



April 2019 Regulatory Report

Agencies Issue Interim Final Rule on Margin and Capital Requirements for Covered Swap Entities.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), the Federal Housing Finance Agency (FHFA), and the Farm Credit Administration (FCA) are adopting and invite comment on an interim final rule amending the Agencies' regulations that require swap dealers and security-based swap dealers under the Agencies' respective jurisdictions to exchange margin with their counterparties for swaps that are not centrally cleared (Swap Margin Rule). The Swap Margin Rule takes effect under a phased compliance schedule stretching from 2016 through 2020, and the dealers covered by the rule continue to hold swaps in their portfolios that were entered into before the effective dates of the rule. Those swaps are grandfathered from the Swap Margin Rule's requirements until they expire according to their terms. There are currently financial services firms located within the United Kingdom (U.K.) that conduct swap dealing activities subject to the Swap Margin Rule. The U.K. has provided formal notice of its intention to withdraw from the European Union (E.U.) on **03/29/2019**. If this transpires without a negotiated agreement between the U.K. and E.U., these entities located in the U.K. may not be authorized to provide full-scope financial services to swap counterparties located in the E.U. The Agencies' policy objective in developing the interim final rule is to address one aspect of the scenario likely to ensue, whereby entities located in the U.K. might transfer their existing swap portfolios that face counterparties located in the E.U. over to an affiliate or other related establishment located within the E.U. or the United States. The Agencies seek to address industry concerns about the status of grandfathered swaps in this scenario, so the industry can focus on making preparations for swap transfers. These transfers, if carried out in accordance with the conditions of the interim final rule, will not trigger the application of the Swap Margin Rule to grandfathered swaps that were

entered into before the compliance dates of the Swap Margin Rule. The interim final rule is effective **03/19/2019**, comments are due **04/18/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-03-19/pdf/2019-05012.pdf>. *Federal Register*, Vol. 84, No. 53, 03/19/2019, 9940-9950.

Agencies Propose Regulatory Capital Treatment for Investments in Certain Unsecured Debt Instruments.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) issued a proposed rulemaking that would address an advanced approaches banking organization's regulatory capital treatment of an investment in unsecured debt instruments issued by foreign or U.S. global systemically important banking organizations (GSIBs) for the purposes of meeting minimum total loss absorbing capacity (TLAC) and, where applicable, long-term debt (LTD) requirements, or unsecured debt instruments issued by GSIBs that are pari passu or subordinated to such debt instruments. Under the proposal, investments by an advanced approaches banking organization in such unsecured debt instruments generally would be subject to deduction from the advanced approaches banking organization's own regulatory capital. The proposal would reduce both interconnectedness within the financial system and systemic risk. FRB is proposing changes to regulatory reporting requirements resulting from the proposal. FRB is also proposing to require that banking organizations subject to minimum TLAC and LTD requirements under Board regulations publicly disclose their TLAC and LTD issuances in a manner described in this proposal. Comments are due **06/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-08/pdf/2019-06344.pdf>. *Federal Register*, Vol. 84, No. 67, 04/08/2019, 13814-13838.

Agencies Delay Effective Date for Regulatory Capital Rule.

The Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC) published in the *Federal Register* a final rule to address changes to credit loss accounting under U.S. generally accepted accounting principles, including banking organizations' implementation of the current expected credit losses methodology (CECL) (final rule). The final rule had an effective date of **04/01/2019**, and provides that banking organizations may early adopt the final rule prior to that date. The agencies have determined that a delay of the effective date to **07/01/2019**, is appropriate. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-29/pdf/2019-06011.pdf>. *Federal Register*, Vol. 84, No. 61, 03/29/2019, 11879.

CFPB Issues Winter 2019 Supervisory Highlights.

The Bureau of Consumer Financial Protection (CFPB) is issuing its eighteenth edition of its Supervisory Highlights. In this issue of Supervisory Highlights, CFPB reports examination findings in the areas of automobile loan servicing, deposits, mortgage servicing, and remittances that were generally completed between June 2018 and November 2018. The report does not impose any new or different legal requirements, and all violations described in the report are based only on those specific facts and circumstances noted during those examinations. As in past editions, this report includes information about recent public enforcement actions that were a result, at least in part, of our supervisory work. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-18/pdf/2019-04987.pdf>. *Federal Register*, Vol. 84, No. 52, 03/18/2019, 9762-9767.

CFPB Requests Comment on Information Collections.

- CFPB announced it seeks comment on the information collection titled Equal Credit Opportunity Act (Regulation B) 12 CFR 1002. CFPB also gave notice that they sent the collection to OMB for review. Comments are due **05/20/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-20/pdf/2019-05190.pdf>. *Federal*

Register, Vol. 84, No. 54, 03/20/2019, 10301-10302.

- CFPB announced it seeks comment on the information collection titled Report of Terms of Credit Card Plan. CFPB also gave notice that they sent the collection to OMB for review. Comments are due **05/20/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-20/pdf/2019-05191.pdf>. *Federal Register*, Vol. 84, No. 54, 03/20/2019, 10301.
- CFPB announced it seeks comment on the information collection titled Generic Information Collection Plan for the Collection of Qualitative Feedback on the Service Delivery of the Bureau of Consumer Financial Protection. CFPB also gave notice that they sent the collection to OMB for review. Comments are due **04/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-26/pdf/2019-05694.pdf>. *Federal Register*, Vol. 84, No. 58, 03/26/2019, 11288-11289.
- CFPB announced it seeks comment on the information collection titled Consumer Response Government and Congressional Portal Boarding Forms. CFPB also gave notice that they sent the collection to OMB for review. Comments are due **05/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-01/pdf/2019-06171.pdf>. *Federal Register*, Vol. 84, No. 62, 04/01/2019, 12235-12236.
- CFPB announced it seeks comment on the information collection titled Real Estate Settlement Procedures Act. CFPB also gave notice that they sent the collection to OMB for review. Comments are due **06/07/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-08/pdf/2019-06789.pdf>. *Federal Register*, Vol. 84, No. 67, 04/08/2019, 13911.

CFPB Solicits Applications for Advisory Committee Membership.

CFPB invites the public to apply for membership for appointment to its Consumer Advisory Board (CAB), Community Bank Advisory Council, Credit Union Advisory Council (CUAC), and Academic Research Council (ARC), (collectively, advisory committees). Membership of the advisory committees includes representatives of consumers, diverse communities, the financial services industry, academics, and economists. Appointments to the committees are generally for two years. Applications are due **05/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-22/pdf/2019-05506.pdf>. *Federal Register*, Vol. 84, No. 56, 03/22/2019, 10801-10802.

CFPB Issues Notice of Renewal of Community Bank Advisory Council.

CFPB will establish the Community Banker Advisory Council (CBAC) effective on **03/21/2019**. CBAC was established to consult with the Bureau in the exercise of its functions under the Federal consumer financial laws as they pertain to community banks with total assets of \$10 billion or less. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-22/pdf/2019-05451.pdf>. *Federal Register*, Vol. 84, No. 56, 03/22/2019, 10800-10801.

FRB Finalizes Amendments to Capital Plan Rule.

The Board of Governors of the Federal Reserve System (FRB) is amending the capital plan rule to limit the scope of potential objections to a firm's capital plan on the basis of qualitative deficiencies in the firm's capital planning process (qualitative objection). In particular, effective **03/13/2019**, the FRB will no longer issue a qualitative objection under the capital plan rule to a firm if the firm has been subject to a potential qualitative objection for four consecutive years, and the firm does not receive a qualitative objection in the fourth year of that period. In addition, except for certain firms that have received a qualitative objection in the immediately prior year, FRB will no longer issue a qualitative objection to any firm effective **01/01/2021**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-13/pdf/2019-04515.pdf>. *Federal Register*, Vol. 84, No. 49, 03/13/2019, 8953-8958.

FRB Requests Comment on Proposing Amendments to Regulation D.

