



September 2025 Regulatory Report

Agencies Remove Obsolete Regulations.

- The Federal Crop Insurance Corporation (FCIC) issued final rules to remove obsolete regulations. FCIC is reviewing all regulations within its purview to reduce regulatory burdens and costs. Pursuant to the review, FCIC identified several regulations which are obsolete, unnecessary, and outdated provisions in title 7 of the Code of Federal Regulation. FCIC has removed the provisions listed in the final rules to streamline and clarify the dictates of title 7. The changes in the final rules have no impact on past or present FCIC customers. The final rules may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-14/pdf/2025-15487.pdf>. *Federal Register*, Vol. 90, No. 155, 08/14/2025, 39089-39090; and <https://www.govinfo.gov/content/pkg/FR-2025-08-27/pdf/2025-16452.pdf>. *Federal Register*, Vol. 90, No. 164, 08/27/2025, 41761.
- The Rural Business Cooperative Service (RBC), Rural Utilities Service (RUS), and Rural Housing Service (RHS) (collectively, the agencies) issued a final rule to remove obsolete regulations. The agencies are reviewing all regulations within their purview to reduce regulatory burdens and costs. Pursuant to the review, the agencies have identified provisions in 7 CFR part 1930 as obsolete, unnecessary, and outdated due to lack of substantive material. The agencies have removed the provisions to streamline and clarify the dictates of title 7. The final rule is effective **08/18/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-18/pdf/2025-15642.pdf>. *Federal Register*, Vol. 90, No. 157, 08/18/2025, 40025.
- The Federal Communications Commission (FCC) issued a direct final rule to eliminate certain outdated, obsolete, and unnecessary rules. The final rule continues FCC efforts to modernize its regulatory framework by rescinding obsolete provisions in parts 2 and 73 of FCC rules. FCC has undertaken a review aimed at eliminating outdated rules, reducing unnecessary regulatory burdens, accelerating infrastructure deployment, promoting network modernization, and spurring innovation. The final rule is effective **10/20/2025**. Comments are due **09/09/2025**. If FCC receives significant adverse comment, FCC will

publish a withdrawal in the *Federal Register* informing of the provisions for which significant adverse comments were received and elimination will not take effect. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-20/pdf/2025-15919.pdf>. *Federal Register*, Vol. 90, No. 159, 08/20/2025, 40536-40538.

CFPB Proposes Legal Standard for Supervisory Designation Proceedings.

The Bureau of Consumer Financial Protection (CFPB) issued a proposed rule to adopt a standard definition of "risks to consumers with regard to the offering or provision of consumer financial products or services" that will bind CFPB in proceedings to designate nonbank covered persons for CFPB supervision. Adoption of a standard definition will ensure that CFPB acts within the bounds of its statutory authority and will provide clarity about the standard CFPB applies. Comments are due **09/25/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-26/pdf/2025-16352.pdf>. *Federal Register*, Vol. 90, No. 163, 08/26/2025, 41520-41523.

CFPB Issues Section 1033 ANPR.

CFPB issued an advance notice of proposed rulemaking (ANPR) to collect comment and data to inform its consideration of four issues related to implementation of section 1033 of the Dodd-Frank Act. The issues are: (1) the proper understanding of who can serve as a "representative" making a request on behalf of the consumer; (2) the optimal approach to the assessment of fees to

defray the costs incurred by a "covered person" in responding to a customer driven request; (3) the threat and cost-benefit pictures for data security associated with section 1033 compliance; and (4) the threat picture for data privacy associated with section 1033 compliance. Comments are due **10/21/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-22/pdf/2025-16139.pdf>. *Federal Register*, Vol. 90, No. 161, 08/22/2025, 40986-40989.

FRB Solicits Interest for Insurance Policy Advisory Committee.

The Board of Governors of the Federal Reserve System (FRB) seeks statements of interest for membership on its Insurance Policy Advisory Committee. The committee advises FRB on international capital standards and other insurance matters. The notice advises individuals of the opportunity to be considered for the committee. Statement of Interest filed with FRB from the first Monday in August through the first Monday in October will be considered. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-12/pdf/2025-15234.pdf>. *Federal Register*, Vol. 90, No. 153, 08/12/2025, 38784-38785.

FDIC Announces Termination of Receivership.

The Federal Deposit Insurance Corporation (FDIC or Receiver), 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 any and 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-2025-09-04/pdf/2025-16932.pdf>. *Federal Register*, Vol. 90, No. 169, 09/04/2025, 42763.

FDIC Proposes Amendments to Signage Rule.

FDIC seeks comment on a proposed rule that would amend signage requirements for insured depository institutions' (IDIs) digital deposit-taking channels and automated teller machines (ATMs) and like devices under Part 328. The proposed changes are intended to address implementation issues and sources of potential confusion that have arisen following the adoption of current signage requirements for these banking channels. The proposed rule would provide additional flexibility to IDIs while also enabling consumers to better understand when they are conducting business with an IDI and when their funds are protected by FDIC's deposit insurance coverage. Comments are due **10/20/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-21/pdf/2025-16056.pdf>.

[R-2025-08-21/pdf/2025-16056.pdf](https://www.govinfo.gov/content/pkg/FR-2025-08-21/pdf/2025-16056.pdf).
Federal Register, Vol. 90, No. 160, 08/21/2025, 40767-40778.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding two information collections: Community Reinvestment Act and Qualifications for Failed Bank Acquisitions. Use of the information collections is described in the notice. Comments are due **10/10/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-11/pdf/2025-15205.pdf>. *Federal Register*, Vol. 90, No. 152, 08/11/2025, 38650-38652.
- FDIC seeks comment regarding two information collections: Reporting Requirements for Transfer Agents and Market Risk Capital Requirements. Use of the information collections is described in the notice. Comments are due **09/24/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-25/pdf/2025-16200.pdf>. *Federal Register*, Vol. 90, No. 162, 08/25/2025, 41392-41395.

OCC Seeks Comment on Information Collections.

- The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Lending Limits. Section 12 FR 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 small farms as outlined in the notice. Comments are due **09/22/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-21/pdf/2025-15954.pdf>. *Federal Register*, Vol. 90, No. 160, 08/21/2025, 40889-40891.

- OCC seeks comment regarding an information collection titled, Survey of OCC-Supervised Community Banks. OCC has a continued 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. Previously, OCC limited the scope of its survey to a specific subset of community banks. OCC has revised the information collection to remove the subset limitation. Using the survey, OCC will collect non-generalizable information about customer satisfaction. The information will enable OCC to focus and enhance its supervisory, training, and outreach activities with respect to community banks. Comments are due **09/24/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-25/pdf/2025-16262.pdf>. *Federal Register*, Vol. 90, No. 162, 08/25/2025, 41476-41477.
- OCC seeks comment regarding an information collection titled, Regulation C, Home Mortgage Disclosure. The information collection is used in connection with data requirements under Regulation C

which implements the Home Mortgage Disclosure Act. Comments are due **09/26/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-27/pdf/2025-16417.pdf>. *Federal Register*, Vol. 90, No. 164, 08/27/2025, 41866-41868.

