



## June 2025 Regulatory Report

### CFPB Withdraws and Rescinds Guidance Documents and Interpretive Rules.

- The Bureau of Consumer Financial Protection (CFPB) announced the withdrawal of many guidance documents issued since CFPB assumed its functions in 2011. See the notice for the list of policy statements, interpretive rules, advisory opinions, and other guidance that has been withdrawn. The withdrawals are applicable as of **05/12/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-12/pdf/2025-08286.pdf>. *Federal Register*, Vol. 90, No. 90, 05/12/2025, 20084-20087.
- CFPB announced the rescission of its May 2022 interpretive rule regarding the scope of State enforcement under section 1042 of the Consumer Financial Protection Act (CFPA) and related provisions. On **05/26/2022**, CFPB issued an interpretive rule clarifying that (1) section 1042 allows states to enforce any provision of CFPA; (2) the limitation on CFPB's authority in CFPA sections 1027 and 1029 does not constrain States' enforcement authority under section 1042; and (3) section 1042 does not restrict States from bringing

concurrent enforcement actions with CFPB. The interpretations are improper for the reasons stated within the notice. As of **05/15/2025**, the interpretive rule published in the *Federal Register* on **05/26/2022**, is withdrawn. The interpretive rule is effective **05/15/2025**. The interpretive rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-15/pdf/2025-08641.pdf>. *Federal Register*, Vol. 90, No. 93, 05/15/2025, 20565-20567.

### CFPB Withdraws Proposed Rules.

- CFPB announced the withdrawal of proposed interpretive rule, Electronic Fund Transfers Through Accounts Established Primarily for Personal, Family, or Household Purposes Using Emerging Payment Mechanisms. CFPB also announced it will not take any further action on the proposed interpretive rule. The proposed interpretive rule is withdrawn as of **05/15/2025**. The withdrawal may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-15/pdf/2025-08646.pdf>. *Federal Register*, Vol. 90, No. 93, 05/15/2025, 20568.

- CFPB announced the withdrawal of a proposed rule titled, Protecting Americans from Harmful Data Broker Practices, Regulation V. CFPB determined the legislative rulemaking is not necessary or appropriate at this time to address the subject matter of the proposed rule. CFPB also announced it will not take any further action on the proposed rule. The proposed rule published in the *Federal Register* **12/13/2024**, is withdrawn as of **05/15/2025**. The withdrawal may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-15/pdf/2025-08644.pdf>. *Federal Register*, Vol. 90, No. 93, 05/15/2025, 20568-20569.
- CFPB announced the withdrawal of a proposed rule titled, Prohibited Terms and Conditions in Agreements for Consumer Financial Products or Services, Regulation AA. CFPB determined the legislative rulemaking is not necessary or appropriate at this time to address the subject matter of the proposed rule. CFPB also announced it will not take any further action on the proposed rule. The proposed rule published in the *Federal Register* **01/14/2025**, is withdrawn as of **05/15/2025**. The withdrawal may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-15/pdf/2025-08645.pdf>. *Federal Register*, Vol. 90, No. 93, 05/15/2025, 20569.

#### **CFPB Issues Interim Final Rule to Rescind COVID-19 Mitigation Procedures.**

CFPB issued an interim final rule to rescind the final rule, Protections for Borrowers Affected by the COVID-19

Emergency Under the Real Estate Settlement Procedures Act (RESPA), Regulation X. CFPB determined it has good cause to remove language relating to the COVID-19 pandemic added by the 2021 COVID RESPA Rule, without prior notice and comment. Both the temporary additional early intervention live contact requirements and the temporary special COVID-19 loss mitigation procedural safeguards have been sunset by their own terms, and the COVID-19 Public Health Emergency expired **05/11/2023**. The interim final rule is effective **07/15/2025**. Comments are due **06/16/2025**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-16/pdf/2025-08643.pdf>. *Federal Register*, Vol. 90, No. 94, 05/16/2025, 20791-20795.

#### **CFPB Issues Direct Final Rule to Rescind State Notification Rule.**

CFPB issued a direct final rule to rescind the procedures by which a state official must notify CFPB when the official takes an action to enforce the Consumer Financial Protection Act (CFPA). Pursuant to CFPB's policy of eliminating unnecessary regulatory burdens and rescinding rules that are not necessary to effectuate Congress' statutes, CFPB is rescinding the regulations related to state notification codified at 12 CFR 1082.1. CFPB determined the regulations merely restate the notification requirements codified in CFPA section 1042(b). As such, the notification regulations are unnecessary and should be eliminated from the Code of Federal Regulations. The direct final rule is effective **07/21/2025**, unless significant adverse comments are received by **06/20/2025**. The direct final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-21/pdf/2025-08640.pdf>.

*Federal Register*, Vol. 90, No. 97, 05/21/2025, 21691-21692.

### **CFPB Seeks Comment on Rescission of Past Amendments to Procedures and Registry Reporting.**

- CFPB proposes to rescind the amendments it adopted to the Rules of Practice for Adjudication Proceedings (Rules of Practice) on **02/22/2025**, and **03/29/2023**. The changes expanded parties' opportunities to conduct depositions in adjudication proceedings and made amendments concerning timing and deadlines, the content of answers, the scheduling conference, bifurcation of proceedings, the process for deciding dispositive motions, and requirements for issue exhaustion, as well as other technical changes. CFPB proposes to repeal the amendments in full. CFPB has concerns about the provisions of the 2022 and 2023 amendments that transferred authority to decide dispositive motions from the hearing officer who is presiding over the proceeding to the Director. Comments are due **06/12/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-13/pdf/2025-08344.pdf>. *Federal Register*, Vol. 90, No. 91, 05/13/2025, 20241-20261.
- CFPB proposes to rescind the amendments it adopted **04/29/2025**, **11/21/2022**, and **04/23/2024**, to the Procedures for Supervisory Designation Proceedings. Collectively, the rules proposed for rescission provided for public release of final

decisions and orders by the Director and made other changes to CFPB's procedures for designating nonbank covered persons for supervision. CFPB has concerns about the manner in which the amendments provided for public release of decisions and orders. Comments are due **06/13/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-14/pdf/2025-08347.pdf>. *Federal Register*, Vol. 90, No. 92, 05/14/2025, 20401-20406.

- CFPB proposes to rescind its rule requiring certain nonbank covered persons subject to certain final public orders obtained or issued by a government agency in connection with the offering or provision of a consumer financial product or service to report the existence of the orders and related information to a CFPB registry. CFPB believes the final rule is not necessary as a tool to effectively monitor and reduce potential risks to consumers from bad actors as Congress has authorized multiple other Federal and State agencies to enforce Federal consumer financial laws. Comments are due **06/13/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-14/pdf/2025-08345.pdf>. *Federal Register*, Vol. 90, No. 92, 05/17/2025, 20406-20408.

