounts of a single customer as accounts of separate legal entities for purposes of certain CFTC regulations. In light of comments received supporting direct application of separate account treatment requirements to FCMs in CFTC regulations, CFTC has withdrawn the First Proposal. CFTC has now proposed to require an FCM to ensure that a customer does not withdraw funds from its account with the FCM if the balance in the account after the withdrawal would be insufficient to meet the customer's initial margin requirements, and relatedly, to permit an FCM, in certain circumstances and subject to certain conditions, to treat the separate accounts of a single customer as accounts of separate entities for purposes of certain CFTC regulations. The proposed amendments would establish the conditions under which an FCM may engage in such separate account treatment. Comments are due **04/22/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-01/pdf/2024-04107.pdf>. *Federal Register*, Vol. 89, No. 42, 03/01/2024, 15312-15363.

### **CFTC Reopens Comment Periods for Proposals Related to Swap Participants and Swap Data Recordkeeping.**

- CFTC announced an extension of the comment period for its proposal regarding operational resilience framework for futures commission merchants, swap

dealers, and major swap participants. The comment period for the proposal closed **03/02/2024**. CFTC has extended the comment period for the proposed rule published in the *Federal Register* on **12/18/2023**, by an additional thirty days to **04/01/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-02-26/pdf/2024-03826.pdf>.

*Federal Register*, Vol. 89, No. 38, 02/26/2024, 14007.

- CFTC announced an extension of the comment period for its proposal titled, Real-Time Public Reporting Requirements and Swap Data Recordkeeping and Reporting Requirements. The comment period for the proposal closed **02/26/2024**. CFTC has reopened the comment period for the proposed rule published in the *Federal Register* on **12/28/2023**, by an additional forty-five days. Comments are due **04/11/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-29/pdf/2024-04255.pdf>. *Federal Register*, Vol. 89, No. 41, 02/29/2024, 14790.

### **SEC Adopts Rules to Enhance Investor Protections in Transactions Involving Special Purpose Acquisition Companies.**

The Securities and Exchange Commission (SEC) adopted a final rule intended to enhance investor protections in initial public offerings by special purpose acquisition companies (commonly known as SPACs) and in subsequent business combination transactions between SPACs and private operating companies (commonly known as de-SPAC transactions). Specifically, SEC adopted disclosure requirements with respect to, among other things, compensation paid to sponsors, conflicts of interest, dilution, and the determination, if any, of the board of directors (or similar governing body) of a

SPAC regarding whether a de-SPAC transaction is advisable and in the best interests of the SPAC and its security holders. The final rule would also require a minimum dissemination period for the distribution of security holder communication materials in connection with de-SPAC transactions; require the re-determination of smaller reporting company (SRC) status in connection with de-SPAC transactions; and addressed the scope of the safe harbor for forward-looking statements under the Private Securities Litigation Reform Act. Further, SEC adopted a rule that would deem any business combination transaction involving a reporting shell company, including a SPAC, to be a sale of securities to the reporting shell company's shareholders and has adopted amendments to a number of financial statement requirements applicable to transactions involving shell companies. In addition, SEC provided guidance on the status of potential underwriters in de-SPAC transactions and adopted updates to SEC guidance regarding the use of projections in SEC filings as well as requiring additional disclosure regarding projections when used in connection with business combination transactions involving SPACs. Finally, SEC has provided guidance for SPACs to consider when analyzing their status under the Investment Company Act. The final rule is effective **07/01/2024**. See the final rule for mandatory compliance dates. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-26/pdf/2024-01853.pdf>. *Federal Register*, Vol. 89, No. 38, 02/26/2024, 14158-14327.

#### **SEC Issues Final Rule to Clarify Definitions Under the Securities Exchange Act.**

SEC issued a final rule to further define the phrase "as a part of a regular business" as used in the statutory definitions of "dealer" and "government securities dealer" under sections 3(a)(5) and 3(a)(44), respectively, of the Securities Exchange Act. The final rule is

effective **04/29/2024**. See section II.B of the final rule for compliance dates. The final rule may be found at: <https://www.govinfo.gov/content/pkg/FR-2024-02-29/pdf/2024-02837.pdf>. *Federal Register*, Vol. 89, No. 41, 02/29/2024, 14938-15010.

#### **SEC Proposes Qualifying Venture Capital Funds Inflation Adjustment.**

SEC proposes to implement the requirements of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA) to adjust for inflation the dollar threshold used in defining a "qualifying venture capital fund" under the Investment Company Act. The proposed rule also would allow SEC to adjust for inflation the threshold amount by order every five years and specify how adjustments would be determined. Comments are due **03/22/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-21/pdf/2024-03436.pdf>. *Federal Register*, Vol. 89, No. 35, 02/21/2024, 12995-13000.