FRB is requesting comment on whether it should propose amendments to its Regulation D, Reserve Requirements of Depository Institutions, to lower the rate of interest paid on excess balances maintained at Federal Reserve Banks by eligible institutions that hold a very large proportion of their assets in the form of balances at Reserve Banks. Comments are due **05/13/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-03-12/pdf/2019-04348.pdf>. *Federal Register*, Vol. 84, No. 48, 03/12/2019, 8829-8831.

FRB Solicits Applications for Membership of the Community Advisory Council.

FRB established the Community Advisory Council (CAC) as an advisory committee to the Board on issues affecting consumers and communities. FRB issued a notice advising individuals who wish to serve as CAC members of the opportunity to be considered for the CAC. Applications are due **05/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06406.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13666-13668.

FRB Requests Comment on Information Collections.

- FRB announced it seeks comment on the information collection titled Recordkeeping and Disclosure Requirements Associated with Regulation V. FRB also gave notice that it sent the collection to OMB for review. Comments are due **05/20/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-19/pdf/2019-05095.pdf>. *Federal Register*, Vol. 84, No. 53, 03/19/2019, 10070-10071.
- FRB announced it seeks comment on the information collection titled Federal Reserve Payments Study. FRB also gave notice that it sent the collection to OMB for review. Comments are due **05/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-27/pdf/2019-05823.pdf>. *Federal Register*, Vol. 84, No. 59, 03/27/2019, 11541-11545.

- FRB announced it seeks comment on the information collection titled Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (DPC). FRB also gave notice that it sent the collection to OMB for review. Comments are due **06/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-03/pdf/2019-06434.pdf>. *Federal Register*, Vol. 84, No. 64, 04/03/2019, 13044-13046.
- FRB announced it seeks comment on the information collection titled Market Risk Capital Rule. FRB also gave notice that it sent the collection to OMB for review. Comments are due **06/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-09/pdf/2019-06991.pdf>. *Federal Register*, Vol. 84, No. 68, 04/09/2019, 14113-14115.

FDIC Finalizes Amendments to Regulations on Disclosure of Financial and Other Information by FDIC-Insured State Nonmember Banks.

The Federal Deposit Insurance Corporation (FDIC) is amending its regulations by rescinding and removing its regulations entitled *Disclosure of Financial and Other Information By FDIC-Insured State Nonmember Banks*. Upon the removal of the regulations, all insured state nonmember banks and insured state-licensed branches of foreign banks would no longer be subject to the annual disclosure statement requirement set out in the existing regulations. The financial and other information that has been subject to disclosure by individual banks under the regulations is publicly available through FDIC's website. The amendments are effective **04/17/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-18/pdf/2019-04944.pdf>. *Federal Register*, Vol. 84, No. 52, 03/18/2019, 9698-9702.

FDIC Proposes Amendments to Joint Ownership Deposit Accounts Regulation.

FDIC issued a proposed rule that would amend the regulation governing one of the requirements for an account to be separately insured as a joint account. Specifically, the proposed rule would provide an alternative method to satisfy the "signature card" requirement. Under the proposal, the "signature

card" requirement could be satisfied by information contained in the deposit account records of the insured depository institution establishing co-ownership of the deposit account, such as evidence that the institution has issued a mechanism for accessing the account to each co-owner or evidence of usage of the deposit account by each co-owner. Comments are due **05/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-04/pdf/2019-06534.pdf>. *Federal Register*, Vol. 84, No. 65, 04/04/2019, 13143-13148.

FDIC Requests Comment on Information Collection.

FDIC announced it seeks comment on the information collection titled Interagency Complaint Form. FDIC also gave notice that they sent the collection to OMB for review. Comments are due **05/14/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-15/pdf/2019-04693.pdf>. *Federal Register*, Vol. 84, No. 51, 03/15/2019, 9520-9521.

FDIC Issues Terminations of Receivership.

FDIC as Receiver was charged with the duty of winding up the affairs of former depository 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 final column of the chart 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-2019-04-05/pdf/2019-06712.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13666.

OCC Proposes Amendments to Assessment of Fees.

The Office of the Comptroller of the Currency (OCC) proposes to revise its assessment rules to provide

partial assessment refunds to national banks, Federal savings associations, and Federal branches and agencies of foreign banks that exit OCC jurisdiction within the first half of each six-month period beginning the day after the date of the second or fourth quarterly Consolidated Report of Condition and Income (Call Report). The proposed rule would not change the current dates of collection for assessments nor would it change the way in which assessments are calculated for banks that remain under OCC's supervision. The proposed rule would also make technical changes to the assessments rules. Comments are due **04/19/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-20/pdf/2019-05128.pdf>. *Federal Register*, Vol. 84, No. 54, 03/20/2019, 10270-10274.

OCC Requests Comment on Information Collection.

- OCC announced it seeks comment on the information collection titled Disclosure and Reporting of CRA-Related Agreements. OCC also gave notice that it sent the collection to OMB for review. Comments are due **05/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-29/pdf/2019-06019.pdf>. *Federal Register*, Vol. 84, No. 61, 03/29/2019, 12032-12033.
- OCC announced it seeks comment on the information collection titled Fiduciary Activities. OCC also gave notice that it sent the collection to OMB for review. Comments are due **04/29/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-29/pdf/2019-06020.pdf>. *Federal Register*, Vol. 84, No. 61, 03/29/2019, 12031-12032.
- OCC announced it seeks comment on the information collection titled Margin and Capital Requirements for Covered Swap Entities. OCC also gave notice that it sent the collection to OMB for review. Comments are due **05/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-29/pdf/2019-06085.pdf>. *Federal Register*, Vol. 84, No. 61, 03/29/2019, 12031-12032.
- OCC announced it seeks comment on the information collection titled Securities Exchange Act Disclosure Rules and Securities of Federal Savings Associations. OCC also gave notice that it sent the collection to OMB for review. Comments are due **05/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-29/pdf/2019-06017.pdf>. *Federal Register*, Vol. 84, No. 61, 03/29/2019, 12029-12031.
- OCC announced it seeks comment on the information collection titled Funding and Liquidity Risk Management. OCC also gave notice that it sent the collection to OMB for review. Comments are due **05/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-01/pdf/2019-06154.pdf>. *Federal Register*, Vol. 84, No. 62, 04/01/2019, 12325-12326.
- OCC announced it seeks comment on the information collection titled Leveraged Lending. OCC also gave notice that it sent the collection to OMB for review. Comments are due **05/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-01/pdf/2019-06151.pdf>. *Federal Register*, Vol. 84, No. 62, 04/01/2019, 12326-12327.
- OCC announced it seeks comment on the information collection titled Municipal Securities Dealers and Government Securities Brokers and Dealers—Registration and Withdrawal. OCC also gave notice that it sent the collection to OMB for review. Comments are due **05/31/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-01/pdf/2019-06155.pdf>. *Federal Register*, Vol. 84, No. 62, 04/01/2019, 12324-12325.
- OCC announced it seeks comment on the information collection titled FFIEC Cybersecurity Assessment Tool. OCC also gave notice that it sent the collection to OMB for review. Comments are due **06/04/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06644.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13786-13787.

- OCC announced it seeks comment on the information collection titled Leasing. OCC also gave notice that it sent the collection to OMB for review. Comments are due **05/06/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06643.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13784-13785.
- OCC announced it seeks comment on the information collection titled OCC Supplier Registration Form. OCC also gave notice that it sent the collection to OMB for review. Comments are due **06/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06642.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13785-13786.
- OCC announced it seeks comment on the information collection titled Notice Regarding Unauthorized Access to Customer Information. Comments are due **06/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-09/pdf/2019-06922.pdf>. *Federal Register*, Vol. 84, No. 68, 04/09/2019, 14194-14195.

HUD Requests Comment on Information Collections.

- The Department of Housing and Urban Development (HUD) announced it seeks comment on the information collection titled Application for FHA Insured Mortgages. HUD also gave notice that it sent the collection to OMB for review. Comments are due **04/11/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-12/pdf/2019-04497.pdf>. *Federal Register*, Vol. 84, No. 48, 03/12/2019, 8886-8887.