- OCC seeks comment regarding an information collection titled, Municipal Securities Dealers and Government Securities Brokers and Dealers Registration and Withdrawal. The information collection is required to satisfy the requirements of section 15B and section 15C of the Securities Exchange Act, which require, in part, any national bank or Federal savings association that acts as a government securities broker/dealer or a municipal securities dealer to file the appropriate form with OCC to inform of its broker/dealer activities. OCC uses the information to determine which national banks and Federal savings associations are acting as government securities broker/dealers and municipal securities dealers and to monitor entry into and exit from the activities by institutions and registered persons. OCC also uses the information in planning examinations. Comments are due **09/29/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-28/pdf/2025-16510.pdf>. *Federal Register*, Vol. 90, Vol. 165, 08/28/2025, 42064-42065.
- OCC seeks comment regarding an information collection titled, Community and Economic Development Entities, Community Development Projects, and Other

Public Welfare Investments. The information collection covers an existing regulation (12 CFR part 24), including the CD-1, National Bank Community Development Investments form, pursuant to which a national bank may notify OCC, or request OCC approval, of certain community development investments. Comments are due **09/29/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-08-29/pdf/2025-16633.pdf>.
Federal Register, Vol. 90, No. 166, 08/29/2025, 42300-42301.

- OCC seeks comment regarding an information collection titled, Interagency Guidance on Asset Securitization. OCC issued the Interagency Guidance on Asset Securitization Activities (guidance) in 1999 in response to a determination that some institutions involved in asset securitization activities had significant weaknesses in their asset securitization practices. The information collection contained in the guidance applies to financial institutions engaged in asset securitization activities and provides that any institution engaged in the activities should maintain a written asset securitization policy, document the fair value of retained interests, and maintain a management information system to monitor asset securitization activities. Comments are due **09/29/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-08-29/pdf/2025-16651.pdf>.
Federal Register, Vol. 90, No. 166, 08/29/2025, 42301-42302.

- OCC seeks comment regarding an information collection titled, Disclosure and Reporting of CRA-Related Agreements. National banks, Federal savings associations, and their affiliates occasionally enter into agreements with nongovernmental entities or persons (NGEPs) that are related to their Community Reinvestment Act (CRA) responsibilities. Section 48 of the Federal Deposit Insurance Act requires disclosure of certain of agreements and imposes related reporting requirements on insured depository institutions, their affiliates, and NGEPs. Comments are due **10/09/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-09-09/pdf/2025-17235.pdf>.
Federal Register, Vol. 90, No. 172, 09/09/2025, 43510-43511.

Guaranteed Fair Banking for All Americans Executive Order.

Executive Order 14331, titled Guaranteed Fair Banking for All Americans was published in the *Federal Register*. The order sets forth its purpose, policy, and the definition of "politicized or unlawful debanking." The order also instructs what steps the federal banking agencies, Department of the Treasury, and the Small Business Administration are to take. Executive Order 14331 may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-08-12/pdf/2025-15341.pdf>.
Federal Register, Vol. 90, No. 153, 08/12/2025, 38925-38927.

HUD Revises Residency Requirements for Section 184 Program.

The Department of Housing and Urban Development (HUD) issued an interim final rule to revise regulations governing the Section 184 Indian Housing Loan Guarantee Program (Section 184 Program) by modifying the residency requirements for borrower eligibility under the program. The revision aligns HUD's requirements with recent executive actions that emphasize the prioritization of federal resources to protect the financial interests of American citizens and ensure the integrity of government-insured loan programs. The interim final rule is effective **10/06/2025**. Comments are due **11/03/2025**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-09-04/pdf/2025-16979.pdf>. *Federal Register*, Vol. 90, No. 169, 09/04/2025, 42704-42706.

HUD Issues Notice of Regulatory Waiver Requests Granted for Q1 2025.

HUD published its quarterly *Federal Register* notice of all regulatory waivers it has approved since the previous *Federal Register* notice. Publication of the information is required under section 106 of the HUD Reform Act. The notice contains a list of regulatory waivers granted by HUD during the period beginning **01/01/2025** and ending **03/31/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-12/pdf/2025-15299.pdf>. *Federal Register*, Vol. 90, No. 153, 08/12/2025, 38786-38795.

HUD Announces Debenture Interest Rates Under National Housing Act.

HUD issued a notice to announce changes in the interest rates to be paid on debentures issued with respect to a loan or mortgage insured by the Federal Housing Administration under the provisions of the National Housing Act (the Act). The interest rate for debentures issued under Section 221(g)(4) of the Act during the 6-month period beginning **07/01/2025**, is 4 3/8 percent. The interest rate for debentures issued under any other provision of the Act is the rate in effect on the date that the commitment to insure the loan or mortgage was issued, or the date that the loan or mortgage was endorsed (or initially endorsed if there are two or more endorsements) for insurance, whichever rate is higher. The interest rate for debentures issued under the other provisions with respect to a loan or mortgage committed or endorsed during the 6-month period beginning **07/01/2025**, is 4 5/8 percent. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-09-09/pdf/2025-17254.pdf>. *Federal Register*, Vol. 90, No. 172, 09/09/2025, 43464-43468.

HUD Seeks Comment on Rental Housing Finance Survey Data.

HUD is evaluating current needs for data from the Rental Housing Finance Survey (RHFS). As part of the evaluation, HUD seeks information on uses of RHFS data and other comments or concerns about RHFS. Comments are due **11/10/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-09-09/pdf/2025-17261.pdf>. *Federal Register*, Vol. 90, No. 172, 09/09/2025, 43463-43464.

FEMA Issues Final Flood Hazard Determinations.

- The Federal Emergency Management Agency (FEMA) announced flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for communities in the states of **Iowa** and **Missouri**. 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 **12/26/2025**, 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-2025-08-20/pdf/2025-15883.pdf>. *Federal Register*, Vol. 90, No. 159, 08/20/2025, 40622-40623.
- FEMA announced flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the

supporting Flood Insurance Study (FIS) reports have been made final for communities in the states of **Arizona, Colorado, Nebraska, Oklahoma, and Virginia**. 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 **01/09/2026**, 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-2025-08-20/pdf/2025-15884.pdf>. *Federal Register*, Vol. 90, No. 159, 08/20/2025, 40630-40631.

- FEMA announced flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final for communities in the states of **Alabama, Nebraska, New Hampshire, and Illinois**. 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 **01/23/2026**, 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-2025-08-27/pdf/2025-16376.pdf>.
Federal Register, Vol. 90, No. 164, 08/27/2025, 41840-41841.

FEMA Issues Final Changes in Flood Hazard Determinations.

New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Alabama, California, Colorado, Florida, Idaho, Illinois, Indiana, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, 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-2025-08-20/pdf/2025-15877.pdf>.
Federal Register, Vol. 90, No. 159, 08/20/2025, 40631-40636.

FEMA Announces Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Connecticut, Florida, Georgia, Kentucky, Louisiana, Massachusetts, Minnesota, North Carolina, Pennsylvania, 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/pkg/FR-2025-08-20/pdf/2025-15878.pdf>.
Federal Register, Vol. 90, No. 159, 08/20/2025, 40619-40622.