#### **FTC Issues Final and Proposed Rules on Impersonation of Government and Businesses.**

- The Federal Trade Commission (FTC) issued a final rule which prohibits the impersonation of government, businesses, and their officials or agents in interstate commerce. Under the final rule, the term "government" includes federal, state, local, and tribal governments as well as agencies and departments thereof. The term "business" includes a corporation, partnership, association, or any other entity that provides goods or services, including not-for-profit entities. The final rule is effective **04/01/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-03-01/pdf/2024-04335.pdf>.

*Federal Register*, Vol. 89, No. 42,  
03/01/2024, 15017-15031.

- FTC seeks comment regarding a proposal to amend the trade regulation rule entitled, Rule on Impersonation of Government and Businesses, to revise the title of the rule, add a prohibition on the impersonation of individuals, and extend liability for violations of the rule to parties who provide goods and services with knowledge or reason to know that the goods or services will be used in impersonations of the kind that are themselves unlawful under the rule. FTC believes the changes are necessary based on all the comments it received on the final impersonation rule highlighted in the previous paragraph and other information discussed in the proposed rule. Comments are due **04/30/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-03-01/pdf/2024-03793.pdf>. *Federal Register*, Vol. 89, No. 42, 03/01/2024, 15072-15083.

#### **FCC Issues Final and Proposed Rules Meant to Stop Robocalls.**

- The Federal Communications Commission (FCC) issued a final rule to amend and codify previously adopted protections that make it simpler for consumers to revoke consent to unwanted robocalls and robotexts while requiring that callers and texters honor the requests in a timely manner. Specifically, FCC adopted rules to make clear that revocation of consent can be made in any reasonable manner, require that callers honor do-not-call and consent revocation requests within a reasonable time not to exceed ten business days of receipt, and limit text senders to a one-time text message confirming a consumer's request that no further text messages be sent under the Telephone Consumer Protection Act.

Amendatory instruction 2 (adding 47 CFR 64.1200(a)(12)) is effective **04/04/2024**, and amendatory instruction 3 (revising 47 CFR 64.1200(a)(9)(i)(F) and (d)(3) and adding 47 CFR 64.1200(a)(10) and (11)) is delayed indefinitely. FCC will publish a document in the *Federal Register* announcing an effective date. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-05/pdf/2024-04587.pdf>.

*Federal Register*, Vol. 89, No. 44,  
03/05/2024, 15756-15763.

- FCC seeks comment on whether the Telephone Consumer Protection Act (TCPA) applies to robocalls and robotexts from wireless providers to their own subscribers and therefore whether such providers must have consent to make robocalls and send robotexts to their own subscribers. To the extent that wireless providers have consent to robocall or robotext their own subscribers, FCC seeks comment on whether wireless subscribers can exercise their right to revoke such consent by communicating a revocation of consent request to their wireless provider and that such requests must be honored. In addition, FCC seeks comment on a request to require automated opt-out mechanisms on every call that uses an artificial or prerecorded voice. Comments are due **04/04/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-05/pdf/2024-04586.pdf>.

*Federal Register*, Vol. 89, No. 44,  
03/05/2024, 15802-15806.

#### **NCUA Revised IRPS on Minority Depository Institution Preservation Program.**

The National Credit Union Administration (NCUA) issued revisions to Interpretive Ruling and Policy Statement (IRPS) 13-1, regarding the Minority Depository Institution Preservation Program for credit unions. NCUA



first established IRPS 13-1 in 2015 to encourage the preservation of minority depository institutions and the establishment of new ones. The revised IRPS is effective **03/27/2024**. The reviewed IRPS may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-26/pdf/2024-03603.pdf>. *Federal Register*, Vol. 89, No. 38, 02/26/2027, 14113-14119.

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

NCUA seeks comment regarding three information collections. The first collection is titled, Investment and Deposit Activities. The Federal Credit Union Act lists securities, deposits, and other obligations in which a Federal Credit Union (FCU) may invest. NCUA regulations set forth requirements related to maintaining an adequate investment program. The information collected is used by NCUA to determine compliance and is used to determine the level of risk that exists within a credit union, the actions taken by the credit union to mitigate such risk, and helps prevent losses to federal credit unions and the National Credit Union Share Insurance Fund (NCUSIF). The second information collection is titled, Loans in Areas Having Special Flood Hazards and is used in connection with requirements under the National Flood Insurance Flood Act, as amended. The third collection is titled, Minority Depository Institution Preservation Program. The collection is used to document that a FCU is designated a minority depository institution. Comments are due **05/06/224**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-03-06/pdf/2024-04688.pdf>. *Federal Register*, Vol. 89, No. 45, 03/06/2024, 16035.