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

- CFPB seeks comment regarding an information collection titled, Qualitative Pre-testing of Survey Instrument and Modified Disclosure Forms. The central research question

that will be examined is whether the modified mortgage disclosures are more effective for a sample of consumers representative of community bank members who would be likely to take out construction or construction-to-permanent loans. Effectiveness will be measured by how well a consumer understands various dimensions of each loan by answering comprehension questions for various types of construction-to-permanent and construction loans they are presented. Comments are due **07/21/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-22/pdf/2025-09227.pdf>. *Federal Register*, Vol. 90, No. 98, 05/22/2025, 21904.

- CFPB seeks comment regarding an information collection titled, Plan for the Collection of Qualitative Feedback on CFPB Service Delivery. The information collection provides for feedback from consumers, financial institutions, and stakeholders on a wide range of services CFPB provides. Comments are due **06/23/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-22/pdf/2025-09228.pdf>. *Federal Register*, Vol. 90, No. 98, 05/22/2025, 21904-21905.
- CFPB seeks comment regarding an information collection titled, Consumer Complaint Intake System Company Portal Boarding Form. The Dodd-Frank Act requires CFPB to facilitate the centralized collection of, monitoring of, and response to consumer complaints regarding consumer financial products or

services. CFPB utilizes the form to sign up companies for access to the secure, web-based Company Portal. The Company Portal allows companies to view and respond to complaints submitted to CFPB, supports the efficient routing of consumer complaints to companies, and enables a timely and secure response by companies to CFPB and consumers. Comments are due **07/21/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-22/pdf/2025-09226.pdf>. *Federal Register*, Vol. 90, No. 98, 05/22/2025, 21905-21906.

- CFPB seeks comment regarding an information collection titled, Electronic Fund Transfer Act (EFTA), Regulation E. The information collection relates to the disclosure and recordkeeping requirements of Regulation E, which implements EFTA. Comments are due **07/02/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-02/pdf/2025-09880.pdf>. *Federal Register*, Vol. 90, No. 104, 06/02/2025, 23323.

### **FRB Announces Financial Sector Liabilities Measure.**

The Board of Governors of the Federal Reserve System (FRB) announced the financial sector liabilities measure. FRB's Regulation XX prohibits a merger or acquisition that would result in a financial company that controls more than 10 percent of the aggregate consolidated liabilities of all financial companies (aggregate financial sector liabilities). Under Regulation XX, FRB publishes the

aggregate financial sector liabilities by July 1 of each year. Aggregate financial sector liabilities are equal to the average of the year-end financial sector liabilities figure (as of December 31) of each of the preceding two calendar years. FRB announced the aggregate financial sector liabilities measure is equal to \$23,223,259,570,000. The measure is in effect from **07/01/2025**, through **06/30/2026**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-28/pdf/2025-09560.pdf>.

*Federal Register*, Vol. 90, No. 101, 05/28/2025, 22489-22490.

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

- FRB seeks comment regarding an information collection titled, Consumer Complaint Form and Interagency Appraisal Complaint Form. The forms are for consumers to submit a complaint against a financial institution. The forms collect information about complaints regarding a regulated institution's non-compliance with the appraisal independence standards and the Uniform Standards of Professional Appraisal Practice, including complaints from appraisers, individuals, and other entities. The information is used to respond to consumer complaints and inquiries regarding practices by banks and other financial institutions supervised by FRB. Comments are due **07/28/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-29/pdf/2025-09661.pdf>.

*Federal Register*, Vol. 90, No. 102, 05/29/2025, 22724.

- FRB seeks comment regarding an information collection titled, Payments Research Survey. FRB uses the collection to obtain information, as needed, on specific and time-sensitive issues, related to payments research, which may provide insights that augment FRB's effectiveness within the payments system. Comments are due **07/28/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-29/pdf/2025-09664.pdf>. *Federal Register*, Vol. 90, No. 102, 05/29/2025, 22725.
- FRB seeks comment regarding an information collection titled, Interchange Transaction Fees Survey. The survey collects data from issuers of debit cards (including general-use prepaid cards) that, together with their affiliates, have assets of \$10 billion or more, including information regarding the volume and value of debit card transactions; chargebacks and returns; costs of authorization, clearance, and settlement of debit card transactions; other costs incurred in connection with particular debit card transactions; fraud prevention costs and fraud losses; and interchange fee revenue. FRB uses the data collected to fulfill a statutory requirement that FRB disclose certain debit card transaction information on a biennial basis. Comments are due **07/28/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-29/pdf/2025->

[09662.pdf](#). *Federal Register*, Vol. 90, No. 102, 05/29/2025, 22726-22727.

### **FDIC Announces Termination of Receivership.**

The Federal Deposit Insurance Corporation (FDIC), as Receiver, for the insured depository institution listed in the notice, was charged with the duty of winding up the affairs of the former institution and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file all documents that may be required to be executed by the Receiver that FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination date listed in the notice, the receivership has been terminated, the Receiver has been discharged, and the receivership has ceased to exist as a legal entity. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-05/pdf/2025-10245.pdf>. *Federal Register*, Vol. 90, No. 107, 06/05/2025, 23934.

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

FDIC, as Receiver for the institutions listed in the notice, announced it intends to terminate its receiverships for said institutions. The liquidation of the assets for each receivership has been completed. To the extent permitted by available funds and in accordance with law, the

Receiver will be making a final dividend payment to proven creditors. Based upon the foregoing, the Receiver has determined that the continued existence of the receiverships will serve no useful purpose. Consequently, notice is given that the receiverships shall be terminated, to be effective no sooner than 30 days after the date of the notice. If any person wishes to comment concerning the termination of any of the receiverships, such comment must be made in writing, identify the receivership to which the comment pertains, and be sent within 30 days of the date of the notice to the address listed within the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-15/pdf/2025-08663.pdf>. *Federal Register*, Vol. 90, No. 93, 05/15/2025, 20673.

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

FDIC seeks comment on two information collections: (1) Procedures for Monitoring Bank Protection Act Compliance; and (2) Ombudsman Post-Examination Surveys. Use of the information collections are outlined in the notice. Comments are due **06/16/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-15/pdf/2025-08603.pdf>. *Federal Register*, Vol. 90, No. 93, 05/15/2025, 20672-20673.

### **OCC Issues Interim Final Rule to Restore Expedited Review Procedures Under Bank Merger Act.**

The Office of the Comptroller of the Currency (OCC) adopted an interim final rule to restore the streamlined application



and expedited review to its procedures for reviewing applications under the Bank Merger Act. The interim final rule also rescinded a policy statement that summarized OCC's review of proposed bank merger transactions under the Bank Merger Act. The interim final rule is effective **05/15/2025**. Comments are due **06/16/2025**. The interim final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-15/pdf/2025-08405.pdf>.

*Federal Register*, Vol. 90, No. 93, 05/15/2025, 20561-20565.

