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## **CFPB Corrects Agency Contact Information.**

The Bureau of Consumer Financial Protection (CFPB) issued a final rule to make non-substantive corrections and update contact information found at certain locations in Regulations B, E, F, J, V, X, Z, and DD, including federal agency contact information that must be provided with the Equal Credit Opportunity Act (Regulation B) adverse action notices and the Fair Credit Reporting Act (Regulation V) Summary of Consumer Rights. The final rule also revises chapter headings, makes various non-substantive changes to Regulations B and V, and provides a website address for access to certain APR tables referenced in Regulation Z. The final rule is effective **04/19/2023**. Mandatory compliance date for the amendments to appendix A to Regulation B, appendix A to Regulation J, and appendix K to Regulation V is **03/20/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-03-20/pdf/2023-05216.pdf>. *Federal Register*, Vol. 88, No. 53, 03/20/2023, 16531-16543.

## **CFPB Issues Final Section 1071 Rule.**

CFPB issued a final rule to amend Regulation B to implement changes to the Equal Credit Opportunity Act (ECOA) made by section 1071 of the Dodd-Frank Act. Consistent with section 1071, covered financial institutions are required to collect and report to CFPB data on applications for credit for small businesses, including those that are owned by women or minorities. The final rule also addresses: (a) CFPB's approach to privacy interests and the publication of data; (b) shielding certain demographic data from underwriters and other persons; (c) recordkeeping requirements; (d)

enforcement provisions; and (e) the rule's effective and mandatory compliance dates. While not yet published in the *Federal Register*, the final rule, an executive summary, and other resources may be viewed at: <https://www.consumerfinance.gov/rules-policy/final-rules/small-business-lending-under-the-equal-credit-opportunity-act-regulation-b/>.

## **CFPB Updates Rules of Practice for Adjudication Proceedings.**

CFPB issued a final rule to update its Rules of Practice. The Rules of Practice govern adjudication proceedings conducted by CFPB. The updated rule expands the opportunities for parties in adjudication proceedings to conduct depositions. The final rule also amended rules regarding timing and deadlines, content of answers, scheduling conference, bifurcation of proceedings, process for deciding dispositive motions, and requirements for issue exhaustion, as well as other technical changes. CFPB sought to provide parties with earlier access to relevant information and also foster greater procedural flexibility, which CFPB expected would ultimately contribute to more effective and efficient proceedings. The final rule is effective **03/29/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-29/pdf/2023-04109.pdf>. *Federal Register*, Vol. 88, No. 60, 03/29/2023, 18382-18389.

## **CFPB Issues Preemptive Determination of State Commercial Financing Disclosure Laws.**

CFPB announced its determination that commercial financing disclosure laws in **California, New York, Utah, and Virginia**, are not preempted by the Truth in Lending Act (TILA). TILA preempts State disclosure laws only if they are "inconsistent" with it. CFPB received a request from a trade association that it determine that TILA preempts New York's commercial financing disclosure law. In response, CFPB requested comment regarding its intent to make a preemption determination. On CFPB's own motion CFPB sought to make parallel findings regarding California, Utah, and Virginia laws. CFPB has concluded that the State commercial financing disclosure laws of California, New York, Utah, and Virginia are not preempted by TILA. Stating that Congress adopted a narrow standard for TILA preemption that displaces State law only in the case of inconsistency, and that States have broad authority to establish their own protections for their residents, both within and outside the scope of TILA, CFPB determined commercial financing transactions to businesses, and any disclosures associated with such transactions, are beyond the scope of TILA's statutory purposes, which concern consumer credit. The determination was issued **03/31/2023**. The determination may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-31/pdf/2023-06719.pdf>. *Federal Register*, Vol. 88, No. 62, 03/31/2023, 19214-19220.

## **CFPB Announces Charter Renewals.**

- CFPB announced the renewal of the Community Bank Advisory Council (CBAC). CBAC was established to consult with CFPB in the exercise of its functions under federal consumer financial laws as they pertain to community banks with total assets of \$10 billion or less. CBAC also provides timely and pertinent information on how CFPB policies impact community banks. The renewal is effective **03/15/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-15/pdf/2023-05183.pdf>. *Federal Register*, Vol. 88, No. 50, 03/15/2023, 15991-15992.

- CFPB announced the renewal of the Credit Union Advisory Council (CUAC). CUAC was established to consult with CFPB in the exercise of its functions under federal consumer financial laws as they pertain to credit unions with total assets of \$10 billion or less. CUAC also provides timely and pertinent information on how CFPB policies impact the credit union industry. The renewal is effective **03/15/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-15/pdf/2023-05184.pdf>. *Federal Register*, Vol. 88, No. 50, 03/15/2023, 15992-15993.
- CFPB announced the renewal of the Academic Research Council (ARC) effective. ARC provides CFPB with advice about its strategic research planning process and research agenda, including views on the research that CFPB should conduct relating to consumer financial products or services, consumer behavior, cost-benefit analysis, or other topics to enable CFPB to further its statutory purposes and objectives. ARC also provides CFPB with technical advice and feedback on research methodologies, data collection strategies, and methods of analysis, including methodologies and strategies for quantifying the costs and benefits of regulatory actions. The council also serves as peer reviewers of policy-determinative research conducted by CFPB. The renewal is effective **03/15/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-15/pdf/2023-05178.pdf>. *Federal Register*, Vol. 88, No. 50, 03/15/2023, 15993.
- CFPB announced the renewal of the Consumer Advisory Board (CAB). CAB is to advise and consult with CFPB in the exercise of its functions under federal consumer financial laws and is to provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant information as outlined in the Dodd-Frank Act. The renewal is effective **03/15/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-15/pdf/2023-05179.pdf>. *Federal Register*, Vol. 88, No. 50, 03/15/2023, 15993-15994.

### **CFPB Publishes Supervisory Highlights.**

CFPB published its twenty-ninth edition of *Supervisory Highlights* in the *Federal Register*. The special edition focuses on CFPB's recent supervisory work related to violations of law in connection with fees. As part of its emphasis on fair competition, CFPB launched an initiative to scrutinize exploitative fees charged by banks and financial companies, referred to by CFPB as "junk fees." The findings in the report cover examinations involving fees in the areas of deposits, auto servicing, mortgage servicing, payday and small dollar lending, and student loan servicing completed between **07/01/2022** and **02/01/2023**. CFPB released the edition on its website **03/08/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-21/pdf/2023-05667.pdf>. *Federal Register*, Vol. 88, No. 54, 03/21/2023, 16945-16951.

### **CFPB Releases Compliance Bulletin and Policy Guidance Related to Certain Student Loan Debt.**

CFPB issued a Compliance Bulletin and Policy Guidance (Bulletin) to address the treatment of certain private student loans (student loans) following bankruptcy discharge. In order to secure a discharge of "qualified education loans" in bankruptcy, borrowers must demonstrate that the loans would impose an undue hardship if not discharged. Student loans that are not "qualified education loans" (non-qualified student loans), however, are discharged under standard bankruptcy discharge orders.

In recent supervisory work, CFPB examiners identified servicers that did not determine whether education loans were qualified or non-qualified. As a result, servicers improperly returned non-qualified education loans to repayment after a bankruptcy concluded and continued to bill and collect payments on the loans, even though the borrowers' bankruptcy discharges released them from the debts. The conduct violated the Consumer Financial Protection Act's prohibition on unfair, deceptive, or abusive acts or practices. CFPB examiners directed the servicers to cease collection of discharged loans and take remedial action, which includes conducting a multi-year lookback and issuing refunds to affected consumers. In its oversight, CFPB will pay particular attention to servicers' practices in connection with student loans that are the subject of bankruptcy discharge orders, including whether discharged debts are being collected contrary to bankruptcy court orders. The Bulletin may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-23/pdf/2023-06002.pdf>. *Federal Register*, Vol. 88, No. 56, 03/23/2023, 17366-17368.

### **CFPB Proposes Limits on Credit Card Penalty Fees.**

CFPB issued a proposed rule to amend Regulation Z, which implements the Truth in Lending Act (TILA), to better ensure that the late fees charged on credit card accounts are "reasonable and proportional" to the late payment as required under TILA. The proposal would adjust the safe harbor dollar amount for late fees to \$8 and eliminate a higher safe harbor dollar amount for late fees for subsequent violations of the same type; provide that the current provision that provides for annual inflation adjustments for the safe harbor dollar amounts would not apply to the late fee safe harbor amount; and provide that late fee amounts must not exceed 25 percent of the required payment. Comments are due **05/03/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-29/pdf/2023-02393.pdf>. *Federal Register*, Vol. 88, No. 60, 03/29/2023, 18906-18951.