- FEMA issued a notice which lists communities in the states of **Arizona, Arkansas, California, Colorado, Delaware, Florida, Idaho, Illinois, Massachusetts, North Carolina, Oklahoma, South Dakota, Tennessee, Texas, and Utah**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports 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-2025-08-20/pdf/2025-15879.pdf>.

Federal Register, Vol. 90, No. 159,
08/20/2025, 40623-40627.

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 **Tennessee**, 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 **11/18/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-08-20/pdf/2025-15881.pdf>.
Federal Register, Vol. 90, No. 159,
08/20/2025, 40618-40619.
- 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 **Massachusetts, Michigan, 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 **11/18/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-20/pdf/2025-15880.pdf>. *Federal Register*, Vol. 90, No. 159, 08/20/2025, 40628-40629.

- 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 **Texas**, 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 **11/18/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-08-20/pdf/2025-15882.pdf>. *Federal Register*, Vol. 90, No. 159, 08/20/2025, 40636-40637.

- 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 **Kansas**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **11/25/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-08-27/pdf/2025-16373.pdf>. *Federal Register*, Vol. 90, No. 164, 08/27/2025, 41842.

FEMA Issues Correction to Proposed Flood Hazard Determination.

On **05/22/2025**, FEMA published in the *Federal Register* a proposed flood hazard determination notice that contained an erroneous table. This notice provides corrections to the table to be used in lieu of the erroneous information. The table provided in the correction represents proposed flood hazard determinations and communities affected for Carroll County, **New Hampshire**. Comments are due **11/18/2025**. The correction may be viewed at:

<https://www.govinfo.gov/content/pkg/F>

[R-2025-08-20/pdf/2025-15876.pdf](https://www.federalregister.gov/documents/2025/08/20/2025-15876).

Federal Register, Vol. 90, No. 159,
08/20/2025, 40629-40630.

FEMA Seeks Comment on Hazard Mitigation Plans Information Collection.

FEMA seeks comment regarding an information collection titled, State/Local/Tribal Hazard Mitigation Plans. To be eligible for FEMA non-emergency assistance, state, local, tribal, and territorial governments are required to have a current FEMA-approved hazard mitigation plan that meets the criteria established in 44 CFR part 201 and applicable mitigation planning policies. FEMA uses the information collected to ensure mitigation plan requirements are met. Comments are due **09/22/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-21/pdf/2025-16017.pdf>. *Federal Register*, Vol. 90, No. 160, 08/21/2025, 40837-40838.

Treasury Seeks Comment on Report of Transportation of Currency or Monetary Instruments.

The Department of the Treasury (Treasury) seeks comment regarding, FinCEN Form 105, Report of Transportation of Currency or Monetary Instruments. 31 U.S.C. 5316 requires, with limited exceptions, that a person, or an agent or bailee of the person, file a report when the person, agent, or bailee knowingly: (i) transports, is about to transport, or has transported monetary instruments of more than \$10,000 at one time from a place in the United States to or through a place outside the United States, or to a place in the United States from or through a place outside the

United States; or (ii) receives monetary instruments of more than \$10,000 at one time transported into the United States from or through a place outside the United States. The regulations implementing the statutory requirement are found at 31 CFR 1010.340 and 31 CFR 1010.306. Comments are due **09/29/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-29/pdf/2025-16624.pdf>.

Federal Register, Vol. 90, No. 166,
08/29/2025, 42304.

IRS Proposes Changes to Returns Relating to Sales or Exchanges of Certain Partnership Interests.

The Internal Revenue Service (IRS) issued a proposed rule to modify information reporting obligations with respect to sales or exchanges of certain interests in partnerships owning inventory or unrealized receivables as further explained in the proposal. The proposed rule affects partnerships. Comments are due **09/18/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-19/pdf/2025-15750.pdf>.

Federal Register, Vol. 90, No. 158,
08/19/2025, 40269-40272.

IRS Seeks Comment on Information Collections.

- IRS seeks comment regarding several U.S. employment tax returns and related forms, schedules, attachments, and published guidance as listed in the notice. There have been changes in regulatory guidance related to various forms approved for the information collection during the

past year. Comments are due **10/28/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-29/pdf/2025-16672.pdf>.

Federal Register, Vol. 90, No. 166, 08/29/2025, 42302-42303.

- IRS seeks comment regarding information collections titled, Debt Instruments with Original Discount; Imputed Interest on Deferred Payment Sales or Exchanges of Property; and Property Traded on an Established Market. The information collections and corresponding regulations provide definitions, reporting requirements, elections, and general rules relating to the tax treatment of debt instruments with original issue discount and the imputation of, and accounting for, interest on certain sales or exchanges of property. Comments are due **11/03/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-09-02/pdf/2025-16763.pdf>.
Federal Register, Vol. 90, No. 167, 09/02/2025, 42509-42510.
- IRS seeks comment regarding an information collection titled, Revenue Procedure 2001-29, Leveraged Leases. The revenue procedure sets forth the information and representation required to be furnished by taxpayers in requests for advanced rulings on leveraged lease transactions. Section 3 of the revenue procedure sets forth a list of general information requirements, and Section 4 includes specific information requirements that taxpayers should include in an initial ruling request. The information can help IRS more promptly and efficiently

process the request. Comments are due **11/03/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-09-02/pdf/2025-16758.pdf>.

Federal Register, Vol. 90, No. 167, 09/02/2025, 42510-42511.

FinCEN Issues Geographic Targeting Order for Southwest U.S. Border.

The Financial Crimes Enforcement Network (FinCEN) issued a Geographic Targeting Order, requiring certain money services businesses along the southwest border of the United States to report and retain records of transactions in currency of \$1,000 or more, but not more than \$10,000, and to verify the identity of persons presenting such transactions. The Order follows a previously issued Geographic Targeting Order, which required reporting of transactions in currency of more than \$200, but not more than \$10,000. The order is effective **09/10/2025**. The order may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-09-10/pdf/2025-17371.pdf>.
Federal Register, Vol. 90, No. 173, 09/10/2025, 43557-43559.

FHFA Seeks Comments on Appraisal Management Company Information Collection.

The Federal Housing Finance Agency (FHFA) seeks comment regarding an information collection titled, Minimum Requirements for Appraisal Management Companies. See the notice for use of the information collection. Comments are due **09/19/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-20/pdf/2025-15928.pdf>.

Federal Register, Vol. 90, No. 159,
08/20/2025, 40603-40605.

SBA Proposes to Increase Size Standards.

The Small Business Administration (SBA) issued a proposed rule to increase its monetary based small business size definitions (size standards) for 263 industries (259 receipts based and four assets based). SBA proposes to retain receipts-based size standards for 237 industries and 12 subindustries (exceptions) and remove one exception. SBA's proposal relied on its recently revised Size Standards Methodology. SBA seeks comments on its proposed changes and data sources it evaluated to develop the proposed size standards. SBA also seeks comments on its proposed policy of not lowering any size standards, except for excluding dominant firms from qualifying as small. Comments are due **10/21/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-22/pdf/2025-16142.pdf>.