- HUD announced it seeks comment on the information collection titled FHA Lender Approval, Annual Renewal, Periodic Updates and Required Reports by FHA-Approved Lenders. HUD also gave notice that it sent the collection to OMB for review. Comments are due **05/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-12/pdf/2019-04492.pdf>. *Federal Register*, Vol. 84, No. 48, 03/12/2019, 8888-8889.
- HUD announced it seeks comment on the information collection titled Public/Private Partnerships for the Mixed-Finance Development of Public Housing Units. HUD also gave notice that it sent the collection to OMB for review. Comments are due **04/11/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-12/pdf/2019-04493.pdf>. *Federal Register*, Vol. 84, No. 48, 03/12/2019, 8885-8886.
- HUD announced it seeks comment on the information collection titled Request for Termination of Multifamily Mortgage Insurance. HUD also gave notice that it sent the collection to OMB for review. Comments are due **04/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-22/pdf/2019-05542.pdf>. *Federal Register*, Vol. 84, No. 56, 03/22/2019, 10830-10831.
- HUD announced it seeks comment on the information collection titled Legal Instructions Concerning Applications for Full Insurance Benefits—Assignment of Multifamily Mortgage to the Secretary. HUD also gave notice that it sent the collection to OMB for review. Comments are due **04/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-27/pdf/2019-05888.pdf>. *Federal Register*, Vol. 84, No. 59, 03/26/2019, 11552-11553.
- HUD announced it seeks comment on the information collection titled Manufactured Home Construction and Safety Standards

Program. HUD also gave notice that it sent the collection to OMB for review. Comments are due **06/04/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06762.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13694-13695.

- HUD announced it seeks comment on the information collection titled Request for Termination of Multifamily Mortgage Insurance. HUD also gave notice that it sent the collection to OMB for review. Comments are due **05/08/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-08/pdf/2019-06861.pdf>. *Federal Register*, Vol. 84, No. 67, 04/08/2019, 13948-13949.
- HUD announced it seeks comment on the information collection titled Title I Property Improvement and Manufactured Home Loan Programs. HUD also gave notice that it sent the collection to OMB for review. Comments are due **06/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-09/pdf/2019-06967.pdf>. *Federal Register*, Vol. 84, No. 68, 04/09/2019, 14128-14129.

HUD Removes Obsolete and Superseded Guidance Documents.

HUD announced that as part of its continuing effort to implement Executive Orders 13771, "Reducing Regulation and Controlling Regulatory Costs," and 13777, "Enforcing the Regulatory Reform Agenda," this notice announces that the Department has completed a comprehensive review of all administrative guidance and that certain guidance documents deemed unnecessary and obsolete will be removed from HUD's program websites. The removal of this unnecessary and obsolete guidance material will reduce compliance burdens, promote regulatory analysis, fair notice and administrative due process. This is the first phase of document removal; HUD anticipates a second phase of removal of obsolete guidance. The removal of this material will make it easier for HUD constituents and members of the public seeking to determine the guidance that currently applies. In some cases, documents may continue to be accessible in an

online archive, such as for historical or research purposes. The archived documents will be clearly marked to indicate that such documents are no longer applicable. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06757.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13695-13709.

HUD Issues Adjustment of Civil Monetary Penalty Amounts.

HUD issued 2019 inflation adjustments of civil monetary penalty amounts required by the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015. The adjustments are effective **04/15/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-03-15/pdf/2019-04898.pdf>. *Federal Register*, Vol. 84, No. 51, 03/15/2019, 9451-9454.

FEMA Issues Final Flood Elevation Determination.

The Federal Emergency Management Agency (FEMA) has made final Base (1-percent-annual-chance) Flood Elevations (BFEs) and modified BFEs for communities in the state of **New York**. The BFEs and modified BFEs are the basis for the floodplain management measures that each community is required either to adopt or to show evidence of being already in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). The effective date is the date of issuance of the Flood Insurance Rate Map (FIRM) showing BFEs and modified BFEs for each community. This date may be obtained by contacting the office where the maps are available for inspection as indicated in the table in the final rule. The final rule may viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-04-04/pdf/2019-06588.pdf>. *Federal Register*, Vol. 84, No. 65, 04/04/2019, 13138-13141.

FEMA Issues Final Rules on Suspensions of NFIP Community Eligibility.

- FEMA issued a final rule which identifies communities in the states of **Alabama**, **Arkansas**, and **Texas**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of

noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-03-19/pdf/2019-05065.pdf>. *Federal Register*, Vol. 84, No. 53, 03/19/2019, 9966-9968.

- FEMA issued a final rule which identifies communities in the states of **California, Texas, and West Virginia**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date listed in the third column of the tables in the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-03/pdf/2019-06448.pdf>. *Federal Register*, Vol. 84, No. 64, 04/03/2019, 12938-12940.

FEMA Issues Final Flood Hazard Determinations.

FEMA has issued a final notice which identifies communities in the states of **Arkansas, Georgia, Idaho, New York, Oklahoma, and Washington**, 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 final notice is effective **06/07/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-03-15/pdf/2019-04871.pdf>. *Federal Register*, Vol. 84, No. 51, 03/15/2019, 9542-9544.

FEMA Issues Final Notices of Changes in Flood Hazard Determinations.

- FEMA issued new or modified Base (1% 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) for communities in the states of **Colorado, Florida, Louisiana, Maryland, New Hampshire, New Mexico, North Dakota, Texas, and Virginia**. 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. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-15/pdf/2019-04870.pdf>. *Federal Register*, Vol. 84, No. 51, 03/15/2019, 9544-9546.
- FEMA issued new or modified Base (1% 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) for communities in the states of **Arizona, California, Florida, Illinois, Indiana, Kansas, Michigan, Missouri, Nebraska, Nevada, Ohio, South Carolina, and Wisconsin**. 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. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-19/pdf/2019-05105.pdf>. *Federal Register*, Vol. 84, No. 53, 03/19/2019, 10105-10108.

- FEMA issued new or modified Base (1% 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) for communities in the states of **Alabama, Arkansas, California, Colorado, Florida, Maryland, Massachusetts, Montana, North Carolina, Oklahoma, Pennsylvania, South Carolina, South Dakota, Texas, Utah, Virginia, and West Virginia**. 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. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-19/pdf/2019-05106.pdf>. *Federal Register*, Vol. 84, No. 53, 03/19/2019, 10108-10112.
- FEMA issued new or modified Base (1% 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) for communities in the states of **Arizona, California, Florida, Idaho, Illinois, Indiana, Kansas, Minnesota, Missouri, Nebraska, Nevada, New**

Jersey, New York, Ohio, Oregon, Pennsylvania, Texas, Washington, and Wisconsin. 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. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-29/pdf/2019-06080.pdf>. *Federal Register*, Vol. 84, No. 61, 03/29/2019, 11993-11996.

- FEMA issued new or modified Base (1% 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) for communities in the states of **Arizona, Colorado, Florida, Pennsylvania, South Dakota, Texas, and Utah**. 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. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06684.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13675-13678.
- FEMA issued new or modified Base (1% 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) for communities in the states of **Arizona, California, Florida, Hawaii, Illinois, Indiana, Iowa, Kansas, Nevada, Ohio, and Washington**. 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. The flood hazard determinations modified by each LOMR will be used to calculate flood insurance premium rates for new buildings and their contents. The effective date for each LOMR is indicated in the table in the final notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06685.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13681-13683.

FEMA Issues Proposed Flood Hazard Determinations.

- FEMA has requested comments on 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 **Maryland**, and **Virginia**. 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 **06/17/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-18/pdf/2019-04957.pdf>. *Federal Register*, Vol. 84, No. 52, 03/18/2019, 9805-9806.
- FEMA has requested comments on 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 **Missouri**, and **Oregon**. 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 **07/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06686.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13683-13685.

- FEMA has requested comments on 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 **Kentucky**, and **North Dakota**. 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 **07/05/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06687.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13673-13675.

OFAC Requests Comment on Information Collection.

