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September 2024 Regulatory Report

Texas Court Decision Sides with CFPB on Section 1071 Rule.

In late August, Federal Judge Randy Crane issued a decision in *Texas Bankers Association v. CFPB*, S.D. Tex., Docket No. 7:23-cd-00144, 8/26/24, that CFPB did not violate the Administration Procedure Act (APA) when it finalized the small business data collection rule (Section 1071) last March. Section 1071 requires banks that make at least 100 small business loans a year to collect and report certain data about the small business borrower, application information, and loan terms. In his decision, Judge Crane wrote: "It may well be that the Final Rule proves ill-advised as a policy matter, but that possibility does not itself make the Final Rule unlawful under the APA."

Plaintiffs in the case stated they plan to appeal the decision. The decision may be viewed at:

<https://fingfx.thomsonreuters.com/gfx/legaldocs/byvrqwmawpe/08262024cfpb.pdf>

Agencies Adopt Final Resolution Plan Submission Guidance.

- The Board of Governors of the Federal Reserve System (FRB) and Federal Deposit Insurance Corporation (FDIC)

(collectively, the agencies) adopted final guidance for the 2025 and subsequent resolution plan submissions by certain domestic banking organizations. The final guidance is meant to assist firms in developing resolution plans, which are required to be submitted under the Dodd-Frank Act and jointly issued implementing regulation. The final guidance describes the agencies' expectations, depending on the resolution strategy chosen by the firm, regarding key vulnerabilities in plans for an orderly resolution under the U.S. Bankruptcy Code. The final guidance is available **08/15/2024**. The final guidance may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-15/pdf/2024-18191.pdf>. *Federal Register*, Vol. 89, No. 158, 08/15/2024, 66388-66412.

- The Board of Governors of the Federal Reserve System (FRB) and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) adopted final guidance for the 2025 and subsequent resolution plan submissions by certain foreign banking organizations. The final guidance is meant to assist firms in developing resolution plans, which are

required to be submitted under the Dodd-Frank Act and jointly issued implementing regulation. The final guidance describes the agencies' expectations, depending on the resolution strategy chosen by the firm, regarding key vulnerabilities in plans for an orderly resolution under the U.S. Bankruptcy Code. The final guidance is available **08/15/2024**. The final guidance may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-15/pdf/2024-18186.pdf>. *Federal Register*, Vol. 89, No. 158, 08/15/2024, 66510-66541.

Agencies Release Semiannual Regulatory Agendas.

- The Bureau of Consumer Financial Protection (CFPB) published an agenda as part of the Spring 2024 Unified Agenda of Federal Regulatory and Deregulatory Actions. CFPB reasonably anticipates having the regulatory matters identified in the agenda under consideration during the period from July 2024 to June 2025. The next agenda will be published in Fall 2024 and will update CFPB's regulatory agenda through Fall 2025. The information is current as of **05/15/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-16447.pdf>. *Federal Register*, Vol. 89, No. 159, 08/16/2024, 66900-66901.
- The Board of Governors of the Federal Reserve System (FRB) published an agenda under the Regulatory Flexibility Act and FRB's Statement of Policy Regarding Expanded Rulemaking Procedures. FRB

anticipates having under consideration regulatory matters as indicated in the agenda during the period July 2024 through December 2024. The next agenda will be published in fall 2024. Comments about the agenda may be submitted any time during the next 6 months. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-16444.pdf>. *Federal Register*, Vol. 89, No. 159, 08/16/2024, 66962-66963.

- The Department of Treasury (Treasury) published its semiannual regulatory agenda as required by the Regulatory Flexibility Act and Executive Order 12866, Regulatory Planning and Review, as amended. The agenda includes regulations that Treasury has issued or expects to issue and rules currently in effect that are under Treasury review. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-16461.pdf>. *Federal Register*, Vol. 89, No. 159, 08/16/2024, 66858-66864.
- The Small Business Administration (SBA) published its semiannual regulatory agenda which is a summary of current and projected rulemakings and completed actions. The summary information is intended to enable the public to be more aware of, and effectively participate in, SBA's regulatory activities. SBA invites comments on any aspect of the agenda. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-16463.pdf>. *Federal Register*, Vol. 89, No. 159, 08/16/2024, 66888-66890.

- The Commodity Futures Trading Commission (CFTC), in accordance with the requirements of the Regulatory Flexibility Act, published a semiannual agenda of rulemakings that CFTC expects to propose or promulgate over the next year. CFTC seeks comments on the agenda. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-16465.pdf>. *Federal Register*, Vol. 89, No. 159, 08/16/2024, 66898.
- The Securities and Exchange Commission (SEC) published the Chair's agenda of rulemaking actions pursuant to the Regulatory Flexibility Act. The items listed in agenda for Spring 2024 reflect only the priorities of the SEC Chair and do not necessarily reflect the views and priorities of any individual Commissioner. Information in the agenda was accurate on **05/01/2024**, the date on which SEC staff completed compilation of the data. To the extent possible, rulemaking actions by SEC since that date have been reflected in the agenda. SEC invites comment on the agenda. Comments are due **09/16/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-16470.pdf>. *Federal Register*, Vol. 89, No. 159, 08/16/2024, 66976-66983.
- The Federal Communications Commission (FCC) published in the *Federal Register* a list in the Unified Agenda of major items and other significant regulatory proceedings under development or review that pertain to the Regulatory Flexibility Act. The Unified Agenda also provides the Code of Federal Regulations citations and legal authorities that govern the proceedings. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-16467.pdf>. *Federal Register*, Vol. 89, No. 159, 08/16/2024, 66912-66960.
- The Federal Trade Commission (FTC) published its semiannual regulatory agenda in accordance with section 22(d)(1) of the Federal Trade Commission Act, and the Regulatory Flexibility Act, as amended by the Small Business Regulatory Enforcement Fairness Act. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-16468.pdf>. *Federal Register*, Vol. 89, No. 159, 08/16/2024, 66966-66967.
- The Department of Labor (DOL) published its semiannual regulatory agency. The internet has become the means for disseminating the entirety of the DOL's semiannual regulatory agenda. However, the Regulatory Flexibility Act requires publication of an agenda in the *Federal Register*. The notice contains the regulatory flexibility agenda. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-16455.pdf>. *Federal Register*, Vol. 89, No. 159, 08/16/2024, 66838-66845.

Agencies Propose Cross-Agency Standards of Financial Regulatory Data.

The Bureau of Consumer Financial Protection (CFPB), Board of Governors of

the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Federal Housing Finance Agency (FHFA), Commodity Futures Trading Commission (CFTC), Securities and Exchange Commission (SEC), Department of the Treasury (Treasury), and National Credit Union Administration (NCUA) (collectively, the agencies) seek comment on a proposed rule to establish data standards to promote interoperability of financial regulatory data across the agencies. Final standards established pursuant to the proposed rule will later be adopted for certain collections of information in separate rulemakings by the agencies or through other actions taken by the agencies. The agencies have proposed the rule as required by the Financial Data Transparency Act which seeks to promote interoperability of financial regulatory data. Comments are due **10/21/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-22/pdf/2024-18415.pdf>. *Federal Register*, Vol. 89, No. 163, 08/22/2024, 67890-67908.

CFPB Publishes Advisory Opinion on Contract for Deed.

The Bureau of Consumer Financial Protection (CFPB) published an advisory opinion to affirm the current applicability of consumer protections and creditor obligations under the Truth in Lending Act (TILA), and its implementing Regulation Z, to transactions in which a consumer purchases a home under a "contract for deed." When a creditor sells a home to a buyer under a contract for deed, the transaction will generally meet the definition of "credit" under TILA and

Regulation Z. Where the transaction is secured by the buyer's dwelling, the buyer will also generally be entitled to the protections associated with residential mortgage loans under TILA. The advisory opinion is applicable as of **08/23/2024**. The advisory opinion may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-23/pdf/2024-18620.pdf>. *Federal Register*, Vol. 89, No. 164, 08/23/2024, 68086-68090.

CFPB Seeks Comments on State Official Notification Rule Information Collection.

CFPB seeks comment regarding an information collection titled, State Official Notification Rule. Section 1042 of the Dodd-Frank Act gave authority to certain State and U.S. territorial officials to enforce the Act and regulations prescribed thereunder. Section 1042 also requires that CFPB issue a rule establishing how States are to provide notice to CFPB before taking action to enforce the Act or, in emergency situations, immediately after taking action. In accordance with the requirements of the Act, a notice should be provided at least 10 days before the filing of an action, with certain exceptions, and set forth a limited set of information. Comments are due **09/19/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-20/pdf/2024-18572.pdf>. *Federal Register*, Vol. 89, No. 161, 08/20/2024, 67425.

CFPB Seeks Comment on Updated System of Records.

CFPB seeks comment on its proposal to modify, rename, and reissue a current Privacy Act System of Records titled,

CFPB.002 Depository Institution Supervision Database. CFPB collects, uses, and maintains information on covered individuals associated with depository institutions (e.g., banks, savings associations, and credit unions) and non-depository institutions (collectively, supervised institutions), and their affiliates and service providers subject to the authority of CFPB. The notice addresses information collected through CFPB's supervisory and examination authorities under federal consumer financial law. CFPB has updated the name of the system of records and expanded the scope of the categories of individuals and records to account for the incorporation of information collected and maintained under another system of records, CFPB.003 Non-Depository Supervision Database. Upon publication of the notice, CFPB.003 Non-Depository Supervision Database system of records is rescinded. Comments are due **10/09/2024**. The new system of records is effective **10/09/2024**, unless comments received result in a contrary determination. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-09/pdf/2024-20222.pdf>.