### **OCC Seeks Information Regarding Community Bank Digitalization.**

OCC seeks information on community bank engagement with digitalization. For purposes of the request for information, digitalization is the use of technology to change a business model, provide new revenue and value-producing opportunities, or automate business processes. OCC seeks comment on the key challenges and barriers faced by community banks in the adoption and implementation of digital banking solutions. Comments are due **06/26/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-12/pdf/2025-08280.pdf>.

*Federal Register*, Vol. 90, No. 90, 05/12/2025, 20212-20214.

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

- OCC seeks comment regarding an information collection titled, Interagency Appraisal Complaint

Form. The form was developed by OCC, Bureau of Consumer Financial Protection (CFPB), Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and National Credit Union Administration (NCUA) (collectively, the agencies) to facilitate the referral received through the Appraisal Subcommittee (ASC) of the Federal Financial Institutions Examination Council (FFIEC) hotline. The hotline receives complaints of non-compliance with appraisal independence standards and uniform professional appraisal standards. The form is designed to collect information necessary for the agencies to take further action on a complaint from an appraiser, other individual, financial institution, or other entities. The agencies use the information to take further action on the complaint. Comments are due **07/14/2025**. The notice may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2025-05-14/pdf/2025-](https://www.govinfo.gov/content/pkg/FR-2025-05-14/pdf/2025-08495.pdf)

[08495.pdf](https://www.govinfo.gov/content/pkg/FR-2025-05-14/pdf/2025-08495.pdf). *Federal Register*, Vol. 90, No. 92, 05/14/2025, 20550-20551.

- OCC seeks comment regarding an information collection titled, Reverse Mortgage Products: Guidance for Managing Compliance and Risks (Guidance). The Guidance focuses on providing adequate information to consumers about reverse mortgage products. The Guidance also addresses related policies, procedures, internal controls, and third-party risk management. The information collection requirements contained in the Guidance address the implementation of policies and procedures, training, and program

maintenance as further explained in the notice. Comments are due **07/21/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-20/pdf/2025-09022.pdf>. *Federal Register*, Vol. 90, No. 96, 05/20/2025, 21543-21544.

- OCC seeks comment regarding an information collection titled, Loans in Areas Having Special Flood Hazards. The information collection is required to evidence compliance with the requirements of the Federal flood insurance statutes with respect to lenders and servicers as set forth in OCC regulations, 12 CFR part 22. The information collection requirements in part 22 are listed in the notice. Comments are due **07/21/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-22/pdf/2025-09158.pdf>. *Federal Register*, Vol. 90, No. 98, 05/22/2025, 21985-21987.
- OCC seeks comment regarding an information collection titled, Interagency Policy Statement on Funding and Liquidity Risk. OCC proposes to revise the information to account for all recordkeeping provisions set forth in the policy. The information collection currently does not account for the recordkeeping provisions related to contingency funding plans and does not fully account for the recordkeeping provisions related to liquidity risk management policies, procedures, and assumptions. In addition, OCC proposes to revise the information collection to account for the guidance in the Addendum to the Policy

Statement. Comments are due **07/28/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-29/pdf/2025-09619.pdf>. *Federal Register*, Vol. 90, No. 102, 05/29/2025, 22827-22830.

- OCC seeks comment regarding an information collection titled, Interagency Statement on Complex Structured Finance Transactions. The Statement describes the types of internal controls and risk management procedures that the agencies (OCC, Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and the Securities and Exchange Commission (SEC)) consider particularly effective in helping financial institutions identify and address certain risks associated with complex structured finance transactions. Those internal controls and risk management procedures form the basis of the information collection. Comments are due **06/30/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-29/pdf/2025-09691.pdf>. *Federal Register*, Vol. 90, No. 102, 05/29/2025, 22830-22831.
- OCC seeks comment regarding an information collection titled, Guidance Regarding Unauthorized Access to Customer Information. Section 501(b) of the Gramm-Leach-Bliley Act requires OCC to establish appropriate standards for national banks, Federal savings associations, Federal branches and Federal agencies of foreign banks, and any subsidiaries of such entities



(except brokers, dealers, persons providing insurance, investment companies, and investment advisers) relating to administrative, technical, and physical safeguards to: (1) insure the security and confidentiality of customer records and information; (2) protect against any anticipated threats or hazards to the security or integrity of such records; and (3) protect against unauthorized access to, or use of, such records or information that could result in substantial harm or inconvenience to any customer. Comments are due **08/04/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-03/pdf/2025-09963.pdf>. *Federal Register*, Vol. 90, No. 105, 06/03/2025, 23606-23607.

- OCC seeks comment regarding an information collection titled, Survey of OCC-Supervised Community Banks. OCC has a commitment to assess its efforts to provide support and technical assistance to OCC-supervised national banks and Federal savings associations (community banks) that primarily serve the communities in which they are located. To perform the assessment, it is necessary to obtain from community banks feedback on the effectiveness of OCC's current efforts and suggestions for enhancing its supervisory efforts and assistance. Using the Survey, OCC will collect non-generalizable information about customer satisfaction to assess the needs of the community banks surveyed. The information will enable OCC to focus and enhance its supervisory, training, and outreach activities with respect to community

banks. Comments are due **08/08/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-09/pdf/2025-10396.pdf>. *Federal Register*, Vol. 90, No. 109, 06/09/2025, 24313-24314.

- OCC seeks comment regarding an information collection titled, Lending Limits. Twelve CFR 32.7(a) provides that, in addition to the amount that a national bank or savings association may lend to one borrower under 12 CFR 32.3, an eligible bank or savings association may make residential real estate loans, loans to small businesses, and loans to small farms as further outlined in the notice. An eligible national bank or savings association must submit an application to, and receive approval from, its supervisory office before using the supplemental lending limits under 12 CFR 32.7(a)(1)-(3). The supervisory office may approve a completed application if it finds that approval is consistent with safety and soundness. The information collection is used in connection with 12 CFR 32. Comments are due **08/11/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-10/pdf/2025-10497.pdf>. *Federal Register*, Vol. 90, No. 110, 06/10/2025, 24488-24489.

### **HUD Seeks Comment on Hawaiian Home Lands Mortgage Insurance Information Collection.**

The Department of Housing and Urban Development (HUD) seeks comment regarding an information collection titled, Single-Family Mortgage Insurance on

Hawaiian Home Lands. The Federal Housing Administration (FHA) insures mortgages on single-family dwellings under provisions of the National Housing Act. The Housing and Urban Rural Recovery Act amended the National Housing Act to add Section 247 to permit FHA to insure mortgages for properties located on Hawaiian Home Lands. Section 247 requires that the Department of Hawaiian Homelands (DHHL) of the State of Hawaii (a) be a co-mortgagor; (b) guarantees, or reimburses FHA for any mortgage insurance claim paid in connection with a property located on Hawaiian Home Lands; or (c) offers other security acceptable to FHA. The information collection is used in connection with the requirements of DHHL regarding mortgage insurance. Comments are due **07/07/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-06/pdf/2025-10301.pdf>. *Federal Register*, Vol. 90, No. 108, 06/06/2025, 24155-24156.