The Office of Foreign Assets Control (OFAC) announced it seeks comment on the information collection titled OFAC Application for the Release of Blocked Funds. OFAC also gave notice that it sent the collection to OMB for review. Comments are due **05/28/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-29/pdf/2019-06084.pdf>. *Federal Register*, Vol. 84, No. 61, 03/29/2019, 12036.

Treasury Finalizes Elimination of Unnecessary Tax Regulations.

The Department of the Treasury (Treasury) removed from the Code of Federal Regulations 296 regulations that are no longer necessary because they do not have any current or future applicability under the Internal Revenue Code and amend 79 regulations to reflect the removal of the 296 regulations. The removal and amendment of these

regulations may affect various categories of taxpayers by simplifying the Code of Federal Regulations. The regulations are effective **03/14/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-14/pdf/2019-03474.pdf>. *Federal Register*, Vol. 84, No. 50, 03/14/2019, 9231-9239.

Treasury Finalizes Amendments to CAPTA List.

Treasury is amending the Iranian Financial Sanctions Regulations (IFSR) and the Hizballah Financial Sanctions Regulations (HFSR) to incorporate references to the new List of Foreign Financial Institutions Subject to Correspondent Account or Payable-Through Account Sanctions (CAPTA List). The amendments are effective **03/15/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-15/pdf/2019-04842.pdf>. *Federal Register*, Vol. 84, No. 51, 03/15/2019, 9456-9458.

Treasury Finalizes Arbitrage Investment Restrictions on Tax-Exempt Bonds.

Treasury issued final regulations regarding the arbitrage investment restrictions under section 148 of the Internal Revenue Code (Code) applicable to tax-exempt bonds and other tax-advantaged bonds issued by State and local governments. The final regulations clarify existing regulations regarding the definition of "investment-type property" by expressly providing an exception for investment in capital projects that are used in furtherance of the public purposes of the bonds. The final regulations affect State and local governmental issuers of these bonds and potential investors in capital projects financed with these bonds. The regulations are effective **04/09/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-09/pdf/2019-06937.pdf>. *Federal Register*, Vol. 84, No. 68, 04/09/2019, 14006-14007.

Treasury Finalizes Regulations Relating to Verification and Certification Requirements for Certain Entities and Reporting by Foreign Financial Institutions.

Treasury finalized regulations providing compliance requirements and verification procedures for sponsoring entities of foreign financial institutions (FFIs) and certain non-financial foreign entities (NFFE), trustees of certain trustee-documented trusts, registered deemed-compliant FFIs, and

financial institutions that implement consolidated compliance programs (compliance FIs). These final regulations affect certain financial institutions and NFFEs. The regulations are effective **03/25/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-25/pdf/2019-05527.pdf>. *Federal Register*, Vol. 84, No. 57, 03/25/2019, 10976-10989.

Treasury Issues Correction to Verification and Certification Requirements for Certain Entities and Reporting by Foreign Financial Institutions.

Treasury issued a final rule in the *Federal Register* on **03/25/2019** regarding verification procedures for sponsoring entities of foreign financial institutions and certain non-financial foreign entities. Treasury has now issued a correction to the **03/25/2019** rule containing technical corrections. The corrections may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-04/pdf/C1-2019-05527.pdf>. *Federal Register*, Vol. 84, No. 65, 04/04/2019, 13121.

Treasury Proposes Amendments to Information Reporting for Certain Life Insurance Contract Transactions and Modifications.

Treasury proposed regulations providing guidance on new information reporting obligations under section 6050Y related to reportable policy sales of life insurance contracts and payments of reportable death benefits. The proposed regulations also provide guidance on the amount of death benefits excluded from gross income under section 101 following a reportable policy sale. The proposed regulations affect parties involved in certain life insurance contract transactions, including reportable policy sales, transfers of life insurance contracts to foreign persons, and payments of reportable death benefits. Comments are due **05/09/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-25/pdf/2019-05400.pdf>. *Federal Register*, Vol. 84, No. 57, 03/25/2019, 11009-11028.

Treasury Requests Comment on Information Collections.

- Treasury announced it seeks comment on the information collection titled CDFI Program and NACA Program Financial Assistance and Technical Assistance Applications. Treasury also gave notice that it sent the collection to OMB for

review. Comments are due **05/13/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-12/pdf/2019-04440.pdf>. *Federal Register*, Vol. 84, No. 48, 03/12/2019, 8947-8949.

- Treasury announced it seeks comment on the information collection titled Information Reporting for Payments Made in Settlement of Payment Card and Third-Party Network Transactions. Treasury also gave notice that it sent the collection to OMB for review. Comments are due **06/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-09/pdf/2019-06921.pdf>. *Federal Register*, Vol. 84, No. 68, 04/09/2019, 14195-14196.

Treasury Issues Pricing and Pricing Changes for 2019 United States Mint Numismatic Products.

Treasury is establishing a price for a new United States Mint numismatic product. The price is in the table in the notice. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-27/pdf/2019-05882.pdf>. *Federal Register*, Vol. 84, No. 59, 03/27/2019, 11634.

Treasury Issues Notice of Funding Availability for Financial Assistance Awards or Technical Assistance Grants Under the CDFI Program.

Treasury issued a notice of funds availability inviting applications for financial assistance awards or technical assistance grants under the community development financial institutions program (CDFI program) fiscal year 2019 funding round. The notice contains a table of key deadlines for applicants. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06622.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13740-13761.

Treasury Issues Notice of Funding Availability for Financial Assistance Awards or Technical Assistance Grants Under the Native American CDFI Assistance Program.

Treasury issued a notice of funds availability inviting applications for financial assistance awards or technical assistance grants under the Native American CDFI Assistance (NACA Program) fiscal

year 2019 funding round. The notice contains a table of key deadlines for applicants. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-04-05/pdf/2019-06623.pdf>. *Federal Register*, Vol. 84, No. 66, 04/05/2019, 13761-13783.

FHFA Issues Civil Monetary Penalty Inflation Adjustments.

The Federal Housing Finance Agency (FHFA) is adopting this final rule amending its Rules of Practice and Procedure and other agency regulations to adjust each civil money penalty within its jurisdiction to account for inflation, pursuant to the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015. The adjustments are effective **04/17/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-03-18/pdf/2019-04943.pdf>. *Federal Register*, Vol. 84, No. 52, 03/18/2019, 9702-9705.

FHFA Requests Comment on Members Subject to Review.

FHFA is announcing that FHFA will review all applicable Federal Home Loan Bank members in 2019 under FHFA's community support requirements regulation. FHFA invites the public to comment on the community support performance of individual members. Comments are due **04/29/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-28/pdf/2019-05980.pdf>. *Federal Register*, Vol. 84, No. 60, 03/28/2019, 11782-11783.

SBA Requests Comment on Information Collection.

The Small Business Administration (SBA) announced it seeks comment on the information collection titled Surety Bond Guarantee Assistance. SBA also gave notice that it sent the collection to OMB for review. Comments are due **05/21/2019**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2019-03-22/pdf/2019-05477.pdf>. *Federal Register*, Vol. 84, No. 56, 03/22/2019, 10880-10881.

SBA Issues Civil Monetary Penalties Inflation Adjustments.

SBA is amending its regulations to adjust for inflation the amount of certain civil monetary

penalties that are within the jurisdiction of the agency. These adjustments comply with the requirement in the Federal Civil Penalties Inflation Adjustment Act of 1990, as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015, to make annual adjustments to the penalties. The rule also makes a technical amendment to ensure that a reference to the penalty amount imposed on SBA Supervised Lenders for failure to file reports is consistent with current and future adjustments. The adjustments are effective **04/01/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-01/pdf/2019-06260.pdf>. *Federal Register*, Vol. 84, No. 62, 04/01/2019, 12059-12061.

SBA Issues Peg Rate.

SBA publishes an interest rate called the optional "peg" rate (13 CFR 120.214) on a quarterly basis. This rate is a weighted average cost of money to the government for maturities similar to the average SBA direct loan. This rate may be used as a base rate for guaranteed fluctuating interest rate SBA loans. This rate will be **2.88** percent for the April– June quarter of FY 2019. 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 (see 13 CFR 120.801) shall be **6** percent 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-2019-03-22/pdf/2019-05544.pdf>. *Federal Register*, Vol. 84, No. 56, 03/22/2019, 10881.