### **EEOC Amends Procedural Regulations to Include Pregnant Workers Fairness Act.**

The Equal Employment Opportunity Commission (EEOC) issued an interim final rule to amend some of its existing procedural regulations to include references to the Pregnant Workers Fairness Act (PWFA), which requires covered employers to provide reasonable accommodations to a qualified applicant's or employee's known limitations related to, affected by, or arising out of pregnancy, childbirth, or related medical conditions, unless the accommodation will cause the employer an undue hardship. The PWFA became law on **12/29/2022** and became effective **06/27/2023**. EEOC's procedures for PWFA will follow the rules found at 29 CFR parts 1601 (procedural regulations), 1602 (recordkeeping and reporting requirements under Title VII, the Americans with Disabilities Act, and the Genetic Information Nondiscrimination Act), 1603 (procedures for previously exempt state and local government employee complaints of employment discrimination under section 304 of the Government Employee Rights Act (GERA)), and 1614 (federal sector equal employment opportunity). In the interim final rule, therefore, EEOC has amended its procedural and administrative regulations to add references in the rules to PWFA. The interim final rule is effective **02/14/2024**. Comments are due **04/15/2024**. EEOC also issued a correction to the interim final rule. Due to drafting errors, two of the changes would not be recognized in the Code of Federal Regulations. EEOC issued the correcting amendments to ensure that its procedural regulations reference PWFA where appropriate. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-14/pdf/2024-02764.pdf>. *Federal Register*, Vol. 89, No. 31, 02/14/2024, 11167-11172. The correction is effective **02/23/2024**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-02-23/pdf/2024-03691.pdf>. *Federal Register*, Vol. 89, No. 37, 02/23/2024, 13617-13618.



**VA Seeks Comment on Revisions to VA-Guaranteed or Insured Interest Rate Reduction Refinancing Loans.**

The Department of Veterans Affairs (VA) seeks comment regarding a proposed rule to amend its regulations on VA-backed interest rate reduction refinancing loans (IRRRLs). The proposed rule changes the recoupment

standard of a proposed rule published **11/01/2022**, regarding IRRRLs. Comments are due **05/06/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-03-07/pdf/2024-04884.pdf>. *Federal Register*, Vol. 89, No. 46, 03/07/2024, 16491-16496.

**Proposed Rules and Comment Due Dates**

<b><u>Agency</u></b>	<b><u>Proposed Rule</u></b>	<b><u>Federal Register Publication Date and Page Number</u></b>	<b><u>Comment Due Date</u></b>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Fees for Instantaneously Declined Transactions.	<i>Federal Register</i> , Vol. 89, No. 21, 01/31/2024, 6031- 6051.	<b>Mar. 25, 2024</b>
* <b>CFPB</b>	Overdraft Lending Rules for Large Financial Institutions.	<i>Federal Register</i> , Vol. 89, No. 37, 02/23/2024, 13852- 13908.	<b>Apr. 01, 2024</b>
<b>Commodity Futures Trading Commission (CFTC)</b>	Protection of Clearing Member Funds Held by Derivatives Clearing Organizations.  <b>NOTICE:</b> 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.	<b>Feb. 16, 2024</b>  <b>Mar. 18, 2024</b>
* <b>CFTC</b>	<b>NOTICE:</b> Comment Period for Operational Resilience Framework for Futures Commission Merchants, Swap Dealers, and Major Swap Participant Proposal Extended.	<i>Federal Register</i> , Vol. 89, No. 38, 02/26/2024, 14007.	<b>Apr. 01, 2024</b>
* <b>CFTC</b>	<b>NOTICE:</b> Comment Period for Real-Time Public Reporting Requirements and Swap Data Recordkeeping and Reporting Requirements Proposal Reopened.	<i>Federal Register</i> , Vol. 89, No. 41, 02/29/2024, 14790.	<b>Apr. 11, 2024</b>
* <b>CFTC</b>	Access to Electronic Trading for Foreign Boards of Trade.	<i>Federal Register</i> , Vol. 89, No. 42, 03/01/2024, 15083- 15094.	<b>Apr. 22, 2024</b>
* <b>CFTC</b>	Regulations to Address Margin Adequacy and to	<i>Federal Register</i> , Vol. 89, No. 42,	<b>Apr. 22, 2024</b>