Federal Register, Vol. 90, No. 161,
08/22/2025, 41168-41277.

SBA Seeks Comment on Information Collections.

- SBA seeks comment regarding an information collection titled, Microloan Program Electronic Reporting System. The information collection is needed to ensure that Microloan Program activity meets the statutory goals of assisting mandated target market. The information is used by the reporting participants and SBA to assist with portfolio management, risk management, loan servicing, oversight and compliance, data

management, understanding short- and long-term trends, and development of outcome measures. Comments are due **09/29/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-29/pdf/2025-16666.pdf>. *Federal Register*, Vol. 90, No. 166, 08/29/2025, 42291.

- SBA seeks comment regarding an information collection titled, Paycheck Protection Loan Program (PPP) Borrower Information Form and Lender's Application for Loan Guaranty. The information collection is used for the PPP Loan Program. Although the program authority has expired, the information collection is needed for the following reasons: (1) PPP borrowers may apply for forgiveness of their loans up to five years after SBA issued a loan number, which may be as late as 2026; (2) SBA may review a PPP loan at any time; and (3) pending litigation may require the collection of information. Additionally, SBA published an interim final rule extending records retention requirements for PPP lenders to ten years from the date of disposition of each individual PPP loan. Because the recordkeeping requirements have been extended, the information collection needs to be extended accordingly. Comments are due **09/29/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2025-08-29/pdf/2025-16626.pdf>. *Federal Register*, Vol. 90, No. 166, 08/29/2025, 42291-42293.
- SBA seeks comment regarding an information collection titled, Paycheck

Protection Program (PPP) Affiliation Worksheet. The information collection is used for the PPP Loan Program.

Although the PPP program authority has expired, the information collection is needed for the following reasons:

(1) PPP borrowers may apply for forgiveness of their loans up to five years after SBA issued a loan number, which may be as late as 2026; (2) SBA may review a PPP loan at any time; and (3) pending litigation may require the collection of information.

Additionally, SBA published an interim final rule extending the records retention requirements for PPP lenders to ten years from the date of disposition of each individual PPP loan. Because the recordkeeping requirements have been extended, the information collection needs to be extended accordingly. Comments are due **09/29/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-29/pdf/2025-16628.pdf>. *Federal Register*, Vol. 90, No. 166, 08/29/2025, 42293-42294.

- SBA seeks comment regarding an information collection titled, SBA Lender and Microloan Intermediary Reporting Requirements. For Microloan Program Intermediary oversight, SBA District Offices perform an annual site visit for active intermediaries. SBA requests information on SBA program management and operations responsibilities, Board of Directors, and contact information. SBA reviews the intermediary's credit administration through a loan sample file request. Comments are due **10/02/2025**. The notice may be

viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-09-02/pdf/2025-16766.pdf>. *Federal Register*, Vol. 90, No. 167, 09/02/2025, 42496-42498.

- SBA seeks comment regarding an information collection titled, Settlement Statement. The Settlement Statement is used in SBA's 7(a) Loan Program to collect information from lenders and borrowers regarding the disbursement of loan proceeds. SBA relies on the information during the guaranty purchase review process as a component in determining whether to honor a loan guaranty. Comments are due **11/03/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-09-02/pdf/2025-16690.pdf>. *Federal Register*, Vol. 90, No. 167, 09/02/2025, 42498.

FSA Announces Change to Emergency Commodity Assistance Program.

The Farm Service Agency (FSA) announced a change to the Emergency Commodity Assistance Program (ECAP) related to subsequent acres of eligible commodities as described in the notice. FSA also announced the deadline to apply for an ECAP payment for the additional acres that are now eligible as a result of the change. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-18/pdf/2025-15654.pdf>. *Federal Register*, Vol. 90, No. 157, 08/18/2025, 40050-40051.

FSA Seeks Comments on Direct Loan Making Information Collection.

FSA seeks comment regarding an information collection titled, Farm Loan Programs, Direct Loan Making. The Farm Loan Programs provide loans to family farmers to purchase real estate and equipment, and to finance agricultural production. The collected information is used in eligibility and feasibility determinations on farm loan applications, to determine borrower compliance with loan agreements, and for regular servicing of the loan account. Comments are due **10/20/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-19/pdf/2025-15744.pdf>.

Federal Register, Vol. 90, No. 158, 08/19/2025, 40323-40324.

FCIC Announces Additional Payment II Program.

The Federal Crop Insurance Corporation (FCIC) issued a final rule to announce the availability of funding under the Additional Payment II Program (ADD PAY II). FCIC serves America's agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities. ADD PAY II is a one-time additional payment to Approved Insurance Providers (AIPs) administering eligible crop insurance contracts for 2022 and 2023 reinsurance year specialty crops. AIPs sell and service Federal crop insurance policies in every state through a public-private partnership. FCIC reinsures the AIPs who share the risks associated with catastrophic losses due to major weather events. Funding for ADD PAY II will be distributed to AIPs proportionally based on their respective liabilities for eligible crop insurance contracts for 2022

and 2023 reinsurance year specialty crops. The final rule is effective **08/11/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-11/pdf/2025-15191.pdf>.

Federal Register, Vol. 90, No. 152, 08/11/2025, 38607-38610.

Agencies Seeks Comment on Economic and Development Information Collection.

The Rural Business Cooperative Service (RBC), Rural Utilities Service (RUS), and Rural Housing Service (RHS) (collectively, the agencies) seek comment regarding an information collection titled, Strategic Economic and Community Development. As authorized under the Agricultural Act, the Strategic Economic and Community Development Program makes awards to fund projects that support the implementation of multijurisdictional and multisectoral strategic community investment plans. The programs for which reserved funds may be established and priority points awarded are listed in the notice. Comments are due **10/14/2025**.

Then notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-14/pdf/2025-15485.pdf>.

Federal Register, Vol. 90, No. 155, 08/14/2025, 39177-39178.

RBC Seeks Comments on Food Supply Chain Guaranteed Loan Program.

RBC seeks comment regarding an information collection titled, Food Supply Chain Guaranteed Loan Program. RBC relies on information provided by the borrowers in their financial statements to make lending decisions as to borrowers' credit worthiness and to ensure that loan funds are approved, advanced and

disbursed for proper purposes. The financial statements are audited by a certified public accountant to provide independent assurance that the data being reported is properly measured and fairly presented. Comments are due **10/20/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-21/pdf/2025-16020.pdf>.

Federal Register, Vol. 90, No. 160, 08/21/2025, 40813.

RUS Seeks Comment on Information Collections.

- The Rural Utilities Service (RUS) seeks comment regarding an information collection titled, Prepayment of RUS Guaranteed and Insured Loans to Electric and Telephone Borrowers. RUS relies on information provided by borrowers in their financial statements to make lending decisions and to assure that loan funds are approved, advanced, and disbursed for proper purposes under the program. The financial statements are audited by a certified public accountant to provide independent assurance that the data being reported is properly measured and fairly presented. Comments are due **10/14/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-14/pdf/2025-15439.pdf>.