### **CFPB Seeks Comment on Loan Originator Rules.**

CFPB is conducting a review of Regulation Z Mortgage Loan Originator Rules (Loan Originator Rules) pursuant to section 610 of the Regulatory Flexibility Act. Regulation Z, which implements the Truth in Lending Act (TILA), among other things, imposes certain requirements on: (a) loan originator compensation; (b) qualification of, and registration or licensing of, loan originators; (c) compliance procedures for depository institutions; (d) mandatory arbitration; and (e) the financing of single premium credit insurance. As part of the review, CFPB seeks comment on the economic impact of the Loan Originator Rules on small entities. Comments may assist CFPB in determining whether the Loan Originator Rules should be continued without change or amended or rescinded to minimize any significant economic impact of the rules upon a substantial number of such small entities, consistent with the stated objectives of applicable federal statutes. Comments are due **05/01/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-16/pdf/2023-05295.pdf>. *Federal Register*, Vol. 88, No. 51, 03/16/2023, 16198-16205.

### **CFPB Seeks Comment on Data Brokers.**

CFPB seeks comment related to data brokers and other practices involving the collection and sale of consumer information. "Data brokers" is an umbrella term to describe firms that collect, aggregate, sell, resell, license, or otherwise share consumers' personal information with other parties. Data brokers encompass actors such as first-party data brokers that interact with consumers directly, as well as third-party data brokers with whom the consumer does not have a direct relationship. Data

brokers include firms that specialize in preparing employment background screening reports and credit reports. Data brokers collect information from public and private sources for purposes including marketing and advertising, building and refining proprietary algorithms, credit and insurance underwriting, consumer-authorized data porting, fraud detection, criminal background checks, identity verification, and people search databases. Comments will assist CFPB and policymakers in understanding the current state of business practices in exercising enforcement, supervision, regulatory, and other authorities. Comments are due **06/13/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-21/pdf/2023-05670.pdf>. *Federal Register*, Vol. 88, No. 54, 03/21/2023, 16951-16954.

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

- CFPB seeks comment regarding an information collection titled, Truth in Lending Act, Regulation Z. The Truth in Lending Act (TILA) was enacted to foster comparison credit shopping and informed credit decision making by requiring accurate disclosure of the costs and terms of credit to consumers and to protect consumers against inaccurate and unfair credit billing practices. TILA imposes disclosure requirements on all types of creditors in connection with consumer credit to ensure that consumers are fully apprised of the terms of financing prior to consummation of the transaction and, as applicable, during the loan term. Comments are due **04/20/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-21/pdf/2023-05757.pdf>. *Federal Register*, Vol. 88, No. 54, 03/21/2023, 16954-16955.
- CFPB seeks comment regarding an information collection titled, Generic Information Collection Plan for Surveys Using the Consumer Credit Panel. The Dodd-Frank Act charged CFPB with researching, analyzing, and reporting on topics relating to CFPB's mission including consumer behavior, consumer awareness, and developments in markets for consumer financial products and services. To improve its understanding of how consumers engage with financial markets, CFPB has used the Consumer Credit Panel as a frame to survey people about their experiences in consumer credit markets. CFPB seeks approval for a generic information collection plan for these types of surveys. Comments are due **04/24/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-24/pdf/2023-06113.pdf>. *Federal Register*, Vol. 88, No. 57, 03/24/2023, 17825-17826.
- CFPB seeks comment regarding an information collection titled, Loan Judgment Bias Experiment. The proposed research examines whether information about borrower race biases judgments of creditworthiness in the context of a mortgage loan application. CFPB will ask non-practitioner research participants to evaluate stylized loan applications for Black, Hispanic, Asian, and White non-Hispanic consumers, where information about applicant race is the only characteristic that varies. CFPB will also ask whether any impact of race information depends on the mode of information provision (e.g., explicit race/ethnicity information vs. implicit from borrower name or other indirect signal). Comments are due **05/01/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-31/pdf/2023-06751.pdf>. *Federal Register*, Vol. 88, No. 62, 03/31/2023, 19270-19271.

## **FFIEC Seeks Comment on Appraiser Profession Survey.**

The Federal Financial Institutions Examination Council (FFIEC) Appraisal Subcommittee (ASC) seeks comment regarding an information collection titled, Appraiser Profession Survey. The purpose of the

survey is to learn about the experiences of appraisers, including women appraisers and appraisers from underserved communities and to better understand training practices and appraisal industry practices. In addition to the survey, ASC plans to conduct in-depth interviews with several groups. The ASC wants to better understand the different experiences of urban and rural appraisers, and appraisers who historically have been denied equitable treatment because of their race, or ethnicity, or both. Comments are due **05/22/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-22/pdf/2023-05838.pdf>. *Federal Register*, Vol. 88, No. 55, 03/22/2023, 17224-17226.

### **FRB Revises Regulation A.**

The Board of Governors of the Federal Reserve System (FRB) issued a final rule to adopt amendments to Regulation A to reflect FRB's approval of an increase in the rate for primary credit at each Federal Reserve Bank. The Federal Reserve Banks make primary and secondary credit available to depository institutions as a backup source of funding on a short-term basis, usually overnight. The primary and secondary credit rates are the interest rates that the twelve Federal Reserve Banks charge for extensions of credit under the programs. In accordance with the Federal Reserve Act, the primary and secondary credit rates are established by the boards of directors of the Federal Reserve Banks, subject to review and determination of FRB. On **03/22/2023**, FRB voted to approve a **0.25** percentage point increase in the primary credit rate, thereby increasing the primary credit rate from **4.75** percent to **5.00** percent. In addition, FRB had previously approved the renewal of the secondary credit rate formula, the primary credit rate plus 50 basis points. Under the formula, the secondary credit rate increased by **0.25** percentage points as a result of FRB's primary credit rate action, thereby increasing the secondary credit rate from **5.25** percent to **5.50** percent. The final rule is effective **03/29/2023**. The rate changes for primary and secondary credit were applicable **03/23/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-29/pdf/2023-06441.pdf>. *Federal Register*, Vol. 88, No. 60, 03/29/2023, 18379-18380.

### **FRB Revises Regulation D.**

FRB issued a final rule to adopt amendments to Regulation D to revise the rate of interest paid on balances (IORB) maintained at Federal Reserve Banks by or on behalf of eligible institutions. The final amendments specify that IORB is **4.90** percent, a **0.25** percentage point increase from its prior level. The amendment is intended to enhance the role of IORB in maintaining the federal funds rate in the target range established by the Federal Open Market Committee. The amendments are effective **03/29/2023**. The IORB rate change was applicable **03/23/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-29/pdf/2023-06446.pdf>. *Federal Register*, Vol. 88, No. 60, 03/29/2023, 18380-18382.

### **FRB Announces Final Approval of Information Collections.**

- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with Regulation RR. In 2014, FRB and the other prudential banking agencies adopted a final rule that implemented the credit risk retention requirements of section 15G of the Securities Exchange Act, which was amended by the Dodd-Frank Act. FRB's credit risk retention rule is codified in Regulation RR. The information collection is used in connection with the mandatory recordkeeping and disclosure requirements of Regulation RR. The notice may be

viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-29/pdf/2023-06545.pdf>. *Federal Register*, Vol. 88, No. 60, 03/29/2023, 18546-18547.

- FRB announced final approval of an information collection titled, Savings and Loan Holding Company Registration Statement. The collection requests information from registered savings and loan holding companies (SLHCs) on the financial condition, ownership, operations, management, and intercompany relationships of the SLHC and its subsidiaries. Additionally, respondents must include information concerning the transaction that resulted in the respondent becoming an SLHC, a description of the SLHC's business, and a description of any changes related to the financial condition, ownership, operations, intercompany relationships, and management of the SLHC and its subsidiaries since the registrant's application to become an SLHC was approved. Revisions are applicable **05/01/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-30/pdf/2023-06553.pdf>. *Federal Register*, Vol. 88, No. 61, 03/30/2023, 19143-19144.
- FRB announced final approval of an information collection titled, Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks. The collection is required for foreign banking organizations that wish to, and are eligible to, establish a non-zero net debit cap for their U.S. branches and agencies under the Federal Reserve Policy on Payment System Risk. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-30/pdf/2023-06551.pdf>. *Federal Register*, Vol. 88, No. 61, 03/30/2023, 19144-19145.
- FRB announced final approval of an information collection titled, Reporting and Recordkeeping Requirements Associated with Regulation L. The Depository Institution Management Interlocks Act (DIMIA) generally prohibits management officials from serving simultaneously with two unaffiliated depository organizations (i.e., depository institutions and depository institution holding companies), but allows for exemptions from the prohibition in certain circumstances. The information collection accounts for the reporting and recordkeeping requirements associated with implementation of DIMIA. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-30/pdf/2023-06552.pdf>. *Federal Register*, Vol. 88, No. 61, 03/30/2023, 19145.