	Account for the Treatment of Separate Accounts for Futures Commission Merchants.	03/01/2024, 15312-15363.	
<b>Federal Communications Commission (FCC)</b>	Strengthening the Ability of Consumers to Stop Robocalls.	<i>Federal Register</i> , Vol. 89, No. 44, 03/05/2024, 15802-15806.	<b>Apr. 04, 2024</b>
<b>Federal Emergency Management Agency (FEMA)</b>	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.	<b>Apr. 08, 2024</b>
<b>Federal Reserve Board (FRB)</b>	Comment Period Extended for Debit Card Interchange Fees and Routing Proposal.	<i>Federal Register</i> , Vol. 89, No. 19, 01/29/2024, 5438.	<b>May 12, 2024</b>
<b>Federal Trade Commission (FTC)</b>	Amendments to Trade Regulation Rule on Impersonation of Government and Businesses.	<i>Federal Register</i> , Vol. 89, No. 42, 03/01/2024, 15072-15083.	<b>Apr. 30, 2024</b>
<b>Financial Crimes Enforcement Network (FinCEN)</b>	AML/CFT and SAR Filing Requirements for Registered Investment Advisor and Exempt Reporting Advisers.	<i>Federal Register</i> , Vol. 89, No. 32, 02/15/2024, 12108-12193.	<b>Apr. 15, 2024</b>
<b>FinCEN</b>	AML Regulations for Residential Real Estate Transfers.	<i>Federal Register</i> , Vol. 89, No. 33, 02/16/2024, 12424-12470.	<b>Apr. 16, 2024</b>
<b>Office of the Comptroller of the Currency (OCC)</b>	Business Combinations Under the Bank Merger Act.	<i>Federal Register</i> , Vol. 89, No. 30, 02/13/2024, 10010-10018.	<b>Apr. 15, 2024</b>
<b>OCC</b>	Amendments to Freedom of Information Act Regulations.	<i>Federal Register</i> , Vol. 89, No. 36, 02/22/2024, 13289-13293.	<b>Apr. 22, 2024</b>
<b>Securities and Exchange Commission (SEC)</b>	Qualifying Venture Capital Funds Inflation Adjustment.	<i>Federal Register</i> , Vol. 89, No. 35, 02/21/2024, 12995-13000.	<b>Mar. 22, 2024</b>

*	<b>Veterans Affairs, Dept. of (VA)</b>	Revisions to VA-Guaranteed or Insured Interest Rate Reduction Refinancing Loans.	<i>Federal Register</i> , Vol. 89. No. 46, 03/07/2024, 16491-16496.	<b>May 06, 2024</b>
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### Final Rules and Effective Dates

	<u><b>Agency</b></u>	<u><b>Final Rule</b></u>	<u><b>Federal Register Publication Date and Page Number</b></u>	<u><b>Effective Date</b></u>
*	<b>Bureau of Consumer Financial Protection (CFPB)</b>	Amended Supervisory Appeals Process.	<i>Federal Register</i> , Vol. 89, No. 36, 02/22/2024, 13263- 13265.	<b>Feb. 22, 2024</b>
	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Auto Finance Data Project.	<i>Federal Register</i> , Vol. 89, No. 15, 01/23/2024, 4281- 4282.	Comments Due: <b>Mar. 25, 2024</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Consumer Complaint Survey.	<i>Federal Register</i> , Vol. 89, No. 45, 03/06/2024, 15981- 15982.	Comments Due: <b>May 06, 2024</b>
*	<b>Commodity Credit Corporation (CCC)</b>	Dairy Margin Coverage Production History Adjustment and Program Extension.	<i>Federal Register</i> , Vol. 89, No. 39, 02/27/2024, 14372- 14376.	<b>Feb. 27, 2024</b>
*	<b>Equal Employment Opportunity Commission (EEOC)</b>	<b>INTERIM FINAL RULE:</b> Amendment of Procedural and Administrative Regulations to Include Pregnant Workers Fairness Act.	<i>Federal Register</i> , Vol. 89, No. 31, 02/14/2024, 11167- 11172.	<b>Feb. 14, 2024</b>  Comments Due: <b>Apr. 15, 2024</b>
*		<b>CORRECTION:</b> Drafting Errors Corrected in the Interim Final Rule.	<i>Federal Register</i> , Vol. 89, No. 37, 02/23/2024, 13617- 13618.	<b>Feb. 23, 2024</b>
*	<b>Farm Credit Administration (FCA)</b>	<b>NOTICE:</b> Effective Date for Final Rule which Amended Loan Policies and Operations Rules for YBS Programs.	<i>Federal Register</i> , Vol. 89, No. 38, 02/26/2024, 13975.	<b>Feb. 14, 2024</b>
	<b>FCA</b>	Cyber Risk Management Regulation.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85825- 85833.	<b>Jan. 01, 2025</b>