Federal Register, Vol. 89, No. 174, 09/09/2024, 73077-73080.

FRB Seeks Comment on Extensions of Discount Window and Intraday Credit.

The Board of Governors of the Federal Reserve System (FRB) seeks comment on questions related to the operational aspects of Federal Reserve Bank (Reserve Bank) extensions of discount window and intraday credit. The Request for Information (RFI) offers the opportunity for individuals and institutions to identify

ways to enhance the efficiency of Reserve Bank credit operations. The RFI does not seek comment on discount window or intraday credit policy considerations, such as the eligibility criteria and terms for discount window advances and intraday credit. Comments are due **12/09/2024**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-10/pdf/2024-20418.pdf>.

Federal Register, Vol. 89, No. 175, 09/10/2024, 73415-73418.

FDIC Proposes to Amend Parent Companies of Industrial Banks and ILC Regulations.

The Federal Deposit Insurance Corporation (FDIC) seeks comment on proposed amendments to its regulation governing parent companies of industrial banks and industrial loan companies (ILC). The regulation requires certain conditions and written commitments in situations that would result in an industrial bank or ILC becoming a subsidiary of a company that is not subject to consolidated supervision by the Board of Governors of the Federal Reserve System (FRB). The proposed amendments would: (a) revise the definition of "covered company" to include conversions involving a proposed industrial bank or ILC under section 5 of the Home Owners' Loan Act, or other transactions as determined by FDIC; (b) ensure that a parent company of an industrial bank subject to a change of control, or a parent company of an industrial bank subject to a merger in which it is the resultant entity, would be subject to FDIC's regulation; and (c) provide FDIC the regulatory authority to apply the regulation to other situations where an industrial bank would become a subsidiary of a company that is not

subject to Federal consolidated supervision. Additionally, the proposed amendments would clarify the relationship between written commitments and FDIC's evaluation of the relevant statutory factors. The proposed amendments also would set forth additional criteria that FDIC would consider when assessing the risks presented to an industrial bank or ILC by its parent company and any affiliates and evaluating the institution's ability to function independently of the parent company and any affiliates. Comments are due **10/11/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-12/pdf/2024-17637.pdf>. *Federal Register*, Vol. 89, No. 155, 08/12/2024, 65556-65568.

FDIC Proposes to Amend Change in Bank Control Act Procedures.

FDIC issued a proposed rule to amend filing requirements and processing procedures for notices filed under the Change in Bank Control Act (CBCA). The proposed rule removes the exemption from the notice requirement for acquisitions of voting securities of a depository institution holding company with an FDIC-supervised subsidiary institution for which the Board of Governors of the Federal Reserve System (FRB) reviews a notice under CBCA. The proposed rule also makes conforming definitional changes. FDIC seeks information and comment regarding its approach to change in control notices under CBCA with regard to persons who may be directly or indirectly exercising control over an FDIC-supervised institution. FDIC is committed to developing an interagency approach to

change in control notices with FRB and the Office of the Comptroller of the Currency (OCC). Comments are due **10/18/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-19/pdf/2024-18187.pdf>.
Federal Register, Vol. 89, No. 160, 08/19/2024, 67002-67009.

FDIC Issues Proposed Rule on Brokered Deposits Restrictions.

FDIC seeks comment on proposed revisions to its regulations relating to the brokered deposits restrictions that apply to less than well-capitalized insured depository institutions. The proposed rule would revise the "deposit broker" definition and the analysis of the "primary purpose" exception to the "deposit broker" definition. The proposed rule would also amend two of the designated business relationships under the primary purpose exception and make changes to the notice and application process for the primary purpose exception. In addition, the proposed rule would clarify when an insured depository institution can regain status as an "agent institution" under the limited exception for a capped amount of reciprocal deposits. Comments are due **10/22/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-23/pdf/2024-18214.pdf>.
Federal Register, Vol. 89, No. 164, 08/23/2024, 68244-68272.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding the following four information collections: (1) Recordkeeping and Confirmation

Requirements for Securities Transactions; (2) Notice of Branch Closure to FDIC; (3) Notice of Branch Closure to Customers; and (4) Customer Assistance Forms. See the notice for a description of each collection. Comments are due **10/21/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-21/pdf/2024-18711.pdf>. *Federal Register*, Vol. 89, No. 162, 08/21/2024, 67635-67637.

- FDIC seeks comment regarding a new system of records titled, Insider Risk Program Records. The new system of records enables FDIC to implement the requirements of Executive Order 13587, *Structural Reforms to Improve the Security of Classified Networks and the Responsible Sharing and Safeguarding of Classified Information, and the National Insider Threat Policy and Minimum Standards for Executive Branch Insider Threat Programs*. The system supports the operation of the FDIC Insider Risk Program, which seeks to deter, detect, and mitigate risk to FDIC personnel, facilities, assets, resources, and information from insiders. Comments are due **09/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-30/pdf/2024-19510.pdf>. *Federal Register*, Vol. 89, No. 169, 08/30/2024, 70634-70636.
- FDIC seeks comment regarding the following three information collections: (1) Large-Bank Deposit Insurance Programs; (2) Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions; and

(3) Minimum Requirements for Appraisal Management Companies. See the notice for a description of each collection. Comments are due **11/08/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-09/pdf/2024-20164.pdf>. *Federal Register*, Vol. 89, No. 174, 09/09/2024, 73090-73092.

OCC Seeks Comment on Release of Non-Public Information Collection.

The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Release of Non-Public Information. The information collection requires individuals who are requesting non-public OCC information to provide OCC with information regarding the legal grounds for the request. The release of non-public OCC information to a requester without sufficient legal grounds to obtain the information would inhibit open consultation between a bank and OCC thereby impairing OCC's supervisory and regulatory mission. OCC need identify the requester's legal grounds to determine if it should release the requested non-public OCC information. Comments are due **10/21/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-21/pdf/2024-18666.pdf>. *Federal Register*, Vol. 89, No. 162, 08/21/2024, 67711-67712.

OCC Seeks Comment on DCC and DSA Information Collection.

The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Debt Cancellation Contracts and Debt Suspension Agreements. Twelve U.S.C. 24 (Seventh) authorizes a national bank to enter into Debt Cancellation Contracts (DCCs) and Debt Suspension Agreements (DSAs). Twelve CFR part 37 requires banks to disclose information about a DCC or DSA using either a short or long form disclosure. Comments are due **10/03/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-03/pdf/2024-19637.pdf>.

Federal Register, Vol. 89, No. 170, 9/03/2024, 71783-71784.

HUD Issues Quarterly List of Granted Regulatory Waiver Requests.

The Department of Housing and Urban Development (HUD) issued notice of the regulatory waiver requests granted for fourth quarter calendar year 2023. Section 106 of the Department of Housing and Urban Development Reform Act requires HUD to publish quarterly *Federal Register* notices of all regulatory waivers that HUD has approved. Each notice covers the quarterly period since the previous *Federal Register* notice. The notice contains a list of regulatory waivers granted by HUD during the period beginning **10/01/2023**, through **12/31/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-06/pdf/2024-20092.pdf>. *Federal Register*, Vol. 89, No. 173, 09/06/2024, 72864-72880.

HUD Seeks on Mortgagee's Application for Partial Settlement.

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 insurance benefits. The mortgagee is required by HUD to furnish a Mortgagee's Application for Partial Settlement (Multifamily Mortgage) form, prior to assignment. Comments are due **09/30/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-30/pdf/2024-19571.pdf>.

Federal Register, Vol. 89, No. 169, 08/30/2024, 70657-70658.

HUD Seeks Comment on American Housing Survey.

HUD seeks comment regarding an information collection titled, 2025 American Housing Survey. The purpose of the survey is to supply the public with detailed and timely information about housing quality, housing costs, and neighborhood assets, in support of effective housing policy, programs, and markets. The collection of information in the survey is mandated by Title 12, U.S.C. sections 1701Z-1 and Z-2g, and 1710Z-10a. Comments are due **11/04/2024**. HUD also issued a correction to the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-03/pdf/2024-19706.pdf>. *Federal Register*, Vol. 89, No. 170, 09/03/2024, 71384-71385. The correction may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-06/pdf/C1-2024-19706.pdf>.

Federal Register, Vol. 89, No. 173, 09/06/2024, 72880.

FEMA Extends Hazard Mitigation Grant Program Application Period.

The Federal Emergency Management Agency (FEMA) issued a final rule to revise its regulations to extend the Hazard Mitigation Grant Program's application period. The revision allows FEMA to approve additional projects and offer applicants additional time for project approvals meant to address the effects of climate change and other unmet community mitigation needs. The final rule is effective **08/15/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-15/pdf/2024-17909.pdf>.

Federal Register, Vol. 89, No. 158, 08/15/2024, 66241-66254.

FEMA Issues Final Flood Hazard Determinations.

FEMA has made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in the states of **Florida, Montana, Ohio, Tennessee, Wisconsin, and Wyoming**, as listed in the notice. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **12/20/2024**, has been established for the

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

<https://www.govinfo.gov/content/pkg/FR-2024-08-22/pdf/2024-18881.pdf>.

Federal Register, Vol. 89, No. 163, 08/22/2024, 67953-67955.

FEMA Issues Final Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alaska, Florida, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, New Jersey, New York, Ohio, Oregon, and South Carolina**, 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-2024-08-12/pdf/2024-17833.pdf>. *Federal Register*, Vol. 89, No. 155, 08/12/2024, 65641-65643.