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

- FRB seeks comment regarding an information collection titled, Ongoing Intermittent Survey of Households. FRB has a contract with the University of Michigan's Survey Research Center to include survey questions on behalf of FRB in an addendum to regular monthly Survey of Consumer Attitudes and Expectations. The information collection is the portion of the survey that includes FRB questions. The survey results will help FRB broaden its monitoring of changes in current financing conditions on household spending and other financial outcomes. Comments are due **05/30/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-30/pdf/2023-06550.pdf>. *Federal Register*, Vol. 88, No. 61, 03/30/2023, 19145-19146.
- FRB seeks comment regarding an information collection titled, Joint Statement for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies. Standards in the statement encourage a regulated entity to voluntarily conduct a self-assessment of its diversity policies and practices and to report information pertaining to its self-assessment to the Office of Minority and Women Inclusion of its primary federal financial regulator, as well as to publish

information pertaining to its efforts with respect to the standards. FRB has developed a voluntary reporting template for use by institutions regulated by FRB to facilitate the provision of self-assessment information. FRB proposed to revise the collection by adding a field to the reporting template that identifies institutions and reformat the reporting template's table identifying workforce numbers. Comments are due **05/30/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-30/pdf/2023-06554.pdf>. *Federal Register*, Vol. 88, No. 61, 03/30/2023, 19146-19147.

### **FRB Seeks Members of Community Advisory Council.**

FRB established the Community Advisory Council (CAC) as an advisory committee to FRB on issues affecting consumers and communities. FRB seeks individuals who wish to serve as CAC members. See the notice for specific application details, including filing deadlines. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-07/pdf/2023-06435.pdf>. *Federal Register*, Vol. 88, No. 67, 04/07/2023, 20885-20886.

### **FDIC Updates Listing of Financial Institutions in Liquidation.**

The Federal Deposit Insurance Corporation (FDIC) provided notice it has been appointed the sole receiver for the financial institutions listed in the notices effective as of the date closed as indicated in the listing. The list (as updated from time to time in the *Federal Register*) may be relied upon as "of record" notice that FDIC has been appointed receiver for purposes of the statement of policy published in the **07/02/1992**, issue of the *Federal Register*. For further information concerning the identification of any institutions which have been placed in liquidation, please visit the FDIC website or contact the Chief, Receivership Oversight at the addresses provided within the notice. The notices may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-17/pdf/2023-05458.pdf>. *Federal Register*, Vol. 88, No. 52, 03/17/2023, 16445-16446; and <https://www.govinfo.gov/content/pkg/FR-2023-03-31/pdf/2023-06660.pdf>. *Federal Register*, Vol. 88, No. 62, 03/31/2023, 19305-19306.

### **FDIC Announces Termination of Receiverships.**

FDIC, as Receiver, for the insured depository institutions listed in the notice, as charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed in the notice, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-07/pdf/2023-07259.pdf>. *Federal Register*, Vol. 88, No. 67, 04/07/2023, 20883-20884.

### **FDIC Seeks Comment Regarding Bank Services, Real Estate Lending, Foreign Banking and Investments, and Receivership-Related Information Collections.**

FDIC seeks comment regarding four information collections: Notification of Performance of Bank Services, Real Estate Lending Standards, Foreign Banking and Investment by Insured State Nonmember Banks, and Treatment by FDIC as Conservator or Receiver of Financial Assets Transferred by an Insured Depository Institution in Connection With a Securitization or Participation after September 30, 2010. The notice provides a description of each collection, a burden estimate, and rationale of any revisions to a collection. Please see the notice for specific information. Comments are due **04/21/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-22/pdf/2023-05883.pdf>. *Federal Register*, Vol. 88, No. 55, 03/22/2023, 17222-17224.

### **FDIC Seeks Comment on Regulatory Capital Rules Information Collection.**

FDIC seeks comment regarding an information collection titled, Regulatory Capital Rules. The collection comprises the recordkeeping, reporting, and disclosure requirements associated with minimum capital requirements and overall capital adequacy standards for insured state nonmember banks, state savings associations, and certain subsidiaries of the entities. The data collection is used by FDIC to evaluate capital before approving various applications by insured depository institutions, to evaluate capital as an essential component in determining safety and soundness, and to determine whether an institution is subject to prompt corrective action provisions. Comments are due **05/30/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-31/pdf/2023-06656.pdf>. *Federal Register*, Vol. 88, No. 62, 03/31/2023, 19304-19305.

### **OCC Seeks Comment on Margin and Capital Related Information Collection.**

The Office of the Comptroller of the Currency (OCC) seeks comment regarding an information collection titled, Margin and Capital Requirements for Covered Swap Entities. Title VII of the Dodd-Frank Act (DFA) established a comprehensive regulatory framework for derivatives, which are generally characterized as swaps and security-based swaps. The information collection is used in connection with the requirements of DFA. See the notice for more information about revisions to the information collection. Comments are due **06/06/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-07/pdf/2023-07374.pdf>. *Federal Register*, Vol. 88, No. 67, 04/07/2023, 20941-20943.

### **HUD Reinstates 2013 Discriminatory Effects Standard.**

The Department of Housing and Urban Development (HUD) issued a final rule to reinstate its 2013 discrimination effects standard. The Fair Housing Act prohibits discrimination in the sale, rental, or financing of dwellings and in other housing-related activities. The prohibition extends to practices with an unjustified discriminatory effect, regardless of whether there was an intent to discriminate. In 2013, HUD published a rule which formalized a burden-shifting test for determining whether a given practice has an unjustified discriminatory effect. In 2020, HUD published a rule that would have altered the standards set forth in the 2013 rule. A preliminary injunction prevented the 2020 rule from ever going into effect. On **06/25/2021**, HUD published a proposed rule to recodify the 2013 rule. After considering comments, HUD in the final rule reinstates and maintains the 2013 rule and rescinds the 2020 rule. The final rule is effective **05/01/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-31/pdf/2023-05836.pdf>. *Federal Register*, Vol. 88, No. 62, 03/31/2023, 19450-19500.

## **HUD Releases Administrative Actions of Mortgagee Review Board.**

HUD, in compliance with the National Housing Act, issued a notice which advises of the cause and description of administrative actions taken by HUD's Mortgagee Review Board against Federal Housing Administration (FHA) approved mortgagees in fiscal year 2022. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-23/pdf/2023-05978.pdf>. *Federal Register*, Vol. 88, No. 56, 03/23/2023, 17591-17597.

## **HUD Seeks Comment on Housing Counseling Information Collection.**

HUD seeks comment regarding an information collection titled, Housing Counseling Notice of Funding Opportunity (NOFO). The information collection has been revised because minor and clarifying revisions were made to Form 9906 and its supplemental charts. The information is collected in connection with HUD's Housing Counseling Program and will be used by HUD to determine that the Housing Counseling grant applicant meets the requirements of the NOFO. Comments are due **05/22/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-21/pdf/2023-05691.pdf>. *Federal Register*, Vol. 88, No. 54, 03/21/2023, 17000-17001.

## **HUD Seeks Comment on GinnieMae Digital Collateral Program Information Collection.**

HUD seeks comment regarding an information collection titled, GinnieMae Digital Collateral Program. GinnieMae is permitting the securitization of mortgage loans where the note is an eligible eNote. The forms in the information collection are new forms that are necessary due to the unique requirements of managing eNotes and eMortgages. The collection permits GinnieMae to verify: (1) that elssuers and eMortgages have the specialized knowledge and experience to participate; (2) that elssuers and eCustodians have the technological capability to service eMortgages and safeguard eMortgage documents; (3) the name and location of the entities responsible for the various GinnieMae accounts and eMortgage documents, and (4) the entities that are responsible for servicing the eMortgages that back the GinnieMae pools. GinnieMae requests the information to mitigate risk and evaluate its business operations, procedures and programs, and assist lenders in processing borrower requests more efficiently. GinnieMae also requires the collection of information to ensure that there are no deficiencies, which could affect the pass through of securities to its investors. Comments are due **04/28/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-29/pdf/2023-06462.pdf>. *Federal Register*, Vol. 88, No. 60, 03/29/2023, 18571-18572.

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

The Federal Emergency Management Agency (FEMA) issued a notice which identifies communities in the states of **Connecticut, Maryland, Missouri, and West Virginia**, where flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports have been made final. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood

Insurance Program (NFIP). The date of **08/01/2023**, 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-2023-03-27/pdf/2023-06275.pdf>. *Federal Register*, Vol. 88, No. 58, 03/27/2023, 18161-18162.

## **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 **Colorado, Delaware, Florida, New Mexico, North Carolina, Oklahoma, Pennsylvania, 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-2023-03-27/pdf/2023-06274.pdf>. *Federal Register*, Vol. 88, No. 58, 03/27/2023, 18166-18169.
- 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, Colorado, Florida, Georgia, Kentucky, Massachusetts, North Carolina, 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-2023-04-03/pdf/2023-06832.pdf>. *Federal Register*, Vol. 88, No. 63, 04/03/2023, 19657-19659.