*	<b>Farm Service Agency (FSA)</b>	<b>NOTICE:</b> Revised Loan Volume Requirements for Preferred Lender and Certified Lender Programs.	<i>Federal Register</i> , Vol. 89, No. 37, 02/23/2024, 13682-13684.	<b>Feb. 23, 2024</b>
*	<b>Federal Communications Commission (FCC)</b>	Strengthening the Ability of Consumers to Stop Robocalls.	<i>Federal Register</i> , Vol. 89, No. 44, 03/05/2024, 15756-15763.	Amendatory Instruction 2 effective: <b>Apr. 04, 2024</b>  Amendatory Instruction 3 Delayed Indefinitely.
*	<b>Federal Deposit Insurance Corporation (FDIC)</b>	<b>NOTICE:</b> Intent to Terminate Receiverships.	<i>Federal Register</i> , Vol. 89, No. 40, 02/28/2024, 14649-14650.	Issued: <b>Feb. 28, 2024</b>
	<b>FDIC</b>	<b>NOTICE:</b> 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: <b>Mar. 18, 2024</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Uniform Application/Uniform Termination for Municipal Securities Principal or Representative; Interagency Guidance on Asset Securitization Activities; and Interagency Statement on Sound Practices Concerning Complex Structured Finance Transactions.	<i>Federal Register</i> , Vol. 89, No. 33, 02/16/2024, 12336-12338.	Comments Due: <b>Mar. 18, 2024</b>
	<b>FDIC</b>	<b>NOTICE:</b> 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: <b>Mar. 19, 2024</b>
	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Regulatory Capital Reporting for	<i>Federal Register</i> , Vol. 89, No. 18,	Comments Due: <b>Mar. 26, 2024</b>



	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).	01/26/2024, 5297-5305.	
<b>FDIC</b>	Special Assessment Pursuant to Systemic Risk Determination.	<i>Federal Register</i> , Vol. 88, No. 228, 11/29/2023, 83329-83349.	<b>Apr. 01, 2024</b>
<b>FDIC</b>	Amendments to Uniform Rules of Practice and Procedure.	<i>Federal Register</i> , Vol. 88, No. 248, 12/28/2023, 89820-89973.	<b>Apr. 01, 2024</b>
<b>FDIC</b>	Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule.	<i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532.	<b>Apr. 01, 2024</b>  Mandatory Compliance: <b>Jan. 01, 2025</b>
<b>FDIC</b>	Community Reinvestment Act.  <b>PRESS RELEASE:</b> 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.  <a href="https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit">https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit</a>	<b>Apr. 01, 2024</b>  Amendment Nos. 29, 52, and 75 Effective: <b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b>  Released: <b>Feb. 05, 2024</b>
<b>FDIC</b>	<b>NOTICE:</b> 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: <b>Apr. 08, 2024</b>
<b>FDIC</b>	<b>NOTICE:</b> Regulatory Publication and Review Under the Economic	<i>Federal Register</i> , Vol. 89, No. 25,	Comments Due: <b>May 06, 2024</b>

	Growth and Regulatory Paperwork Reduction Act.	02/06/2024, 8084-8109.	
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Restrictions on Qualified Financial Contracts of Subsidiaries of Certain FDIC Supervised Institutions; Revisions to the Definition of Qualifying Master Netting Agreement and Related Definitions and Industrial Banks and Industrial Loan Companies.	<i>Federal Register</i> , Vol. 89, No. 44, 03/05/2024, 15872-15874.  Comments Due: <b>May 06, 2024</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Visitor Notification Form.	<i>Federal Register</i> , Vol. 89, No. 44, 03/05/2024, 15871-15872.  Comments Due: <b>May 06, 2024</b>
	<b>Federal Financial Institutions Examination Council (FFIEC)</b>	<b>NOTICE:</b> 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: <b>Apr. 05, 2024</b>
	<b>Federal Housing Finance Agency (FHFA)</b>	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.  <b>Apr. 01, 2024</b>
*	<b>FHFA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: American Survey of Mortgage Borrowers.	<i>Federal Register</i> , Vol. 89, No. 40, 02/28/2024, 14650-14664.  Comments Due: <b>Apr. 29, 2024</b>
	<b>Federal Reserve Board (FRB)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 28, 02/09/2024, 9718-9719.  Issued: <b>Feb. 09, 2024</b>  Comments due any time during next six months.
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Recordkeeping and Disclosure	<i>Federal Register</i> , Vol. 89, No. 33, 02/16/2024, 12340.  Issued: <b>Feb. 16, 2024</b>

	Requirements Associated with Regulation O.		
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Reporting, Recordkeeping, and Disclosure Requirements Associated with Rules Regarding Availability of Information.	<i>Federal Register</i> , Vol. 89, No. 33, 02/16/2024, 12341. Issued: <b>Feb. 16, 2024</b>
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Reporting, Recordkeeping, and Disclosure Provisions Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice.	<i>Federal Register</i> , Vol. 89, No. 33, 02/16/2024, 12343-12344. Issued: <b>Feb. 16, 2024</b>
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Disclosure Requirements Associated with CFPB's Regulation DD.	<i>Federal Register</i> , Vol. 89, No. 46, 03/07/2024, 16570. Issued: <b>Mar. 07, 2024</b>
	<b>FRB</b>	<b>NOTICE:</b> 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: <b>Mar. 19, 2024</b>
	<b>FRB</b>	<b>NOTICE:</b> 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: <b>Mar. 26, 2024</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Government Securities Dealers Reports.	<i>Federal Register</i> , Vol. 89, No. 19, 01/29/2024, 5539-5540. Comments Due: <b>Mar. 29, 2024</b>