- 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 **Arkansas, Colorado, Florida, Georgia, Maine, North Carolina, Rhode Island, Tennessee, Texas, and Virginia**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-12/pdf/2024-17832.pdf>. *Federal Register*, Vol. 89, No. 155, 08/12/2024, 65647-65649.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Arizona, California, Hawaii, and Nevada**, 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-2024-08-23/pdf/2024-18880.pdf>. *Federal Register*, Vol. 89, No. 164, 08/23/2024, 68181-68183.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

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

<https://www.govinfo.gov/content/pkg/FR-2024-08-12/pdf/2024-17829.pdf>.

Federal Register, Vol. 89, No. 155, 08/12/2024, 65643-65646.

FEMA Issues Proposed Flood Hazard Determinations.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **California**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/12/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-12/pdf/2024-17830.pdf>. *Federal Register*, Vol. 89, No. 155, 08/12/2024, 65649-65650.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and

where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **New York** and **Virginia**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/12/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-12/pdf/2024-17831.pdf>.

Federal Register, Vol. 89, No. 155, 08/12/2024, 65650-65651.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **New York**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/27/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-29/pdf/2024->

[19434.pdf](#). *Federal Register*, Vol. 89, No. 168, 08/29/2024, 70199-70201.

FEMA Seeks Comments on NFIP Forms.

FEMA seeks comments regarding an information collection titled, National Flood Insurance Program Policy (NFIP) Forms. The collection consists of several forms which are used by licensed insurance agents. Flood insurance policies are marketed through the facilities of insurance agents or brokers licensed in the various states, or property owners can apply for quotes online. Applications and quote requests may be forwarded to the NFIP Servicing Agent designated as fiscal agent by FEMA. Upon receipt and examination of the application and required premium, the servicing company may issue the appropriate Federal flood insurance policy. Comments are due **09/13/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-14/pdf/2024-18141.pdf>.

Federal Register, Vol. 89, No. 157, 08/14/2024, 66125-66126.

FEMA Seeks Comment on Hazard Mitigation Related Information Collection.

FEMA seeks comment regarding an information collection titled, Administrative Plan for the Hazard Mitigation Grant Program (HMGP). The State HMGP is a procedural guide that details how the State, territory, or Tribal government will administer HMGP. The State, territory, or Tribal government (who acts as a recipient) must have a current administrative plan approved by the appropriate FEMA Regional Administrator before receiving HMGP

funds. The administrative plan may take any form including a chapter within a comprehensive State, territory, or Tribal mitigation program strategy.

Comments are due **10/18/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-19/pdf/2024-18448.pdf>.

Federal Register, Vol. 89, No. 160, 08/19/2024, 67101-67102.

FinCEN Issues AML Regulations for Residential Real Estate Transfers.

The Financial Crimes Enforcement Network (FinCEN) issued a final rule to require certain persons involved in real estate closings and settlements to submit reports and keep records on certain non-financed transfers of residential real property to specified legal entities and trusts on a nationwide basis. Transfers made directly to an individual are not covered by the final rule. The final 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 Department of the Treasury, 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 transfers of residential real property. The final rule is effective **12/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-29/pdf/2024-19198.pdf>.

Federal Register, Vol. 89, No. 168, 08/29/2024, 70258-70294.

FinCEN Includes Certain Investment Advisers in BSA Definition of Financial Institution.

FinCEN issued a final rule to include certain investment advisers in the definition of "financial institution" under the Bank Secrecy Act (BSA). The final rule prescribes minimum standards for anti-money laundering/countering the financing of terrorism (AML/CFT) programs to be established by certain investment advisers, require certain investment advisers to report suspicious activity to FinCEN, and makes several other related changes to FinCEN regulations. The final rule is effective **01/01/2026**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-04/pdf/2024-19260.pdf>.

Federal Register, Vol. 89, No. 171, 09/04/2024, 72156-72278.

FinCEN Seeks Comment on Record Retention of BSA-Related Information Collections.

FinCEN seeks comment regarding information collection requirements found in Bank Secrecy Act regulations that require certain financial institutions to make and retain records associated with certain types of transactions, including but not limited to funds transfers, transmittals of funds, and prepaid access transactions. Comments are due **10/15/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-13/pdf/2024-18035.pdf>.

Federal Register, Vol. 89, No. 156, 08/13/2024, 65971-65977.

Treasury Seeks Comments on BSA-Related Information Collections.

- The Department of the Treasury (Treasury) seeks comment regarding an information collection titled, Customer Identification Program (CIP) Regulatory Requirements for Certain Financial Institutions. The information collection is used to ensure requirements of the CIP regulation are met. Comments are due **09/30/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-30/pdf/2024-19593.pdf>. *Federal Register*, Vol. 89, No. 169, 08/30/2024, 70690-70692.
- Treasury seeks comments regarding an information collection titled, Due Diligence Programs for Correspondent Accounts for Foreign Financial Institutions and for Private Banking Accounts. Section 312 of the USA PATRIOT Act added subsection (i) to 31 U.S.C. 5318 of the Bank Secrecy Act (BSA). Section 312 mandates that each financial institution that establishes, maintains, administers, or manages a private banking account or a correspondent account in the United States for non-U.S. persons establish appropriate, specific, and, where necessary, enhanced, due diligence policies, procedures, and controls that are reasonably designed to detect and report instances of money laundering through the accounts. Comments are due **10/03/2024**. The notice of filing may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-03/pdf/2024-19635.pdf>. *Federal Register*, Vol. 89, No. 170, 09/03/2024, 71791-71792.

IRS Issues Corrections to Previous Publications.

The Internal Revenue Service (IRS) issued a correction to Treasury Decision 9999, which was published in the *Federal Register* **06/28/2024**. The document issued final regulations concerning the statutory disallowance rule enacted by the SECURE 2.0 Act to disallow a federal income tax deduction for a qualified conservation contribution made by a partnership or an S corporation after **12/29/2022**, if the amount of the contribution exceeds 2.5 times the sum of each partner's or S corporation shareholder's relevant basis. See the correction for the specific amendments. The corrections are effective **08/30/2024**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-30/pdf/2024-18925.pdf>. *Federal Register*, Vol. 89, No. 169, 08/30/2024, 70486-70487.

IRS issued a correction to a proposed rule published in the *Federal Register* **08/07/2024**. The proposed rule concerns certain issues arising under the dual consolidated loss rules and the application of the rules to certain foreign taxes. The proposed rule also addresses certain disregarded payments that give rise to losses for foreign tax purposes. Comments are due **10/07/2024**. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-03/pdf/2024-19027.pdf>. *Federal Register*, Vol. 89, No. 170, 09/03/2024, 71214-71215.

IRS Issues Proposed Rule Regarding Elections Relating to Foreign Currency Gains and Losses.

IRS issued a proposed rule regarding the time for making and revoking certain elections relating to foreign currency gain or loss. IRS has also withdrawn a proposed rule published in the *Federal Register* in December 2017 as outlined in proposed rule. Comments are due **10/18/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-20/pdf/2024-18281.pdf>.

Federal Register, Vol. 89, No. 161, 08/20/2024, 67336-67341. IRS also

issued two corrections to the proposed rule. The corrections may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-30/pdf/C1-2024-18281.pdf>.

Federal Register, Vol. 89, No. 169, 08/30/2024, 70587; and

<https://www.govinfo.gov/content/pkg/FR-2024-09-04/pdf/2024-19792.pdf>.

Federal Register, Vol. 89, No. 171, 09/04/2024, 71864-71865.

IRS Proposes to Update Qualified Domestic Trust Regulations.

IRS issued a proposed rule to amend the Federal estate tax regulations applicable to estates of decedents passing property to or for the benefit of a noncitizen spouse in a domestic trust for which the executor of the decedent's estate has made an election to be a qualified domestic trust and the trust satisfies all of the requirements for such treatment under applicable Federal tax law and regulations. Comments are due **10/21/2024**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-21/pdf/2024-18437.pdf>.

Federal Register, Vol. 89, No. 162, 08/21/2024, 67580-67586.

IRS Reopens Comment Period for Proposed Rule to Update Payment of Tax.

IRS announced the reopening of the comment period for a proposed rule published in the *Federal Register* **07/02/2024**. The proposed rule relates to the payment of tax by commercially acceptable means and reflects changes to the law made by the Taxpayer First Act. The revisions would allow IRS to directly accept payments of tax by credit or debit card, without having to connect taxpayers to third-party payment processors. Comments are due **09/24/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-09-05/pdf/2024-19854.pdf>. *Federal Register*, Vol. 89, No. 172, 09/05/2024, 72348.

IRS Seeks Comments on Information Collections.

- IRS seeks comment regarding an information collection titled, Request on Reduction of Tax Attributes Due to Discharge of Indebtedness. Reduction of Tax Attributes Due to Discharge of Indebtedness. Internal Revenue Code (IRC) section 108 allows taxpayers to exclude from gross income amounts attributable to discharge of indebtedness in title 11 cases, insolvency, or a qualified farm indebtedness. The data collected is used to verify adjustments to basis of property and reduction of tax attributes. Comments are due **10/15/2024**. The notice may be viewed at: [https://www.govinfo.gov/content/pkg/FR-2024-08-13/pdf/2024-](https://www.govinfo.gov/content/pkg/FR-2024-08-13/pdf/2024-17984.pdf)

[17984.pdf](https://www.govinfo.gov/content/pkg/FR-2024-08-13/pdf/2024-17984.pdf). *Federal Register*, Vol. 89, No. 156, 08/13/2024, 65984-65985.