FCIC Requests Comment on Information Collection.

The Federal Crop Insurance Corporation (FCIC) announced it seeks comment on the information collection titled Interpretations of Statutory and Regulatory Provisions and Written Interpretations of FCIC Procedures. FCIC also gave notice that it sent the collection to OMB for review. Comments are due **05/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-11/pdf/2019-04279.pdf>. *Federal Register*, Vol. 84, No. 47, 03/11/2019, 8661-8662.

FCIC Withdraws Forage Seeding Crop Insurance Provisions.

FCIC is withdrawing a final rule with request for comments published in the *Federal Register* on **12/10/2018**, titled Common Crop Insurance Regulations; Forage Seeding Crop Insurance Provisions. FCIC updated the Forage Seeding Crop Provisions (CP) to better reflect current agricultural practices and allow for variations in insurance provisions based on regionally-specific agronomic conditions and potential future expansions. The Forage Seeding CP cover losses from insured perils during the year of planting forage and would provide continuous coverage throughout the year of planting effective for the 2020 crop year. FCIC withdraws the Forage Seeding final rule due to the need to address outstanding issues, conduct additional research, and obtain data for program expansion to ensure continuous coverage between the year of planting and after the crop has been established. The withdrawal is effective **03/26/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-26/pdf/2019-05718.pdf>. *Federal Register*, Vol. 84, No. 58, 03/26/2019, 11211.

RHS Solicits Applications to Rural Community Development Initiative.

The Rural Housing Service (RHS) announces the acceptance of applications under the Rural Community Development Initiative (RCDI) program. Applicants must provide matching funds in an amount at least equal to the Federal grant. These grants will be made to qualified intermediary organizations that will provide financial and technical assistance to recipients to develop their capacity and ability to undertake projects related to housing, community facilities, or community and economic development that will support the community. RHS is accepting fiscal year (FY) 2019 applications for the RCDI program. Successful applications will be selected by RHS for funding and subsequently awarded from funds appropriated for the RCDI program. RHS will publish the amount of funding on its website at <https://www.rd.usda.gov/newsroom/noticessolicitation-applications-nosas>. Applications are due **06/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-27/pdf/2019-05836.pdf>. *Federal Register*, Vol. 84, No. 59, 03/27/2019, 11493-11502.

FASB Issues Interpretation of Federal Financial Accounting Standards 8.

The Federal Accounting Advisory Board (FASB) has issued *Interpretation of Federal Financial Accounting Standards 8: An Interpretation of Statement of Federal Financial Accounting Standards (SFFAS) 56, Classified Activities*. Interpretation 8 will be maintained by FASB. Due to the classified nature of Interpretation 8, contact FASB to arrange access to Interpretation 8 as needed. FASB will provide access to the Interpretation following appropriate security procedures. To request access to Interpretation 8 please contact Monica Valentine at valentinem@fasab.gov. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-28/pdf/2019-06005.pdf>. *Federal Register*, Vol. 84, No. 60, 03/28/2019, 11781-11782.

FCA Proposes Amendments to Criteria to Reinstate Non-Accrual Loans.

The Farm Credit Administration (FCA) proposes amending existing regulations governing how the Farm Credit System (System) classifies high-risk loans to improve the loan classification and reinstatement process. The proposed rule would clarify the factors considered when categorizing high-risk loans and placing them in nonaccrual status. The rule would also revise both the reinstatement criteria and its application to certain loans in nonaccrual status to distinguish between the types of risk that led to a loan being placed in nonaccrual status. Comments are due **07/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-03/pdf/2019-06216.pdf>. *Federal Register*, Vol. 84, No. 64, 04/03/2019, 12959-12966.

FTC Confirms CAN-SPAM Act Rule.

The Federal Trade Commission (FTC) has completed its regulatory review of its rule implementing the Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM Act) as part of the agency's periodic review of all its regulations and guides, and has determined to retain the Rule in its present form. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-04/pdf/2019-06562.pdf>. *Federal Register*, Vol. 84, No. 65, 04/04/2019, 13115-13121.

FTC Proposes Amendments to Privacy of Consumer Financial Information Rule.

FTC is proposing to amend its Privacy Rule for certain financial institutions subject to the Rule to revise the Rule's scope, to modify the Rule's definitions of "financial institution" and "federal functional regulator," and to update the Rule's annual customer privacy notice requirement. The proposed amendments will also remove certain examples in the Rule that apply to financial institutions that now fall outside the scope of the FTC's Rule. This action is necessary to conform the Rule to the current requirements of the Gramm-Leach-Bliley Act (GLBA), as amended by the Dodd-Frank and FAST Acts, and will clarify which financial institutions are covered by the FTC's Rule and their annual customer privacy notice obligations under the Rule. Comments are due **06/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-04/pdf/2019-06039.pdf>. *Federal Register*, Vol. 84, No. 65, 04/04/2019, 13150-13158.

FTC Proposes Amendments to Standards for Safeguarding Customer Information.

FTC is proposing to amend the Standards for Safeguarding Customer Information. The proposal contains five main modifications to the existing Rule. First, it adds provisions designed to provide covered financial institutions with more guidance on how to develop and implement specific aspects of an overall information security program. Second, it adds provisions designed to improve the accountability of financial institutions' information security programs. Third, it exempts small businesses from certain requirements. Fourth, it expands the definition of "financial institution" to include entities engaged in activities that FRB determines to be incidental to financial activities. Finally, FTC proposes to include the definition of "financial institution" and related examples in the Rule itself rather than cross-reference them from a related FTC rule, the Privacy of Consumer Financial Information Rule. Comments are due **06/03/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-04/pdf/2019-04981.pdf>. *Federal Register*, Vol. 84, No. 65, 04/04/2019, 13158-13177.

FCC Finalizes Amendments to Opt-Out Notice Requirement for Faxes.

The Federal Communications Commission (FCC) is eliminating the rule that requires an opt-out notice on fax advertisements sent with the recipient's prior express permission or consent. This rule was declared unlawful by the United States Court of Appeals for the D.C. Circuit and therefore its elimination is warranted to ensure uniform and consistent application of the rules. The amendments are effective **03/20/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-20/pdf/2019-05276.pdf>. *Federal Register*, Vol. 84, No. 54, 03/20/2019, 10266-10267.

NCUA Finalizes Amendments to Loans to Members and Lines of Credit to Members.

The National Credit Union Administration (NCUA) is amending its regulations regarding loans to members and lines of credit to members to reduce regulatory burden, improve clarity, and make compliance easier. The amendments make the NCUA's regulations more user friendly by identifying in one section all of the various maturity limits applicable to federal credit union (FCU) loans, stating that the maturity date for a new loan under generally accepted accounting principles (GAAP) is calculated from the origination date of the new loan, and more clearly expressing the limits for loans to a single borrower or group of associated borrowers. The amendments are effective **04/24/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-25/pdf/2019-05186.pdf>. *Federal Register*, Vol. 84, No. 57, 03/25/2019, 10971-10976.

NCUA Requests Comment on Information Collections.

- NCUA announced it seeks comment on the information collection titled Joint Standards for Assessing the Diversity Policies and Practices. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **05/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-11/pdf/2019-04337.pdf>. *Federal Register*, Vol. 84, No. 47, 03/11/2019, 8766.
- NCUA announced it seeks comment on the information collection titled Proof of Concept Application for New Charter Organizing Groups.

NCUA also gave notice that it sent the collection to OMB for review. Comments are due **05/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-11/pdf/2019-04339.pdf>. *Federal Register*, Vol. 84, No. 47, 03/11/2019, 8765-8766.

- NCUA announced it seeks comment on the information collection titled Borrowed Funds from Natural Persons. NCUA also gave notice that it sent the collection to OMB for review. Comments are due **06/10/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-04-09/pdf/2019-06969.pdf>. *Federal Register*, Vol. 84, No. 68, 04/09/2019, 14135-14136.