<b>FRB</b>	<b>NOTICE:</b> 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: <b>Mar. 29, 2024</b>
<b>FRB</b>	<b>NOTICE:</b> 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: <b>Mar. 29, 2024</b>
<b>FRB</b>	Amendments to Uniform Rules of Practice and Procedure.	<i>Federal Register</i> , Vol. 88, No. 248, 12/28/2023, 89820-89973.	<b>Apr. 01, 2024</b>
<b>FRB</b>	Community Reinvestment Act.  <b>PRESS RELEASE:</b> 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.  <a href="https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit">https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit</a>	<b>Apr. 01, 2024</b>  Amendment Nos. 29, 52, and 75 Effective: <b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b>  Released: <b>Feb. 05, 2024</b>
* <b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping Provisions Associated with Stress Testing Guidance.	<i>Federal Register</i> , Vol. 89, No. 33, 02/16/2024, 12339-12340.	Comments Due: <b>Apr. 16, 2024</b>
* <b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Margin Credit Reports.	<i>Federal Register</i> , Vol. 89, No. 33, 02/16/2024, 12342-12343.	Comments Due: <b>Apr. 16, 2024</b>
* <b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection:	<i>Federal Register</i> , Vol. 89, No. 33,	Comments Due: <b>Apr. 16, 2024</b>

	Recordkeeping Requirements Associated with Regulation F.	02/16/2024, 12344-12345.	
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Country Exposure Report for U.S. Branches and Agencies of Foreign Banks.	<i>Federal Register</i> , Vol. 89, No. 43, 03/04/2024, 15575-15576. Comments Due: <b>May 03, 2024</b>
	<b>FRB</b>	<b>NOTICE:</b> 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: <b>May 06, 2024</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation M.	<i>Federal Register</i> , Vol. 89, No. 46, 03/07/2024, 16567-16568. Comments Due: <b>May 06, 2024</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Senior Financial Officer Surveys.	<i>Federal Register</i> , Vol. 89, No. 46, 03/07/2024, 16568-16570. Comments Due: <b>May 06, 2024</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Reporting Requirements Associated with Emergency Lending Under Section 13(3).	<i>Federal Register</i> , Vol. 89, No. 46, 03/07/2024, 16570-16571. Comments Due: <b>May 06, 2024</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Survey of Consumer Finances.	<i>Federal Register</i> , Vol. 89, No. 46, 03/07/2024, 16571-16572. Comments Due: <b>May 06, 2024</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping Requirements Associated with Regulation GG.	<i>Federal Register</i> , Vol. 89, No. 46, 03/07/2024, 16572-1573. Comments Due: <b>May 06, 2024</b>
*	<b>Federal Trade Commission (FTC)</b>	Trade Regulation Rule on Impersonation of Government and Businesses.	<i>Federal Register</i> , Vol. 89, No. 42, 03/01/2024, 15017-15031. <b>Apr. 01, 2024</b>

	<b>FTC</b>	Amended Standards for Safeguarding Customer Information.	<i>Federal Register</i> , Vol. 88, No. 217, 11/13/2023, 77499-77509.	<b>May 13, 2024</b>
	<b>Financial Crimes Enforcement Network (FinCEN)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Beneficial Ownership Information Requests.	<i>Federal Register</i> , Vol. 89, No. 20, 01/30/2024, 5995-6000.	Comments Due: <b>Apr. 01, 2024</b>
	<b>FinCEN</b>	<b>NOTICE:</b> 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: <b>Apr. 05, 2024</b>
*	<b>FinCEN</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Reports by Financial Institutions of Suspicious Transactions, Form 111.	<i>Federal Register</i> , Vol. 89, No. 29, 02/12/2024, 9913-9915.	Comments Due: <b>Apr. 12, 2024</b>
*	<b>FinCEN</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Reports and Records of Certain Domestic Transactions (31 U.S.C. 5326; 31 CFR 1010.370 and 1010.410(d)).	<i>Federal Register</i> , Vol. 89, No. 37, 02/23/2024, 13802-13804.	Comments Due: <b>Apr. 23, 2024</b>
*	<b>FinCEN</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Beneficial Ownership Requirements for Legal Entity Customers (31 CFR 1010.230).	<i>Federal Register</i> , Vol. 89, No. 38, 02/26/2024, 14148-14149.	Comments Due: <b>Apr. 26, 2024</b>
*	<b>Housing and Urban Development, Dept. of (HUD)</b>	<b>NOTICE:</b> Annual Indexing of Basic Statutory Mortgage limits for Multifamily Housing Programs.	<i>Federal Register</i> , Vol. 89, No. 30, 02/13/2024, 10089-10090.	Issued: <b>Feb. 13, 2024</b>
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Quality Control Requirements for Direct Endorsement Lenders.	<i>Federal Register</i> , Vol. 89, No. 37, 02/23/2024, 13735-13736.	Comments Due: <b>Mar. 25, 2024</b>
*	<b>HUD</b>	Inflation Adjustments to CMPs.	<i>Federal Register</i> , Vol. 89, No. 37,	<b>Mar. 25, 2024</b>