- IRS seeks comment regarding an information collection titled, Distributions From Pensions, Annuities, Retirement or Profit-sharing Plans, IRAs, Insurance Contracts, etc., Form 1099-R. The form is used to report distributions from pensions, annuities, profit-sharing or retirement plans, IRAs, and the surrender of insurance contracts. The information is used by IRS to verify that income has been properly reported by the recipient. Comments are due **10/21/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-21/pdf/2024-18759.pdf>. *Federal Register*, Vol. 89, No. 162, 08/21/2024, 67717.
- IRS seeks comment regarding an information collection titled, Waiver of 60-Day Rollover Requirement. IRS Revenue Procedures provide a list of permissible reasons for self-certification of eligibility for a waiver of the 60-day rollover requirement, and, in response to requests from stakeholders, adds a new reason: a distribution was made to a state unclaimed property fund. Upon receipt of a self-certification, a plan administrator or IRA trustee may accept the contribution and treat it as having satisfied the requirements for a waiver of the 60-day requirement. Currently, the only way for a taxpayer to obtain a waiver of the 60-day requirement with respect to an amount distributed to a state unclaimed property fund is to apply to IRS for a favorable ruling. The user fee

for a ruling is \$10,000. The program outlined in the revenue procedure permits taxpayers to receive the benefits of a waiver without paying a user fee. Comments are due **11/04/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-03/pdf/2024-19598.pdf>. *Federal Register*, Vol. 89, No. 170, 09/03/2024, 71787-71788.

- IRS seeks comment regarding an information collection titled, U.S. Income Tax Return for Individual Taxpayers. Internal Revenue Code sections 6011 and 6012 require individuals to prepare and file income tax returns annually. Forms and related schedules are used by individuals to report their income subject to tax and compute their correct tax liability. Comments are due **11/04/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-05/pdf/2024-19918.pdf>. *Federal Register*, Vol. 89, No. 172, 09/05/2024, 72699-72713.
- IRS seeks comment regarding Trust and Estate Income Tax Returns and Related Forms. Currently, there are 152 forms and 27 regulations used by trust and estates pertaining to their income tax reporting requirements as listed in the notice. IRS seeks comment on all forms as a single information collection. Comments are due **11/12/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-10/pdf/2024-20407.pdf>. *Federal Register*, Vol. 89, No. 175, 09/10/2024, 73501-73507.

FHFA Proposed 2025-2027 Enterprise Housing Goals.

The Federal Housing Finance Agency (FHFA) issued a proposed rule regarding housing goals for Fannie Mae and Freddie Mac (collectively, the Enterprises) for 2025 through 2027 as required by the Federal Housing Enterprises Financial Safety and Soundness Act. The housing goals and subgoals include separate categories for single-family and multifamily mortgages on housing affordable to low-income and very low-income families, among others. The proposed rule also includes criteria for when housing plans would be required for 2025-2027, and it makes several technical changes to enhance clarity and conform the regulation to existing practice. Comments are due **10/28/2024**. The proposed rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-08-29/pdf/2024-19261.pdf>. *Federal Register*, Vol. 89, No. 168, 08/29/2024, 70127-70145.

FHFA Seeks Comment on FHLBank Director Information Collection.

FHFA seeks comment regarding an information collection titled, Federal Home Loan Bank Directors. Section 7 of the Federal Home Loan Bank Act vests the management of each Federal Home Loan Bank (FHLBank) in its board of directors. Each Bank administers its own annual director election process. The information collection is used to ensure directors continue to meet eligibility requirements. Comments are due **09/12/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-13/pdf/2024-17941.pdf>.

Federal Register, Vol. 89, No. 156, 08/13/2024, 65881-65908.

FHFA Seeks Comments on National Survey of Mortgage Originations.

FHFA seeks comment regarding an information collection titled, National Survey of Mortgage Originations (NSMO). The NSMO is a recurring quarterly survey of individuals who have recently obtained a loan secured by a first mortgage on single-family residential property. The NSMO is a component of the National Mortgage Database Program which is a joint effort of FHFA and the Bureau of Consumer Financial Protection (CFPB). Comments are due **09/30/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-30/pdf/2024-19575.pdf>.

Federal Register, Vol. 89, No. 169, 08/30/2024, 70636-70650.

SBA Extends Records Retention Requirements for PPP Loans.

The Small Business Administration (SBA) issued an interim final rule to lengthen the required records retention for lenders that made loans under the Paycheck Protection Program (PPP) to ten years. PPP was established under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) as a temporary emergency guaranteed loan program to provide economic relief to small businesses nationwide adversely impacted by the Coronavirus Disease 2019 (COVID-19), as amended. The interim final rule harmonizes the PPP lender records retention requirements with subsequent legislation extending the

statute of limitations for criminal charges and civil enforcement actions for alleged PPP borrower fraud to ten years after the offense. The interim final rule is effective **08/22/2024**. The interim final rule applies to all PPP lender loan records. This includes PPP loan applications that were withdrawn, approved, denied, or cancelled, and all other PPP lender loan records for PPP loans with an outstanding balance, PPP loans that have been forgiven, and PPP loans that are in repayment or have been paid in full by the borrower as of the effective date of the interim final rule. Comments are due **09/23/2024**. The interim final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-23/pdf/2024-18083.pdf>.

Federal Register, Vol. 89, No. 164, 08/23/2024, 68090-68094.

SBA Updates Secondary Market Loan Pooling Program.

SBA announced a change to its Secondary Market Loan Pooling Program. SBA has decreased the minimum maturity ratio for both SBA Standard Pools and Weighted-Average Coupon Pools by 300 basis points, to 89.0%. The minimum maturity ratio covers the estimated cost of the timely payment guaranty for newly formed SBA 7(a) loan pools. The update will be incorporated, as needed, into the SBA Secondary Market Program Guide and all other appropriate SBA Secondary Market documents. The update will apply to SBA 7(a) loan pools with an issue date **10/01/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-18377.pdf>.

Federal Register, Vol. 89, No. 159, 08/16/2024, 66750-66751.

SBA Adjusts SBIC Program Licensing and Examination Fees.

SBA provided notice of the annual inflation adjustment to the licensing and examination fees charged in the Small Business Investment Company (SBIC) program, as required under SBIC program regulations. The SBIC program fees identified in the notice are effective **10/01/2024**, and will not require further inflation adjustment prior to the release of the June 2025 Consumer Price Index for All Urban Consumers (CPI-U), as calculated by the U.S. Bureau of Labor Statistics. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-16/pdf/2024-17862.pdf>. *Federal Register*, Vol. 89, No. 159, 08/16/2024, 66751-66752.

FCA Issues ANPR on Loans to Similar Entities.

The Farm Credit Administration (FCA) issues an advanced notice of proposed rulemaking (ANPR) to collection comments regarding how FCA should amend pivotal aspects of its similar entity lending regulations. More specifically, FCA is focusing on whether and how the regulations could better implement statutory provisions requiring similar entities to engage in activities that are "functionally similar" to the activities of eligible borrowers. FCA also seeks comments about how it can ensure that the similar entity regulations are more closely aligned with the Farm Credit System's statutory mission to serve agriculture, aquaculture, and specific

activities in rural America. Additionally, FCA seeks comments pertaining to the determination of whether an entity, or entities within a corporate family can simultaneously qualify as both an eligible borrower and similar entity, as well as on the use of "other extensions of credit" and "other technical and financial assistance" within the similar entity lending authority. FCA intends to use the comments received to craft a proposed rule to enhance the clarity and guidance of FCA similar entity regulations. Comments are due **12/05/2024**. The ANPR may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-06/pdf/2024-19805.pdf>.
Federal Register, Vol. 89, No. 173, 09/06/2024, 72759-72763.

RBC Issues NOFA for the Rural Microentrepreneur Assistance Program.

The Rural Business-Cooperative Service (RBC) issued a notice of funding availability (NOFA) to invite applications for loans and grants under the Rural Microentrepreneur Assistance Program (RMAP) for fiscal year 2025. The purpose of RMAP is to support the development and ongoing success of rural microentrepreneurs and microenterprises. See the NOFA for application details and deadlines. The NOFA may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-20/pdf/2024-18630.pdf>.
Federal Register, Vol. 89, No. 161, 08/20/2024, 67411-67415.

RBC Issues NOSA for Rural Economic Development Loan and Grant Programs.

RBC issued a notice to solicit applications (NOSA) for loans and grants under the

Rural Economic Development Loan and Grant Programs for fiscal year (FY) 2025, subject to the availability of funding. The programs provide financing to eligible Rural Utilities Service electric or telecommunications borrowers to promote rural economic development and job creation projects. The NOSA has been issued prior to the passage of a FY 25 Consolidated Appropriations Act, which may or may not provide funding for the program, to allow applicants sufficient time to leverage financing, prepare and submit applications, and give RBC time to process applications within FY 2025. See the NOSA for application details and deadlines. The NOSA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-23/pdf/2024-19008.pdf>. *Federal Register*, Vol. 89, No. 164, 08/23/2024, 68132-68136.

RUS Seeks Comment on Water Loan and Grant Program Information Collection.

The Rural Utilities Service (RUS) seeks comment regarding an information titled, Servicing of Water Programs Loans and Grants. Loan and grant servicing is provided by RUS in order to assist recipients in complying with the established objectives and requirements for loans and grants, repaying loans on schedule, acting in accordance with any necessary agreements, and protecting RUS' financial interest. Servicing by RUS includes, but is not limited to, the review of budgets, management reports, audits, and financial statements; performing operational inspections; providing, arranging, or recommending technical assistance; evaluating environmental impacts of proposed actions by the borrower; and performing civil rights compliance and graduation reviews.