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

- FEMA issued a notice which lists communities in the states of **Alabama, Colorado, Florida, Georgia, Maryland, Montana, New Mexico, North Carolina, Oklahoma, Rhode Island, South Carolina, Texas, Utah, 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, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2023-03-15/pdf/2023-05323.pdf>. *Federal Register*, Vol. 88, No. 50, 03/15/2023, 16023-16027.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Florida, Idaho, Illinois, Indiana, Minnesota, Nebraska, Nevada, Ohio, Washington**, and **Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-27/pdf/2023-06276.pdf>. *Federal Register*, Vol. 88, No. 58, 03/27/2023, 18163-18166.
- FEMA issued a notice which lists communities in the states of **Arkansas, Colorado, Florida, Minnesota, North Carolina, South Dakota, 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, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-27/pdf/2023-06277.pdf>. *Federal Register*, Vol. 88, No. 58, 03/27/2023, 18169-18172.

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

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **California** and **South Dakota**, 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 **06/26/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-27/pdf/2023-06273.pdf>. *Federal Register*, Vol. 88, No. 58, 03/27/2023, 18172-18173.

- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Kansas** and **Kentucky**, 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 **07/03/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-03/pdf/2023-06834.pdf>. *Federal Register*, Vol. 88, No. 63, 04/03/2023, 19655-19656.
- FEMA seeks comment regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Michigan**, **Minnesota**, **Ohio**, and **Virginia**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **07/03/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-04/pdf/2023-06833.pdf>. *Federal Register*, Vol. 88, No. 64, 04/04/2023, 19967-19969.

### **FEMA Seeks Comment on Application for NFIP Information Collection.**

FEMA seeks comment regarding an information collection titled, Application for Participation in the National Flood Insurance Program (NFIP). The NFIP provides flood insurance to the communities that apply for participation and make a commitment to protect against future flood damages. The application form and supporting documentation enable FEMA to continue to rapidly process new community applications and to thereby more quickly provide flood insurance protection to the residents in communities. Comments are due **05/22/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-22/pdf/2023-05835.pdf>. *Federal Register*, Vol. 88, No. 55, 03/22/2023, 17241-17242.

### **Treasury Adjusts CMPs for Inflation.**

The Department of Treasury (Treasury) issued a final rule to adjust its civil monetary penalties (CMPs) for inflation as mandated by the Federal Civil Penalties Inflation Adjustment Act, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act. The final rule adjusts CMPs within the jurisdiction of two components of Departmental Offices for 2022 and 2023. The final rule is effective **03/21/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-21/pdf/2023-05769.pdf>. *Federal Register*, Vol. 88, No. 54, 03/21/2023, 16885-16887.

## **Treasury Seeks Comment on Small Insurer Participation in TRIP.**

Treasury seeks comment regarding small insurer participation in the Terrorism Risk Insurance Program (TRIP). The TRIP is meant to address disruptions in the market for terrorism risk insurance, to help ensure the continued availability and affordability of commercial property and casualty insurance for terrorism risk, and to allow for the private markets to stabilize and build insurance capacity to absorb any future losses for terrorism events. Treasury seeks comment regarding some of the issues that the Federal Insurance Office will be analyzing in connection with its next report related to the participation of small insurers in the program, including any competitive challenges such insurers face in the terrorism risk insurance marketplace. Comments are due **05/12/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-28/pdf/2023-06423.pdf>. *Federal Register*, Vol. 88, No. 59, 03/28/2023, 18374-18376.

## **IRS Seeks Comment on Form 1098 Related Information Collection.**

The Internal Revenue Service (IRS) seeks comment regarding an information collection titled, Reporting Requirements for Recipients of Points Paid on Residential Mortgages and Mortgage Interest Statement. The information collection concerns mortgage interest and reporting requirements for recipients of points paid on residential mortgages, Form 1098 Mortgage Interest Statement. Comments are due **05/15/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-14/pdf/2023-05182.pdf>. *Federal Register*, Vol. 88, No. 49, 03/14/2023, 15853.

## **FHFA to Amend Capital Framework for Fannie and Freddie.**

The Federal Housing Finance Agency (FHFA) seeks comment on a proposed rule that would amend several provisions in the Enterprise Regulatory Capital Framework for the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). The proposed rule would include modifications related to guarantees on commingled securities, multifamily mortgage exposures secured by government-subsidized properties, derivatives and cleared transactions, and credit scores, among other items. Comments are due **05/12/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-13/pdf/2023-04041.pdf>. *Federal Register*, Vol. 88, No. 48, 03/13/2023, 15306-15333.

## **SBA Amends Affiliation and Lending Criteria for Various Lending Programs.**

The Small Business Administration (SBA) issued a final rule to amend affiliation and lending criteria for various regulations governing SBA's 7(a) Loan Program and 504 Loan Program, including regulations on use of proceeds for partial changes of ownership, lending criteria, loan conditions, reconsiderations, and affiliation standards, to expand access to capital to small businesses and drive economic recovery. The amendments to affiliation standards will also apply to the Microloan Program, Intermediary Lending Pilot Program, Surety Bond Guarantee Program, and the Disaster Loan Programs (except for the COVID Economic Injury Disaster Loan (EIDL) Disaster Loan Program). See the final rule for the specific amendments and SBA rationale for the changes. The final rule is effective **05/11/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-10/pdf/2023-07173.pdf>. *Federal Register*, Vol. 88, No. 68, 04/10/2023, 21074-21086.

## **SBA Amends HUBZone Appeal Process.**

SBA issued a final rule to amend its regulations to implement a provision of the National Defense Authorization Act. The final rule provides procedures for SBA's Office of Hearings and Appeals to hear appeals from protest determinations regarding the status of a concern as a certified HUBZone small business concern. The final rule is effective **05/10/2023**, and applies to all appeals filed on or after that date. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-10/pdf/2023-07460.pdf>. *Federal Register*, Vol. 88, No. 68, 04/10/2023, 21086-21090.

## **SBA Issues Peg Rate.**

SBA publishes an interest rate called the optional "peg" rate on a quarterly basis. The rate is a weighted average cost of money to the government for maturities similar to the average SBA direct loan. The rate may be used as a base rate for guaranteed fluctuating interest rate SBA loans. The rate will be **3.88** percent for the April-June quarter of FY 2023. Pursuant to 13 CFR 120.921(b), the maximum legal interest rate for any third party lender's commercial loan which funds any portion of the cost of a 504 project shall be 6% over the New York Prime rate or, if that exceeds the maximum interest rate permitted by the constitution or laws of a given state, the maximum interest rate will be the rate permitted by the constitution or laws of the given state. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-03/pdf/2023-06816.pdf>. *Federal Register*, Vol. 88, No. 63, 04/03/2023, 19706.

## **Agencies Issue NOFAs for Several Programs.**

- The Farm Service Agency (FSA) issued a notice of funding availability (NOFA) to assist grain producers because eligible disaster events damaged or destroyed local commercial grain facilities. To assist producers in the impacted areas, FSA will provide financial assistance under the Emergency Grain Storage Facility Assistance Program (EGSFP). Eligible grain producers in affected counties impacted by eligible disaster events that damaged or destroyed local commercial grain elevators from **12/01/2021** to **08/01/2022**, may be eligible for cost-share assistance to construct needed storage facilities to meet on-farm grain storage capacity and handling needs necessary to support the marketing of grain. Grain producers in affected counties in **Illinois, Indiana, Iowa, Kentucky, Minnesota, Missouri, North Dakota, South Dakota, and Tennessee**, and any other affected counties as determined and announced by FSA are eligible to apply. See the NOFA for more details and deadlines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-16/pdf/2023-05331.pdf>. *Federal Register*, Vol. 88, No. 51, 03/16/2023, 16230-16235.
- The Rural Utilities Service (RUS) issued a notice of funding availability (NOFA) for the Community Connect Grant Program for Fiscal Year 2023. The program provides financial assistance to eligible applicants that will provide service at or above the broadband grant speed to all premises in rural, economically-challenged communities where broadband service does not exist. The grant funds will be made available to eligible applicants to construct broadband networks that provide service on a community-oriented connectivity basis in rural areas. See the NOFA for more details and deadlines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-20/pdf/2023-05549.pdf>. *Federal Register*, Vol. 88, No. 53, 03/20/2023, 16579-16584.

- The Rural Business-Cooperative Service (RBC) issued a notice of funding availability (NOFA) for the Value-Added Producer Grant Program for Fiscal Year 2023. The objective of the grant program is to assist viable independent producers, agricultural producer groups, farmer and rancher cooperatives, and majority-controlled producer-based businesses in starting or expanding value-added activities related to the processing and/or marketing of value-added agricultural products. See the NOFA for more details and deadlines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-17/pdf/2023-05470.pdf>. *Federal Register*, Vol. 88, No. 52, 03/17/2023, 16396-16404.
- The Rural Business-Cooperative Service (RBC) issued a notice of funding availability (NOFA) for the Socially Disadvantaged Groups Grant Program for Fiscal Year 2023. The primary objective of the program is to provide technical assistance to socially disadvantaged groups through cooperatives and Cooperative Development Centers. Technical assistance includes feasibility studies, business plans, strategic planning, and leadership training. See the NOFA for more details and deadlines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-17/pdf/2023-05441.pdf>. *Federal Register*, Vol. 88, No. 52, 03/17/2023, 16404-16411.
- The Rural Business-Cooperative Service (RBC) issued a notice of funding availability (NOFA) under the Rural Energy for America Program (REAP) as referenced in the notice that was published in the *Federal Register* on **12/16/2022**. The NOFA also announced the types of projects that qualify for a federal grant share not to exceed 50 percent of the project cost, a set-aside for underutilized renewable energy technologies (underutilized technologies), as well as scoring revisions to support federal Administration priorities. See the NOFA for more details and deadlines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-31/pdf/2023-06376.pdf>. *Federal Register*, Vol. 88, No. 62, 03/31/2023, 19239-19245.