		02/23/2024, 13614-13617.	
*	<b>HUD</b>	Indexing Methodology for Title I Manufactured Home Loan Limits.	<i>Federal Register</i> , Vol. 89, No. 40, 02/28/2024, 14582-14588. <b>Mar. 29, 2024</b>
*	<b>HUD</b>	Rent Adjustments in the Mark-to-Market Program.	<i>Federal Register</i> , Vol. 89, No. 40, 02/28/2024, 14588-14590. <b>Mar. 29, 2024</b>
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Rehabilitation Mortgage Insurance Underwriting Program Section 203(k).	<i>Federal Register</i> , Vol. 89, No. 33, 02/16/2024, 12372-12373. Comments Due: <b>Apr. 16, 2024</b>
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Mortgage Record Change.	<i>Federal Register</i> , Vol. 89, No. 33, 02/16/2024, 12373-12374. Comments Due: <b>Apr. 16, 2024</b>
*	<b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Mortgagee's Application for Partial Settlement (Multifamily Mortgage).	<i>Federal Register</i> , Vol. 89, No. 46, 03/07/2024, 16586-16587. Comments Due: <b>May 06, 2024</b>
	<b>Internal Revenue Service (IRS)</b>	<b>NOTICE:</b> 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: <b>Apr. 05, 2024</b>
	<b>IRS</b>	<b>NOTICE:</b> 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: <b>Apr. 22, 2024</b>
*	<b>IRS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Mortgage Credit Certificates.	<i>Federal Register</i> , Vol. 89, No. 46, 03/07/2024, 16620-16621. Comments Due: <b>May 06, 2024</b>
*	<b>National Credit Union Administration</b>	Revised Interpretive Ruling and Policy Statement: Minority	<i>Federal Register</i> , Vol. 89, No. 38, <b>Mar. 27, 2024</b>

	<b>(NCUA)</b>	Depository Institution Preservation Program.	02/26/2027, 14113-14119.	
	<b>NCUA</b>	Amendments to Uniform Rules of Practice and Procedure.	<i>Federal Register</i> , Vol. 88, No. 248, 12/28/2023, 89820-89973.	<b>Apr. 01, 2024</b>
	<b>NCUA</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Fair Credit Reporting Act, Regulation V and 12 CFR 717.	<i>Federal Register</i> , Vol. 89, No. 26, 02/07/2024, 8454-8455.	Comments Due: <b>Apr. 08, 2024</b>
*	<b>NCUA</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Investment and Deposit Activities, Loans in Areas Having Special Flood Hazards, and Minority Depository Institution Preservation Program.	<i>Federal Register</i> , Vol. 89, No. 45, 03/06/2024, 16035.	Comments Due: <b>May 06, 2024</b>
*	<b>Office of the Comptroller of the Currency (OCC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Capital Adequacy Standards.	<i>Federal Register</i> , Vol. 89, No. 29, 02/12/2024, 9909-9913.	Comments Due: <b>Mar. 13, 2024</b>
	<b>OCC</b>	<b>NOTICE:</b> 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: <b>Mar. 19, 2024</b>
	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Examination Survey.	<i>Federal Register</i> , Vol. 89, No. 165, 01/24/2024, 4657-4658.	Comments Due: <b>Mar. 25, 2024</b>
	<b>OCC</b>	<b>NOTICE:</b> 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: <b>Mar. 26, 2024</b>