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

The Federal Emergency Management Agency (FEMA) announced hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for communities in the states of **Alabama, Missouri, Oklahoma, and South Dakota**. 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 **10/02/2025**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-20/pdf/2025-08982.pdf>.

*Federal Register*, Vol. 90, No. 96, 05/20/2025, 21490-21492.

### **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 **Arizona, California, Colorado, Florida, Illinois, North Carolina, Ohio, Pennsylvania, South Dakota, Texas, and Utah**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-22/pdf/2025-09211.pdf>.

*Federal Register*, Vol. 90, No. 98, 05/22/2025, 21940-21942.

## FEMA Announces Changes in Flood Hazard Determinations.

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

[g/FR-2025-05-12/pdf/2025-08246.pdf](https://www.govinfo.gov/content/pkg/FR-2025-05-12/pdf/2025-08246.pdf). *Federal Register*, Vol. 90, No. 90, 05/12/2025, 20183-20187.

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

[g/FR-2025-05-22/pdf/2025-09207.pdf](https://www.govinfo.gov/content/pkg/FR-2025-05-22/pdf/2025-09207.pdf). *Federal Register*, Vol. 90, No. 98, 05/22/2025, 21932-21935.

- FEMA issued a notice which lists communities in the states of **Alabama, Florida, Georgia, Illinois, Indiana, Kansas, New Mexico, New York, North Carolina, Ohio, South Carolina, Texas, and Virginia**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports 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-2025-05-22/pdf/2025-09213.pdf>. *Federal Register*, Vol. 90, No. 98, 05/22/2025, 21935-21938.

#### **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 **Florida**, 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 **08/11/2025**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2025-05-12/pdf/2025-08247.pdf>. *Federal Register*, Vol. 90, No. 90, 05/12/2025, 20182-20183.
- 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 **Kansas** and **Missouri**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **08/18/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-20/pdf/2025-08984.pdf>. *Federal Register*, Vol. 90, No. 90, 05/20/2025, 21489-21490.

- 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 **08/20/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-22/pdf/2025-09212.pdf>.

*Federal Register*, Vol. 90, No. 98, 05/22/2025, 21938-21940.

- 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 Hampshire** and **Wisconsin**, 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 **08/20/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-22/pdf/2025-09209.pdf>. *Federal Register*, Vol. 90, No. 98, 05/22/2025, 21942-21943.

### **Treasury Seeks Information to Modernize Payments.**

The Department of the Treasury (Treasury) seeks information to inform its implementation of the President's Executive Order 14247 titled, Modernizing Payments to and From America's Bank Account, issued **03/25/2025**. Among other items, the order directs Treasury to cease issuing paper checks and transition to the use of electronic payments for all Federal disbursements where feasible.

Comments are due **06/30/2025**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2025-05-30/pdf/2025-09766.pdf>.  
*Federal Register*, Vol. 90, No. 103, 05/30/2025, 23108-23109.

### **Treasury Seeks Comment on Fees to Cover Financial Research Fund Expenses.**

Treasury seeks comment regarding an information collection titled, Assessment of Fees on Large Bank Holding Companies and Nonbank Financial Companies to Cover the Expenses of Financial Research Fund (FRF). The FRF form collects information on the assessment of fees on large bank holding companies and nonbank financial companies supervised by the Board of Governors of the Federal Reserve System (FRB) to cover the expenses of FRF. Comments are due **07/15/2025**. The notice may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2025-05-19/pdf/2025-08866.pdf>.  
*Federal Register*, Vol. 90, No. 95, 05/19/2025, 21387-21388.

### **IRS Issues Interim and Proposed Rules Regarding Estate Tax Closing Letter User Fee.**

The Internal Revenue Service (IRS) issued an interim final rule relating to the imposition of a user fee on authorized persons requesting the issuance of IRS Letter 627, also referred to as an Estate Tax Closing Letter. The regulations reduce the amount of the user fee imposed on a request for the issuance of a letter. The text of the interim final rule also serves as the text of a proposed rule. The interim final rule is effective **05/20/2025**. See the interim final rule for date of applicability. Comments are due

**07/21/2025**. The interim final rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2025-05-20/pdf/2025-08928.pdf>.  
*Federal Register*, Vol. 90, No. 96, 05/20/2025, 21410-21413. The proposed rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2025-05-20/pdf/2025-08929.pdf>.  
*Federal Register*, Vol. 90, No. 96, 05/20/2025, 21439-21441.

### **IRS Reopens Comment Period for Previously Taxed Earnings and Profit Proposed Rule.**

IRS reopened the comment period for a proposed rule published in the *Federal Register* **12/02/2024**, regarding proposed regulations which address previously taxed earnings and profits of foreign corporations and related basis adjustments. The proposed rule affects foreign corporations with previously taxed earnings and profits and their shareholders. Comments are due **07/14/2025**. The proposed rule may be viewed at:  
<https://www.govinfo.gov/content/pkg/FR-2025-05-16/pdf/2025-08743.pdf>.  
*Federal Register*, Vol. 90, No. 94, 05/16/2025, 20977.

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

- The Financial Crimes Enforcement Network (FinCEN) seeks comment regarding information collections titled, Prohibition on Correspondent Accounts for Foreign Shell Banks, Records Concerning Owners of Foreign Banks, and Agents for Service of Legal Process. The information collections are requirements found in



Bank Secrecy Act (BSA) regulations applicable to certain covered financial institutions as discussed in the notice. Comments are due **07/21/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-22/pdf/2025-09162.pdf>. *Federal Register*, Vol. 90, No. 98, 05/22/2025, 21987-21996.

- FinCEN seeks comment regarding an information collection titled, Reports of Transactions with Foreign Financial Agencies. The information collection is required under requirements found in Bank Secrecy Act (BSA) regulations. Comments are due **07/22/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-23/pdf/2025-09310.pdf>. *Federal Register*, Vol. 90, No. 99, 05/23/2025, 22157-22163.

### **SBA Adjusts CMPs for Inflation.**

The Small Business Administration (SBA) issued a final rule to amend its regulations to adjust for inflation the amount of certain civil monetary penalties (CMPs) that are within its jurisdiction. The adjustments comply with the requirement in the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act, to make annual adjustments to the penalties. The final rule is effective **06/03/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-06-03/pdf/2025-09833.pdf>. *Federal Register*, Vol. 90, No. 105, 06/03/2025, 23422-23424.

### **FSA Issues Final Rules to Remove Obsolete Regulations.**

- The Farm Service Agency (FSA) issued a final rule to update regulations to remove the FSA Crop Assistance Program. The program is obsolete due to the expiration of its authority and the ending of the program. The changes in the final rule have no impact on past or present FSA customers. The final rule is effective **05/13/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-13/pdf/2025-08298.pdf>. *Federal Register*, Vol. 90, No. 91, 05/13/2025, 20231-20232.
- FSA issued a final rule to identify obsolete, unnecessary, and outdated regulations. FSA removed the provisions to streamline and clarify the dictates of FSA regulations. The regulations removed include soil bank, indemnity payment programs, 2004 ewe lamb replacement and retention payment program, and payment limitations. The changes in the final rule have no impact on past or present FSA customers. The final rule is effective **05/29/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-05-29/pdf/2025-09617.pdf>. *Federal Register*, Vol. 90, No. 102, 05/29/2025, 22613-22614.