EEOC Issues Civil Monetary Penalty Inflation Adjustments.

The Equal Employment Opportunity Commission (EEOC) adjusts for inflation the civil monetary penalty for violation of the notice-posting requirements in Title VII of the Civil Rights Act of 1964, the Americans with Disabilities Act, and the Genetic Information Non-Discrimination Act. The adjustments are effective **04/22/2019**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2019-03-21/pdf/2019-05386.pdf>. *Federal Register*, Vol. 84, No. 55, 03/21/2019, 10410-10411.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>	
Bureau of Consumer Financial Protection (CFPB)	Prototypes of New Overdraft Opt-In Model Form.	https://www.consumerfinance.gov/about-us/blog/known-you-owe-we-are-designing-new-overdraft-disclosure-forms/	No date specified.	
CFPB	NOTICE: Bureau of Consumer Financial Protection Speaker Request Form.	<i>Federal Register</i> , Vol. 84, No. 30, 02/13/2019, 3795.	Apr. 15, 2019	
*	CFPB	NOTICE: Generic Information Collection Plan for the Collection of Qualitative Feedback on the Service Delivery of the Bureau of Consumer Financial Protection.	<i>Federal Register</i> , Vol. 84, No. 58, 03/26/2019, 11288- 11289.	Apr. 25, 2019
*	CFPB	NOTICE: Consumer Response Government and Congressional Portal Boarding Forms.	<i>Federal Register</i> , Vol. 84, No. 62, 04/01/2019, 12235- 12236.	May 01, 2019
	CFPB	NOTICE: Residential PACE Financing.	<i>Federal Register</i> , Vol. 84, No. 46, 03/08/2019, 8479- 8482.	May 07, 2019
	CFPB	Rescinding Parts of Payday, Vehicle Title, and Certain High-Cost Installment Loans Rule.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4252- 4298.	May 15, 2019
*	CFPB	NOTICE: Equal Credit Opportunity Act (Regulation B) 12 CFR 1002.	<i>Federal Register</i> , Vol. 84, No. 54, 03/20/2019, 10301- 10302.	May 20, 2019
*	CFPB	NOTICE: Report of Terms of Credit Card Plan.	<i>Federal Register</i> , Vol. 84, No. 54, 03/20/2019, 10301.	May 20, 2019
*	CFPB	NOTICE: Real Estate Settlement Procedures Act.	<i>Federal Register</i> , Vol. 84, No. 67, 04/08/2019, 13911.	Jun. 07, 2019
*	Farm Credit Administration (FCA)	Criteria to Reinstate Non- Accrual Loans.	<i>Federal Register</i> , Vol. 84, No. 64, 04/03/2019, 12959-	Jun. 03, 2019

		12966.		
	Federal Accounting Standards Advisory Board (FASB)	Statement of Federal Financial Accounting Standards (SFFAS), Omnibus Amendments.	<i>Federal Register</i> , Vol. 84, No. 41, 03/01/2019, 7049.	Apr. 23, 2019
*	Federal Crop Insurance Corporation (FCIC)	NOTICE: Interpretations of Statutory and Regulatory Provisions and Written Interpretations of FCIC Procedures.	<i>Federal Register</i> , Vol. 84, No. 47, 03/11/2019, 8661-8662.	May 10, 2019
*	Federal Deposit Insurance Corporation (FDIC)	Joint Ownership Deposit Accounts.	<i>Federal Register</i> , Vol. 84, No. 65, 04/04/2019, 13143-13148.	May 06, 2019
*	FDIC	NOTICE: Interagency Complaint Form.	<i>Federal Register</i> , Vol. 84, No. 51, 03/15/2019, 9520-9521	May 14, 2019
*	FDIC	Regulatory Capital Treatment for Investments in Certain Unsecured Debt Instruments.	<i>Federal Register</i> , Vol. 84, No. 67, 04/08/2019, 13814-13838.	Jun. 07, 2019
*	Federal Housing Finance Agency (FHFA)	NOTICE: Members Subject to Review.	<i>Federal Register</i> , Vol. 84, No. 60, 03/28/2019, 11782-11783.	Apr. 29, 2019
	Federal Reserve Board (FRB)	NOTICE: The Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer.	<i>Federal Register</i> , Vol. 84, No. 43, 03/05/2019, 7902-7904.	May 06, 2019
	FRB	NOTICE: Disclosure Requirements of Regulation Y Associated with Minimum Requirements for Appraisal Management Companies.	<i>Federal Register</i> , Vol. 84, No. 44, 03/06/2019, 8098-8100.	May 06, 2019
*	FRB	Regulation D.	<i>Federal Register</i> , Vol. 84, No. 48, 04/12/2019, 8829-8831.	May 13, 2019
*	FRB	NOTICE: Recordkeeping and Disclosure Requirements Associated with Regulation V.	<i>Federal Register</i> , Vol. 84, No. 53, 03/19/2019, 10070-10071.	May 20, 2019

*	FRB	NOTICE: Federal Reserve Payments Study.	<i>Federal Register</i> , Vol. 84, No. 59, 03/27/2019, 11541-11545.	May 28, 2019
*	FRB	NOTICE: Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted (DPC).	<i>Federal Register</i> , Vol. 84, No. 64, 04/03/2019, 13044-13046.	Jun. 03, 2019
*	FRB	Regulatory Capital Treatment for Investments in Certain Unsecured Debt Instruments.	<i>Federal Register</i> , Vol. 84, No. 67, 04/08/2019, 13814-13838.	Jun. 07, 2019
*	FRB	NOTICE: Market Risk Capital Rule.	<i>Federal Register</i> , Vol. 84, No. 68, 04/09/2019, 14113-14115.	Jun. 10, 2019
*	Federal Trade Commission (FTC)	Privacy of Consumer Financial Information Rule.	<i>Federal Register</i> , Vol. 84, No. 65, 04/04/2019, 13150-13158.	Jun. 03, 2019
*	FTC	Standards for Safeguarding Customer Information.	<i>Federal Register</i> , Vol. 84, No. 65, 04/04/2019, 13158-13177.	Jun. 03, 2019
*	Housing and Urban Development, Dept. of (HUD)	NOTICE: Application for FHA Insured Mortgages.	<i>Federal Register</i> , Vol. 84, No. 48, 03/12/2019, 8886-8887.	Apr. 11, 2019
*	HUD	NOTICE: Public/Private Partnerships for the Mixed-Finance Development of Public Housing Units.	<i>Federal Register</i> , Vol. 84, No. 48, 03/12/2019, 8885-8886.	Apr. 11, 2019
*	HUD	NOTICE: Request for Termination of Multifamily Mortgage Insurance.	<i>Federal Register</i> , Vol. 84, No. 56, 03/22/2019, 10830-10831.	Apr. 22, 2019
*	HUD	NOTICE: Legal Instructions Concerning Applications for Full Insurance Benefits—Assignment of Multifamily Mortgage to the Secretary.	<i>Federal Register</i> , Vol. 84, No. 59, 03/26/2019, 11552-11553.	Apr. 26, 2019
*	HUD	NOTICE: Request for Termination of Multifamily Mortgage Insurance.	<i>Federal Register</i> , Vol. 84, No. 67, 04/08/2019, 13948-13949.	May 08, 2019
*	HUD	NOTICE: FHA Lender Approval, Annual Renewal,	<i>Federal Register</i> , Vol. 84, No. 48,	May 13, 2019