Comments are due **10/25/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-26/pdf/2024-19052.pdf>. *Federal Register*, Vol. 89, No. 165, 08/26/2024, 68387-68388.

RHS Amends Single-Family Housing Guaranteed Loan Program.

The Rural Housing Service (RHS) issued a final rule to implement changes to the Single-Family Housing Guaranteed Loan Program (SFHGLP) regarding Special Servicing Options and to adjust the Mortgage Recovery Advance (MRA) process. The final rule is intended to benefit borrowers and lenders by providing lenders more flexibility in their servicing options, offering a less expensive and less cumbersome MRA process, and reduce program risk of the guaranteed loan portfolio. This final rule is effective **02/11/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-08-15/pdf/2024-18291.pdf>. *Federal Register*, Vol. 89, No. 158, 08/15/2024, 66189-66194.

CFTC Issues Final Rule Regarding Foreign Board of Trade.

The Commodity Futures Trading Commission (CFTC) issued a final 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 has also

established a procedure for an FBOT to request revocation of its registration and removing certain outdated references to “existing no-action relief.” The final rule is effective **09/16/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-15/pdf/2024-17828.pdf>.

Federal Register, Vol. 89, No. 158, 08/15/2024, 66201-66210.

CFTC Makes Technical Changes.

CFTC issued a final rule to reorganize the Divisions and Offices. The reorganization occurred at the direction of the CFTC Chairman, and with notification to relevant congressional committees. To ensure the Code of Federal Regulation (CFR) reflects the changes, CFTC is voting to make technical changes to various provisions within its regulations in order to align with its change in administrative structure, remove superfluous verbiage, and correct inaccurate text. In addition to the administrative changes required due to the realignment, CFTC has adopted technical changes to ensure consistency in reference to CFTC addresses, deleting references to positions that have changed, and updating the positions to align with the current CFTC structure, correct typographical errors, and other technical changes. The amendments are effective **09/04/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-04/pdf/2024-18445.pdf>.

Federal Register, Vol. 89, No. 171, 09/04/2024, 71803-71821.

SEC Adjusts Dollar Threshold for Qualifying Venture Capital Fund.

The Securities and Exchange Commission (SEC) issued a final rule to adjust for inflation the dollar threshold used in defining a “qualifying venture capital fund” under the Investment Company Act. The final rule also allows SEC to adjust for inflation the threshold amount by order every five years and specifies how the adjustments will be determined. The final rule implements the inflation adjustment requirements of the Economic Growth, Regulatory Relief, and Consumer Protection Act relating to qualifying venture capital funds. See the chart within the final rule for the adjusted threshold. The final rule is effective **09/30/2024**.

The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-08-30/pdf/2024-19229.pdf>.

Federal Register, Vol. 89, No. 169, 08/30/2024, 70479-70483.

SEC Adjusts Registration Fee Rates.

SEC issued an order to make fiscal year 2025 annual adjustment to registration fee rates. SEC collects fees under various provisions of the securities laws. In particular, section 6(b) of the Securities Act requires SEC to collect fees from issuers on the registration of securities. Section 13(e) of the Securities Exchange Act requires SEC to collect fees on specified purchases of securities, and section 14(g) of the Exchange Act requires SEC to collect fees on specified proxy solicitations and specified tender offers. The provisions also require SEC to make annual adjustments to the applicable fee rates. See the chart in the order for the specific rates and explanation of adjustments. The fiscal year 2025 annual adjustment to fees applicable under Section 6(b) of the Securities Act and Sections 13(e) and 14(g) of the Exchange

Act is effective **10/01/2024**. The order may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-08-26/pdf/2024-19022.pdf>.
Federal Register, Vol. 89, No. 165, 08/26/2024, 68476-68480.

FTC Issues Final Rule on the Use of Consumer Reviews and Testimonials.

The Federal Trade Commission (FTC) issued a final rule and Statement of Basis and Purpose relating to certain specified unfair or deceptive acts or practices involving consumer reviews or testimonials. The final rule, among other things, prohibits selling or purchasing fake consumer reviews or testimonials, buying positive or negative consumer reviews, certain insiders creating consumer reviews or testimonials without clearly disclosing their relationships, creating a company-controlled review website that falsely purports to provide independent reviews, certain review suppression practices, and selling or purchasing fake indicators of social media influence. The final rule is effective **10/21/2024**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-08-22/pdf/2024-18519.pdf>.
Federal Register, Vol. 89, No. 163, 08/22/2024, 68034-68079.

FTC Updates Do Not Call Registry Fees.

FTC issued a final rule to amend its Telemarketing Sales Rule by updating the fees charged to entities accessing the National Do Not Call Registry as required by the Do-Not-Call Registry Fee Extension Act. Specifically, the final rule increases (1) the annual fee for access to the

Registry for each area code of data from \$78 to \$80 per area code, and (2) the maximum amount that will be charged to any single entity for accessing area codes of data from \$21,402 to \$22,038. Entities may add area codes during the second six months of their annual subscription period, and the fee for the additional area codes increases from \$39 to \$40. The final rule is effective **10/01/2024**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-08-29/pdf/2024-19431.pdf>.
Federal Register, Vol. 89, No. 168, 08/29/2024, 70095-70096.

FCC Proposes Steps for AI Robocalls.

The Federal Communications Commission (FCC) issued a proposed rule to protect consumers from the abuse of Artificial Intelligence (AI) in robocalls alongside actions that clear the path for positive uses of AI, including its use to improve access to the telephone network for people with disabilities. Specifically, proposed rule: defines AI-generated calls, adopts new rules that would require callers disclose to consumers when they receive an AI-generated call, adopts protections for consumers to ensure that callers adequately apprise them of their use of AI-generated calls when consumers affirmatively consent to receive such calls, and adopts protections to ensure that positive uses of AI that have already helped people with disabilities use the telephone network can thrive without threat of Telephone Consumer Protection Act (TCPA) liability. FCC seeks additional comment and information on developing technologies that can alert consumers to unwanted or illegal calls and texts, including AI-generated calls. Comments are due

10/10/2024. The proposed rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-10/pdf/2024-19028.pdf>.
Federal Register, Vol. 89, No. 175, 09/10/2024, 73321-73330.

VA Seeks Comment on Information Collections.

- The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, COVID-19 Refund Modification. VA is keeping the information collection open for resubmissions regarding the loan modification options available to servicers that do not require VA's prior approval to include the COVID-19 Refund Modification, to assist certain COVID-impacted veterans as they exit a COVID-19 forbearance. Comments are due **11/04/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-05/pdf/2024-19939.pdf>. *Federal Register*, Vol. 89, No. 172, 09/05/2024, 72713-72714.
- VA seeks comment regarding an information collection titled, Veterans Mortgage Life Insurance Inquiry. The inquiry solicits information needed from Veterans for the proper maintenance of Veterans Mortgage Life Insurance accounts. Comments are due **11/04/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-05/pdf/2024-19901.pdf>. *Federal Register*, Vol. 89, No. 172, 09/05/2024, 72714.
- VA seeks comment regarding an information collection titled, Veterans

Mortgage Life Insurance Change of Address Statement. The statement solicits information needed to inquire about a veteran's continued ownership of the property issued under Veterans Mortgage Life Insurance when an address change for the veteran is received. The information obtained is used in determining whether continued Veterans Mortgage Life Insurance coverage is applicable since the law granting the insurance provides that coverage terminates if the veteran no longer owns the property. Comments are due **11/08/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-09/pdf/2024-20243.pdf>. *Federal Register*, Vol. 89, No. 174, 09/09/2024, 73192.

- VA seeks comment regarding an information collection titled, Application for Cash Surrender or Policy Loan. The form solicits information needed from Veterans to apply for cash surrender value or policy loan on their insurance. An electronic version of the form is only available for cash surrender only. The electronic version was created so Veterans can apply for a cash surrender of their policy online. Comments are due **11/12/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-09-10/pdf/2024-20316.pdf>. *Federal Register*, Vol. 89, No. 175, 09/10/2024, 73507-73508.
- VA seeks comment regarding an information collection titled, Industry Standard Forms for Completing an Appraisal Required by VA. The

collection of information provides a more thorough and complete appraisal of prospective VA-guaranteed properties ensuring that mortgages are acceptable for VA guaranty. Comments are due **11/12/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-09-10/pdf/2024-20320.pdf>. *Federal Register*, Vol. 89, No. 175, 09/10/2024, 73508.

SSA Revises Regulation to Allow Direct Payments.

The Social Security Administration (SSA) issued a final rule to revise regulations to enable SSA to directly pay entities fees SSA may authorize, as required by the decision of the United States Court of Appeals for the First Circuit in *Marasco & Nesselbush, LLP v. Collins*. To make direct payments, issue the necessary tax documents, and properly administer rules, SSA requires all entities that want to be assigned direct payment of authorized fees and all representatives who want to be appointed on a claim, matter, or issue to register with SSA. SSA has also standardized the registration, appointment, and payment processes. The final rule is effective **09/20/2024**.