## **FCA Extends Comment Period for Farmer Mac Risk-Based Capital Requirement ANPR.**

The Farm Credit Administration (FCA) extended the comment period for the advanced notice of proposed rulemaking (ANPR) regarding how FCA should amend and strengthen the regulatory capital framework for the Federal Agricultural Mortgage Corporation (Farmer Mac). The ANPR was published in the *Federal Register* on **01/24/2023**. The initial comment period was scheduled to expire **03/27/2023**. The comment period has been extended and comments are now due **04/26/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-27/pdf/2023-06239.pdf>. *Federal Register*, Vol. 88, No. 58, 03/27/2023, 18098.

## **FSA Seeks Comment on Loan Servicing-Related Information Collections.**

The Farm Service Agency (FSA) seeks comment regarding two information collections titled, Servicing Minor Program Loans and Farm Loan Program, Direct Loan Servicing Regular. The minor program loan-related collection relates to a program benefit recipient or loan borrower requesting

action on security they own, which was purchased with FSA loan funds, improved with FSA loan funds or has otherwise been mortgaged to FSA to secure a loan. The information collected is primarily financial data not already on file, such as borrower asset values, current financial information, and employment data. The direct loan-related collection provides information related to regular and routine servicing actions associated with direct loans and is used by FSA to monitor and account for loan security. Comments are due **05/16/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-17/pdf/2023-05464.pdf>. *Federal Register*, Vol. 88, No. 52, 03/17/2023, 16394-16395.

### **SEC Issues Proposal Meant to Address Cybersecurity Risks.**

The Securities and Exchange Commission (SEC) proposed a new rule and form and amendments to existing recordkeeping rules to require broker-dealers, clearing agencies, major security-based swap participants, the Municipal Securities Rulemaking Board, national securities associations, national securities exchanges, security-based swap data repositories, security-based swap dealers, and transfer agents to address cybersecurity risks through: (a) policies and procedures; (b) immediate notification to SEC of the occurrence of a significant cybersecurity incident, and, as applicable, reporting detailed information to SEC about a significant cybersecurity incident; and (c) public disclosures that would improve transparency with respect to cybersecurity risks and significant cybersecurity incidents. In addition, SEC proposed amendments to existing clearing agency exemption orders to require the retention of records that would need to be made under the proposed cybersecurity requirements. Finally, SEC proposed amendments to address the potential availability to security-based swap dealers and major security-based swap participants of substituted compliance in connection with those requirements. Comments are due **06/05/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-05/pdf/2023-05767.pdf>. *Federal Register*, Vol. 88, No. 65, 04/05/2023, 20212-20354.

### **SEC to Amend Incident Response Program Requirements.**

SEC proposes amendments that would require broker-dealers, investment companies, and investment advisers registered with SEC to adopt written policies and procedures for incident response programs to address unauthorized access to or use of customer information, including procedures for providing timely notification to individuals affected by an incident involving sensitive customer information with details about the incident and information designed to help affected individuals respond appropriately. SEC also proposed to broaden the scope of information covered by amending requirements for safeguarding customer records and information, and for properly disposing of consumer report information. In addition, the proposed amendments would extend the application of the safeguards provisions to transfer agents. The proposed amendments would also include requirements to maintain written records documenting compliance with the proposed amended rules. Finally, the proposed amendments would conform annual privacy notice delivery provisions to the terms of an exception provided by a statutory amendment to the Gramm-Leach-Bliley Act. Comments are due **06/05/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-06/pdf/2023-05774.pdf>. *Federal Register*, Vol. 88, No. 66, 04/06/2023, 20616-20685.

### **SEC Reopens Comment Period for Investment Management Cybersecurity Release.**

SEC reopened the comment period for a release titled, Investment Management Cybersecurity Release which proposes new rules under the Investment Advisers Act and the Investment Company Act. The proposed rule would require registered investment advisers and investment companies to adopt and implement written cybersecurity policies and procedures reasonably designed to address cybersecurity risks, disclose information about cybersecurity risks and incidents, report information confidentially to SEC about certain cybersecurity incidents, and maintain related records. The proposed rule was published in the *Federal Register* on **03/09/2022**. Comments are due **05/22/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-21/pdf/2023-05766.pdf>. *Federal Register*, Vol. 88, No. 54, 03/21/2023, 16921-16922.

### **SEC Corrects Insider Trading Arrangements and Related Disclosure Rule.**

SEC issued a correction to the final rule issued in the *Federal Register* on **12/29/2022**, regarding insider trading arrangement and related disclosures. The final rule amended a rule under the Securities Exchange Act that provides affirmative defenses to trading on the basis of material nonpublic information in insider trading cases. In rule document 2022-27675, appearing on pages 80362-80432 of the **12/29/2022**, *Federal Register*, section 229.601, an exhibit table is corrected as listed in the correction. The correction may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-07/pdf/C1-2022-27675.pdf>. *Federal Register*, Vol. 88, No. 67, 04/07/2023, 20760.

### **FTC Extends Comment Period for Non-Compete Clause Rule.**

The Federal Trade Commission (FTC) extended the comment period for the non-compete clause proposed rule. As published in the *Federal Register* on **01/19/2023**, FTC announced a proposed rule regarding non-compete clauses. Interested parties have requested an extension of the comment period. FTC has extended the comment period to **04/19/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-06/pdf/2023-07036.pdf>. *Federal Register*, Vol. 88, No. 66, 04/06/2023, 20441-20442.

### **FCC Issues Proposed Rule Targeting and Eliminating Unlawful Text Messages.**

The Federal Communications Commission (FCC) seeks comment on whether to require terminating mobile wireless providers to block text messages when notified by FCC that they are likely scams. FCC also seeks comment on text message authentication. In addition, FCC seeks comment on extending Do-Not-Call protections to marketing text messages. Finally, FCC seeks comment on banning the practice of obtaining a single consumer consent as justification for calls and texts from multiple sellers and potential fraudsters. Comments are due **05/08/2023**, reply comments due **06/06/2023**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-07/pdf/2023-07069.pdf>. *Federal Register*, Vol. 88, No. 67, 04/07/2023, 20800-20804.

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

- The Department of Veterans Affairs (VA) seeks comment regarding an information collection titled, Statement of Purchaser or Owner Assuming Seller's Loan, Form 26-6382. Title 38 U.S.C. section 3702, authorizes the collection of information to help VA determine the release of liability and substitution of entitlement. The collection is used in connection with this

authorization. Comments are due **05/16/2023**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-17/pdf/2023-05467.pdf>. *Federal Register*, Vol. 88, No. 52, 03/17/2023, 16523.

- VA seeks comment regarding an information collection titled, Financial Statement, Form 26-6807. The information collection is used for a variety of purposes in the VA home loan program when determinations of obligors' creditworthiness are required. The major use of the collection is to determine a borrower's financial condition in connection with efforts to reinstate a seriously defaulted, guaranteed, insured, or portfolio loan. VA loan technicians mail the form out when reviewing borrowers for a VA Refund, also referred to as a VA Purchase, and when completing other supplemental servicing activities. Comments are due 30 days after publication. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-31/pdf/2023-06672.pdf>. *Federal Register*, Vol. 88, No. 62, 03/31/2023, 19378-19379.
- VA seeks comment regarding an information collection titled, Create Payment Request For VA Funding Fee. A funding fee must be paid to VA before a loan can be guaranteed and evidence of guaranty issued. The funding fee is payable on all VA-guaranteed loans (i.e., assumptions, manufactured housing, refinances, and real estate purchase and construction loans). Lenders are required to pay the funding fee in an Internet-based application, VA Funding Fee Payment System, that permits lenders to pay the funding fee online in order to obtain a VA loan guaranty. The application calculates the appropriate fee, including any late fees and interest that may be due. Comments are due 30 days after publication. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-06/pdf/2023-07176.pdf>. *Federal Register*, Vol. 88, No. 66, 04/06/2023, 20613.