### **FSA Issues Final Rule to Implement Emergency Livestock Relief Program.**

FSA issued a final rule to implement the 2023 and 2024 Emergency Livestock Relief Program (ELRP). The program provides payments to eligible livestock

producers for losses due to qualifying drought and qualifying wildfire occurring in calendar years 2023 and 2024. The final rule specifies the administrative provisions, eligibility requirements, and payment calculation for ELRP. The final rule is effective **05/29/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-29/pdf/2025-09581.pdf>.

*Federal Register*, Vol. 90, No. 102, 05/29/2025, 22614-22623.

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

- The Commodity Credit Corporation (CCC) seeks comment regarding an information collection titled, Regional Agricultural Promotion Program (RAPP). Under RAPP, information is gathered from applicants to the program and from existing program participants that have been approved to conduct market promotion activities that promote U.S. agricultural commodities in foreign markets, including activities that address existing or potential non-tariff barriers to trade. The information collected is used primarily to manage, plan, evaluate, and account for government resources. Comments are due **08/05/2025**. The notice may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2025-06-06/pdf/2025-](https://www.govinfo.gov/content/pkg/FR-2025-06-06/pdf/2025-10292.pdf)

[10292.pdf](https://www.govinfo.gov/content/pkg/FR-2025-06-06/pdf/2025-10292.pdf). *Federal Register*, Vol. 90, No. 108, 06/06/2025, 24091-24092.

- CCC seeks comment regarding an information collection titled, Technical Assistance for Specialty Crops. The information is needed to administer the Technical Assistance for Specialty

Crop (TASC) program. The information is gathered from applicants desiring to receive grants under the program to determine the viability of the request for funds. Comments are due **08/05/2025**. The notice may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2025-06-06/pdf/2025-](https://www.govinfo.gov/content/pkg/FR-2025-06-06/pdf/2025-10293.pdf)

[10293.pdf](https://www.govinfo.gov/content/pkg/FR-2025-06-06/pdf/2025-10293.pdf). *Federal Register*, Vol. 90, No. 108, 06/06/2025, 24092-24093.

### **CFTC Seeks Comment on Consumer Information Protection under FCRA.**

The Commodity Futures Trading Commission (CFTC) seeks comment regarding an information collection titled, Part 162-Protection of Consumer Information under Fair Credit Reporting Act. The information collection is used in connection with identity theft rules which require entities covered by the Consumer Financial Protection Act and Fair Credit Reporting Act to develop and implement reasonable policies and procedures to identify, detect, and respond to relevant red flags for identity theft that are appropriate to the size and complexity of such entity's business and, in the case of entities that issue credit or debit cards, to assess the validity of, and communicate with cardholders regarding address changes. Comments are due **08/11/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-10/pdf/2025-10439.pdf>.

*Federal Register*, Vol. 90, No. 110, 06/10/2025, 24387-24388.

### **SEC Publishes Concept Release on Foreign Private Issuer Eligibility.**

The Securities and Exchange Commission (SEC) published a concept release to

solicit comments on the definition of a foreign private issuer (FPI). There have been several developments within the FPI population since SEC last conducted a broad review of reporting FPIs and the eligibility criteria for FPI status. The developments have prompted SEC to consider whether the current FPI definition should be revised so that it better represents the issuers that SEC intended to benefit from current FPI accommodations while continuing to protect investors and promote capital formation. Comments are due

**09/08/2025**. The concept release may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-06-09/pdf/2025-10428.pdf>.

*Federal Register*, Vol. 90, No. 100, 06/09/2025, 24232-24256.

#### **VA Seeks Comments on Loan Analysis Form.**

The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, Loan Analysis, Form 26-6393. The form is currently used by employees of both lending institutions and VA to determine the ability of a borrower to qualify for any type of VA-guaranteed loan authorized by 38 U.S.C. 3710(a). Lenders complete and submit the form to provide evidence that the lender's decision to submit a prior approval loan application or close a loan on the automatic basis is based upon appropriate application of VA credit standards.

Comments are due **07/21/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-05-20/pdf/2025-08948.pdf>.

*Federal Register*, Vol. 90, No. 96, 05/20/2025, 21549.

**Proposed Rules and Comment Due Dates**

	<b><u>Agency</u></b>	<b><u>Proposed Rule</u></b>	<b><u>Federal Register Publication Date and Page Number</u></b>	<b><u>Comment Due Date</u></b>
*	<b>Bureau of Consumer Financial Protection (CFPB)</b>	Electronic Fund Transfers Through Accounts Established Primarily for Personal, Family, or Household Purposes Using Emerging Payment Mechanisms Proposal Withdrawn.	<i>Federal Register</i> , Vol. 90, No. 93, 05/15/2025, 20568	Withdrawal Effective: <b>May 15, 2025</b>
*	<b>CFPB</b>	Prohibited Terms and Conditions in Agreements for Consumer Financial Products or Services, Regulation AA Proposal Withdrawn.	<i>Federal Register</i> , Vol. 90, No. 93, 05/15/2025, 20569.	Withdrawal Effective: <b>May 15, 2025</b>
*	<b>CFPB</b>	Protecting Americans from Harmful Data Broker Practices, Regulation V Proposal Withdrawn.	<i>Federal Register</i> , Vol. 90, No. 93, 05/15/2025, 20568-20569.	Withdrawal Effective: <b>May 15, 2025</b>
*	<b>CFPB</b>	Rescission of 2022 and 2023 Amendments to Rules of Practice for Adjudication Proceedings.	<i>Federal Register</i> , Vol. 90, No. 91, 05/13/2025, 20241-20261.	<b>Jun. 12, 2025</b>
*	<b>CFPB</b>	Rescission of 2022 and 2024 Amendments to Procedures for Supervisory Designation Proceedings.	<i>Federal Register</i> , Vol. 90, No. 92, 05/14/2025, 20401-20406.	<b>Jun. 13, 2025</b>
*	<b>CFPB</b>	Rescission of Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders.	<i>Federal Register</i> , Vol. 90, No. 92, 05/17/2025, 20406-20408.	<b>Jun. 13, 2025</b>

	<b>Federal Reserve System (FRB)</b>	Modifications to the Capital Plan Rule and Stress Capital Buffer Requirement.	<i>Federal Register</i> , Vol. 90, No. 76, 04/22/2025, 16843-16860.	<b>Jun. 23, 2025</b>
*	<b>Internal Revenue Service (IRS)</b>	Previously Taxed Earnings and Profits and Related Basis Adjustments Proposal Comment Period Reopened.	<i>Federal Register</i> , Vol. 90, No. 94, 05/16/2025, 20977.	<b>Jul. 14, 2025</b>
*	<b>IRS</b>	Update to Estate Tax Closing Letter User Fee.	<i>Federal Register</i> , Vol. 90, No. 96, 05/20/2025, 21439-21441.	<b>Jul. 21, 2025</b>
*	<b>Securities and Exchange Commission (SEC)</b>	Concept Release on Foreign Private Issuer Eligibility.	<i>Federal Register</i> , Vol. 90, No. 100, 06/09/2025, 24232-24256.	<b>Sep. 08, 2025</b>