*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Fair Housing Home Loan Data System Regulation.	<i>Federal Register</i> , Vol. 89, No. 38, 02/26/2024, 14143-14145.	Comments Due: <b>Mar. 27, 2024</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: OCC Guidelines Establishing Heightened Standards for Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches.	<i>Federal Register</i> , Vol. 89, No. 38, 02/26/2024, 14145-14148.	Comments Due: <b>Mar. 27, 2024</b>
	<b>OCC</b>	Amendments to Uniform Rules of Practice and Procedure.	<i>Federal Register</i> , Vol. 88, No. 248, 12/28/2023, 89820-89973.	<b>Apr. 01, 2024</b>
	<b>OCC</b>	Community Reinvestment Act.  <b>PRESS RELEASE:</b> 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.  <a href="https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit">https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit</a>	<b>Apr. 01, 2024</b>  Amendment Nos. 29, 52, and 75 Effective: <b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b>  Released: <b>Feb. 05, 2024</b>
	<b>OCC</b>	<b>NOTICE:</b> 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: <b>Apr. 01, 2024</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Uniform Interagency Transfer	<i>Federal Register</i> , Vol. 89, No. 29,	Comments Due: <b>Apr. 12, 2024</b>

	Agent Registration and Deregistration Forms.	02/12/2024, 9908-9909.	
<b>OCC</b>	<b>NOTICE:</b> 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: <b>May 06, 2024</b>
* <b>Rural Business-Cooperative Service (RBC)</b>	<b>NOTICE:</b> Applications for Strategic Economic and Community Development Program for FY 2024.	<i>Federal Register</i> , Vol. 89, No. 30, 02/13/2024, 10026-10029.	Issued: <b>Feb. 13, 2024</b>
* <b>RBC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Rural Microentrepreneur Assistance Program.	<i>Federal Register</i> , Vol. 89, No. 32, 02/15/2024, 11811-11812.	Comments Due: <b>Apr. 15, 2024</b>
* <b>Rural Housing Service (RHS)</b>	<b>NOTICE:</b> Applications for Strategic Economic and Community Development Program for FY 2024.	<i>Federal Register</i> , Vol. 89, No. 30, 02/13/2024, 10026-10029.	Issued: <b>Feb. 13, 2024</b>
* <b>Rural Utilities Service (RUS)</b>	<b>NOTICE:</b> Applications for Strategic Economic and Community Development Program for FY 2024.	<i>Federal Register</i> , Vol. 89, No. 30, 02/13/2024, 10026-10029.	Issued: <b>Feb. 13, 2024</b>
<b>Securities and Exchange Commission (SEC)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 28, 02/09/2024, 9728-9735.	Issued: <b>Feb. 09, 2024</b>  Comments Due: <b>Mar. 11, 2024</b>
<b>SEC</b>	Standards for Covered Clearing Agencies for U.S. Treasury Securities.	<i>Federal Register</i> , Vol. 89, No. 10, 01/16/2024, 2714-2830.	<b>Mar. 18, 2024</b>
* <b>SEC</b>	Further Definition of "As a Part of a Regular Business" in the Definition of Dealer and Government Securities Dealer in Connection with Certain Liquidity Providers.	<i>Federal Register</i> , Vol. 89, No. 41, 02/29/2024, 14938-15010.	<b>Apr. 29, 2024</b>
<b>SEC</b>	Amendments to Form PF.	<i>Federal Register</i> , Vol. 88, No. 112,	<b>Jun. 11, 2024</b>

		06/12/2023, 38146-38278.	Amendments to Form PF sections 5 and 6 effective: <b>Dec. 11, 2023</b>
*	<b>SEC</b>	Enhance Investor Protections in Transactions Involving Special Purpose Acquisition Companies.	<i>Federal Register</i> , Vol. 89, No. 38, 02/26/2024, 14158-14327. <b>Jul. 01, 2024</b>
*	<b>Small Business Administration (SBA)</b>	<b>NOTICE:</b> Second Quarter FY 2024 Military Reservist Economic Injury Disaster Loan Interest Rate.	Issued: <b>Feb. 06, 2024</b>
*	<b>SBA</b>	<b>INTERIM FINAL RULE:</b> Providing Discretion to Extend Women-Owned Small Business Program Recertification.	<i>Federal Register</i> , Vol. 89, No. 46, 03/07/2024, 16445-16446. <b>Mar. 07, 2024</b> Comments Due: <b>May 06, 2024</b>
*	<b>SBA</b>	Revisions to Ledner Risk Rating System.	<i>Federal Register</i> , Vol. 89, No. 46, 03/07/2024, 16604-16607. <b>Mar. 07, 2024</b> Comments Due: <b>May 06, 2024</b>
	<b>SBA</b>	Inflation Adjustments to Alternative Size Standard for 7(a) and CDC/504 Loan Programs and Surety Bond Limits.	<i>Federal Register</i> , Vol. 89, No. 32, 02/15/2024, 11703-11713. <b>Mar. 18, 2024</b>
	<b>Veterans Affairs, Dept. of (VA)</b>	<b>NOTICE:</b> 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: <b>Apr. 09, 2024</b>

\* Denotes new item in the chart