## **EEOC Adjusts CMP for Violation of Notice Posting.**

The Equal Employment Opportunity Commission (EEOC) issued a final rule to adjust for inflation the civil monetary penalty (CMP) for violation of the notice-posting requirements in Title VII of the Civil Rights Act, the Americans with Disabilities Act (ADA), and the Genetic Information Non-Discrimination Act (GINA). Every employer, employment agency, labor organization, and joint labor-management committee controlling an apprenticeship or other training program covered by Title VII, ADA, or GINA, must post notices describing the pertinent provisions of these laws. Covered entities must post such notices in prominent and accessible places where they customarily maintain notices to employees, applicants, and members. Failure to comply with the posting requirement is subject to a CMP. The Federal Civil Penalties Inflation Adjustment Act, which amended the Federal Civil Penalties Inflation Adjustment Act, requires EEOC to annually adjust the amount of the penalty for non-compliance. Accordingly, EEOC has adjusted the maximum penalty per violation specified in 29 CFR 1601.30(a) from \$612 to \$659. The final rule is effective **03/23/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-23/pdf/2023-05896.pdf>. *Federal Register*, Vol. 88, No. 56, 03/23/2023, 17372-17373.

## **CDFI Fund Issues NOFA for BEA Program.**

The Community Development Financial Institutions (CDFI) Fund issued a notice of funding availability (NOFA) for the Fiscal Year 2023 Funding Round of the Bank Enterprise Award Program (BEA Program). Through the BEA Program, CDFI Fund awards formula-based grants to depository institutions that are insured by the Federal Deposit Insurance Corporation (FDIC) for increasing their

levels of loans, investments, service activities, and technical assistance to residents and businesses in the most economically distressed communities, and financial assistance and technical assistance to CDFIs through equity investments, equity-like loans, grants, stock purchases, loans, deposits, and other forms of assistance, during a specified period. See the NOFA for more details and deadlines. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-04-03/pdf/2023-06827.pdf>. *Federal Register*, Vol. 88, No. 63, 04/03/2023, 19714-19727.

## **NCUA Amends Subordinated Debt Rule.**

The National Credit Union Administration (NCUA) issued a final rule to amend the subordinated debt rule which it finalized in December 2020 which had an effective date of **01/01/2022**. The final rule makes two changes related to the maturity of Subordinated Debt Notes and Grandfathered Secondary Capital. Specifically, the final rule replaces the maximum permissible maturity of Subordinated Debt Notes with a requirement that any credit union seeking to issue Subordinated Debt Notes with maturities longer than 20 years demonstrate how such instruments would continue to be considered "debt." The final rule also extends the Regulatory Capital treatment of Grandfathered Secondary Capital to the later of 30 years from the date of issuance or **01/01/2052**. The extension will align the regulatory capital treatment of Grandfathered Secondary Capital with the maximum permissible maturity for any secondary capital issued by low-income credit unions under the 2022 Department of the Treasury's Emergency Capital Investment Program or other programs administered by the U.S. Government. In addition, NCUA made four minor modifications to other sections of the current rule to make it more user-friendly and flexible. The final rule is effective **04/26/2023**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2023-03-27/pdf/2023-05808.pdf>. *Federal Register*, Vol. 88, No. 58, 03/27/2023, 18006-18011.

## **Proposed Rules and Comment Due Dates**

	<u><b>Agency</b></u>	<u><b>Proposed Rule</b></u>	<u><b>Federal Register Publication Date and Page Number</b></u>	<u><b>Comment Due Date</b></u>
*	<b>Bureau of Consumer Financial Protection (CFPB)</b>	Review of Regulation Z Mortgage Loan Originator Rules Pursuant to Regulatory Flexibility Act.	<i>Federal Register</i> , Vol. 88, No. 51, 03/16/2023, 16198- 16205.	<b>May 01, 2023</b>
*	<b>CFPB</b>	Amendment to Regulation Z Credit Card Penalty Fees.	<i>Federal Register</i> , Vol. 88, No. 60, 03/29/2023, 18906- 18951.	<b>May 03, 2023</b>
*	<b>Farm Credit Administration (FCA)</b>	Extension of Comment Period for Farmer Mac Risk-Based Capital Requirements.	<i>Federal Register</i> , Vol. 88, No. 58, 03/27/2023, 18098.	<b>Apr. 26, 2023</b>
*	<b>Federal Communications Commission (FCC)</b>	Targeting and Eliminating Unlawful Text Messages.	<i>Federal Register</i> , Vol. 88, No. 67, 04/07/2023, 20800- 20804.	<b>May 08, 2023</b>  Reply Comments Due: <b>Jun. 06, 2023</b>
*	<b>Federal Housing Finance Agency (FHFA)</b>	Revisions to Regulatory Capital Framework for Fannie Mae and Freddie Mac.	<i>Federal Register</i> , Vol. 88, No. 48, 03/13/2023, 15306- 15333.	<b>May 12, 2023</b>
*	<b>Federal Trade Commission (FTC)</b>	Comment Period Extended for Non-Compete Clause Proposed Rule.	<i>Federal Register</i> , Vol. 88, No. 66, 04/06/2023, 20441- 20442.	<b>Apr. 19, 2023</b>
	<b>Internal Revenue Service (IRS)</b>	Use of Forfeitures in Qualified Retirement Plans.	<i>Federal Register</i> , Vol. 88, No. 38, 02/27/2023, 12282- 12285.	<b>May 30, 2023</b>
	<b>National Credit Union Administration (NCUA)</b>	Chartering and Field of Membership.	<i>Federal Register</i> , Vol. 88, No. 39, 02/28/2023, 12606- 12621.	<b>May 30, 2023</b>
	<b>Securities and Exchange</b>	Revisions to Privacy Act Regulations.	<i>Federal Register</i> , Vol. 88, No. 34,	<b>Apr. 17, 2023</b>

	<b>Commission (SEC)</b>		02/21/2023, 10483-10490.	
	<b>SEC</b>	Safeguarding Advisory Client Assets.	<i>Federal Register</i> , Vol. 88, No. 46, 03/09/2023, 14672-14792.	<b>May 08, 2023</b>
*	<b>SEC</b>	<b>NOTICE:</b> Comment Period Reopened for Investment Management Cybersecurity Release.	<i>Federal Register</i> , Vol. 88, No. 54, 03/21/2023, 16921-16922.	Comments Due: <b>May 22, 2023</b>
*	<b>SEC</b>	Cybersecurity Risk Management Rule.	<i>Federal Register</i> , Vol. 88, No. 65, 04/05/2023, 20212-20354.	<b>Jun. 05, 2023</b>
*	<b>SEC</b>	Amendments to Incident Response Program Requirements.	<i>Federal Register</i> , Vol. 88, No. 66, 04/06/2023, 20616-20685.	<b>Jun. 05, 2023</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>	<b>NOTICE:</b> Renewal of Community Bank Advisory Council.	<i>Federal Register</i> , Vol. 88, No. 50, 03/15/2023, 15991- 15992.	<b>Mar. 15, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Renewal of Credit Union Advisory Council.	<i>Federal Register</i> , Vol. 88, No. 50, 03/15/2023, 15992- 15993.	<b>Mar. 15, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Renewal of Academic Research Council.	<i>Federal Register</i> , Vol. 88, No. 50, 03/15/2023, 15993.	<b>Mar. 15, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Renewal of Consumer Advisory Board.	<i>Federal Register</i> , Vol. 88, No. 50, 03/15/2023, 15993- 15994.	<b>Mar. 15, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> <i>Supervisory Highlights</i> Issue 29, Winter 2023 Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 88, No. 54, 03/21/2023, 16945- 16951.	Published: <b>Mar. 21, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Bulletin 2023-01, Unfair Billing and Collection Practices After Bankruptcy Discharges of Certain Student Loan Debts.	<i>Federal Register</i> , Vol. 88, No. 56, 03/23/2023, 17366- 17368.	Released: <b>Mar. 23, 2023</b>
*	<b>CFPB</b>	Amended Rules of Practice for Adjudication Proceedings.	<i>Federal Register</i> , Vol. 88, No. 53, 03/29/2023, 18382- 18389.	<b>Mar. 29, 2023</b>
*	<b>CFPB</b>	Section 1071 Small Business Data Collection Rule.	<a href="https://www.consumerfinance.gov/rules-policy/final-rules/small-business-lending-under-the-equal-credit-opportunity-act-regulation-b/">https://www.consumerfinance.gov/rules-policy/final-rules/small-business-lending-under-the-equal-credit-opportunity-act-regulation-b/</a> .	Released: <b>Mar. 30, 2023</b>