### 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>
<b>Bureau of Consumer Financial Protection (CFPB)</b>	Section 1033 Personal Financial Data Rights Rule.	<i>Federal Register</i> , Vol. 89, No. 222, 11/18/2024, 90838-90998.	<b>Jan. 17, 2025</b>  Mandatory Compliance for Subpart B and C begin: <b>Apr. 01, 2026;</b> <b>Apr. 01, 2027;</b> <b>Apr. 01, 2028;</b> <b>Apr. 01, 2029;</b> or <b>Apr. 01, 2030,</b> pursuant to Sec. 1033.121(c)
* <b>CFPB</b>	<b>NOTICE:</b> Withdrawal of Several Interpretive Rules, Policy Statements, and Advisory Opinions.	<i>Federal Register</i> , Vol. 90, No. 90, 05/12/2025, 20084-20087.	<b>May 12, 2025</b>
* <b>CFPB</b>	<b>INTERPRETIVE RULE:</b> Rescission of Rule Regarding Authority of States to Enforce Consumer Financial Protection Act.	<i>Federal Register</i> , Vol. 90, No. 93, 05/15/2025, 20565-20567.	<b>May 15, 2025</b>
* <b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Plan for the Collection of Qualitative Feedback on CFPB Service Delivery.	<i>Federal Register</i> , Vol. 90, No. 98, 05/22/2028, 21904-21905.	Comments Due: <b>Jun. 23, 2025</b>
<b>CFPB</b>	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.	<b>Jul. 01, 2025</b>



*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Electronic Fund Transfer Act, Regulation E.	<i>Federal Register</i> , Vol. 90, No. 104, 06/02/2025, 23323.	Comments Due: <b>Jul. 02, 2025</b>
*	<b>CFPB</b>	<b>INTERIM FINAL RULE:</b> Rescission of COVID-19 Mitigation Procedures Under Regulation X.	<i>Federal Register</i> , Vol. 90, No. 94, 05/16/2025, 20791-20795.	<b>Jul. 15, 2025</b> Comments Due: <b>Jun. 16, 2025</b>
*	<b>CFPB</b>	Rescission of State Official Notification Rule.	<i>Federal Register</i> , Vol. 90, No. 97, 05/21/2025, 21691-21692.	<b>Jul. 21, 2025</b> Comments Due: <b>Jun. 20, 2025</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Qualitative Pre-testing of Survey Instrument and Modified Disclosure Forms.	<i>Federal Register</i> , Vol. 90, No. 98, 05/22/2025, 21904.	Comments Due: <b>Jul. 21, 2025</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Consumer Complaint Intake System Company Portal Boarding Form.	<i>Federal Register</i> , Vol. 90, No. 98, 05/22/2025, 21905-21906.	Comments Due: <b>Jul. 21, 2025</b>
	<b>CFPB</b>	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	<b>Oct. 01, 2025</b>
	<b>CFPB</b>	Overdraft Lending Rule for Very Large Financial Institutions.	<i>Federal Register</i> , Vol. 89, No. 249, 12/30/2024, 106768-106845.	<b>Oct. 01, 2025</b>
	<b>CFPB</b>	Residential Property Assessed Clean Energy Financing (PACE) Regulation Z Rule.	<i>Federal Register</i> , Vol. 90, No. 6, 01/10/2025, 2434-2548.	<b>Mar. 01, 2026</b>

*	<b>Commodity Credit Corporation (CCC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Regional Agricultural Promotion Program.	<i>Federal Register</i> , Vol. 90, No. 108, 06/06/2025, 24091-24092.	Comments Due: <b>Aug. 05, 2025</b>
*	<b>CCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Technical Assistance for Specialty Crops.	<i>Federal Register</i> , Vol. 90, No. 108, 06/06/2025, 24092-24093.	Comments Due: <b>Aug. 05, 2025</b>
	<b>Commodity Future Trading Commission (CTFC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Conflicts of Interest Policies and Procedures by Futures Commission Merchants and Introducing Brokers.	<i>Federal Register</i> , Vol. 90, No. 89, 05/09/2025, 19687-19688.	Comments Due: <b>Jul. 08, 2025</b>
	<b>CFTC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Regulation 16.02, Daily Trade and Supporting Data Reports.	<i>Federal Register</i> , Vol. 90, No. 89, 05/09/2025, 19686-19687.	Comments Due: <b>Jul. 08, 2025</b>
	<b>CFTC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Futures Volume, Open Interest, Price, Deliveries and Exchanges of Futures.	<i>Federal Register</i> , Vol. 90, No. 89, 05/09/2025, 19683-19684.	Comments Due: <b>Jul. 08, 2025</b>
	<b>CFTC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Swap Data Recordkeeping and Reporting Requirements, Pre-Enactment and Transition Swaps.	<i>Federal Register</i> , Vol. 90, No. 89, 05/09/2025, 19684-19685.	Comments Due: <b>Jul. 08, 2025</b>
	<b>CFTC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Real Time Public Reporting and Block Trades.	<i>Federal Register</i> , Vol. 90, No. 89, 05/09/2025, 19685-19686.	Comments Due: <b>Jul. 08, 2025</b>

*	<b>CFTC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Part 162- Protection of Consumer Information under Fair Credit Reporting Act.	<i>Federal Register</i> , Vol. 90, No. 110, 06/10/2025, 24387-24388.	Comments Due: <b>Aug. 11, 2025</b>
*	<b>Farm Service Agency (FSA)</b>	Update to Remove Obsolete Crop Assistance Program.	<i>Federal Register</i> , Vol. 90, No. 91, 05/13/2025, 20231-20232.	<b>May 13, 2025</b>
*	<b>FSA</b>	Removal of Obsolete Regulations.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22613-22614.	<b>May 29, 2025</b>
*	<b>FSA</b>	Implementation of 2023 and 2024 Emergency Livestock Relief Program.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22614-22623.	<b>May 29, 2025</b>
	<b>FSA</b>	<b>NOTICE:</b> Funds Availability, Emergency Commodity Assistance Program (ECAP).	<i>Federal Register</i> , Vol. 90, No. 52, 03/19/2025, 12696-12705.	<b>Aug. 15, 2025</b>
	<b>Federal Deposit Insurance Corporation (FDIC)</b>	Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule.  Extension of Mandatory Compliance Date.  Extension of Mandatory Compliance Date of FDIC Official Digital Sign Requirements, Including ATMs.	<i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532.  <i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84261-84262.  <i>Federal Register</i> , Vol. 90, No. 46, 03/11/2025, 11659-11660.	<b>Apr. 01, 2024</b>  Mandatory Compliance: <b>Jan. 01, 2025</b>  <b>May 01, 2025</b>  Parts 328.4 and 328.5 Effective: <b>Mar. 01, 2026</b>
	<b>FDIC</b>	Community Reinvestment Act.	<i>Federal Register</i> , Vol. 89, No. 22,	<b>Apr. 01, 2024</b>