Federal Register, Vol. 90, No. 155, 08/14/2025, 39178.

- RUS seeks comment regarding an information collection titled, Mergers and Consolidations of Electric Borrowers. The Rural Electrification Act, as amended, authorizes RUS to make and guarantee loans to furnish

and improve electric service in rural areas. Due to deregulation and restructuring activities in the electric industry, RUS borrowers may find it advantageous to merge or consolidate to meet the challenges of industry change. The information collection addresses the requirements of RUS policies and procedures for mergers and consolidations of electric program borrowers. Comments are due **10/14/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-14/pdf/2025-15428.pdf>. *Federal Register*, Vol. 90, No. 155, 08/14/2025, 39179.

- RUS seeks comment regarding an information collection titled, Request for Approval to Sell Capital Assets. RUS is a credit agency of the U.S. Department of Agriculture. It makes mortgage loans and loan guarantees to finance electric, telecommunications, and water and waste facilities in rural areas. In addition to providing loans and loan guarantees, one of RUS' main objectives is to safeguard loan security until the loan is repaid. When a borrower enters into the mortgage agreement with RUS, all current and future capital assets of the borrower are ordinarily mortgaged or pledged as security for RUS loans. The information collection allows the borrower to seek RUS permission to sell some of its assets. The form collects detailed information regarding the proposed sales of a portion of the borrower's systems. RUS electric utility borrowers complete the form to request RUS approval in order to sell capital assets when the fair market

value exceeds 10 percent of the borrower's net utility plant. Comments are due **10/17/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-18/pdf/2025-15617.pdf>. *Federal Register*, Vol. 90, No. 157, 08/18/2025, 40053-40054.

CFTC Issues Policy Statement on Referrals for Criminal Enforcement.

The Commodity Future Trading Commission (CFTC) issued a policy statement which describes its plans to address criminally liable regulatory offenses under the recent executive order on Fighting Overcriminalization in Federal Regulations. The policy statement is effective **09/10/2025**. The policy statement may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-09-10/pdf/2025-17400.pdf>. *Federal Register*, Vol. 90, No. 173, 09/10/2025, 43586.

SEC Extends Mandatory Compliance Dates for Electronic Submission of Certain Materials.

The Securities and Exchange Commission (SEC) issued a final rule to extend by twelve months the compliance dates for certain of the rule amendments adopted on **12/16/2024**, regarding the electronic submission of certain materials under the Securities Exchange Act and amendments to the FOCUS Report, a periodic financial and operational report filed by broker-dealers and security-based swap dealers. The final rule is effective **09/10/2025**. The effective date for the SEC release titled, Electronic Submission of Certain Material Under the Securities Exchange Act, Amendments Regarding the FOCUS

Report, remains **03/24/2025**. The compliance dates for certain amendments are extended by twelve months, as discussed in more detail in the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-09-10/pdf/2025-17402.pdf>. *Federal Register*, Vol. 90, No. 173, 09/10/2025, 43552-43556.

FTC Updates National Do Not Call Registry Fees.

The Federal Trade Commission (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. The revised fees are effective **10/01/2025**. FTC issued a correction to the final rule to correct the year of the effective date from 2024 to 2025. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-08-27/pdf/2025-16430.pdf>. *Federal Register*, Vol. 90, No. 164, 08/27/2025, 41777-41778. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2025-09-05/pdf/2025-17091.pdf>. *Federal Register*, Vol. 90, No. 170, 09/05/2025, 42812.

FCC Proposes Rule to Protect Consumers from Unauthorized Carrier Changes and Related Unauthorized Charges.

The Federal Communications Commission (FCC) issued a proposed rule to protect consumers from unauthorized carrier changes and related unauthorized charges. FCC seeks comment on whether the current slamming and truth-in-billing rules remain necessary to protect

consumers. FCC proposes changes to modernize and simplify the rules to reflect the evolution of the telecommunications marketplace, retain core consumer protections against unauthorized carriers switches and charges, and reduce regulatory burdens. If the slamming rules or truth-in-billing rules remain necessary, FCC proposes to modernize and streamline the current rules. Comments are due **09/22/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-22/pdf/2025-16089.pdf>.

Federal Register, Vol. 90, No. 161, 08/22/2025, 41016-41022.

VA Seeks Comment on Fiduciary Bond Information Collection.

The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, Fiduciary Bond. The VA, through its Veteran Benefits Administration, administers the Fiduciary Program. The Fiduciary Program provides oversight to VA beneficiaries who, because of injury, disease, the infirmities of advanced age, or minority, cannot manage their VA benefits. VA requires a prospective fiduciary to obtain a surety bond as part of the certification process. The VA requires fiduciaries to submit proof of adequate bonding with annual accounting to facilitate its oversight responsibility. The information collection is used for this purpose. Comments are due **09/22/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-22/pdf/2025-16149.pdf>.

Federal Register, Vol. 90, No. 161, 08/22/2025, 41164-41165.

NCUA Seeks Comment on Proof of Concept for New Charter Organizing Groups.

The National Credit Union Administration (NCUA) seeks comment regarding an information collection titled, Proof of Concept for New Charter Organizing Groups. The Office of Credit Union Resources and Expansion (CURE) is responsible for the review and approval of charter applications submitted by organizing groups. CURE has implemented a charter modernization process to improve the quality of charter applications received. The information collection is used to determine the adequacy of a group's chartering concept and provide guidance, as needed, and identify the level of understanding an organizing group has before they make a formal charter application submission. Comments are due **09/15/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2025-08-15/pdf/2025-15586.pdf>.

Federal Register, Vol. 90, No. 156, 08/15/2025, 39428-39429.

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>
Consumer Financial Protection Bureau (CFPB)	ANPR: Defining Larger Participants of the Consumer Reporting Market.	<i>Federal Register</i> , Vol. 90, No. 151, 08/08/2025, 38409-38412.	Sep. 22, 2025
CFPB	ANPR: Defining Larger Participants of the International Money Transfer Market.	<i>Federal Register</i> , Vol. 90, No. 151, 08/08/2025, 38412-38415.	Sep. 22, 2025
CFPB	ANPR: Defining Larger Participants of the Automobile Financing Market and Defining Certain Automobile Leasing Activity as a Financial Product or Service.	<i>Federal Register</i> , Vol. 90, No. 151, 08/08/2025, 38415-38418.	Sep. 22, 2025
CFPB	ANPR: Defining Larger Participants of the Consumer Debt Collection Market.	<i>Federal Register</i> , Vol. 90, No. 151, 08/08/2025, 38418-38421.	Sep. 22, 2025
* CFPB	Legal Standard Applicable to Supervisory Designation Proceedings.	<i>Federal Register</i> , Vol. 90, No. 163, 08/26/2025, 41520-41523.	Sep. 25, 2025
* CFPB	ANPR: Section 1033, Personal Financial Data Rights Reconsideration.	<i>Federal Register</i> , Vol. 90, No. 161, 08/22/2025, 40986-40989.	Oct. 21, 2025
* Federal Communications Commission (FCC)	Protecting Consumers from Unauthorized Carrier Changes and Related Unauthorized Charges	<i>Federal Register</i> , Vol. 90, No. 161, 08/22/2025, 41016-41022.	Sep. 22, 2025