*	<b>CFPB</b>	<b>PREMPTION DETERMINATION:</b> Determination of Effect of State Commercial Financing Disclosure Laws on TILA.	<i>Federal Register</i> , Vol. 88, No. 62, 03/31/2023, 19214-19220.  Issued: <b>Mar. 31, 2023</b>
*	<b>CFPB</b>	Corrections to Agency Contact Information.	<i>Federal Register</i> , Vol. 88, No. 53, 03/20/2023, 16531-16543.  <b>Apr. 19, 2023</b>  Mandatory Compliance Date for Amendments to Appendices: <b>Mar. 20, 2024</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Truth in Lending Act, Regulation Z.	<i>Federal Register</i> , Vol. 88, No. 54, 03/21/2023, 16954-16955.  Comments Due: <b>Apr. 20, 2023</b>
	<b>CFPB</b>	<b>NOTICE:</b> Request for Information Regarding Consumer Credit Card Market.	<i>Federal Register</i> , Vol. 88, No. 18, 01/27/2023, 5313-5315.  Comments Due: <b>Apr. 24, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Generic Information Collection Plan for Surveys Using the Consumer Credit Panel.	<i>Federal Register</i> , Vol. 88, No. 57, 03/29/2023, 17825-17826.  Comments Due: <b>Apr. 24, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Loan Judgment Bias Experiment.	<i>Federal Register</i> , Vol. 88, No. 62, 03/31/2023, 19270-19271.  Comments Due: <b>May 01, 2023</b>
	<b>CFPB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Consumer Response Company Response Survey.	<i>Federal Register</i> , Vol. 88, No. 46, 03/09/2023, 14610.  Comments Due: <b>May 08, 2023</b>
*	<b>CFPB</b>	<b>NOTICE:</b> Information Requested Regarding Data Brokers and Other Business Practices Involving Collection and Sale of Consumer Information.	<i>Federal Register</i> , Vol. 88, No. 54, 03/21/2023, 16951-16954.  Comments Due: <b>Jun. 13, 2023</b>
	<b>Commodity Futures Trading Commission</b>	Clearing Requirement Determination to Account for the	<i>Federal Register</i> , Vol. 87, No. 163,  <b>Sep. 23, 2022</b>

(CFTC)	Transition From LIBOR.	08/24/2022, 52182-52221.	Amendatory Instructions 3 and 5, Effective: <b>Jul. 01, 2023</b>
CFTC	<b>NOTICE:</b> Comments Requested on Information Collection: Procedural Requirements for Requests for Interpretative, No-Action, and Exemptive Letters.	<i>Federal Register</i> , Vol. 88, No. 36, 02/23/2023, 11410-11411.	Comments Due: <b>Apr. 24, 2023</b>
* Community Development Financial Institutions Fund (CDFI)	<b>NOTICE:</b> Funding Availability for Bank Enterprise Award Program.	<i>Federal Register</i> , Vol. 88, No. 63, 04/03/2023, 19714-19727.	Issued: <b>Apr. 03, 2023</b>
* Equal Employment Opportunity Commission (EEOC)	Annual Inflation Adjustment to CMP for Violation of Notice Posting.	<i>Federal Register</i> , Vol. 88, No. 56, 03/23/2023, 17372-17373.	<b>Mar. 23, 2023</b>
* Farm Service Agency (FSA)	<b>NOTICE:</b> Funding Availability for Emergency Grain Storage Facility Assistance Program.	<i>Federal Register</i> , Vol. 88, No. 51, 03/16/2023, 16230-16235.	Issued: <b>Mar. 16, 2023</b>
FSA	<b>NOTICE:</b> Comments Requested on Information Collection: Inventory Property Management.	<i>Federal Register</i> , Vol. 88, No. 31, 02/15/2023, 9855-9856.	Comments Due: <b>Apr. 17, 2023</b>
* FSA	<b>NOTICE:</b> Comments Requested on Information Collection: Servicing Minor Program Loans and Farm Loan Program Direct Loan Servicing.	<i>Federal Register</i> , Vol. 88, No. 52, 03/17/2023, 16394-16395.	Comments Due: <b>May 16, 2023</b>
Federal Communications Commission (FCC)	Effective Date for Rules that Implement Section 8 of TRACED Act.	<i>Federal Register</i> , Vol. 88, No. 13, 01/20/2023, 3668.	Amendments to 47 CFR 64.1200(a)(3)(ii) through (v), (b)(2) and (3), and (d): <b>Jul. 20, 2023</b>
FCC	Limits on Exempted Calls Under Telephone Consumer Protection Act.	<i>Federal Register</i> , Vol. 88, No. 13, 01/20/2023, 3668-	<b>Jul. 20, 2023</b>

		3677.	
*	<b>Federal Deposit Insurance Corporation (FDIC)</b>	<b>NOTICE:</b> Updated Listing of Financial Institutions in Liquidation.  <i>Federal Register</i> , Vol. 88, No. 52, 03/17/2023, 16445-16446.  <i>Federal Register</i> , Vol. 88, No. 62, 03/31/2023, 19305-19306.	Issued: <b>Mar. 17, 2023</b>  Issued: <b>Mar. 31, 2023</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Termination of Receiverships.  <i>Federal Register</i> , Vol. 88, No. 67, 04/07/2023, 20883-20884.	Issued: <b>Apr. 07, 2023</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Notification of Performance of Bank Services, Real Estate Lending Standards, Foreign Banking and Investment by Insured State Nonmember Banks, and Treatment by FDIC as Conservator or Receiver.	<i>Federal Register</i> , Vol. 88, No. 55, 03/22/2023, 7222-17224.  Comments Due: <b>Apr. 21, 2023</b>
	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Revisions to Call Report Collections, FFIEC 031, FFIEC 041, and FFIEC 051.	<i>Federal Register</i> , Vol. 88, No. 34, 02/21/2023, 10644-10649.  Comments Due: <b>Apr. 24, 2023</b>
	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collections: Insurance Sales Consumer Protections and Interagency Guidance on Sound Incentive Compensation Policies.	<i>Federal Register</i> , Vol. 88, No. 41, 03/02/2023, 13117-13119.  Comments Due: <b>May 01, 2023</b>
*	<b>FDIC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Regulatory Capital Rules.	<i>Federal Register</i> , Vol. 88, No. 61, 03/31/2023, 19304-19305.  Comments Due: <b>May 30, 2023</b>
	<b>Federal Emergency Management Agency</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Hazard Mitigation Grant Program	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 10914-  Comments Due: <b>Apr. 24, 2023</b>

	<b>(FEMA)</b>	Application and Reporting.	10916.	
*	<b>FEMA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Application for Participation in the National Flood Insurance Program.	<i>Federal Register</i> , Vol. 88, No. 34, 03/22/2023, 10644-10649.	Comments Due: <b>May 22, 2023</b>
	<b>FEMA</b>	<b>NOTICE:</b> Notice of FY 2024 Financial Assistance/Subsidy Arrangement for Private Property Insurers Interested in Participating in WYO Program.	<i>Federal Register</i> , Vol. 88, No. 38, 02/27/2023, 12389-12397.	Intent to Subscribe or Re-subscribe Arrangement Due: <b>May 30, 2023</b>
*	<b>Federal Financial Institutions Examination Council (FFIEC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Appraiser Profession Survey.	<i>Federal Register</i> , Vol. 88, No. 55, 03/22/2023, 17224-17226.	Comments Due: <b>May 22, 2023</b>
	<b>Federal Housing Finance Agency (FHFA)</b>	Effective Date Delayed for Final Rule to Require Prior Approval for New Fannie Mae and Freddie Mac Products.	<i>Federal Register</i> , Vol. 88, No. 37, 02/24/2023, 11779.	<b>Apr. 28, 2023</b>
	<b>Federal Reserve Board (FRB)</b>	<b>NOTICE:</b> Semiannual Regulatory Agenda.	<i>Federal Register</i> , Vol. 88, No. 35, 02/22/2023, 11366-11367.	Issued: <b>Feb. 22, 2023</b>  Comments may be submitted any time during next 6 months.
*	<b>FRB</b>	Amendments to Regulation A to Increase Rates for Primary and Secondary Credit Extensions by Federal Reserve Banks.	<i>Federal Register</i> , Vol. 88, No. 60, 03/29/2023, 18379-18380.	<b>Mar. 29, 2023</b>
*	<b>FRB</b>	Amendments to Regulation D to Revise Rate of Interest Paid on Balances at Federal Reserve Banks.	<i>Federal Register</i> , Vol. 88, No. 60, 03/29/2023, 18380-18382.	<b>Mar. 29, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with Regulation RR.	<i>Federal Register</i> , Vol. 88, No. 60, 03/29/2023, 18546-18547.	Issued: <b>Mar. 29, 2023</b>

*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks.	<i>Federal Register</i> , Vol. 88, No. 61, 03/30/2023, 19144-19145.  Issued: <b>Mar. 30, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Reporting and Recordkeeping Requirements Associated with Regulation L.	<i>Federal Register</i> , Vol. 88, No. 61, 03/30/2023, 19145.  Issued: <b>Mar. 30, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Solicitation of Applications for Membership on Community Advisory Council.	<i>Federal Register</i> , Vol. 88, No. 67, 04/07/2023, 20885-20886.  Issued: <b>Apr. 07, 2023</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Revisions to Call Report Collections, FFIEC 031, FFIEC 041, and FFIEC 051.	<i>Federal Register</i> , Vol. 88, No. 34, 02/21/2023, 10644-10649.  Comments Due: <b>Apr. 24, 2023</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Survey of Small Business and Farm Lending.	<i>Federal Register</i> , Vol. 88, No. 40, 03/01/2023, 12934-12936.  Comments Due: <b>May 01, 2023</b>
	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Reporting and Recordkeeping Requirements Associated with Regulation KK.	<i>Federal Register</i> , Vol. 88, No. 40, 03/01/2023, 12936-12937.  Comments Due: <b>May 01, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Final Approval of Information Collection: Savings and Loan Holding Company Registration Statement.	<i>Federal Register</i> , Vol. 88, No. 61, 03/30/2023, 19143-19144.  <b>May 01, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Ongoing Intermittent Survey of Households.	<i>Federal Register</i> , Vol. 88, No. 61, 03/30/2023, 19145-19146.  Comments Due: <b>May 30, 2023</b>
*	<b>FRB</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Joint Statement for Assessing the	<i>Federal Register</i> , Vol. 88, No. 61, 03/30/2023, 19146-  Comments Due: <b>May 30, 2023</b>