		02/01/2024, 6574-7222.	Amendment Nos. 29, 52, and 75 Effective: <b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b>  Issued: <b>Apr. 07, 2025</b>
	<b>NOTICE:</b> Intent to Issue Proposal to Rescind 2023 Final Rule.	<a href="https://occ.gov/news-issuances/bulletins/2025/bulletin-2025-5.html">https://occ.gov/n ews- issuances/bulletin s/2025/bulletin- 2025-5.html</a>	
*	<b>FDIC</b>	<b>NOTICE:</b> Intent to Terminate Receiverships.	<i>Federal Register</i> , Vol. 90, No. 93, 05/15/2025, 20673.  Issued: <b>May 15, 2025</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Termination of Receivership.	<i>Federal Register</i> , Vol. 90, No. 107, 06/05/2025, 23934.  Issued: <b>Jun. 05, 2025</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Procedures for Monitoring Bank Protection Act Compliance; and Ombudsman Post- Examination Surveys.	<i>Federal Register</i> , Vol. 90, No. 93, 05/15/2025, 20672-20673.  Comments Due: <b>Jun. 16, 2025</b>
	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: ID Theft Red Flags, Loans in Areas Having Special Flood Hazards, and Certification of Compliance with Mandatory Bars to Employment.	<i>Federal Register</i> , Vol. 90, No. 79, 04/25/2025, 17433-17435.  Comments Due: <b>Jun. 24, 2025</b>
	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Market Risk Regulatory Report for Institutions Subject to the	<i>Federal Register</i> , Vol. 90, No. 84, 05/02/2025, 18893-18894.  Comments Due: <b>Jul. 01, 2025</b>

	Market Risk Capital Rule, FFIEC 102.		
<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Country Exposure Report and Country Exposure Information Report, FFIEC 009 and 009a.	<i>Federal Register</i> , Vol. 90, No. 89, 05/09/2025, 19789-19791.	Comments Due: <b>Jul. 08, 2025</b>
<b>FDIC</b>	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	<b>Oct. 01, 2025</b>
<b>Federal Emergency Management Agency (FEMA)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: State, Local, Tribal Hazard Mitigation Plans.	<i>Federal Register</i> , Vol. 90, No. 82, 04/30/2025, 17945-17946.	Comments Due: <b>Jun. 30, 2025</b>
<b>Federal Reserve Board (FRB)</b>	Community Reinvestment Act.  <b>NOTICE:</b> Intent to Issue Proposal to Rescind 2023 Final Rule.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.  <a href="https://occ.gov/news-issuances/bulletins/2025/bulletins-2025-5.html">https://occ.gov/news-issuances/bulletins/2025/bulletins-2025-5.html</a>	<b>Apr. 01, 2024</b>  Amendment Nos. 29, 52, and 75 Effective: <b>Apr. 01, 2024</b> through <b>Jan. 01, 2031</b>  Issued: <b>Apr. 07, 2025</b>
<b>FRB</b>	<b>NOTICE:</b> Aggregate Financial Sector Liabilities Measure.	<i>Federal Register</i> , Vol. 90, No. 101, 05/28/2025, 22489-22490.	Issued: <b>May 28, 2025</b>
<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping Provisions Associated with	<i>Federal Register</i> , Vol. 90, No. 80, 04/28/2025, 17597.	Comments Due: <b>Jun. 27, 2025</b>

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	Guidance on Leveraged Lending.		
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Consumer Complaint and Interagency Appraisal Complaint Forms.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22724. Comments Due: <b>Jul. 28, 2025</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Payments Research Survey.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22725. Comments Due: <b>Jul. 28, 2025</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Interchange Transaction Fees Survey.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22726-22727. Comments Due: <b>Jul. 28, 2025</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Recordkeeping and Disclosure Requirements Associated with Regulation CC.	<i>Federal Register</i> , Vol. 90, No. 82, 04/30/2025, 17932-17933. Comments Due: <b>Jun. 30, 2025</b>
	<b>FRB</b>	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. <b>Jul. 01, 2025</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Market Risk Regulatory Report for Those Subject to the Market Risk Capital Rule, FFIEC 102.	<i>Federal Register</i> , Vol. 90, No. 84, 05/02/2025, 18893-18894. Comments Due: <b>Jul. 01, 2025</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Country Exposure Report and Country Exposure	<i>Federal Register</i> , Vol. 90, No. 89, 05/09/2025, 19789-19791. Comments Due: <b>Jul. 08, 2025</b>



	Information Report, FFIEC 009 and 009a.		
<b>FRB</b>	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	<b>Oct. 01, 2025</b>
<b>Federal Trade Commission (FTC)</b>	Amendments to Children's Online Privacy Protection Rule.	<i>Federal Register</i> , Vol. 90, No. 76, 04/22/2025, 16918-16983.	<b>Jun. 23, 2025</b>  Sections 312.11(d)(1), (d)(4), and (g) Effective: <b>Apr. 22, 2026</b>
* <b>Financial Crimes Enforcement Network (FinCEN)</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Prohibition on Correspondent Accounts for Foreign Shell Banks, Records Concerning Owners of Foreign Banks, and Agents for Service of Legal Process.	<i>Federal Register</i> , Vol. 90, No. 98, 05/22/2025, 21987-21996.	Comments Due: <b>Jul. 21, 2025</b>
* <b>FinCEN</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Reports of Transactions with Foreign Financial Agencies.	<i>Federal Register</i> , Vol. 90, No. 99, 05/23/2025, 22157-22163.	Comments Due: <b>Jul. 22, 2025</b>
<b>FinCEN</b>	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.	<b>Jan. 01, 2026</b>
<b>Housing and Urban Development, Dept. of (HUD)</b>	Compliance Date Extended for Modernization of Engagement with Mortgagors in Default Rule.	<i>Federal Register</i> , Vol. 89, No. 225, 11/21/2024, 92033-92034.	<b>Jul. 01, 2025</b>
* <b>HUD</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Single-Family	<i>Federal Register</i> , Vol. 90, No. 108,	Comments Due: <b>Jul. 07, 2025</b>