The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-08-21/pdf/2024-18497.pdf>.
Federal Register, Vol. 89, No. 162, 08/21/2024, 67542-67556.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
* Bureau of Consumer Financial Protection (CFPB)	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
* Commodity Futures Trading Commission (CFTC)	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
* Farm Credit Administration (FCA)	ANPR: Loans to Similar Entities.	<i>Federal Register</i> , Vol. 89, No. 173, 09/06/2024, 72759-72763.	Dec. 05, 2024
* Federal Communications Commission (FCC)	Implications of AI Technologies on Protecting Consumers from Unwanted Robocalls and Robotexts.	<i>Federal Register</i> , Vol. 89, No. 175, 09/10/2024, 73321-73330.	Oct. 10, 2024
Federal Deposit Insurance Corporation (FDIC)	Anti-Money Laundering and Countering the Financing of Terrorism Program Requirements.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65242-65264.	Oct. 08, 2024
* FDIC	Amendments to Regulations Governing Parent Companies of Industrial Banks and Industrial Loan Companies.	<i>Federal Register</i> , Vol. 89, No. 155, 08/12/2024, 65556-65568.	Oct. 11, 2024
* FDIC	Amendments to Regulations Which Implements Change in Bank Control Act.	<i>Federal Register</i> , Vol. 89, No. 160, 08/19/2024, 67002-67009.	Oct. 18, 2024
* FDIC	Data Standards to Promote Interoperability of Financial	<i>Federal Register</i> , Vol. 89, No. 163,	Oct. 21, 2024

	Regulatory Data Across the Agencies.	08/22/2024, 67890-67908.	
*	FDIC	Unsafe and Unsound Banking Practices: Brokered Deposits Restrictions.	<i>Federal Register</i> , Vol. 89, No. 164, 08/23/2024, 68244-68272. Oct. 22, 2024
*	Federal Housing Finance Agency (FHFA)	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908. Oct. 21, 2024
*	FHFA	2025-2027 Enterprise Housing Goals.	<i>Federal Register</i> , Vol. 89, No. 168, 08/29/2024, 70127-70145. Oct. 28, 2024
	Federal Reserve System (FRB)	Anti-Money Laundering and Countering the Financing of Terrorism Program Requirements.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65242-65264. Oct. 08, 2024
*	FRB	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908. Oct. 21, 2024
	Housing and Urban Development, Dept. of (HUD)	Federal Housing Administration Single Family Sale Program.	<i>Federal Register</i> , Vol. 89, No. 136, 07/16/2024, 57798-57810. Sep. 16, 2024
	HUD	Update Terminology for State Housing Agency Housing Assistance Payments Contracts.	<i>Federal Register</i> , Vol. 89, No. 137, 07/17/2024, 58092-58095. Sep. 16, 2024
	HUD	Disbursing Multifamily Mortgage Proceeds.	<i>Federal Register</i> , Vol. 89, No. 151, 08/06/2024, 63847-63850. Oct. 07, 2024

*	HUD	NOTICE: 2023 American Housing Survey.	<i>Federal Register</i> , Vol. 89, No. 170, 09/03/2024, 71384-71385.	Nov. 04, 2024
	Internal Revenue (IRS)	Updates to Required Minimum Distributions Rules.	<i>Federal Register</i> , Vol. 89, No. 139, 07/19/2024, 58644-58653.	Sep. 17, 2024
*	IRS	Reopening of Comment Period for Update to Regulations Regarding Payment of Tax by Commercially Acceptable Means.	<i>Federal Register</i> , Vol. 89, No. 172, 09/05/2024, 72348.	Sep. 24, 2024
	IRS	Dual Consolidated Losses and the Treatment of Certain Disregarded Payments.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64750-64778.	Oct. 07, 2024
*		NOTICE: Correction to the Proposed Rule.	<i>Federal Register</i> , Vol. 89, No. 170, 09/03/2024, 71214-71215.	
*	IRS	Elections Relating to Foreign Currency Gains and Losses.	<i>Federal Register</i> , Vol. 89, No. 161, 08/20/2024, 67336-67341.	Oct. 18, 2024
*		NOTICE: Correction to Proposed Rule Regarding Elections Relating to Foreign Currency Gains and Losses.	<i>Federal Register</i> , Vol. 89, No. 169, 08/30/2024, 70587.	Issued: Aug. 30, 2024
*		NOTICE: Correction to Proposed Rule Regarding Elections Relating to Foreign Currency Gains and Losses.	<i>Federal Register</i> , Vol. 89, No. 171, 09/04/2024, 71864-71865.	Issued: Sep. 04, 2024

*	IRS	Revising Qualified Domestic Trust Regulations to Update Outdated References and Procedures.	<i>Federal Register</i> , Vol. 89, No. 162, 08/21/2024, 67580-67586.	Oct. 21, 2024
*	IRS	Proposed Rule: Financial Data Transparency Act Joint Data Standards.	<i>Federal Register</i> , Vol. 89, No. 163, 8/22/2024, 67890-67908.	Oct. 21, 2024
	National Credit Union Administration (NCUA)	Succession Planning.	<i>Federal Register</i> , Vol. 89, No. 143, 07/25/2024, 60329-60336.	Sep. 23, 2024
	NCUA	Anti-Money Laundering and Countering the Financing of Terrorism Program Requirements.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65242-65264.	Oct. 08, 2024
*	NCUA	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
	Office of the Comptroller of the Currency (OCC)	Anti-Money Laundering and Countering the Financing of Terrorism Program Requirements.	<i>Federal Register</i> , Vol. 89, No. 154, 08/09/2024, 65242-65264.	Oct. 08, 2024
*	OCC	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
*	Securities and Exchange Commission (SEC)	Data Standards to Promote Interoperability of Financial Regulatory Data Across the Agencies.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 67890-67908.	Oct. 21, 2024
*	Treasury, Dept. of (Treasury)	Data Standards to Promote Interoperability of Financial	<i>Federal Register</i> , Vol. 89, No. 163,	Oct. 21, 2024

	Regulatory Data Across the Agencies.	08/22/2024, 67890-67908.	
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Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
* Bureau of Consumer Financial Protection (CFPB)	NOTICE: Publication of Semiannual Regulatory Agenda.	<i>Federal Register,</i> Vol. 89, No. 159, 08/16/2024, 66900-66901.	Issued: Aug. 16, 2024
* CFPB	ADVISORY OPINION: Consumer Protections Under Truth in Lending Act and Regulation Z for Home Sales Financed Under Contracts for Deed.	<i>Federal Register,</i> Vol. 89, No. 164, 08/23/2024, 68086-68090.	Aug. 23, 2024
CFPB	Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders.	<i>Federal Register,</i> Vol. 89, No. 130, 07/08/2024, 56028-56156.	Sep. 16, 2024
CFPB	NOTICE: Comments Requested on Information Collection: Mortgage Assistance Relief Services, Regulation O.	<i>Federal Register,</i> Vol. 89, No. 138, 07/18/2024, 58353.	Comments Due: Sep. 16, 2024
CFPB	NOTICE: Comments Requested on Information Collection: Consumer Leasing Act, Regulation M.	<i>Federal Register,</i> Vol. 89, No. 138, 07/18/2024, 58354.	Comments Due: Sep. 16, 2024
* CFPB	NOTICE: Comments Requested on Information Collection: State Official Notification Rule.	<i>Federal Register,</i> Vol. 89, No. 161, 08/20/2024, 67425.	Comments Due: Sep. 19, 2024
* CFPB	NOTICE: Revised System of Records, CFPB.002 Depository Institution Supervision Database.	<i>Federal Register,</i> Vol. 89, No. 174, 09/09/2024, 73077-73080.	Oct. 09, 2024 Comments Due: Oct. 09, 2024

	CFPB	Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43737-43739.	Jul. 01, 2025
	CFPB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
*	Commodity Futures Trading Commission (CFTC)	NOTICE: Publication of Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 159, 08/16/2024, 66898.	Issued: Aug. 16, 2024
*	CFTC	Changes to Administrative Structure, Remove Superfluous Verbiage, and Correct Inaccurate Text.	<i>Federal Register</i> , Vol. 89, No. 171, 09/04/2024, 71803-71821.	Sep. 04, 2024
*	(CFTC)	Foreign Boards of Trade.	<i>Federal Register</i> , Vol. 89, No. 158, 08/15/2024, 66201-66210.	Sep. 16, 2024
	Department of Labor (DOL)	Defining and Delimiting the Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.	<i>Federal Register</i> , Vol. 89, No. 82, 04/26/2024, 32842-32973.	Jul. 01, 2024 Sections 541.600(a)(2) and 541.601(a)(2) applicable beginning Jan. 01, 2025
*	DOL	NOTICE: Publication of Semiannual Agenda of Regulations.	<i>Federal Register</i> , Vol. 89, No. 159, 08/16/2024, 66838-66845.	Issued: Aug. 16, 2024
	DOL	Definition of an Investment Advice Fiduciary.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32122-32258.	Sep. 23, 2024

DOL	Amendment to Prohibited Transaction Exemption 2020-02.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32260-32299.	Sep. 23, 2024
DOL	Amendment to Prohibited Transaction Exemption 84-24.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32302-32344.	Sep. 23, 2024
DOL	Amendment to Prohibited Transaction Exemption 75-1, 77-4, 80-83, 83-1, and 86-128.	<i>Federal Register</i> , Vol. 89, No. 81, 04/25/2024, 32346-32359.	Sep. 23, 2024
Farm Credit Administration (FCA)	Cyber Risk Management Regulation.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85825-85833.	Jan. 01, 2025
FCA	Risk-Weighting of High Volatility Commercial Real Estate Exposures.	<i>Federal Register</i> , Vol. 89, No. 70, 04/10/2024, 25117-25130.	Jan. 01, 2025
Farm Service Agency (FSA)	NOTICE: Comments Requested on Information Collection: Farm Loan Programs; Direct Loan Servicing-Special.	<i>Federal Register</i> , Vol. 89, No. 140, 07/22/2024, 59038-59039.	Comments Due: Sep. 20, 2024
FSA	Enhancing Program Access and Delivery for Farm Loans.	<i>Federal Register</i> , Vol. 89, No. 153, 08/08/2024, 65020-65063.	Sep. 25, 2024 Comments Due: Oct. 07, 2024
* Federal Communications Commission (FCC)	NOTICE: Publication of Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 159, 08/16/2024, 66912-66960.	Issued: Aug. 16, 2024
Federal Deposit Insurance Corporation (FDIC)	Amendments to FDIC Official Signs and Advertising Requirements, False Advertising,	<i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532.	Apr. 01, 2024 Mandatory Compliance:

	Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule.		Jan. 01, 2025
FDIC	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024
*	FDIC	Final Guidance for Resolution Plan Submissions of Domestic Triennial Full Filers.	<i>Federal Register</i> , Vol. 89, No. 158, 08/15/2024, 66388-66412. Aug. 15, 2024
*	FDIC	Final Guidance for Resolution Plan Submissions of Foreign Triennial Full Filers.	<i>Federal Register</i> , Vol. 89, No. 158, 08/15/2024, 66510-66541. Aug. 15, 2024
	FDIC	NOTICE: Request for Information on Bank-Fintech Arrangements.	<i>Federal Register</i> , Vol. 89, No. 147, 07/31/2024, 61577-61584. Comments Due: Sep. 30, 2024
*	FDIC	NOTICE: Comments Requested on Information Collection: Insider Risk Program Records.	<i>Federal Register</i> , Vol. 89, No. 169, 08/30/2024, 70634-70636. Comments Due: Sep. 30, 2024
	FDIC	Resolution Plans Required for Certain Insured Depository Institutions.	<i>Federal Register</i> , Vol. 89, No. 131, 07/09/2024, 56620-56657. Oct. 01, 2024

	FDIC	Revisions to Fair Hiring in Banking Act Regulations.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64353-64637.	Oct. 01, 2024
	FDIC	NOTICE: Request for Information on Deposits.	<i>Federal Register</i> , Vol. 89, No. 151, 08/06/2024, 63946-63953.	Comments Due: Oct. 07, 2024
*	FDIC	NOTICE: Comments Requested on Information Collections: Recordkeeping and Confirmation Requirements for Securities Transactions, Notice of Branch Closure to FDIC, Notice of Branch Closure to Customers, and Customer Assistance Forms.	<i>Federal Register</i> , Vol. 89, No. 162, 08/21/2024, 67635-67637.	Comments Due: Oct. 21, 2024
	FDIC	NOTICE: Comments Requested of Regulatory Burden Reduction Under EGRPRA.	<i>Federal Register</i> , Vol. 89, No. 148, 08/01/2024, 62679-62685.	Comments Due: Oct. 30, 2024
*	FDIC	NOTICE: Comments Requested on Information Collections: Large-Bank Deposit Insurance Programs, Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions, and Minimum Requirements for Appraisal Management Companies.	<i>Federal Register</i> , Vol. 89, No. 174, 09/09/2024, 73090-73092.	Comments Due: Nov. 08, 2024
	FDIC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
*	Federal Emergency Management Agency (FEMA)	Extension of Hazard Mitigation Grant Program Application Period.	<i>Federal Register</i> , Vol. 89, No. 158,	Aug. 15, 2024

		08/15/2024, 66241-66254.	
*	FEMA	NOTICE: Comments Requested on Information Collection: National Flood Insurance Program Policy Forms.	<i>Federal Register</i> , Vol. 89, No. 157, 08/14/2024, 66125-66126. Comments Due: Sep. 13, 2024
*	FEMA	NOTICE: Comments Requested on Information Collection: Administrative Plan for the Hazard Mitigation Grant Program.	<i>Federal Register</i> , Vol. 89, No. 160, 08/19/2024, 67101-67102. Comments Due: Oct. 18, 2024
*	Federal Housing Finance Agency (FHFA)	NOTICE: Comments Requested on Information Collection: Federal Home Loan Bank Directors.	<i>Federal Register</i> , Vol. 89, No. 156, 08/13/2024, 65881-65908. Comments Due: Sep. 12, 2024
*	FHFA	NOTICE: Comments Requested on Information Collection: National Survey of Mortgage Originations.	<i>Federal Register</i> , Vol. 89, No. 169, 08/30/2024, 70636-70650. Comments Due: Sep. 30, 2024
	FHFA	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. Oct. 01, 2025
	Federal Reserve Board (FRB)	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024

*	FRB	Final Guidance for Resolution Plan Submissions of Domestic Triennial Full Filers.	<i>Federal Register</i> , Vol. 89, No. 158, 08/15/2024, 66388-66412.	Aug. 15, 2024
*	FRB	Final Guidance for Resolution Plan Submissions of Foreign Triennial Full Filers.	<i>Federal Register</i> , Vol. 89, No. 158, 08/15/2024, 66510-66541.	Aug. 15, 2024
*	FRB	NOTICE: Publication of Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 159, 08/16/2024, 66962-66963.	Issued: Aug. 16, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Basel II Interagency Pillar 2 Supervisory Guidance.	<i>Federal Register</i> , Vol. 89, No. 145, 07/29/2024, 60895.	Comments Due: Sep. 27, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Federal Reserve Payments Study.	<i>Federal Register</i> , Vol. 89, No. 146, 07/30/2024, 61116-61117.	Comments Due: Sep. 30, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Disclosure Requirements of Subpart H of Regulation H.	<i>Federal Register</i> , Vol. 89, No. 147, 07/31/2024, 61422-61423.	Comments Due: Sep. 30, 2024
	FRB	NOTICE: Request for Information on Bank-Fintech Arrangements.	<i>Federal Register</i> , Vol. 89, No. 147, 07/31/2024, 61577-61584.	Comments Due: Sep. 30, 2024
	FRB	NOTICE: Comments Requested of Regulatory Burden Reduction Under EGRPRA.	<i>Federal Register</i> , Vol. 89, No. 148, 08/01/2024, 62679-62685.	Comments Due: Oct. 30, 2024
*	FRB	NOTICE: Comments Requested on Operational Aspects of Federal Reserve	<i>Federal Register</i> , Vol. 89, No. 175,	Comments Due: Dec. 09, 2024

	Bank Extensions of Discount Window and Intraday Credit.	09/10/2024, 73415-73418.	
FRB	Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43737-43739.	Jul. 01, 2025
FRB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
* Federal Trade Commission (FTC)	NOTICE: Publication of Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 159, 08/16/2024, 66966-66967.	Issued: Aug. 16, 2024
* FTC	Update to Telemarketing Sales Rule Fees for Accessing National Do Not Call Registry.	<i>Federal Register</i> , Vol. 89, No. 168, 08/29/2024, 70095-70096.	Oct. 01, 2024
* FTC	Use of Consumer Reviews and Testimonials.	<i>Federal Register</i> , Vol. 89, No. 163, 08/22/2024, 68034-68079.	Oct. 21, 2024
Financial Crimes Enforcement Network (FinCEN)	NOTICE: Comments Requested on Information Collection: Designation of Exempt Person, Form 110.	<i>Federal Register</i> , Vol. 89, No. 153, 08/08/2024, 65012-65015.	Comments Due: Oct. 07, 2024
* FinCEN	NOTICE: Comments Requested on Information Collection: Records to be Made and Retained by Financial Institutions, Banks, and Providers and Sellers of Prepaid Access.	<i>Federal Register</i> , Vol. 89, No. 156, 08/13/2024, 65971-65977.	Comments Due: Oct. 15, 2024
* FinCEN	Anti-Money Laundering Regulations for Residential Real Estate Transfers.	<i>Federal Register</i> , Vol. 89, No. 168,	Dec. 01, 2025

		08/29/2024, 70258-70294.	
*	FinCEN	AML/CFT Program and SAR Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers.	<i>Federal Register</i> , Vol. 89, No. 171, 09/04/2024, 72156-72278. Jan. 01, 2026
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Regulatory Waiver Requests Granted for Fourth Quarter of Calendar Year 2023.	<i>Federal Register</i> , Vol. 89, No. 173, 09/06/2024, 72864-72880. Issued: Sep. 06, 2024
	HUD	NOTICE: Comments Requested on Information Collection: Insurance Termination Request for Multifamily Mortgage.	<i>Federal Register</i> , Vol. 89, No. 136, 07/16/2024, 57926-57927. Comments Due: Sep. 16, 2024
*	HUD	NOTICE: Comments Requested on Information Collection: Mortgagee's Application for Partial Settlement.	<i>Federal Register</i> , Vol. 89, No. 169, 08/30/2024, 70657-70658. Comments Due: Sep. 30, 2024
	HUD	NOTICE: Comments Requested on Information Collection: Single Family Mortgage Insurance on Hawaiian Homelands.	<i>Federal Register</i> , Vol. 89, No. 151, 08/06/2024, 63958- 63959. Comments Due: Oct. 07, 2024
*	HUD	NOTICE: Comments Requested on Information Collection: 2025 American Housing Survey.	<i>Federal Register</i> , Vol. 89, No. 170, 09/03/2024, 71384-71385. Comments Due: Nov. 04, 2024
*		NOTICE: Correction to Notice on American Housing Survey.	<i>Federal Register</i> , Vol. 89, No. 173, 09/06/2024, 72880.
	HUD	Effective Date Extended for Final Rule to Strengthen Section 184 Indian Housing Loan Guarantee Program.	<i>Federal Register</i> , Vol. 89, No. 116, 06/14/2024, 50523-50524. Dec. 31, 2024