	under Truth in Billing and Billing Format Rules.		
Federal Deposit Insurance Corporation (FDIC)	Amendments to FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC’s Name or Logo Rule.	<i>Federal Register</i> , Vol. 90, No. 160, 08/21/2025, 40767-40778.	Oct. 20, 2025
FDIC	Amendments to Process to Establish and Relocate Branches and Offices.	<i>Federal Register</i> , Vol. 90, No. 136, 07/18/2025, 33898-33910.	Sep. 16, 2025
FDIC	Adjusting and Indexing Certain Regulatory Thresholds.	<i>Federal Register</i> , Vol. 90, No. 142, 07/28/2025, 35449-35475.	Sep. 26, 2025
Federal Housing Finance Agency (FHFA)	Repeal of Fair Lending, Fair Housing, and Equitable Housing Finance Plans.	<i>Federal Register</i> , Vol. 90, No. 142, 07/28/2025, 35475-35483.	Sep. 26, 2025
Internal Revenue Service (IRS)	Changes in Returns Relating to Sales or Exchanges of Certain Partnership Interests.	<i>Federal Register</i> , Vol. 90, No. 158, 08/19/2025, 40269-40272.	Sep. 18, 2025
Small Business Administration (SBA)	Small Business Size Standards: Monetary-Based Industry Size Standards.	<i>Federal Register</i> , Vol. 90, No. 161, 08/22/2025, 41168-41277.	Oct. 21, 2025

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)	Section 1033 Personal Financial Data Rights Rule.	<i>Federal Register</i> , Vol. 89, No. 222, 11/18/2024, 90838-90998.	Jan. 17, 2025 Mandatory Compliance for Subpart B and C begin: Apr. 01, 2026; Apr. 01, 2027; Apr. 01, 2028; Apr. 01, 2029; or Apr. 01, 2030, pursuant to Sec. 1033.121(c)
CFPB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
CFPB	Overdraft Lending Rule for Very Large Financial Institutions.	<i>Federal Register</i> , Vol. 89, No. 249, 12/30/2024, 106768-106845.	Oct. 01, 2025
CFPB	Residential Property Assessed Clean Energy Financing (PACE) Regulation Z Rule.	<i>Federal Register</i> , Vol. 90, No. 6, 01/10/2025, 2434- 2548.	Mar. 01, 2026
* Commodity Future Trading Commission (CTFC)	POLICY STATEMENT: Referrals for Potential Criminal Enforcement.	<i>Federal Register</i> , Vol. 90, No. 173, 09/10/2025, 43586.	Sep. 10, 2025
CFTC	NOTICE: Comments Requested on Information Collection: Swap Documentation.	<i>Federal Register</i> , Vol. 90, No. 146, 08/01/2025, 36147-36148.	Comments Due: Sep. 30, 2025

	CFTC	Amendments to Form PF, Reporting Requirements for All Filers and Large Hedge Fund Advisers Further Extended.	<i>Federal Register</i> , Vol. 90, No. 114, 06/16/2025, 25140-25143.	Oct. 01, 2025
	CFTC	NOTICE: Comments Requested on Information Collection: Survey of the Costs of Bank Secrecy Act/Anti-Money Laundering Compliance.	<i>Federal Register</i> , Vol. 90, No. 148, 08/05/2025, 37473.	Comments Due: Oct. 06, 2025
*	Farm Service Agency (FSA)	NOTICE: Changes to Emergency Commodity Assistance Program.	<i>Federal Register</i> , Vol. 90, No. 157, 08/18/2025, 40050-40051.	Issued: Aug. 18, 2025
*	FSA	NOTICE: Comments Requested on Information Collection: Farm Loan Programs, Direct Loan Making.	<i>Federal Register</i> , Vol. 90, No. 158, 08/19/2025, 40323-40324.	Comments Due: Oct. 20, 2025
*	Federal Communications Commission (FCC)	Removal of Obsolete Regulations.	<i>Federal Register</i> , Vol. 90, No. 159, 08/20/2025, 40536-40538.	Oct. 20, 2025 Comments Due: Sep. 09, 2025
*	Federal Crop Insurance Corporation (FCIC)	Additional Payment II Program.	<i>Federal Register</i> , Vol. 90, No. 152, 08/11/2025, 38607-38610.	Aug. 11, 2025
*	FCIC	Removal of Obsolete Regulations.	<i>Federal Register</i> , Vol. 90, No. 155, 08/14/2025, 39089-39090. <i>Federal Register</i> , Vol. 90, No. 164, 08/27/2025, 41761.	Issued: Aug. 14, 2025 Issued: Aug. 27, 2025

*	Federal Deposit Insurance Corporation (FDIC)	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.	Apr. 01, 2024 Mandatory Compliance: Jan. 01, 2025 May 01, 2025 Parts 328.4 and 328.5 Effective: Mar. 01, 2026
	FDIC	NOTICE: Termination of Receivership.	<i>Federal Register</i> , Vol. 90, No. 169, 09/04/2025, 42763.	Issued: Sep. 04, 2025
	FDIC	NOTICE: Request for Information on Potential Actions to Address Payments Fraud.	<i>Federal Register</i> , Vol. 90, No. 117, 06/20/2025, 26293-26298.	Comments Due: Sep. 18, 2025
	FDIC	NOTICE: Amendments to Guidelines for Appeals of Material Supervisory Determinations.	<i>Federal Register</i> , Vol. 90, No. 136, 07/18/2025, 33942-33949.	Comments Due: Sep. 19, 2025
	FDIC	NOTICE: Request for Information on Industrial Banks and Industrial Loan Companies and Their Parent Companies.	<i>Federal Register</i> , Vol. 90, No. 137, 07/21/2025, 34271-34276.	Comments Due: Sep. 19, 2025
*	FDIC	NOTICE: Comments Requested on Information Collections: Reporting Requirements for Transfer Agents; and Market Risk Capital Requirements.	<i>Federal Register</i> , Vol. 90, No. 162, 08/25/2025, 41392-41395.	Comments Due: Sep. 24, 2025