	Mortgage Insurance on Hawaiian Home Lands.	06/06/2025, 24155-24156.	
<b>HUD</b>	Compliance Date Extended for Strengthening the Section 184 Indian Housing Loan Guarantee Program Rule.	<i>Federal Register</i> , Vol. 90, No. 11, 01/17/2025, 5604-5605.	<b>Dec. 31, 2025</b>
* <b>Internal Revenue Service (IRS)</b>	<b>INTERIM FINAL RULE:</b> Update to Estate Tax Closing Letter User Fee.	<i>Federal Register</i> , Vol. 90, No. 96, 05/20/2025, 21410-21413.	<b>May 20, 2025</b>
<b>National Credit Union Administration (NCUA)</b>	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	<b>Oct. 01, 2025</b>
<b>NCUA</b>	Succession Planning.  <b>NOTICE:</b> Comment Period Reopened for Succession Planning Rule.	<i>Federal Register</i> , Vol. 89, No. 247, 12/26/2024, 104865-104877.  <i>Federal Register</i> , Vol. 90, No. 77, 04/23/2025, 16999.	<b>Jan. 01, 2026</b>  Comments Due: <b>Jun. 23, 2025</b>
<b>NCUA</b>	Amendments to Share Insurance Rules.  <b>NOTICE:</b> Comment Period Reopened for Share Insurance Rule.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79397-79416.  <i>Federal Register</i> , Vol. 90, No. 77, 04/23/2025, 16999.	<b>Dec. 01, 2026</b>  Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective: <b>Oct. 30, 2024</b>  Comments Due: <b>Jun. 23, 2025</b>
<b>Office of the Comptroller of the Currency (OCC)</b>	Community Reinvestment Act.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222.	<b>Apr. 01, 2024</b>

			Amendment Nos. 29, 52, and 75 Effective: <b>Apr. 01, 2024</b> Through <b>Jan. 01, 2031</b>  Issued: <b>Apr. 07, 2025</b>
	<b>NOTICE:</b> Intent to Issue Proposal to Rescind 2023 Final Rule.	<a href="https://occ.gov/news-issuances/bulletins/2025/bulletin-2025-5.html">https://occ.gov/news-issuances/bulletins/2025/bulletin-2025-5.html</a>	
*	<b>OCC</b>	<b>INTERIM FINAL RULE:</b> Expedited Review of Business Combinations under Bank Merger Act.	<i>Federal Register</i> , Vol. 90, No. 93, 05/15/2025, 20561-20565.  <b>May 15, 2025</b>  Comments Due: <b>Jun. 16, 2025</b>
	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Community Reinvestment Act Qualifying Activities Confirmation Request Form.	<i>Federal Register</i> , Vol. 90, No. 71, 04/15/2025, 15783-15784.  Comments Due: <b>Jun. 16, 2025</b>
	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Market Risk.	<i>Federal Register</i> , Vol. 90, No. 74, 04/18/2025, 16590-16591.  Comments Due: <b>Jun. 17, 2025</b>
*	<b>OCC</b>	<b>NOTICE:</b> Information Requested Regarding Community Bank Digitalization.	<i>Federal Register</i> , Vol. 90, No. 90, 05/12/2025, 20212-20214.  Comments Due: <b>Jun. 26, 2025</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Interagency Statement on Complex Structured Finance Transactions.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22830-22831.  Comments Due: <b>Jun. 30, 2025</b>
	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Market Risk Regulatory Report for Institutions Subject to the	<i>Federal Register</i> , Vol. 90, No. 84, 05/02/2025, 18893-18894.  Comments Due: <b>Jul. 01, 2025</b>

	Market Risk Capital Rule, FFIEC 102.		
<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Identity Theft Red Flags and Address Discrepancies under the Fair and Accurate Credit Transactions Act.	<i>Federal Register</i> , Vol. 90, No. 84, 05/02/2025, 18891-18893.	Comments Due: <b>Jul. 01, 2025</b>
<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Country Exposure Report and Country Exposure Information Report, FFIEC 009 and 009a.	<i>Federal Register</i> , Vol. 90, No. 89, 05/09/2025, 19789-19791.	Comments Due: <b>Jul. 08, 2025</b>
* <b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Interagency Appraisal Complaint Form.	<i>Federal Register</i> , Vol. 90, No. 92, 05/14/2025, 20550-20551.	Comments Due: <b>Jul. 14, 2025</b>
* <b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Reverse Mortgage Products: Guidance for Managing Compliance and Risks.	<i>Federal Register</i> , Vol. 90, No. 96, 05/20/2025, 21543-21544.	Comments Due: <b>Jul. 21, 2025</b>
* <b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 90, No. 98, 05/22/2025, 21985-21987.	Comments Due: <b>Jul. 21, 2025</b>
* <b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Interagency Policy Statement on Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 90, No. 102, 05/29/2025, 22827-22830.	Comments Due: <b>Jul. 28, 2025</b>
* <b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Guidance Regarding Unauthorized	<i>Federal Register</i> , Vol. 90, No. 105, 06/03/2025, 23606-23607.	Comments Due: <b>Aug. 04, 2025</b>

	Access to Customer Information.		
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Survey of OCC-Supervised Community Banks.	<i>Federal Register</i> , Vol. 90, No. 109, 06/09/2025, 24313-24314. Comments Due: <b>Aug. 08, 2025</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Lending Limits.	<i>Federal Register</i> , Vol. 90, No. 110, 06/10/2025, 24488-24489. Comments Due: <b>Aug. 11, 2025</b>
	<b>OCC</b>	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. <b>Oct. 01, 2025</b>
*	<b>Small Business Administration (SBA)</b>	Civil Monetary Penalties Inflation Adjustments.	<i>Federal Register</i> , Vol. 90, No. 105, 06/03/2025, 23422-23424. <b>Jun. 03, 2025</b>
	<b>Department of the Treasury (Treasury)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Determinations Regarding Certain Nonbank Financial Companies.	<i>Federal Register</i> , Vol. 90, No. 78, 04/24/2025, 17297. Comments Due: <b>Jun. 23, 2025</b>
	<b>Treasury</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Prohibition on Funding of Unlawful Internet Gambling.	<i>Federal Register</i> , Vol. 90, No. 81, 04/29/2025, 17882-17883. Comments Due: <b>Jun. 30, 2025</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Information Requested Related to Executive Order, Modernizing Payments to and From America's Bank Account.	<i>Federal Register</i> , Vol. 90, No. 103, 05/30/2025, 23108-23109. Comments Due: <b>Jun. 30, 2025</b>
*	<b>Treasury</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Assessment of Fees on Large Bank Holding Companies and Nonbank	<i>Federal Register</i> , Vol. 90, No. 95, 05/19/2025, 21387-21388. Comments Due: <b>Jul. 15, 2025</b>

	Financial Companies to Cover the Expenses of Financial Research Fund.		
<b>Veterans Affairs, Dept. of (VA)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Guaranteed or Insured Loan Reporting Requirements.	<i>Federal Register</i> , Vol. 90. No. 89, 05/09/2025, 19794-19795.	Comments Due: <b>Jul. 08, 2025</b>
* <b>VA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Loan Analysis, Form 26-6393.	<i>Federal Register</i> , Vol. 90, No. 96, 05/20/2025, 21549.	Comments Due: <b>Jul. 21, 2025</b>

\* Denotes new item in the chart