	Diversity Policies and Practices of Entities Regulated by the Agencies.	19147.	
Federal Trade Commission (FTC)	<b>NOTICE:</b> Extension of Comment for Information Collection Regarding Guides for the Use of Environmental Marketing Claims.	<i>Federal Register</i> , Vol. 88, No. 12, 02/06/2023, 7656-7657.	Comments Due: <b>Apr. 24, 2023</b>
Housing and Urban Development, Dept. of (HUD)	<b>NOTICE:</b> Administrative Actions of Mortgagee Review Board.	<i>Federal Register</i> , Vol. 88, No. 56, 03/23/2023, 17591-17597.	Issued: <b>Mar. 23, 2023</b>
HUD	<b>NOTICE:</b> Request for Information Regarding FHA 203(k) Rehabilitation Mortgages Insurance Program.	<i>Federal Register</i> , Vol. 88, No. 30, 02/14/2023, 9529-9530.	Comments Due: <b>Apr. 17, 2023</b>
HUD	<b>NOTICE:</b> Comments Requested on Information Collection: Generic Information Collection Plan for Surveys Using the Consumer Credit Panel.	<i>Federal Register</i> , Vol. 88, No. 57, 03/29/2023, 17825-17826.	Comments Due: <b>Apr. 24, 2023</b>
HUD	<b>NOTICE:</b> Comments Requested on Information Collection: GinnieMae Digital Collateral Program.	<i>Federal Register</i> , Vol. 88, No. 60, 03/29/2023, 18571-18572.	Comments Due: <b>Apr. 28, 2023</b>
HUD	Reinstatement of 2013 Discriminatory Effects Standard.	<i>Federal Register</i> , Vol. 88, No. 62, 03/31/2023, 19450-19500.	<b>May 01, 2023</b>
HUD	Amendment to Implement Forty-Year Term for FHA-Insured Mortgage Loan Modifications.	<i>Federal Register</i> , Vol. 88, No. 45, 03/08/2023, 14252-14259.	<b>May 08, 2023</b>
HUD	<b>NOTICE:</b> Comments Requested on Information Collection: Housing Counseling Notice of Funding Opportunity.	<i>Federal Register</i> , Vol. 88, No. 54, 03/21/2023, 17000-17001.	Comments Due: <b>May 22, 2023</b>
Internal Revenue Service	<b>NOTICE:</b> Comments Requested on Information Collection: Request Relating to Return of	<i>Federal Register</i> , Vol. 88, No. 32, 02/16/2023, 10214-	Comments Due: <b>Apr. 17, 2023</b>

	<b>(IRS)</b>	Excise Tax on Undistributed Income of Real Estate Investment Trusts.	10215.	
*	<b>IRS</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Reporting Requirements for Recipients of Points Paid on Residential Mortgages and Mortgage Interest Statement.	<i>Federal Register</i> , Vol. 88, No. 49, 03/14/2023, 15853.	Comments Due: <b>May 15, 2023</b>
*	<b>National Credit Union Administration (NCUA)</b>	Amendments to Subordinated Debt Rule.	<i>Federal Register</i> , Vol. 88, No. 58, 03/27/2023, 18006-18011.	<b>Apr. 26, 2023</b>
	<b>Office of the Comptroller of the Currency (OCC)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Revisions to Call Report Collections, FFIEC 031, FFIEC 041, and FFIEC 051.	<i>Federal Register</i> , Vol. 88, No. 34, 02/21/2023, 10644-10649.	Comments Due: <b>Apr. 24, 2023</b>
*	<b>OCC</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 88, No. 67, 04/07/2023, 20941-20943.	Comments Due: <b>Jun. 06, 2023</b>
*	<b>Rural Business-Cooperative Service (RBC)</b>	<b>NOTICE:</b> Funding Availability for the Value-Added Producer Grants.	<i>Federal Register</i> , Vol. 88, No. 52, 03/17/2023, 16396-16404.	Issued: <b>Mar. 17, 2023</b>
*	<b>RBC</b>	<b>NOTICE:</b> Funding Availability for the Socially Disadvantaged Groups Grant.	<i>Federal Register</i> , Vol. 88, No. 52, 03/17/2023, 16404-16411.	Issued: <b>Mar. 17, 2023</b>
*	<b>RBC</b>	<b>NOTICE:</b> Funding Availability for the Rural Energy for America Program.	<i>Federal Register</i> , Vol. 88, No. 62, 03/31/2023, 19239-19245.	Issued: <b>Mar. 31, 2023</b>
*	<b>Rural Utilities Service (RUS)</b>	<b>NOTICE:</b> Funding Availability for Community Connect Grant Program.	<i>Federal Register</i> , Vol. 88, No. 53, 03/20/2023, 16579-16584.	Issued: <b>Mar. 20, 2023</b>
	<b>RUS</b>	Updates to Rural eConnectivity Program.	<i>Federal Register</i> , Vol. 88, No. 19, 01/30/2023, 5724-	<b>May 01, 2023</b>  Comments Due:

		5727.	<b>Mar. 31, 2023</b>
<b>RUS</b>	Electric Program Coverage Ratios Clarification and Modifications.	<i>Federal Register</i> , Vol. 88, No. 40, 03/01/2023, 12806-12810.	<b>May 30, 2023</b> Comments Due: <b>May 01, 2023</b>
* <b>Securities and Exchange Commission (SEC)</b>	<b>NOTICE:</b> Correction to Insider Trading Arrangements and Related Disclosure Rule.	<i>Federal Register</i> , Vol. 88, No. 67, 04/07/2023, 20760.	Issued: <b>Apr. 07, 2023</b>
<b>SEC</b>	Shortening of Securities Transaction Settlement Cycle.	<i>Federal Register</i> , Vol. 88, No. 43, 03/06/2023, 13872-13954.	<b>May 05, 2023</b>
<b>SEC</b>	Enhancement of the Information Mutual Funds, Exchange-Traded Funds, and Other Funds Need Report About Proxy Votes.	<i>Federal Register</i> , Vol. 87, No. 245, 12/22/2022, 78770-78818.	<b>Jul. 01, 2024</b>
* <b>Small Business Administration (SBA)</b>	<b>NOTICE:</b> Peg Rate for FY 2023 April-June Quarter.	<i>Federal Register</i> , Vol. 88, No. 63, 04/03/2023, 19706.	Issued: <b>Apr. 03, 2023</b>
* <b>SBA</b>	Amendments to HUBZone Appeal Process.	<i>Federal Register</i> , Vol. 88, No. 68, 04/10/2023, 21086-21090.	<b>May 10, 2023</b>
* <b>SBA</b>	Amendments to Affiliation and Lending Criteria of SBA Business Loan Programs.	<i>Federal Register</i> , Vol. 88, No. 68, 04/10/2023, 21074-21086.	<b>May 11, 2023</b>
* <b>Treasury, Dept. of (Treasury)</b>	Inflation Adjustment of Civil Monetary Penalties.	<i>Federal Register</i> , Vol. 88, No. 54, 03/21/2023, 16885-16887.	<b>Mar. 21, 2023</b>
* <b>Treasury</b>	<b>NOTICE:</b> Comments Requested on Small Insurer Participation in Terrorism Risk Insurance Program.	<i>Federal Register</i> , Vol. 88, No. 59, 03/28/2023, 18374-18376.	Comments Due: <b>May 12, 2023</b>

*	<b>Veterans Affairs, Dept. of (VA)</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Financial Statement, Form 26- 6807.	<i>Federal Register,</i> Vol. 88, No. 62, 03/31/2023, 19378- 19379.	Issued: <b>Mar. 31, 2023</b>  Comments due within 30 days of publication.
*	<b>VA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Create Payment Request For VA Funding Fee.	<i>Federal Register,</i> Vol. 88, No. 66, 04/06/2023, 20613.	Issued: <b>Apr. 06, 2023</b>  Comments due within 30 days of publication.
*	<b>VA</b>	<b>NOTICE:</b> Comments Requested on Information Collection: Statement of Purchaser or Owner Assuming Seller's Loan, Form 26-6382.	<i>Federal Register,</i> Vol. 88, No. 52, 03/17/2023, 16523.	Comments Due: <b>May 16, 2023</b>

\* Denotes new item in the chart