	FDIC	NOTICE: Comments Requested on Information Collections: Interagency Charter and Federal Deposit Insurance Application; and Stress Testing Recordkeeping and Reporting.	<i>Federal Register</i> , Vol. 90, No. 144, 07/30/2025, 35859-35861.	Comments Due: Sep. 29, 2025
	FDIC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
*	FDIC	NOTICE: Comments Requested on Information Collections: Community Reinvestment Act; and Qualifications for Failed Bank Acquisitions.	<i>Federal Register</i> , Vol. 90, No. 152, 08/11/2025, 38650-38652.	Comments Due: Oct. 10, 2025
	FDIC	NOTICE: Information Requested under EGRPRA.	<i>Federal Register</i> , Vol. 90, No. 141, 07/25/2025, 35241-35251.	Comments Due: Oct. 23, 2025
*	Federal Emergency Management Agency (FEMA)	NOTICE: Comments Requested on Information Collections: Hazard Mitigation Plans.	<i>Federal Register</i> , Vol. 90, No. 160, 08/21/2025, 40837-40838.	Comments Due: Sep. 22, 2025
*	Federal Housing Finance Agency (FHFA)	NOTICE: Comments Requested on Information Collections: Minimum Requirements for Appraisal Management Companies.	<i>Federal Register</i> , Vol. 90, No. 159, 08/20/2025, 40603-40605.	Comments Due: Sep. 19, 2025
*	Federal Reserve Board (FRB)	NOTICE: Solicitation of Interest for Membership on Insurance Policy Advisory Committee.	<i>Federal Register</i> , Vol. 90, No. 153, 08/12/2025, 38784-38785.	Issued: Aug. 12, 2025
	FRB	NOTICE: Information Requested on Intermittent Survey of Businesses.	<i>Federal Register</i> , Vol. 90, No. 134, 07/16/2025, 32008-32009.	Comments Due: Sep. 15, 2025

FRB	NOTICE: Request for Information on Potential Actions to Address Payments Fraud.	<i>Federal Register</i> , Vol. 90, No. 117, 06/20/2025, 26293-26298.	Comments Due: Sep. 18, 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
FRB	NOTICE: Information Requested under EGRPRA.	<i>Federal Register</i> , Vol. 90, No. 141, 07/25/2025, 35241-35251.	Comments Due: Oct. 23, 2025
Federal Trade Commission (FTC)	Amendments to Children’s Online Privacy Protection Rule.	<i>Federal Register</i> , Vol. 90, No. 76, 04/22/2025, 16918-16983.	Jun. 23, 2025 Sections 312.11(d)(1), (d)(4), and (g) Effective: Apr. 22, 2026
FTC	Update of Fees Charged to Entities Accessing National Do Not Call Registry. NOTICE: Correction to Year of Effective Date of the Final Rule.	<i>Federal Register</i> , Vol. 90, No. 164, 08/27/2025, 41777-41778. <i>Federal Register</i> , Vol. 90, No. 170, 09/05/2025, 42812.	Oct. 01, 2025
Financial Crimes Enforcement Network (FinCEN)	ORDER: Geographic Targeting Order Imposing Recordkeeping and Reporting Requires for Certain MSBs Along Southwest U.S. Board.	<i>Federal Register</i> , Vol. 90, No. 173, 09/10/2025, 43557-43559.	Sep. 10, 2026
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 Q1 2025.	<i>Federal Register</i> , Vol. 90, No. 153, 08/12/2025, 38786-38795.	Issued: Aug. 12, 2025
*	HUD	NOTICE: Debenture Interest Rates.	<i>Federal Register</i> , Vol. 90, No. 172, 09/09/2025, 43464-43468.	Issued: Sep. 09, 2025
*	HUD	INTERIM FINAL RULE: Residency Requirements Revised for Section 184 Indian Housing Loan Guarantee Program.	<i>Federal Register</i> , Vol. 90, No. 169, 09/04/2025, 42704-42706.	Oct. 06, 2025 Comments Due: Nov. 03, 2025
*	HUD	NOTICE: Information Requested for Evaluating Current Need for Data from the Rental Housing Finance Survey.	<i>Federal Register</i> , Vol. 90, No. 172, 09/09/2025, 43463-43464.	Comments Due: Nov. 10, 2025
	HUD	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.	Dec. 31, 2025
	Internal Revenue Service (IRS)	NOTICE: Comments Requested on Information Collection: Proceeds from Real Estate Transactions.	<i>Federal Register</i> , Vol. 90, No. 134, 07/16/2025, 32115-32116.	Comments Due: Sep. 15, 2025
	IRS	NOTICE: Comments Requested on U.S. Individual Income Tax Returns and Related Forms, Schedules, Attachments, and Published Guidance.	<i>Federal Register</i> , Vol. 90, No. 134, 07/16/2025, 32111-32115.	Comments Due: Sep. 15, 2025
	IRS	NOTICE: Comments Requested on U.S. Trust and Estate Income Tax Returns and Related Forms, Schedules, Attachments, and Published Guidance.	<i>Federal Register</i> , Vol. 90, No. 139, 07/23/2025, 34734-34737.	Comments Due: Sep. 22, 2025

*	IRS	NOTICE: Comments Requested on U.S. Employment Tax Returns and Related Forms, Schedules, Attachments, and Published Guidance.	<i>Federal Register</i> , Vol. 90, No. 166, 08/29/2025, 42302-42303.	Comments Due: Oct. 28, 2025
*	IRS	NOTICE: Comments Requested on Information Collection: Debt Instruments with Original Discount; Imputed Interest on Deferred Payment Sales or Exchanges of Property; and Property Traded on Established Market.	<i>Federal Register</i> , Vol. 90, No. 167, 09/02/2025, 42509-42510.	Comments Due: Nov. 03, 2025
*	IRS	NOTICE: Comments Requested on Revenue Procedure 2001-29.	<i>Federal Register</i> , Vol. 90, No. 167, 09/02/2025, 42510-42511.	Comments Due: Nov. 03, 2025
*	National Credit Union Administration (NCUA)	NOTICE: Comments Requested on Information Collection: Proof of Concept for New Charter Organizing Groups.	<i>Federal Register</i> , Vol. 90, No. 156, 08/15/2025, 39428-39429.	Comments Due: Sep. 15, 2025
	NCUA	NOTICE: Comments Requested on Information Collections: Appraisals, 12 CFR part 722; and Corporate Credit Unions, 12 CFR part 704.	<i>Federal Register</i> , Vol. 90, No. 143, 07/29/2025, 35736-35737.	Comments Due: Sep. 29, 2025
	NCUA	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
	NCUA	Succession Planning.	<i>Federal Register</i> , Vol. 89, No. 247, 12/26/2024, 104865-104877.	Jan. 01, 2026

	NCUA	Amendments to Share Insurance Rules.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79397-79416.	Dec. 01, 2026 Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective: Oct. 30, 2024
	Office of the Comptroller of the Currency (OCC)	NOTICE: Request for Information on Potential Actions to Address Payments Fraud.	<i>Federal Register</i> , Vol. 90, No. 117, 06/20/2025, 26293-26298.	Comments Due: Sep. 18, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Lending Limits.	<i>Federal Register</i> , Vol. 90, No. 160, 08/21/2025, 40889-40891.	Comments Due: Sep. 22, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Survey of OCC-Supervised Community Banks.	<i>Federal Register</i> , Vol. 90, No. 162, 08/25/2025, 41476-41477.	Comments Due: Sep. 24, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Regulation C, Home Mortgage Disclosure Act.	<i>Federal Register</i> , Vol. 90, No. 164, 08/27/2025, 41866-41868.	Comments Due: Sep. 26, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Municipal Securities Dealers and Government Securities Brokers and Dealers Registration and Withdrawal.	<i>Federal Register</i> , Vol. 90, Vol. 165, 08/28/2025, 42064-42065.	Comments Due: Sep. 29, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Community and Economic Development Entities, Community Development Projects, and	<i>Federal Register</i> , Vol. 90, No. 166, 08/29/2025, 42300-42301.	Comments Due: Sep. 29, 2025