	Periodic Updates and Required Reports by FHA-Approved Lenders.	03/12/2019, 8888-8889.	
*	HUD	NOTICE: Manufactured Home Construction and Safety Standards Program.	<i>Federal Register</i> , Vol. 84, No. 66, 04/05/2019, 13694-13695.
*	HUD	NOTICE: Title I Property Improvement and Manufactured Home Loan Programs.	<i>Federal Register</i> , Vol. 84, No. 68, 04/09/2019, 14128-14129.
	National Credit Union Administration (NCUA)	Supervisory Committee Audits and Verifications.	<i>Federal Register</i> , Vol. 84, No. 37, 02/25/2019, 5957-5960.
*	NCUA	NOTICE: Joint Standards for Assessing the Diversity Policies and Practices.	<i>Federal Register</i> , Vol. 84, No. 47, 03/11/2019, 8766.
*	NCUA	NOTICE: Proof of Concept Application for New Charter Organizing Groups.	<i>Federal Register</i> , Vol. 84, No. 47, 03/11/2019, 8765-8766.
*	NCUA	NOTICE: Borrowed Funds from Natural Persons.	<i>Federal Register</i> , Vol. 84, No. 68, 04/09/2019, 14135-14136.
	Office of the Comptroller of the Currency (OCC)	NOTICE: Regulation C—Home Mortgage Disclosure.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4129-4131.
*	OCC	Assessment of Fees.	<i>Federal Register</i> , Vol. 84, No. 54, 03/20/2019, 10270-10274.
*	OCC	NOTICE: Fiduciary Activities.	<i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 12031-12032.
*	OCC	NOTICE: Funding and Liquidity Risk Management.	<i>Federal Register</i> , Vol. 84, No. 62, 04/01/2019, 12325-12326.
*	OCC	NOTICE: Leveraged Lending.	<i>Federal Register</i> , Vol. 84, No. 62, 04/01/2019, 12326-12327.

	OCC	NOTICE: Interagency Appraisal Complaint Form.	<i>Federal Register</i> , Vol. 84, No. 42, 03/04/2019, 7415-7417.	May 03, 2019
*	OCC	NOTICE: Leasing.	<i>Federal Register</i> , Vol. 84, No. 66, 04/05/2019, 13784-13785.	May 06, 2019
*	OCC	NOTICE: Disclosure and Reporting of CRA-Related Agreements.	<i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 12032-12033.	May 28, 2019
*	OCC	NOTICE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 12031-12032.	May 28, 2019
*	OCC	NOTICE: Securities Exchange Act Disclosure Rules and Securities of Federal Savings Associations.	<i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 12029-12031.	May 28, 2019
*	OCC	NOTICE: Municipal Securities Dealers and Government Securities Brokers and Dealers—Registration and Withdrawal.	<i>Federal Register</i> , Vol. 84, No. 62, 04/01/2019, 12324-12325.	May 31, 2019
*	OCC	NOTICE: FFIEC Cybersecurity Assessment Tool.	<i>Federal Register</i> , Vol. 84, No. 66, 04/05/2019, 13786-13787.	Jun. 04, 2019
*	OCC	NOTICE: OCC Supplier Registration Form.	<i>Federal Register</i> , Vol. 84, No. 66, 04/05/2019, 13785-13786.	Jun. 04, 2019
*	OCC	Regulatory Capital Treatment for Investments in Certain Unsecured Debt Instruments.	<i>Federal Register</i> , Vol. 84, No. 67, 04/08/2019, 13814-13838.	Jun. 07, 2019
*	OCC	NOTICE: Notice Regarding Unauthorized Access to Customer Information.	<i>Federal Register</i> , Vol. 84, No. 68, 04/09/2019, 14194-14195.	Jun. 10, 2019
*	Office of Foreign Assets Control (OFAC)	NOTICE: OFAC Application for the Release of Blocked Funds.	<i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 12036.	May 28, 2019
*	Small Business Administration (SBA)	NOTICE: Surety Bond Guarantee Assistance.	<i>Federal Register</i> , Vol. 84, No. 56, 03/22/2019, 10880-	May 21, 2019

		10881.	
Treasury, Dept. of (Treasury)	NOTICE: Certain Cash or Deferred Arrangements and Employee and Matching Contributions under Employee Plans: Retirement Plans; Cash or Deferred Arrangements.	<i>Federal Register</i> , Vol. 84, No. 42, 03/04/2019, 7417-7418.	May 03, 2019
* Treasury	Information Reporting for Certain Life Insurance Contract Transactions.	<i>Federal Register</i> , Vol. 84, No. 57, 03/25/2019, 11009-11028.	May 09, 2019
* Treasury	NOTICE: CDFI Program and NACA Program Financial Assistance and Technical Assistance Applications.	<i>Federal Register</i> , Vol. 84, No. 48, 05/12/2019, 8947-8949.	May 13, 2019
* Treasury	NOTICE: Information Reporting for Payments Made in Settlement of Payment Card and Third-Party Network Transactions.	<i>Federal Register</i> , Vol. 84, No. 68, 04/09/2019, 14195-14196.	Jun. 10, 2019
Veterans Affairs, Dept. of (VA)	NOTICE: Loan Analysis.	<i>Federal Register</i> , Vol. 84, No. 44, 03/06/2019, 8154.	May 06, 2019

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)	Regulation C.	<i>Federal Register</i> , Vol. 92, No. 176, 09/13/2017, 43088- 43149.	Jan. 01, 2018 (Amendments to § 1003.5 in amendatory instruction 8, the amendments to § 1003.6 in amendatory instruction 9, and the amendments to supplement I to part 1003 in amendatory instruction 10 are effective on Jan. 01, 2019 ; and the amendments to § 1003.2 in amendatory instruction 11, the amendments to § 1003.3 in amendatory instruction 12, the amendments to § 1003.5 in amendatory instruction 13, the amendments to § 1003.6 in amendatory instruction 14, and the amendments to supplement I to part 1003 in amendatory instruction 15 are effective on Jan. 01, 2020 .)
CFPB	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680-	Jan. 01, 2018 The amendment to

		45697.	Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022.
*	CFPB	Supervisory Highlights.	<i>Federal Register</i> , Vol. 84, No. 52, 03/18/2019, 9762-9767. Issued: Mar. 18, 2019
*	CFPR	Solicitation of Applications for Advisory Committee Membership.	<i>Federal Register</i> , Vol. 84, No. 56, 03/22/2019, 10801-10802. Issued: Mar. 22, 2019
	CFPB	Regulation E and Regulation Z.	<i>Federal Register</i> , Vol. 83, No. 30, 02/13/2018, 6364-6449. Apr. 01, 2019
	CFPB	Technical Specifications for the Prepaid Accounts Agreements Database.	<i>Federal Register</i> , Vol. 84, No. 44, 03/06/2019, 7979-7980. Apr. 01, 2019
	Commodity Futures Trading Commission (CFTC)	De Minimis Threshold Phase-In Termination Date.	<i>Federal Register</i> , Vol. 82, No. 209, 10/31/2017, 50309-50311. Dec. 31, 2019
*	Equal Employment Opportunity Commission (EEOC)	Civil Monetary Penalty Adjustments.	<i>Federal Register</i> , Vol. 84, No. 55, 03/21/2019, 10410-10411. Apr. 22, 2019
	Farm Credit Administration (FCA)	Eligibility of Non-Program Investments.	<i>Federal Register</i> , Vol. 83, No. 213, 11/02/2018, 550193-55099. FCA will publish a notice of the effective date in the <i>Federal Register</i> .
*	FCA	INTERIM FINAL RULE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 53, 03/19/2019, 9940-9950. Mar. 19, 2019 Comments due: Apr. 18, 2019
	FCA	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975. Jul. 01, 2019
*	Federal Accounting	Interpretation of Federal	<i>Federal Register</i> , Issued:

	Standard Advisory Board (FASB)	Financial Accounting Standards 8.	Vol. 84, No. 60, 03/28/2019, 11781-11782.	Mar. 28, 2019
*	Federal Communications Commission (FCC)	Opt-Out Requirement for Faxes.	<i>Federal Register</i> , Vol. 84, No. 54, 03/20/2019, 10266-10267.	Mar. 20, 2019
*	Federal Crop Insurance Corporation (FCIC)	Forage Seeding Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 83, No. 236, 12/10/2018, 63383-63389.	Apr. 30, 2019
		WITHDRAWAL: Forage Seeding Crop Insurance Provisions.	<i>Federal Register</i> , Vol. 84, No. 58, 03/26/2019, 11211.	Mar. 26, 2019
*	Federal Deposit Insurance Corporation (FDIC)	INTERIM FINAL RULE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 53, 03/19/2019, 9940-9950.	Mar. 19, 2019 Comments due: Apr. 18, 2019
*	FDIC	Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250.	Apr. 01, 2019
		EXTENSION: Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 11879.	New Effective Date: Jul. 01, 2019
*	FDIC	Termination of Receiverships.	<i>Federal Register</i> , Vol. 84, No. 66, 04/05/2019, 13666.	Issued: Apr. 05, 2019
*	FDIC	Disclosure of Financial and Other Information by FDIC-Insured State Nonmember Banks.	<i>Federal Register</i> , Vol. 84, No. 52, 03/18/2019, 9698-9702.	Apr. 17, 2019
	FDIC	Brokered Deposits and Interest Rate Restrictions.	<i>Federal Register</i> , Vol. 84, No. 25, 02/06/2019, 2366-2400.	May 07, 2019
	FDIC	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
*	Federal Housing Finance Agency (FHFA)	INTERIM FINAL RULE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 53, 03/19/2019, 9940-9950.	Mar. 19, 2019 Comments due: Apr. 18, 2019
	FHFA	Uniform Mortgage-Backed	<i>Federal Register</i> ,	May 06, 2019

	Security.	Vol. 84, No. 43, 03/05/2019, 7793-7801.	
*	FHFA	Civil Money Penalty Inflation Adjustment.	<i>Federal Register</i> , Vol. 84, No. 52, 03/18/2019, 9702-9705. Apr. 17, 2019
	FHFA	Federal Home Loan Bank Capital Requirements.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 5308-5333. Jan. 01, 2020
*	Federal Reserve Board (FRB)	Capital Plan Rule.	<i>Federal Register</i> , Vol. 84, No. 49, 03/13/2019, 8953-8958. Mar. 13, 2019
*	FRB	INTERIM FINAL RULE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 53, 03/19/2019, 9940-9950. Mar. 19, 2019 Comments due: Apr. 18, 2019
*	FRB	Current Expected Credit Losses Methodology for Allowances. EXTENSION: Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250. <i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 11879. Apr. 01, 2019 New Effective Date: Jul. 01, 2019
*	FRB	NOTICE: Community Advisory Council.	<i>Federal Register</i> , Vol. 84, No. 66, 04/05/2019, 13666-13668. Applications Due: May 31, 2019
	FRB	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975. Jul. 01, 2019
*	Federal Trade Commission (FTC)	NOTICE: CAN-SPAM Act.	<i>Federal Register</i> , Vol. 84, No. 65, 04/04/2019, 13115-13121. Issued: Apr. 04, 2019
*	Housing and Urban Development, Dept. of (HUD)	Removal of Obsolete and Superseded Guidance Documents.	<i>Federal Register</i> , Vol. 84, No. 66, 04/05/2019, 13695-13709. Issued: Apr. 05, 2019
*	HUD	Adjustment of Civil Monetary Penalty Amounts.	<i>Federal Register</i> , Vol. 84, No. 51, 03/15/2019, 9451-9454. Apr. 15, 2019
*	National Credit Union	Requirements for Insurance.	<i>Federal Register</i> , Mar. 26, 2018

	Administration (NCUA)		Vol. 83, No. 37, 02/23/2018, 7954-7964. <i>Federal Register</i> , Vol. 83, No. 49, 03/13/2018, 10783-10784. <i>Federal Register</i> , Vol. 83, No. 67, 04/06/2018, 14741.	except for the addition of §741.13, which is effective from Mar. 26, 2018 , until Dec. 31, 2022 Mar. 26, 2018 Apr. 06, 2018
*	NCUA	CORRECTION: Requirements for Insurance. CORRECTION: Requirements for Insurance.		
	NCUA	Loans to Members and Lines of Credit to Members.	<i>Federal Register</i> , Vol. 84, No. 57, 03/25/2019, 10971-10976.	Apr. 24, 2019
	NCUA	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
	NCUA	Risk-Based Capital.	<i>Federal Register</i> , Vol. 83, No. 215, 11/06/2018, 55467-55478.	Jan. 01, 2020
*	Office of the Comptroller of the Currency (OCC)	INTERIM FINAL RULE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 84, No. 53, 03/19/2019, 9940-9950.	Mar. 19, 2019 Comments due: Apr. 18, 2019
*	OCC	Current Expected Credit Losses Methodology for Allowances. EXTENSION: Current Expected Credit Losses Methodology for Allowances.	<i>Federal Register</i> , Vol. 84, No. 31, 02/14/2019, 4222-4250. <i>Federal Register</i> , Vol. 84, No. 61, 03/29/2019, 11879.	Apr. 01, 2019 New Effective Date: Jul. 01, 2019
	OCC	Loans in Areas Having Special Flood Hazards.	<i>Federal Register</i> , Vol. 84, No. 34, 02/20/2019, 4953-4975.	Jul. 01, 2019
*	Rural Housing Service (RHS)	NOTICE: Applications for Rural Community Development Initiative.	<i>Federal Register</i> , Vol. 84, No. 59, 03/27/2019, 11493-11502.	Applications due: Jun. 10, 2019

RHS	NOTICE: Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	<i>Federal Register</i> , Vol. 82, No. 244, 12/21/2017, 60579-60584.	Applications accepted until: Dec. 31, 2021
Small Business Administration (SBA)	Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 82, No. 198, 10/16/2017, 47958-47959.	Available: Oct. 16, 2017 through Sep. 30, 2020
	Modification of Fee Policy for Express Bridge Loan Pilot Program.	<i>Federal Register</i> , Vol. 83, No. 88, 05/07/2018, 19921-19922.	May 07, 2018
SBA	504 Loan Program Rural Initiative.	<i>Federal Register</i> , Vol. 83, No. 139, 07/19/2018, 34021-34022.	Available: Jul. 19, 2018 Through Jul. 20, 2020
* SBA	Peg Rate.	<i>Federal Register</i> , Vol. 84, No. 56, 03/22/2019, 10881.	Issued: Mar. 22, 2019
* SBA	Civil Monetary Penalties Inflation Adjustments.	<i>Federal Register</i> , Vol. 84, No. 62, 04/01/2019, 12059-12061.	Apr. 01, 2019
Social Security Administration (SSA)	Prohibiting Persons with Certain Criminal Convictions from Serving as Representative Payees.	<i>Federal Register</i> , Vol. 84, No. 32, 02/15/2019, 4323-4326.	Mar. 18, 2019
* Treasury, Dept. of (Treasury)	Elimination of Unnecessary Tax Regulations.	<i>Federal Register</i> , Vol. 84, No. 50, 03/14/2019, 9231-9239.	Mar. 14, 2019
* Treasury	Amendments to CAPTA List.	<i>Federal Register</i> , Vol. 84, No. 51, 03/15/2019, 9456-9458.	Mar. 15, 2019
* Treasury	Verification and Certification Requirements for Certain Entities and Reporting by Foreign Financial Institutions.	<i>Federal Register</i> , Vol. 84, No. 57, 03/25/2019, 10976-10989.	Mar. 25, 2019
	CORRECTION: Verification and Certification Requirements for Certain Entities and Reporting by Foreign Financial Institutions.	<i>Federal Register</i> , Vol. 84, No. 65, 04/04/2019, 13121.	Issued: Apr. 04, 2019
Treasury	EXTENSION: Notice of	<i>Federal Register</i> ,	Applications Due:

	Guarantee Availability.	Vol. 84, No. 37, 02/25/2019, 6043.	Mar. 26, 2019
*	Treasury	NOTICE: Establish Pricing and Pricing Changes for 2019 United States Mint Numismatic Products.	<i>Federal Register</i> , Vol. 84, No. 59, 03/27/2019, 11634. Issued: Mar. 27, 2019
*	Treasury	Arbitrage Investment Restrictions on Tax-Exempt Bonds.	<i>Federal Register</i> , Vol. 84, No. 68, 04/09/2019, 14006-14007. Apr. 09, 2019

* Denotes new item in the chart