	HUD	Modernization of Engagement With Mortgagors in Default.	<i>Federal Register</i> , Vol. 89, No. 149, 08/02/2024, 63082-63099.	Jan. 01, 2025
*	Internal Revenue Service (IRS)	NOTICE: Correction to Final Rule on Statutory Disallowance of Deductions for Certain Qualified Conservation Contributions Made by Partnerships and S Corporations.	<i>Federal Register</i> , Vol. 89, No. 169, 08/30/2024, 70486-70487.	Aug. 30, 2024
	IRS	Updates to Required Minimum Distributions Rules.	<i>Federal Register</i> , Vol. 89, No. 139, 07/19/2024, 58886-58954.	Sep. 17, 2024
*	IRS	NOTICE: Comments Requested on Information Collection: Request for Reduction of Tax Attributes Due to Discharge of Indebtedness.	<i>Federal Register</i> , Vol. 89, No. 156, 08/13/2024, 65984-65985.	Comments Due: Oct. 15, 2024
*	IRS	Guidance Regarding Elections Relating to Foreign Currency Gains and Losses.	<i>Federal Register</i> , Vol. 89, No. 161, 08/20/2024, 67336-67341.	Oct. 18, 2024
*	IRS	NOTICE: Comments Requested on Information Collection: Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, Form 1099-R.	<i>Federal Register</i> , Vol. 89, No. 162, 08/21/2024, 67717.	Comments Due: Oct. 21, 2024
*	IRS	NOTICE: Comments Requested on Information Collection: Waiver of 60-Day Rollover Requirement, Revenue Procedure 2020-46.	<i>Federal Register</i> , Vol. 89, No. 170, 09/03/2024, 71787-71788.	Comments Due: Nov. 04, 2024
*	IRS	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 89, No. 172,	Comments Due: Nov. 04, 2024

	Collection: U.S. Income Tax Return Forms for Individual Taxpayers.	09/05/2024, 72699-72713.	
*	IRS	NOTICE: Comments Requested on Information Collection: Trust and Estate Income Tax Returns and Related Forms.	<i>Federal Register</i> , Vol. 89, No. 175, 09/10/2024, 73501-73507. Comments Due: Nov. 12, 2024
	National Credit Union Administration (NCUA)	NOTICE: Comments Requested on Information Collection: Purchase of Assets and Assumptions of Liability.	<i>Federal Register</i> , Vol. 89, No. 149, 08/02/2024, 63224. Comments Due: Oct. 01, 2024
	NCUA	NOTICE: Comments Requested on Information Collection: Corporate Credit Union Monthly Call Report and Annual Report of Officers.	<i>Federal Register</i> , Vol. 89, No. 151, 08/06/2024, 63987. Comments Due: Oct. 07, 2024
	NCUA	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. Oct. 01, 2025
	Office of the Comptroller of the Currency (OCC)	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit Released: Feb. 05, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031
	OCC	NOTICE: Comments Requested on Information Collection: Supervisory Guidance on Stress Testing for Banking Organizations	<i>Federal Register</i> , Vol. 89, No. 141, 07/23/2024, 59803-59804. Comments Due: Sep. 23, 2024

	With Total Consolidated Assets of More Than \$10 Billion.			
	OCC	NOTICE: Request for Information on Bank-Fintech Arrangements.	<i>Federal Register</i> , Vol. 89, No. 147, 07/31/2024, 61577-61584.	Comments Due: Sep. 30, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Debt Cancellation Contracts and Debt Suspension Agreements.	<i>Federal Register</i> , Vol. 89, No. 170, 9/03/2024, 71783-71784.	Comments Due: Oct. 03, 2024
*	OCC	NOTICE: Comments Requested on Information Collection: Release of Non-Public Information.	<i>Federal Register</i> , Vol. 89, No. 162, 08/21/2024, 67711-67712.	Comments Due: Oct. 21, 2024
	OCC	NOTICE: Comments Requested of Regulatory Burden Reduction Under EGRPRA.	<i>Federal Register</i> , Vol. 89, No. 148, 08/01/2024, 62679-62685.	Comments Due: Oct. 30, 2024
	OCC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
*	Rural Business-Cooperative Service (RBC)	NOTICE: Funding Availability for Rural Microentrepreneur Assistance Program for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 161, 08/20/2024, 67411-67415.	Issued: Aug. 20, 2024
*	RBC	NOTICE: Applications Solicited for Rural Economic Development Loan and Grant Programs for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 164, 08/23/2024, 68132-68136.	Issued: Aug. 23, 2024
	RBC	NOTICE: Loan Guarantee Fees for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53041-53042.	Oct. 01, 2024

Rural Housing Service (RHS)	NOTICE: Comments Requested on Information Collection: Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 89, No. 136, 07/16/2024, 57850.	Comments Due: Sep. 16, 2024
RHS	NOTICE: Comments Requested on Information Collections: Authorization Agreement for Preauthorized Payments, Customer Initiated Payment, and FedWire Worksheet.	<i>Federal Register</i> , Vol. 89, No. 140, 07/22/2024, 59041-59042.	Comments Due: Sep. 20, 2024
RHS	NOTICE: Loan Guarantee Fees for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53041-53042.	Oct. 01, 2024
* RHS	Changes to Single-Family Housing Guaranteed Loan Program Related to Special Servicing Options.	<i>Federal Register</i> , Vol. 89, No. 158, 08/15/2024, 66189-66194.	Feb. 11, 2025
Rural Utilities Service (RUS)	NOTICE: Loan Guarantee Fees for Fiscal Year 2025.	<i>Federal Register</i> , Vol. 89, No. 122, 06/25/2024, 53041-53042.	Oct. 01, 2024
RUS	NOTICE: Comments Requested on Information Collection: Electric Loan Application and Related Reporting Burdens.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64404-64405.	Comments Due: Oct. 07, 2024
* RUS	NOTICE: Comments Requested on Information Collection: Servicing of Water Programs Loans and Grants.	<i>Federal Register</i> , Vol. 89, No. 165, 08/26/2024, 68387-68388.	Comments Due: Oct. 25, 2024
* Securities and Exchange Commission (SEC)	NOTICE: Publication of Regulatory Flexibility Agenda.	<i>Federal Register</i> , Vol. 89, No. 159, 08/16/2024, 66976-66983.	Issued: Aug. 16, 2024 Comments Due: Sep. 16, 2024

* SEC	Qualifying Venture Capital Funds Inflation Adjustment.	<i>Federal Register</i> , Vol. 89, No. 169, 08/30/2024, 70479-70483.	Sep. 30, 2024
* SEC	ORDER: Fiscal Year 2025 Annual Adjustments to Registration Fee Rates.	<i>Federal Register</i> , Vol. 89, No. 165, 08/26/2024, 68476-68480.	Oct. 01, 2024
* Small Business Administration (SBA)	NOTICE: Publication of Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 159, 08/16/2024, 66888-66890.	Issued: Aug. 16, 2024
* SBA	INTERIM FINAL RULE: Extension of Lender Record Retention Requirements for PPP Loans.	<i>Federal Register</i> , Vol. 89, No. 164, 08/23/2024, 68090-68094.	Aug. 22, 2024 Comments Due: Sep. 23, 2024
* SBA	NOTICE: Changes to Secondary Market Loan Pooling Program.	<i>Federal Register</i> , Vol. 89, No. 159, 08/16/2024, 66750-66751.	Oct. 01, 2024
* SBA	NOTICE: Inflation Adjustment to Small Business Investment Company Licensing and Examination Fees.	<i>Federal Register</i> , Vol. 89, No. 159, 08/16/2024, 66751-66752.	Oct. 01, 2024
* Social Security Administration (SSA)	Amendments to Administrative Rules for Claimant Representation and Provisions for Direct Payment to Entities.	<i>Federal Register</i> , Vol. 89, No. 162, 08/21/2024, 67542-67556.	Sep. 20, 2024
* Treasury, Dept. of (Treasury)	NOTICE: Publication of Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 89, No. 159, 08/16/2024, 66858-66864.	Issued: Aug. 16, 2024
* Treasury	NOTICE: Comments Requested on Information Collection: Customer Identification Program	<i>Federal Register</i> , Vol. 89, No. 169, 08/30/2024, 70690-70692.	Comments Due: Sep. 30, 2024

	Regulatory Requirements for Certain Financial Institutions.		
*	Treasury	NOTICE: Comments Requested on Information Collection: Due Diligence Programs for Correspondent Accounts for Foreign Financial Institutions and for Private Banking Accounts.	<i>Federal Register</i> , Vol. 89, No. 170, 09/03/2024, 71791-71792. Comments Due: Oct. 03, 2024
*	Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: COVID-19 Refund Modification.	<i>Federal Register</i> , Vol. 89, No. 172, 09/05/2024, 72713-72714. Comments Due: Nov. 04, 2024
*	VA	NOTICE: Comments Requested on Information Collection: Veterans Mortgage Life Insurance Inquiry.	<i>Federal Register</i> , Vol. 89, No. 172, 09/05/2024, 72714. Comments Due: Nov. 04, 2024
*	VA	NOTICE: Comments Requested on Information Collection: Veterans Mortgage Life Insurance Change of Address Statement.	<i>Federal Register</i> , Vol. 89, No. 174, 09/09/2024, 73192. Comments Due: Nov. 08, 2024
*	VA	NOTICE: Comments Requested on Information Collection: Application for Cash Surrender or Policy Loan.	<i>Federal Register</i> , Vol. 89, No. 175, 09/10/2024, 73507-73508. Comments Due: Nov. 12, 2024
*	VA	NOTICE: Comments Requested on Information Collection: Industry Standard Forms for Completing an Appraisal Required by VA.	<i>Federal Register</i> , Vol. 89, No. 175, 09/10/20024, 73508. Comments Due: Nov. 12, 2024

* Denotes new item in the chart