	Other Public Welfare Investments.		
*	OCC	NOTICE: Comments Requested on Information Collection: Interagency Guidance on Asset Securitization.	<i>Federal Register</i> , Vol. 90, No. 166, 08/29/2025, 42301-42302. Comments Due: Sep. 29, 2025
	OCC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. Oct. 01, 2025
*	OCC	NOTICE: Comments Requested on Information Collection: Disclosure and Reporting of CRA-Related Agreements.	<i>Federal Register</i> , Vol. 90, No. 172, 09/09/2025, 43510-43511. Comments Due: Oct. 09, 2025
	OCC	NOTICE: Information Requested under EGRPRA.	<i>Federal Register</i> , Vol. 90, No. 141, 07/25/2025, 35241-35251. Comments Due: Oct. 23, 2025
*	Presidential Executive Order	ORDER: Guaranteeing Fair Banking for All Americans Executive Order Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 90, No. 153, 08/12/2025, 38925-38927. Published: Aug. 12, 2025
*	Rural Business-Cooperative Services (RBC)	Removal of Obsolete Regulation.	<i>Federal Register</i> , Vol. 90, No. 157, 08/18/2025, 40025. Aug. 18, 2025
*	RBC	NOTICE: Comments Requested on Information Collection: Strategic Economic and Community Development.	<i>Federal Register</i> , Vol. 90, No. 155, 08/14/2025, 39177-39178. Comments Due: Oct. 14, 2025
*	RBC	NOTICE: Comments Requested on Information Collection: Food Supply Chain Guarantee Loan Program.	<i>Federal Register</i> , Vol. 90, No. 160, 08/21/2025, 40813. Comments Due: Oct. 20, 2025

*	Rural Housing Service (RHS)	Removal of Obsolete Regulation.	<i>Federal Register</i> , Vol. 90, No. 157, 08/18/2025, 40025.	Aug. 18, 2025
*	RHS	NOTICE: Comments Requested on Information Collection: Strategic Economic and Community Development.	<i>Federal Register</i> , Vol. 90, No. 155, 08/14/2025, 39177-39178.	Comments Due: Oct. 14, 2025
*	Rural Utilities Service (RUS)	Removal of Obsolete Regulation.	<i>Federal Register</i> , Vol. 90, No. 157, 08/18/2025, 40025.	Aug. 18, 2025
	RUS	Updated Accounting Requirements for RUS Electric Borrowers.	<i>Federal Register</i> , Vol. 90, No. 136, 07/18/2025, 33872-33895.	Sep. 16, 2025
	RUS	NOTICE: Comments Requested on Information Collection: Settlement of Debt Owned by Electric Borrowers.	<i>Federal Register</i> , Vol. 90, No. 146, 08/01/2025, 36127-36128.	Comments Due: Sep. 30, 2025
*	RUS	NOTICE: Comments Requested on Information Collection: Strategic Economic and Community Development.	<i>Federal Register</i> , Vol. 90, No. 155, 08/14/2025, 39177-39178.	Comments Due: Oct. 14, 2025
*	RUS	NOTICE: Comments Requested on Information Collection: Prepayment of Rural Utilities Service Guaranteed and Insured Loans to Electric and Telephone Borrowers.	<i>Federal Register</i> , Vol. 90, No. 155, 08/14/2025, 39178.	Comments Due: Oct. 14, 2025
*	RUS	NOTICE: Comments Requested on Information Collection: Mergers and	<i>Federal Register</i> , Vol. 90, No. 155, 08/14/2025, 39179.	Comments Due: Oct. 14, 2025

	Consolidations of Electric Borrowers.		
*	RUS	NOTICE: Comments Requested on Information Collection: Request for Approval to Sell Capital Assets.	<i>Federal Register</i> , Vol. 90, No. 157, 08/18/2025, 40053-40054. Comments Due: Oct. 17, 2025
	Securities and Exchange Commission (SEC)	Adoption of Updated EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 90, No. 124, 07/01/2025, 27987-27989. Jul. 01, 2025 Instruction 3 Effective: Sep. 15, 2025
*	SEC	Extension of Mandatory Compliance Date for Electronic Submission of Certain Materials Under Securities Exchange Act and FOCUS Report.	<i>Federal Register</i> , Vol. 90, No. 173, 09/10/2025, 43552-43556. Sep. 10, 2025
	SEC	Amendments to Form PF, Reporting Requirements for All Filers and Large Hedge Fund Advisers Further Extended.	<i>Federal Register</i> , Vol. 90, No. 114, 06/16/2025, 25140-25143. Oct. 01, 2025
	SEC	Extension of Compliance Date for Required Daily Computation of Customer and Broker-Dealer Reserve Requirements Under the Broker-Dealer Customer Protection Rule.	<i>Federal Register</i> , Vol. 90, No. 124, 07/01/2025, 27990-27992. Jun. 30, 2026
*	Small Business Administration (SBA)	NOTICE: Comments Requested on Information Collection: Microloan Program Electronic Reporting System.	<i>Federal Register</i> , Vol. 90, No. 166, 08/29/2025, 42291. Comments Due: Sep. 29, 2025
*	SBA	NOTICE: Comments Requested on Information Collection: Paycheck Protection Loan Program Borrower Information Form	<i>Federal Register</i> , Vol. 90, No. 166, 08/29/2025, 42291-42293. Comments Due: Sep. 29, 2025

	and Lender's Application for Loan Guaranty.		
*	SBA	NOTICE: Comments Requested on Information Collection: Paycheck Protection Program Affiliation Worksheet.	<i>Federal Register</i> , Vol. 90, No. 166, 08/29/2025, 42293-42294. Comments Due: Sep. 29, 2025
	SBA	NOTICE: Small Business Investment Company Licensing and Examination Fees Inflation Adjustment.	<i>Federal Register</i> , Vol. 90, No. 146, 08/01/2025, 36273. Oct. 01, 2025
*	SBA	NOTICE: Comments Requested on Information Collection: SBA Lender and Microloan Intermediary Reporting Requirements.	<i>Federal Register</i> , Vol. 90, No. 167, 09/02/2025, 42496-42498. Comments Due: Oct. 02, 2025
*	SBA	NOTICE: Comments Requested on Information Collection: Settlement Statement.	<i>Federal Register</i> , Vol. 90, No. 167, 09/02/2025, 42498. Comments Due: Nov. 03, 2025
*	Treasury, Dept. of (Treasury)	NOTICE: Comments Requested on Information Collection: Report of Transportation of Currency or Monetary Instruments.	<i>Federal Register</i> , Vol. 90, No. 166, 08/29/2025, 42304. Comments Due: Sep. 29, 2025
*	Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: Fiduciary Bond.	<i>Federal Register</i> , Vol. 90, No. 161, 08/22/2025, 41164-41165. Comments Due: Sep. 22, 2025

* Denotes new item in the chart